

### Group 3

Moderator: Thank you so much for joining our interview. Well, first of all, let me tell you about our work first. We are a market research company. Now we are studying the behavior of online and offline shopping. When we talk about online shopping, it doesn't mean purchasing any specific things. It includes every kind of purchase online, be it bill paying, plain ticket purchasing, etc. Now, for offline purchase, that is when you pay at local store, or ordinary shops no matter by cash or cards. Alright. Now that you understand both terms of payment, let's start with telling us who you are and what are you doing for a living please.

Interviewee: My name is Win. I'm single. I'm 29 and I am working as an HR at PH Engineering.

Moderator: Are you still living with your parents?

Interviewee: Yes. I'm still living with parents.

Moderator: Could you tell me about your life style? Do you often travel or hang out?

Interviewee: I like working. I love playing sports, surfing, watching movies.

Moderator: Sounds like you must have been very into IT, don't you?

Interviewee: I would say so. I use laptop. And many gadgets and stuff like that. I would prefer to say I love updating to hightech.

Moderator: And do your friends like IT like you?

Interviewee: Yes. I have lots of friends who crave about IT stuff, too. I think it is what is very close to us nowadays.

Moderator: Now, let's talk about shopping. Or to be precise, Spending. Have you ever spent online? And when you came across online payment, what things do you usually pay your money for?

Interviewee: Mostly tour packages. Some products that I can't go to buy at the store myself. What else...umm water bill. Electricity bill. Oh and movie tickets. Even some movie DVD. Pretty much like that.

Moderator: How often did you do shopping online?

Interviewee: Probably once a month

Moderator: I see. Not that often, isn't it? And is there any other products that you used to buy online?

Interviewee: A telephone. My galaxy note for example. Or hard disk. For my computer and for my company.

Moderator: Oh really? For your company?

Interviewee: Yes. I bought them with my own account but my company would just reimburse it for me later. It's nothing much just couples of hard disk.

Moderator: As far as I have talked to you, you said you are not a big fan of online shopping. But with things you bought online, I'm wondering how did you come to buy online? What interest you in buying things online?

Interviewee: Well, online shopping provides you much more promotion than offline shopping. Say if you pay by platinum card online, there would be point collecting scheme for card holder. Who even voucher. It's convenient. It's quick and I can check my balance right away.

Moderator: What about offline shopping? What is the difference between the two?

Interviewee: I don't really have much time to directly go to some place to buy things that could be bought online. Besides, I spend lots of time in front of my computer, so I would go for online shopping. I don't really spend much time directly buy things from one particular store. If I have to do so, I may have to ask my friends

Moderator: Sounds like you don't trust local shops or stores, do you?

Interviewee: Well, kind of. I mean, I have groups of friends who buy things online, too. And I trust them. Their recommendation and so on. And why not online purchase when it's more convenient?

Moderator: Compared between the two, which one do you prefer? Which one is better?

Interviewee: Both of them are good in their ways. With offline, you'll get sales slip right away. But with online, you will what offline couldn't always give you: convenience. It's easier and it's faster. It's online.

Moderator: Is there any particular occasion, time or day you would prefer buying things online?

Interviewee: during holiday, I guess. Especially with packages tour, there are always lots of promotion when you buy them online. Let's say Chiang Mai tour. You can simply google "Chiang Mai Trip" and search for a tour package. Without internet, how could you know the place to buy this thing? What Travel agency would I have to go for then?

Moderator: Does it mean that you start online purchasing by start googling details about it first?

Interviewee: Yes. As for payments, there are a lot of channel for you to choose. Be it normal transaction, ATM transfer, on credit card payment. It's easy. And It's real time.

Moderator: And how do you usually pay for your things?

Interviewee: I would directly pay online. Like I said. It's easy. And it's convenience. The bank would still charge my money as same as offline buying. So there is no point to buy things offline if you could possibly get it online. Besides, if an online store provide online payment channel, I think that gives an a higher standard image to the store. That means I can trust that shop at certain level.

Moderator: Does that mean you would prefer stores that provide credit online payment service rather than store without it?

Interviewee: Yes. In term of business, if that store provides credit card payment service, It mean the shop would probably have quite a standard that I can trust.

Moderator: Alright. Now could you possibly tell us when did you start buying things online?

Interviewee: Probably 2 years ago. I started out by buying a package tour. Kanchanaburee-Bangkok tour I guess.

