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First of all, I appreciate to give us time. And, I apologise to give a negative comment, I cannot understand in all part clearly because of how she explain. Even though, I pay carefully attention in class. As we know, Banks offer the service about transfer and saving money. In fact, Banks is one of key factor of stability in country which plays an important role in our life and more in economic. They reduce transaction cost and giving convenience payment method. Moreover, they have a financial service like fund raising and being intermediate institution for borrowing and lending to give an opportunity for investor who want to expand the business. Bank attempt to give highest benefit for customer. So, they try to improve new technology and get into people lifestyle which have changed all the time.

In the past, if we transfer our money to another account, we have to go to bank and write cashier cheque and so on. It waste a lot of time in many processes of transferring. Nowadays, We are in cashless lifestyle (Cashless does not mean we are poor but it means we pay in other ways instead of real cash). QR Code is new convenient way of payment, they just scan the barcode and then it auto take it from account. Thanks for them to create this application, my life is easier. I usually use QR code application for paying taxi or shopping online. But, it also have a negative impact for me. Due to convenience, I out of control of using money, I pay a lot of thing with unawareness. To withdraw cash from ATM without the card is another service which is my recommendation. In the part, I always forget my wallet. In some situations that need to pay in cash, I have to borrow from friend or have to come back home. Now, we can require code from kbank application in mobile phone to scan in front of ATM for withdraw cash.

Next step, Bank try to involve them in the role of financial sector to facilitate trade and investment into CLMV. They hope all the country should have same standard to link the payment across country easier. And it has the same ASEAN approach which is “ We will not leave anyone behind”. One interesting story about foreign worker, some workers want to send money back to

their home country. They send through agency because of convenience. Agency will give it to in front door in their home country and they charged fee from worker. Back then, I come back to ask my made whose come from Myanmar. She said she also use agency so even she has a work permit and visa. For me it nonsense to trust in stranger to transfer a huge of money, I asked. She said, In Thailand, we have many processes before getting their own account like showing passport or work permit, preparing a lot of documents and employee have to sign for ensuring. So, agency may be the better choice for them. And BOT mat need to push more afford on this kind of problem.

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while our planet is getting worse, UN summit the project call SDGs to improve quality of human life. Achieving 17 the global goal in the three pillars of sustainability is their main concentration. Three pillars is combination of society, economy and environment.

At first, I think that sustainability is care only about environment such as how to sustain us from global warming or just the campaign for reducing the waste. In fact, SDGs covers every aspect of environment for all creature: human being, animals or even plant. For example, they have goals about climate action or life on land and below water which care directly about sustain environment. People always care just only their benefit and convenience. But if all other creature become extinct, how can we survive. One food chain has destroyed, it will effect negative impact to all. So, campaign from SDG can help people to realise how severe impact from what they make effect environment.

Moreover, SDG improves standard of human living . They have goals for poverty, education and so on. We cannot denied that money is the important tool for human to live. Everything depends on money like paying for a meal, rental fee or medical fee. How can we made the money? First, we need education to guarantee our ability. In contrast, for poverty community, they don't have any chance to enhance their standard of living. They are not be able to pay tuition fee or even for their dinner. When they have no other choice, poverty force them to become a thief or sell drug. this cycle is running again and again from the parent pass through the next generation. So, this is the reason why SDG is so significant for community sustainability. I saw in the lecture, Thailand achieved many goals from 17 goal. But in reality, I think it does not improve enough to pass the standard. We should not concern only achieve in indicator. Better quality of live in real situation is more important.

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We concern more deeply in economic aspect between Laos and Vietnam. First, we will talk about Laos. Laos is a small country, less population and low income country why investor still attend to invest in Laos. They have a lot of comparative advantages for FDI such as natural resources, cheap labor wage and several agreement with EU which is tax reduction or low tariff. They have many business opportunities in Laos like energy, manufacturing, Logistic or beauty. Speaker asks more about does beauty industrial from Thai can be popular in Laos. I just think that people usually want to be handsome or prettier so it can be. But I really like my friend opinion because it is out of my thought. He said that beauty company in Thailand can be famous in Laos in order to Thai TV drama. Many people of Laos admire our actors so they want to look like Thai actor.

Next about Vietnam, almost all provinces is economic zone. In the past, Hanoi is the central province but rain doesn't fall. It cannot cultivate agriculture. So, they change main economic zone to Ho Chi Minh, more abundant and more plentiful. I like the government concept which is they try to develop all part of country by reducing inequity and enhancing living of standard. Since they have a good attitude to improve themselves and develop their country. Natural of Vietnamese, they love to learn the new things like third language or upgrade in some special skill. They have high competitive due to high population in the country. So they have to push themselves above the standard. In contrast, In Laos, they face problem with shortage labor. Labor have more power to control employer, kind like can do whatever they want. For investor who want to invest in Laos should concern about Labor too. Yes, they do not require high wage but they are less in productivity as well.

Many big Thai companies open the company in CLMV such as PTT and SCG. On the other hand, from different size of business (SME), it hard for them to invest oversea because of language barrier, culture or regulation. Speaker provides that we should go as a team but I still don't know

how. One thing that I disagree with Thai investor which they do not maintain their standard quality. For example, fruit juice is the main beverage from Thailand. They may produce 100% of orange juice in Thai. But they may blend orange juice 20% with sugar 80% for export to other countries. As a well-known company, they should concern in quality. In long term, it may effect to customer royalty.

Speaker separate us into two group. And then we have to debate and fight each other. I prefer discussion like this more than usual. Because it seem brainstorm is more effective, we can see many aspects from other groups and reduce the pressure when presentation or speak out our opinions. I can say that I enjoy for this class the most. Even though it takes five hours, Speaker can stimulate all class over time.

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Main goal from 2 places where we visit today is leading to be Thailand 4.0 and concern on enhancing human capital. In the morning, we went to Thai-German Institution. Thai-German is nonprofit company and public sector which exceed of government control because they can do any process faster and more convenience. They operate with many type of industries like industrial or even medical industry. They provide the course for labor about teaching how to use special machine or consulting for head manager. Thai and German started with the same opinion that improving human capital is the way to sustain our economic in long-term. So, they decided to cooperate together. At first, German took students from Thai to study abroad in their country. And then, those exchange students attempt to apply that knowledge in our industrial company and teach for next generation. Until now, they are learning institutions. So, we may have question that in Thai education system we have public school which teach about technique. But why we have to pay the tuition almost 10,000 baht per course for Thai-German institution. Because Thai school system is not work. The machine is not up to date, advance innovation is updated all the time. And another important reason is that they cannot apply their knowledge in working. Outstanding point of the institution is focusing on practicing not only learn about theory. Only 3 days course can ensure productivity, they have studied with real machine. They have 3 type of technology in Industrial company. 1. mole technology 2. automation technology (control robot to robot) 3. using technology to maintenance machine (heating, vibrate). Just Receiving certification from here, it guarantee your ability and productivity.

Becoming 4.0 is an only chance to move from medium income to be high income country. How can we lead to Thailand 4.0? It's hard question because it combine from many aspect as we learned in class. Investment can be the key factor. Investment not only just invest in product but it also includes developing in advance innovation and labor skilled. sent technology to us.

No wonder why PTT is one of the best company in Thailand. They do not focus only on profit but they care about giving an opportunity back to community. I am so impressed in attitude and environment. They have a great facility in every aspect to support student education. I admire the method when student graduate from here, PPT does not have agreement for forcing them to work for. But most students are willing to work for PTT unconditionally. Moreover, the environment is so surprising. I am a little jealous for them to study in there and I want to emphasize that environment effect productivity of learning.