



Report on Lifestyle study *Compared between Thailand, Indonesia, and Vietnam in 2015*

Date: June, 2016



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A. Summary

■ General attitude about life

- Among 3 countries, Indonesia gained highest level of life satisfaction in 2014 and 2015.
- The majority of Vietnamese admitted that life in 2015 has improved with 62.3% compared to life in 2014 that is felt a lot harder. They also experienced a much more satisfying life in 2015 than in 2014.
- For Thailand, although said that their life has been a little harder in year 2015, 45.8% of Thai respondents felt satisfied with their current life, compared to 20.5% in year 2014.
- About the anxiety about life issues, majority of Vietnamese regarded Food Safety as their top worry. For Indonesia and Thailand, Unemployment and Living expense for later in life were among top similar concerns. Moreover, Married life was not regarded as a serious life issue among three countries.

■ Occupation

- The majority of Vietnamese admitted that job in 2015 was satisfying with 40.3% compared to satisfaction in 2014 (27.7%). Meanwhile, there were no big changes in job satisfaction of Indonesian from year 2014 to 2015. And Thai people felt the same satisfaction as in year 2014, with 45.8%.
- Most of the Vietnamese and Indonesian described their ideal job as having comfortable and cheerful colleagues, with 62.8% and 64.5%, respectively. However, Thais admitted that Stable income job comes first (55.5%).

■ Shopping Habits

- Vietnamese mostly purchased products for personal use at Supermarket (29.3%), and Grocery store (14.0%), while they often visit Supermarket (31.8%) for household use products. In Indonesia, Supermarket is the most popular place to buy products for both personal and household use, with 24.8% and 29.0% respectively. Thai respondents mostly purchased products for personal use at Hypermarket (37.5%), and Mall (14.0%)
- For online purchasing products, clothing is the most popular product category to be purchased online in Vietnam and Indonesia. In Thailand, Beauty and Health is the most common type of product bought online in the last year.
- Regarding the payment method for online shopping, payment by ATM / Bank transfer is more popular in Indonesia (53.0%) and Thailand (33.0%) than in Vietnam (26.5%). Meanwhile, for regular shopping, cash is the main payment method among 3 countries. In Thailand, paying by Credit card is also popular.

A. Summary (Cont.)

■ Money & Savings

- The income in 2015 compared to 2014 has changed significantly for Thailand. There are much fewer respondents (44.8%) who indicated that their income has been increased in 2015 compared to 60.9% in year 2014.
- This is in contrast to Vietnam where 67.5% of them admitted that their income has been increased in 2015. For Indonesia, there's no critical change of income in 2015.
- More than 65% of the surveyed Indonesian and Vietnamese are positive about their personal income for the next year. Meanwhile, Thai respondents (20.0%) are rather negative.
- Regarding expenditure change, Vietnam has highest percentage of increase in expenditure in 2015 with 78.3%, next is Indonesia with 75.5% and followed by Thailand with 64.0%.
- Gasoline is the top item that most of the respondents in Indonesia have to spend more in 2015 (32.8%), while Thai people decided to cut back their spending on Gasoline (44.0%). Respondents in Thailand enhanced most of their spending on Food & Beverage (53.8%) and Motor vehicles and parts (44.0%). Whereas, those in Vietnam spent more on Motor vehicles and parts (56.0%) and Recreational goods and vehicles (28.3%).
- About saving, most respondents in three countries put around under 30% of their usual monthly income on saving. Savings account is the most popular place to keep savings in Vietnam, with 53.5% and Thailand, with 62.5%. For Indonesia, respondents are likely to prefer saving in Cash, with 64.8%, followed by Savings account, with 60.0%.

■ Leisure & Recreation

- Top leisure activities at home of respondents are quite similar for Indonesia and Thailand with Sleeping / Relaxing and Watching TV. However, the most popular leisure activities at home in Vietnam is Surfing webs for news.
- For leisure outdoor activities, go shopping is the most common leisure outdoor activity of Thai respondents (52.8%), and also including in top three activities of respondents from Indonesia and Vietnam. For Vietnam, Go to Café/restaurants is the most common leisure outdoor activities (69.8%).
- Regarding travel experiences, most of all respondents across 3 countries traveled within the country last year.
- Overseas travel experience in year 2015 is recorded higher than in year 2014, especially for Vietnamese. In year 2014, a small percentage of respondents in Vietnam traveled abroad (4.7%), compared to 13.0% in year 2015.

