

LAOS Customer Behavior



Overview



LAO PDR COUNTRY BRIEF

REAL ECONOMY

TOTAL POPULATION **6.8 MILLION**

♂ **87%**
♀ **73%**
POPULATION LITERACY RATE

FEMALE WAGE WORKERS EARN ON AVERAGE **33% LESS THAN MEN**

POPULATION BELOW THE NATIONAL POVERTY LINE **23%**

US\$ 1,643
GDP PER CAPITA
5.5% GDP PER CAPITA ANNUAL GROWTH
CONSTANT US\$ (5)

74%
OF BUSINESSES VIEW ACCESS TO FINANCE AS AN OBSTACLE

43%
OF BUSINESSES HAVE WOMEN AS DOMINANT OWNERS

LABOUR FORCE PARTICIPATION
♂ **77%**
♀ **78%**

OVERVIEW

47% OF LAO PDR ADULTS HAVE AN ACCOUNT AT A FORMAL FINANCIAL INSTITUTION
53% REMAIN FINANCIALLY EXCLUDED

77%
OF ADULTS DO NOT HAVE ANY INSURANCE

FINANCIAL INCLUSION IS PARTICULARLY LOW IN LOW-INCOME AND RURAL AREAS
63% OF THE POPULATION RESIDE IN RURAL AREAS

THERE ARE **700,000** PEOPLE OWNING A BUSINESS IN LAO PDR

GENDER PARITY IN OWNING A BUSINESS

45% OF TOP MANAGERS FOR FORMAL SMEs IN LAO PDR ARE FEMALE
THEY WORK PARTICULARLY IN ACCOMMODATION AND FOOD SERVICE ACTIVITIES, AND TRANSPORTATION AND STORAGE

FINANCIAL INCLUSION

88%
OF BUSINESSES DO NOT HAVE A LINE OF CREDIT/LOAN

IN 2015
INTERNATIONAL REMITTANCES INFLOW MADE UP **\$60 MILLION**

51% OF ADULTS SAVE IN THE INFORMAL SECTOR

500,000 ADULTS RECEIVE REMITTANCES
62% **WOMEN**

19%
OF ENTERPRISES IN LAO PDR DO NOT HAVE A SAVINGS/CHECKING ACCOUNT

SECTOR

AGRICULTURE ACCOUNTS FOR **70%** OF EMPLOYMENT

MOST SMALL ENTERPRISES ARE CONCENTRATED IN:

TRANSPORTATION AND STORAGE 55%	ACCOMMODATION AND FOOD SERVICE ACTIVITIES 23%	MANUFACTURING 15%
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FEMALE SHARE IN FORMAL NON-AGRI EMPLOYMENT

WHOLESALE AND RETAIL TRADE 34%	TRANSPORTATION AND STORAGE 37%	ACCOMMODATION AND FOOD SERVICE ACTIVITIES 64%
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DIGITAL ECONOMY

MOBILE SUBSCRIPTION RATE IS **85%** OF THE COUNTRY'S POPULATION

AVAILABLE ATMs FOR EVERY **100,000 ADULTS**
23 LAO PDR
52 ASEAN

26%
OF ADULT POPULATION HAVE ACCESS TO INTERNET

1 OUT OF EVERY 3 ADULTS IS WILLING TO USE A MOBILE DEVICE TO ACCESS FINANCIAL SERVICES

FEMALE FORMAL MSME OWNERSHIP

MANUFACTURING 16%	WHOLESALE AND RETAIL TRADE 0%	TRANSPORTATION AND STORAGE 50%	ACCOMMODATION AND FOOD SERVICE ACTIVITIES 57%
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Lao people



Cultural
Language
Religion



งานปีใหม่ลาว



เต้นบั๊ดสลบ



งานแข่งเรือ

Characteristics

- ชอบความสนุกสนาน
- ไม่ชอบการแข่งขัน
- ต้องการการยอมรับ
- เกรงอกเกรงใจ
- รักครอบครัว
- ให้เกียรติผู้หญิง
- ประหยัดอดออม
- ซื่อสัตย์สุจริต
- ชอบสินค้าไทย
- ชอบลองของใหม่
- เชื้อมั่นคนรอบข้าง