Moderator: How much was the package? Could you probably remember the price?

Interviewee: roughly 1000-2000 baht.

Moderator: And how come did you buy it?

Interviewee: I was looking for a package tour. And that package really interested me. Besides there was promotion, free breakfast and something, I'm not quite sure. At that time , I didn't know any travel agency. And my friend recommend this website to me. So, I decided to buy it.

Moderator: Did you concern anything about it?

Interviewee: Yes. In the beginning, I was worrying if there would be any problem with my payment. But after I became their member, they gave me personal code and username for payment and email confirmation. It seemed fine to me. I think what is dangerous is the amount of money they could transact from you. But in this case, I think we, as consumers, could definitely ask our banks if there is any particular suspicious thing happening to our account.

Moderator: I see. Well, after your first experience, what makes you decide to continue this online shopping?

Interviewee: conveniency. It's fast. And easy. Just couple minutes.

Moderator: I see. But living in Bangkok, don't you think we can simply go to buy things in person. Say a package tour. There is Thailand travel Expo every year, why don't you simply go there and buy the package you want? What make you find online shopping convenient?

Interviewee: I don't really like travelling. I know we have subways, sky train. But I mean , I'm not comfortable with travelling. With online what you need is a computer and the internet.

Moderator: Alright. Well, from a package tour 2 years ago, what are the products you are buying right now.

Interviewee: I like buying hard disk. Well, I like this product really much. You may think I actually have my hard disk at the company but the one I often buy are with good quality, It's not about my company only. It's for my own greater good. Secondly, buying things online give way to lots of promotions. I wouldn't get the reimburse but also points and vouchers.

Moderator: Compared to pantip's hard disk, what is different?

Interviewee: Personally, as for the product, they are pretty the same. But the difference is with offline shopping I have to bring my self to the shop, pay for my product and bring it back to my house, whereas, with online shopping, you can wait for your product at home.

Moderator: Does the shop pay for your delivery?

Interviewee: Yes, of course.

Moderator: That's quite comfortable. I see. Now, what else? What comes after hard disk?

Interviewee: DVD movie. And then a car insurance.

Moderator: Car insurance? How do you buy car insurance online?

Interviewee: I bought it from Thanachart bank. There is online service for it.

Moderator: And what make you buy it online? Why can't you go to the bank to buy it?

Interviewee: I don't actually have much time. And sometime, the bank closes early and there are always pretty much customers in the bank. At first, I didn't actually realize there was online channel for buying car insurance. Once I waited in their queue and I saw a notice about it and learned that the bank's online car insurance start their coverage the second you did the transaction. Well, that day was the last day for my old insurance coverage, So I decided to buy my first car insurance online.

Moderator: What about utility bills? When did you start paying them online?

Interviewee: About a year ago. Well, the bills were actually for my parent's houses but I asked the company to charge the bill from my credit card. The problem is sometime I didn't have enough credit line, so I have to pay those bills online instead.

Moderator: I see. And don't you ever come across with paying them through counter service?

Interviewee: I would say I prefer online payment.

Moderator: For total spending in a month, how many percent for online shopping compared with offline one?

Interviewee: I would say 10%. yeah. 10 %

Moderator: Out of this 20 percent, what payment channel do you prefer: credit card, debit card, money transfer, or cash?

Interviewee: Mostly I would use cash. Then debit card.

Moderator: Debit card? Is it the one with swipe?

Interviewee: Yep. I would often use it for my groceries. Then my third choice would probably be credit card.

Moderator: Is that mean most of the time you would use cash?

Interviewee: well, with cash, I would spend things under the money I have in my pocket. It's the way to control my payment balance with other credit card payment, frankly.

Moderator: Alright, So let's talk about the credit card you use for online shopping. What credit card do you have?

Interviewee: I have SCB, and KTB

Moderator: Why do you need two credit cards?

Interviewee: Well, most of the time I would use SCB because it's platinum card which I could collect points. But I love both cards since there are lots promotion when you pay with them.

Moderator: Could you possibly tell us when would you use K-Bank card?

Interviewee: It depends. Mostly during my holiday. During promotion.

Moderator: Is there any other card in your pocket?

Interviewee: Actually I have another one. It's Thanachart.

Moderator: Do you still use Thanachart card?

Interviewee: Yes.