B. Research design

Research Method	Online research
Fieldwork Period	May 2016
Research Area	Vietnam, Indonesia, and Thailand (Nation wide)
Respondent Criteria	Male / Female, aged 16 years old and above
Sample Size	400 samples in each country, Total n = 1200

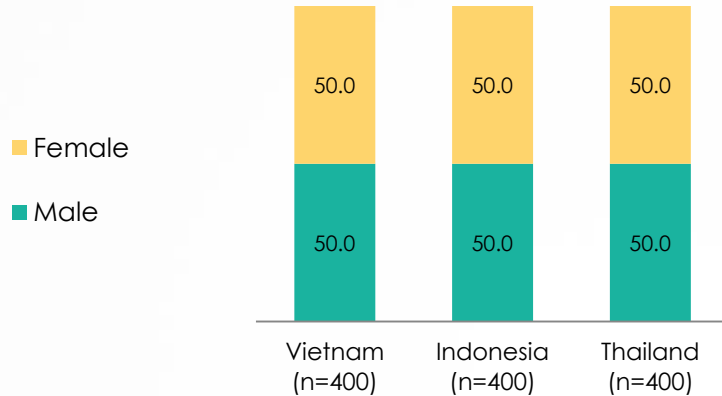
Quota

Country	Gender/Age group	16 - 34 years old	35 years old	TOTAL
Vietnam (n=400)	Male	100	100	200
	Female	100	100	200
Indonesia (n=400)	Male	100	100	200
	Female	100	100	200
Thailand (n=400)	Male	100	100	200
	Female	100	100	200
TOTAL		600	600	1200

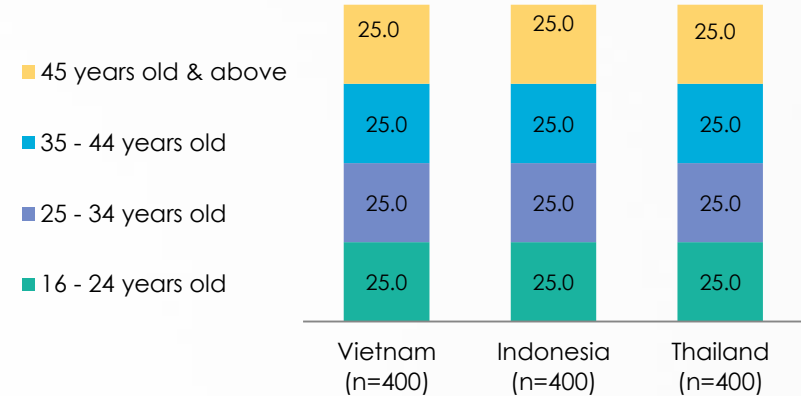
C. Respondents Profile

Unit: %

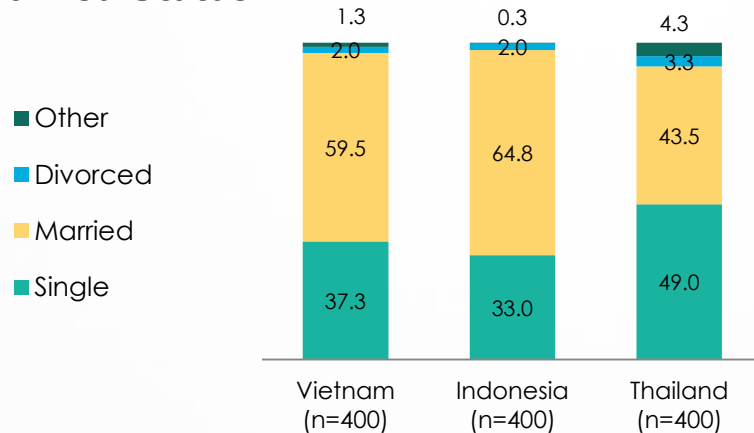
Gender



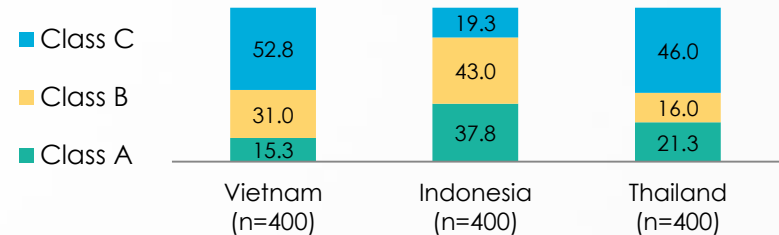
Age



Married Status



Monthly household income



Definition	Thailand	Indonesia	Vietnam
Class A	> 85,001 THB	> 8.5 mil IDR	> 15 mil VND
Class B	50,001 – 85,000 THB	3.5 mil – 8.5 mil IDR	7.5 mil - 15 mil VND
Class C	18,001 – 50,000 THB	2.5 mil - 3.5 mil IDR	< 7.5 mil VND

D. Information Coverage

The study is reported cover following sections:

Part I: General Attitude about Life

- Life change compared to 2014
- Satisfaction toward current life
- Satisfaction toward aspects of current life
- Anxiety about issues in life
- Top five important objectives in life

Part II: Occupation

- Change job within past one year
- Satisfaction toward current job
- Ideal job

Part III: Shopping Habits

- Shopping place
- Online purchasing products
- Payment method

Part IV: Money & Savings

- Change of Income compared to 2014
- Change of Expenditure compared to 2014
- Expectation of Income for 2016
- Expectation of Expenditure for 2016
- Change in price of products compared to 2014
- Change in expenditure items compared to 2014 (Goods)
- Change in expenditure items compared to 2014 (Service)
- Percentile of savings on usual monthly income
- Savings or investment products types

