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After Lao and Vietnam trip, I have seen many opportunities in both countries as they are rich concentration of natural resources and the growth potential market. These are heavily reliant on foreign direct investment to attract capital from abroad. And today, the guest instructor is the general manager of Super gas in Vietnam, which the home country business is Thailand but investing in Vietnam, Mr. Changhai Ochapong. He came up with the business overview for us to understand more about his firm. The Siam gas group was founded in 1976 and listed in SET stock market in 2008. And only five year later, the firm purchased LPG business in Vietnam. But before the company decided to invest in foreign countries, they had to analyze each market and people in each part of the country to understand about consumer behavior. He gave the example of different in cultural between the southern part of Vietnam and the Northern part which the consumers have different satisfaction. This leads to different strategies for generate revenue in other nation. Moreover, the CEO of Siam gas took over Super gas in Vietnam but still operate under the same name due to the popularity and credibility. In addition, for question and ask part. I asked him about the firm growth strategy and he said that he planned to launch the new product line which provided another gas in the station for product development.

However, in my opinion I think the guest instructor today was not quite clear about his presentation that what point that he wanted to focus, it was too broad and not in the same direction. Moreover for answering questions as well, it could be because of he is not quite good at English when students had questions, he still told to answer in Thai.

In the afternoon class, we were doing the group discussion. The instructor let use the website called atlascid Harvard edu for exploring about international trade of CLMVT and another country in ASEAN. My group chose Thailand, the information illustrated that since

2007 and the next ten year, Thailand's top import partners were still the same which were Japan, China and Singapore. And I had search that between a decade there was different government party which individual perspective for advantage in trading were vary. This leads the rank during ten years which initially Japan was the number one and then China had beaten during Prayut Chan O Cha government. The point that I mainly got my attention is first there were economic partnership agreement for free-trade the decision made by two governments from each countries. But for the last ten year there was cooperate with one government, Thai, and one company from China, Alibaba group. This shows that only one big company in China has played a large impact of our economy which Thai entrepreneurs expected in gaining access to new markets and taking advantage of digital innovations from China.

After discussed about international trade, the instructor needed us to the import and export of each countries in ASEAN and their partners as well. She suggested only one website and let us searching and analyze data by previous knowledge from previous class. At last, she has shaped my thought that only one company can impact one country due to their high technology in innovation. Combining with my previous knowledge in economic growth and learning from real situation in economy, I can say that technology is the key success for driving economic growth.

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Nowadays, technology has changed our lives by developing and invention to change our life to its best. For demonstration, it changed the ways of education, medical health and business processes and others. Today, the lecture class took place at Bank of Thailand which had a financial technology fair. A large number of financial companies illustrated the technological in financial for more convenience and more simply and the association relating to commercial.

As I observed in the bank sector, almost every bank has put a lot of effort to use the latest modernization to be the first mover and for further benefits before other competitors. By far, comparing the banks in the fair, Siam commercial bank has an eye-catching plan to use palm hand instead of the wallet which differentiate it from other banks by far. Because these days, the applied high tech in banks is using the phone instead of credit card and cash that is very satisfy my wants due to my phone usually run out of battery. However, the cost of palm hand device is quite high that can be the barrier for small business to install.

Moreover, in the GRAB company booth that feels close to home for me as I use GRAB application almost every day. And I was asking about the competitive advantage of the company and the staff told that as they represent the themselves as super APP due to people can use the app everyday even for food or transportation with their enormous platform which has very high level of active users up to one million and a half and also gradually increase in revenue. Moreover, about the consumer behavior, they have recorded their consumers' order which they can tangle the right pain point when launching promotion and they use the record for their GRAB drivers in case when they do the transaction such as credit at the bank as normally usual drive has no credit in earning. This would pursue more drivers to join under their company. Moreover, the company also provided loan as well using money

that generate from GRAB pay function. By this the firm using opportunity for more growth besides increasing liquidity in the company. This process allows the firm for giving the loan especially their drivers because the amount of installment payment is very flexible.

In the library room, the main discussion panels presented various issues surrounding fintech ecosystem with the focus on SME financial solutions, retail payments, and technology infrastructure which widen my perspective as learning from successful business owners point of view. There was one of the guest speakers that I had an opportunity to speak after stage. He owned the firm call Everex which is a blockchain based money transfer service. It offers a simple and secure way to send money and exchange different currencies with no extra fees. Users can transfer money between EU, Thailand, United States, Myanmar, Russia. I asked them about the consumer behavior even there are more innovation these days but people in the state still using credit card as normal the other advance in device still cannot catch their attention. And he told me the reason behind that is the investors only focusing on innovate in product but not in customer experience. This can implies that the firm only looking forward process which is further in technology but not backward process in terms of customer.

Fintech technology fair has changed my way of looking in financial industry. Because as my previous knowledge, I never known much about innovation these days. But this center let me focus more about e-business platforms from the staff and the owner himself. On productivity front, fintech can enhance efficiency in financial services with the rise of new electronic payment ecosystem. By this, I think technology make the world smaller and can be connected easier. The class today make me realize that fintech can help unlock gigantic potential of our people and business and can be a capable tool for my country as the improving productivity of the economy.