Understand

Changing



Business transformation

Lifestyle changed

Movement



Social Media



Internet



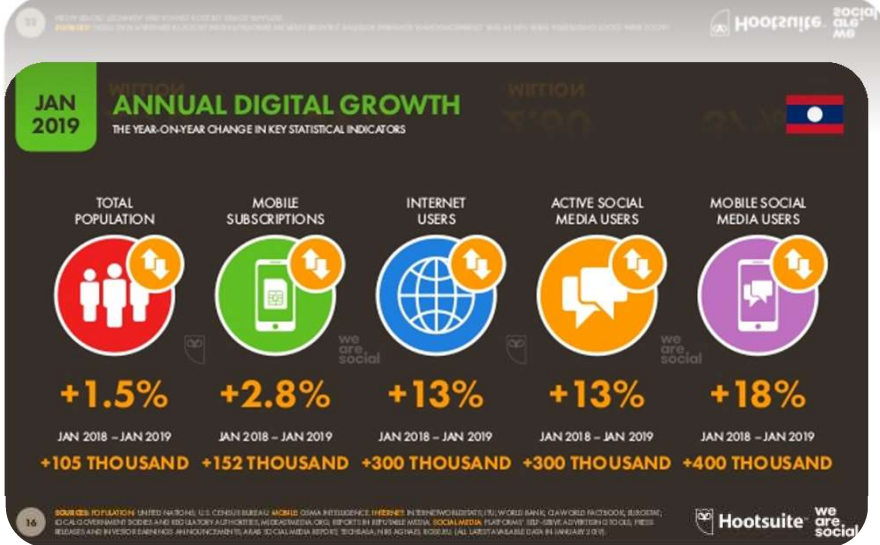
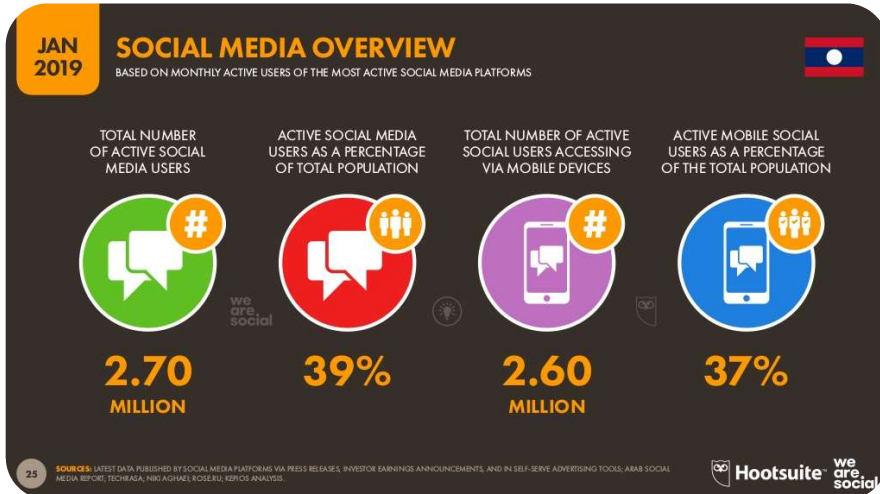
Influencer



Thai trend

Key driven

Social Media



Facebook popular page

Communication Apps

Online Channel



Payment



ສະດວກ ປອດໄພ ພໍ້ນໃຈ

ເວີດ ທຳໃຊ້ແລ້ວ

LaoVietBank QR Pay

ລາຍງ່າຍໆ ພຽງແຕ່ສະແດງ

ຊື້ສິນຄ້າ, ຈ່າຍຄ່າອາຫານ ຫຼື ຄ່າເບີອີກາບ

ຢູ່ໃສກໍ່ໄດ້

ທີ່ທຳ QR Code ສອງ LaoVietBank

ສອບຖາມຂໍ້ມູນໄດ້ທີ່: ☎ 1440 🌐 laovietbank.com.la 📱 LaoVietBank

ກ້າວເຂົ້າສູ່ຍຸກ ສັງຄົມໄຮ້ເງິນສົດ

BCEL **One pay**

ຮັບຊຳລະສິນຄ້າດ້ວຍ OnePay

Lore Muk Mai (KHUAVANH)



BCEL **One pay**

ຄົນຊື່ ກ້າງາຍ... ຄົນຄອຍ ກໍ່ໝັ້ນໃຈ

#ໝົດບັນຫາເລື່ອງເງິນທອນ

- ✓ ດ້ານອອນລາຍ
- ✓ ດ້ານອອນລາຍ
- ✓ ສະສົມທັງສອງ

ໂທລະສັບ: 1555 | ພັນທະ: BCEL | ພັນທະ: LaoVietBank

ໝາຍເຫດ: ລິຂະສິດເປັນຂອງ BCEL ຈຳນວນໜຶ່ງ ຈຳນວນໜຶ່ງ ຈຳນວນໜຶ່ງ ຈຳນວນໜຶ່ງ ຈຳນວນໜຶ່ງ

BCEL **One pay**

ຮັບຊຳລະສິນຄ້າດ້ວຍ OnePay

LAOVIENT Bank

ຊຳລະຄ່າ ມ້າປະປາ

ໃບໃບຊົມໃຫມ່

ເລີ່ມແຕ່ວັນທີ 01-29/12/2017

ສູດຄ່າບຸກຄົນທີ່ຊຳລະໃບຕົ້ນປະຈຳປີ ໃບສະໜັດສະໜູນ ທີ່ມະນຸດ ຂອງໂທລະສັບ ດູນສິດ ຄອດທາງ ຈະໄດ້ສິນສ່ວນຫຼຸດລົງ 5% ອອງບຸກຄົນໃບຕົ້ນ