Moderator: When would you use Thanachart card?

Interviewee: when I buy products like gas, fuel because there is 3 % cash bank promotion with it.

Moderator: Right. And what debit cards do you have? How many are they?

Interviewee: I've got Krungsri, TMB

Moderator: Just only 2?

Interviewee: Yep.

Moderator: Are two of them active accounts right now?

Interviewee: Yes.

Moderator: When do you use debit card?

Interviewee: when I go to buy groceries, and probably when I have to take out cash.

Moderator: Alright. Do you still take that most of the time you spend your money with cash?

Interviewee: Yes. I'd say so.

Moderator: Alright. Let's go back to online purchasing. What kind of product category would you mostly go for online purchase? Is it service product or simply products?

Interviewee: mostly products. Like DVD movie. Hard disk or cell phone. Mostly IT stuff.

Moderator: Why do you go for these kinds of products?

Interviewee: They are probably what I'm interested. I'm not that much into service product.

Moderator: Is there anything you want to buy online but have not got a chance to try to ?

Interviewee: a motorbike.

Moderator: Really?

Interviewee: Actually, it's a scooter. A mini bike. Which I cannot find in any store outside. But there are different prices online, and you can order it online. Pick the style. But I think it's not time yet.

Moderator: What about what kind of product you would never buy online?

Interviewee: Probably not assets. I'm not not going to buy tat online since I know where I can buy it. And fresh food like sugar, milk. All supermarket things.

Moderator: Why not? I heard that in Korea, you can buy these staff online. Isn't it interesting?

Interviewee: No, they are not like our home. We are flocked with lots of markets, groceries stores, and retails . Lotus. Big c and go on. It's already convenient.

Moderator: Does it mean you wouldn't want to by household products online? Isn't it convenient to buy these kind of thing online?

Interviewee: No I don't find it convenient. Besides, walking in store seems relaxing to me in a way

Moderator: Now, let's check your homework. It's quite interesting in a way. Well, you said you firstly bought Galaxy note. How did it all start?

Interviewee: I compared the model with other model. Check the price. The spec from websites to websites. And then I bought it

Moderator: And why didn't you go to buy it from other ordinary shop. Don't you worry about the payment?

Interviewee: I think what I worry is different promotion they give. I was not the afraid of online shopping.

Moderator: Does it mean you think buying Galaxy Note online give you a higher discount that normal buying?

Interviewee: I think with online network, I can simply check all spec and prices from other shops in a flash, but with ordinary purchase, I got to walk myself to many stores. Ask the promotion. Before comparing. In online, a clear warranty is also included. And I don't have to waste my time buying things.

Moderator: So all these thing make online channel a reliable purchasing channel.

Interviewee: Yes, I think it's interesting in that some online store do have offline store, And if i'm worry about anything, I can simply check it out at online stores.

Moderator: Alright. You said once that you can check your account with online purchasing? How come?

Interviewee: If I pay with credit card, and after a confirmation message from the shop, I could give a call to credit card bank to check for the amount of transaction.

Moderator: Would like the idea of having messages alerting you about your account balance from the bank ?

Interviewee: K-Bank provides that service doesn't it? They usually tell you the account balance the input money and the output money you spent. But SCB doesn't have anything like this. But, personally I like this idea.

Moderator: If SMS alert push you to pay more on online service? Or is it just an assurance on your account balance?

Interviewee: I think both. But I'm not that worried about security. But definitely, this Sms would make it easier to plan my spending.

Moderator: Alright. Now, What about the complains you gave in the homework sheet "I dislike writing lots of info" What does that mean?

Interviewee: Say...the tour package case. Although I am already their member, I still have to fill in my info to make an online purchase. It's boring and I want the system to notice my account and auto fill my info for me.

Moderator: What kind of thing you dislike filling out?

Interviewee: the credit card details. There are some websites that provide auto filling. But some are still outdated. I don't mind about filling the credit card number and the CTV. But my personal Info like my name or email. That's quite tedious.

Moderator: I see. Now, is a change in a website affect anything to you?

Interviewee: Well, maybe it will be more convenient. I don't think it would change much of my spending because if I want to buy that thing, I would buy it anyway. Maybe it would be easier or more quickly. Supposed I have to fill in my detail in my super busy day, the shop may lose its opportunity for their sales.

