



Essay 1: <Siam Gas> Doing business in Vietnam

I liked how guest speaker talked about Vietnam in the different view from other guest speakers who always talked about General Vietnam things. This time we got a chance to know about Vietnam Facts from people who really lived in Vietnam for a long time. The guest speaker also had a sense of humor that made everyone laughed. I still remembered about health examination he took with his friends.

The guest speaker was good to speak about his daily life or the normal conversation but to use some specific words in a typical topic would be hard for us to understand. According to his level of English, sometimes my friends and I did not know what he spoke about. I wonder about which gender Vietnam people prefer. At first he said Vietnamese preferred Male like in Chinese tradition that liked male more than female but then, he changed to be Vietnamese preferred female more than male at the end of the day.

So, my friends and I had a long discussion and concluded that Vietnamese seemed to prefer male more than female but in the labor market, all factories preferred female workers more than male worker because female had a tough time to grow up more than male. They needed to tolerate with things which happened in life and used that strength to work hard.

I learned the different between the Southern part and Northern part of Vietnam. These two parts were totally different. If you wanted to invest in Thai restaurant you should invest in the south because Southern people's taste were more like Thai people than in the North. Thai food flavor would go along with the South very well. It could guarantee how popular

and a good selling in somehow. That's the reason why you see the number of Thai restaurants in Southern part was increasing for each year to each year while in the North part there was just a few Thai restaurant. To give this example, it meant you need to learn Vietnamese behavior, culture and geography very well before you made a decision to invest in any business.

But I was quite disappointed in the Q&A part that the guest speaker asked all students to ask in Thai instead of English. I felt sorry for all exchange students about this and thank you for some fellow students who asked questions. I was wondering in some questions they asked too.

In the afternoon, Ajarn Kiriya taught us about how to use a new tool on website. Just open a video about how to use and let us do by ourselves. My group chose Vietnam as a country we needed to work with. We searched about which countries Vietnam import and export a lot in 2017 and also which products. We did the presentation and that's the class of today.

Essay 2: Fintech in ASEAN <Event @BOT> & ADB visit

8.5

In the morning , we meet at the BE common to take a van to Bank of Thailand at 8.15am. We had already registered on the website so , it was really easy to scan QR code and got a sticker as a guest who came here to listen.

It was my surprise to know that today's topic would be in English for all day. I like the morning section, we listened about ASEAN payment connectivity. They talked about to use QR code would be an easy way, very convenient and could done the payment quickly.

One of the representative who came to speak on the stage said that there were a lot of migrants in abroad. These people worked hard to find money and sent it back to home to their family. Like Cambodian who worked in South Korean needed to spend around 200 dollars to bank as the transferring money fee in one time, it costed a lot. If this QR code system really happened, it would help all migrants a lot to save their money.

However, people still relied a lot on banknote and it was them to win against this mindset if they would like it to be work in ASEAN. I could feel that the representative of Cambodian government really wanted it to work out. And between their partnerships, they needed to trust each other.

I like Thai representative who brought the topic about libra up. It was very interesting for me to know about this online currency. Many Thai people who were in the meeting wanted to use it in Thailand, not only Thai but also other countries except Cambodia. Cambodian representation gave a reason that it was too dangerous because libra had no connectivity with banks and Cambodian was very sensitive to this topic so, they might not join in. Someone asked, if libra deal with US dollar, would Cambodia be interested with it then? That's awesome question! Both question and answer were good. Cambodian representative said that we needed to see how this libra do in the next 10 years carefully. There was many more to study about and if everybody joined in, maybe Cambodia would be the last country to join. They would like to wait and saw if it was sure and safe enough to use.

In the afternoon, we went to Asian Development Bank in Central world building. It was a bank that gave money to a country in Asia which needed. With 68 countries members who own ADB. Thailand was one of ADB and also borrowed money from them.

Their core were consisted of finance, knowledge and partnerships. Their long term goal was mainly focused on poverty in Asia with 17 SDGs. I was happy that when ADB staff

asked do you know how many SDGS have and everyone answered in the sound that there were 17 goals. Thanks for the knowledge from previous class.