24/7 SERVICE

ສອບຖາມ - ປຶກສາ - ສືບຕໍ່ - ສູນບໍລິການລູກຄ້າ

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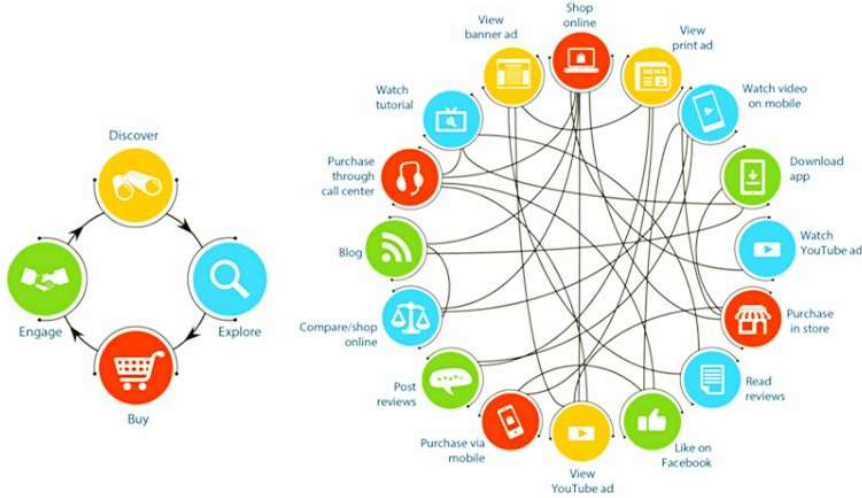
Hotline: 020 52220222

Pay Easy

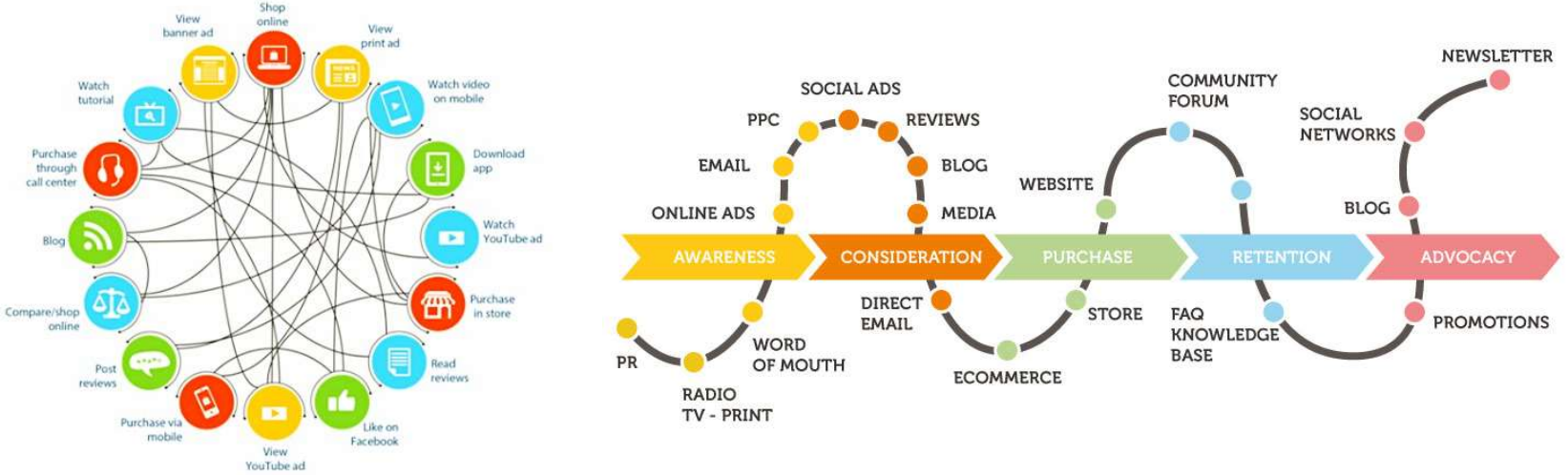




Customer Journey



Traditional customer lifecycle



Digital customer lifecycle

Modern Customer Journey



Interest & Awareness

- Social / search advertising
- Email / text marketing
- Loyalty programs
- YouTube / Video ads
- Television
- Billboard
- Online display advertising
- Newspaper / Magazine
- Radio
- Word of mouth

Search

- Organic Search
- PPC
- Maps
- Directories
- Apps
- "Near me"
- GPS

Research

- Blogs & Articles
- Reviews
- Social Media
- Word of mouth

Purchase

- Website
- Online booking
- Purchase via app
- In-store purchase
- Salesperson
- Marketing Materials

Experience

- Post-purchase expectations vs. reality
- Social Post
- Write a Review
- Blog
- Word of mouth

More data





Thank you