Moderator: have you ever changed you mind before hitting the word " confirm" or "pay" during your transaction?

Interviewee: No. I would usually change my mind during filling out the form.

Moderator: To me, you seem to have a positive aspect to online spending. But I'm wondering why do you choose to spend online spending for only 10%?

Interviewee: I think it depends on the product. If the products is more expensive, I would have to think a lot about it. Out of 10% of my spending is quite a lot of money and if I spend a lot more for online, my usual spending would be lost.

Moderator: Why do you thing product bought only are expensive?

Interviewee: In groceries case, things like seasoning sauce are frequently used. I would not spend one same thing on online for many times. Not me. Leave that to cash. groceries store. It's easy and you can find them in any stalls

Moderator: You mentioned about checking you transaction, what's the problem of checking you spending 500 baht for ten time?

Interviewee: I'm afraid of the bank's mistake. I know they are bank they wouldn't make mistake but it's my money and I want to make sure they are correctly transacted.

Moderator: I mean, Is there any way that would push you to spend on online store much more?

Interviewee: Maybe a better PR? For some of the products for little things you could buy online. Or big discount.

Moderator: What kind of things would you think should be sold online?

Interviewee: Maybe accessories, clothing, shoes.

Moderator: Do you have any particular interest on fashion?

Interviewee: Yeah. I like fashion a little bit. But I usually check them out in store and try it. But what I mean was clothing shop online today is just for women. There are not men's product on online market, and I think I could probably buy them online. Since I know the style and the brand, I don't have to pay for my fuel to buy my clothes

Moderator: Ok. Now back to your homework, you said there is something you really like the time you bought a ticket from Chiangmai -Bangkok. What is it by the way?

Interviewee: Like I said earlier. They have varieties of promotion. There are little freeby, like free breakfast. And they are tied in credit card which mean I can use points and earn points from the transaction.

Moderator: Can't you do that with offline purchase?

Interviewee: No, I mean, with online purchase, it's easier. You can compare the prices with other tour. And you don't have to deal with bad services from some hotels.

Moderator: I got it. Now, let me ask you one question, do you know what Paypal is?

Interviewee: Yes. I used to use their service.

Moderator: Really wow I haven't come across with anyone using Paypal before. What is Paypal for you. Could you explain that to me?

Interviewee: It's a payment program . I think I used it once. I'm not sure. I wanted to try if this system would work or not and I found it is ok.

Moderator: Can you remember what product did you pay for?

Interviewee: No sorry.

Moderator: What about the card?

Interviewee: Probably SCB card.

Moderator: Alright. Well, Why did you stop using it? Why don't you continue using it?

Interviewee: Well, the products I want to buy doesn't support Paypal service.

Moderator: How do you know if the shop support Paypal?

Interviewee: There would be choices of payment for you to choose. And they don't actually support Paypal. Maybe it's not popular in Thailand.

Moderator: Have you ever used debit card for buying things online?

Interviewee: No. Never. to me, debit card is like cash. It's like you got to withdraw your current money for a particular product. This could affect my cash flow a little bit. That's why I don't usually pay things with it. Credit card could help you with this. It helps you balance your spending

Moderator: Well, In the future, do you think people would turn to online shopping more or less?

Interviewee: Maybe there would be higher groups of people. It's got to be fast.

Moderator: could you tell me what kind of cell phone are you using?

Interviewee: I have 3 smart phone : all from Sumsung. I have 2 smarts phone.

Moderator: Did you use smart phone buying things online?

Interviewee: once.

Moderator: And is it the same between laptop and mobile online payment?

Interviewee: I think they are pretty much the same. But with laptop, you would type faster.

Moderator: Alright. Now in the homework , you mentioned that you might spend more money. Does it mean more often or does it mean buying products with higher price.

Interviewee: I think it would be in terms of frequency. But thinking about it again, that mean an increasing payment amount, too

Moderator: Can I say that you would spend on online shopping much more often in the future?

Interviewee: yes.

Moderator: Now, what about Cheque? Have you ever used check buying things before?

Interviewee: I never thought about it. And personally, I am just a business man, not a business owner. I don't need my own cheque

Moderator: so let's wrap up. You buy things online. You used to pay things by Paypal but that is only once. Personally, when it comes to online spending, which payment method is more convenient to you? Credit card or debit card?

Interviewee: I prefer credit card the most because I can check the amount of money I have to pay back.

Moderator: Alright. Now Do you have any suggestion or any plan that would encourage people to use online transaction?

Interviewee: probably the products. Say men's products which are not sold online. I like discount promotion. Or add on promotion. Say... if I buy this product with that product, I could possibly have free meal,

Moderator: You said you have visa card and master card. When it comes to visa, what do you think about it?

Interviewee: it's worldwide. High-standard.

Moderator: What about master card?

Interviewee: I feel it's pretty much the same, but I don't think it's world-wide. I heard that some countries don't accept master card, like China, for example.

Moderator: From you 2 debit cards, did you have a chance to choose Visa? Or did it come with the card you picked?

Interviewee: I didn't pick Visa. Maybe. Oh yeah. I picked Visa. I think it gives higher credibility. To me it's more popular. It has no limit.

Moderator: could you tell me your experience with using Visa buying things online?

Interviewee: I think it's pretty fast. I found no problem

Moderator: Do you think SMS alert comes with Visa or from the bank itself?

Interviewee: I think they came with the bank. I don't know about Master card, but I believe deep down that it's not going to be fast like Visa

Moderator: And do you have Master Card with you right now? Do you still use it?

Interviewee: Yeah I got one. It's from Thanachart. I use it sometime but that's only for fuel.

Moderator: What about Groceries. Why do you use Thanachart to buy them?

Interviewee: Because K-bank and SCB are for expensive thing or for my online shopping. Thanachart gives more cash-flow.

Moderator: Did you pay it off?

Interviewee: No. But it's not like that. I just want to plan my spending. I try to make my own credit line for myself and this could help me manage my payment.

Moderator: now personally, do you think how Visa could make you online spending become funnier or more convenient?

Interviewee: As I have said, the auto filling. It would definitely make it easier to shop online. But if you are talking about increasing the usage, I would say promotion.

Moderator: Do you concern about security?

Interviewee: No not much. I think I know the detail of any account before my make my payment, So, it's just checking. I'm quite confident with it.

Moderator: Now what do you think about this : "Verified by Visa" this service offers you a security to your account. When you buy products online, you fill in your information. But instead of its usual process, there would be a pop-up authorized page where you have to fill in your personal code. How do you think?

Interviewee: I have heard about this. This is a great idea. I like it. but someone has already done this, haven't he?

Moderator: Is it Visa or MasterCard?

Interviewee: I think Visa should take this service. But I would still call the bank nevertheless. Just for a piece of mind

Moderator: how does this service affect you? Does it make you feel better?

Interviewee: Yeah, it feels nice. But I don't think it would make people turn to shop online with this card.

Moderator: Alright. Now, there is another one called "zero liability" that means they try to reduce your liability to zero or to none. You don't have to be liable to anyone in case someone took your card. Say if you lose your card. You tell Visa. You don't have to be liable with the amount of spending from that card. But you have to tell Visa.

Interviewee: this is an interesting idea but i'm wondering how would they deal with fake call? How could they prove that I'm not the one who spend that money?

Moderator: Does it make you feel different?

Interviewee: yes. But I need to know a lot more details.

Moderator: will it change any spending aspect?

Interviewee: probably no I think. But in terms of peace and mind, this dramatically lift up Visa's security. Yeah.

Moderator: Is there anything else you want to suggest Visa? What would make people spend visa more.

Interviewee: I like the idea " verified by Visa" it's a nice idea. A kind of double security. But to increase customers' spending, I think they got to tie in with some promotion, on websites. I feel like they have to coordinate with some stores and let people notice about the promotion. Send SMS. Promotion is important. I understand that security is also important but if you want people to spend more, you got to focus on promotion and products.

Moderator: What you said is interesting.

Interviewee: I mean you got to focus on the target group. Maybe something local like fashion stores. Or a local trip like Chiangmai- Bangkok

Moderator: Alright. I got 2 more questions. In the past 3 months, did you buy anything online?

Interviewee: DVD. Just DVD.

Moderator: So, it's not that often.

Interviewee: yep. I just love to buy lots of things. But that doesn't count as "often".

Moderator: Can you tell me your personal shopping style between offline and online. Is there any difference between the two?

Interviewee: I find I would be more picky with online store because I always compare the same products to other websites. With offline store, I would just try and buy it right away.

Moderator: alright . Thank you very much.