Part V: Leisure & Recreation

- Leisure activities at home
- Leisure outdoor activities
- Travel activities

E. Detail findings

1. General attitude about life

2. Occupation

3. Shopping Habits

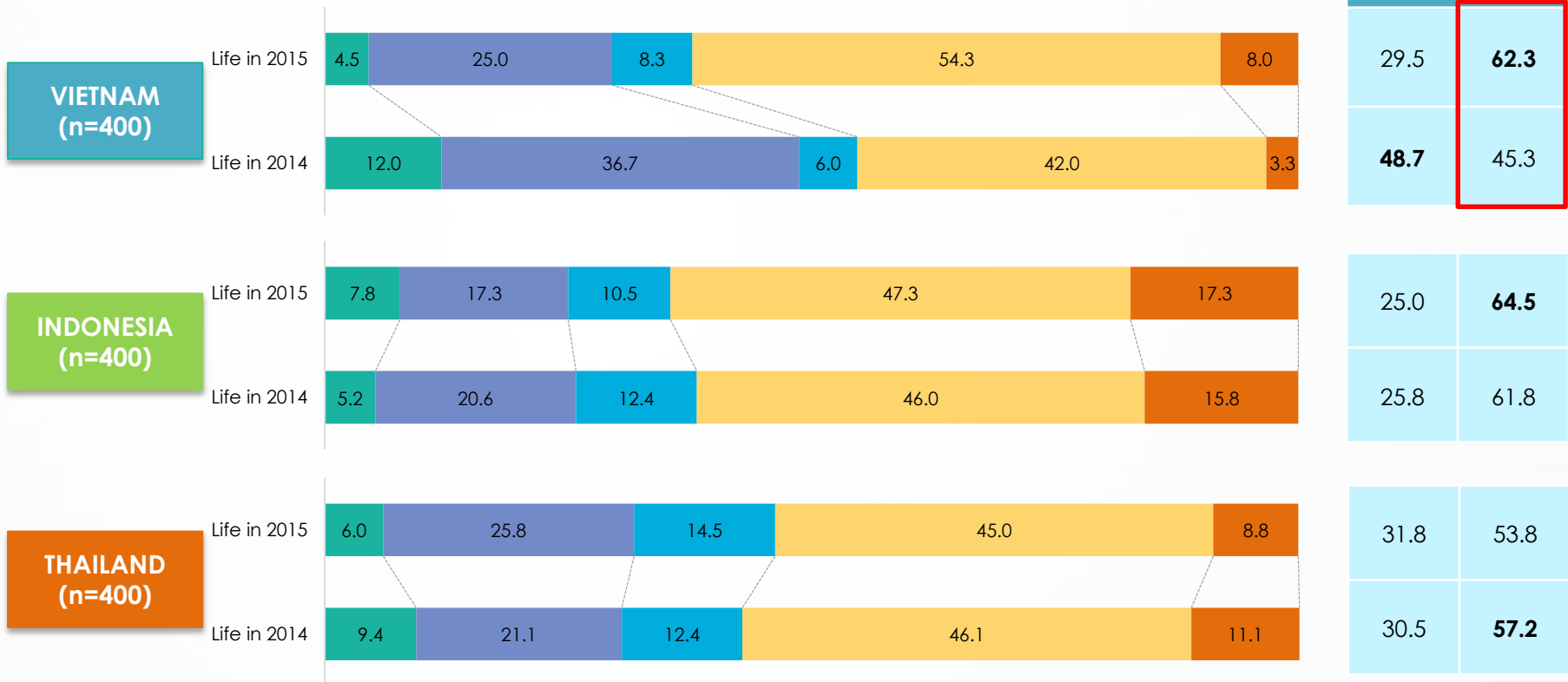
4. Money & Savings

5. Leisure & Recreation

Life change compared to 2014

- The graph shows changes in the life of people in the three countries in year 2015 compared to 2014.
- There is a quite significant change on the life of Vietnamese. The majority of them admitted that life in 2015 has improved with 62.3% compared to life in 2014 that is felt a lot harder. Meanwhile, there were no big changes in life of Indonesian from year 2014 to 2015. However Thai people experienced harder life in 2015.

■ Much harder ■ Somewhat harder ■ Nothing changes ■ Somewhat improved ■ Much improved



Q1. In year 2015, how is your life change compared to 2014? [SA] (n=1200)

Unit: %

Life change compared to 2014 – By Gender

■ Much harder ■ Somewhat harder ■ Nothing changes
■ Somewhat improved ■ Much improved

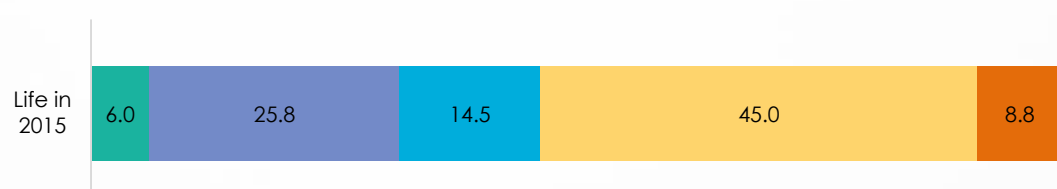
VIETNAM
(n=400)



INDONESIA
(n=400)



THAILAND
(n=400)



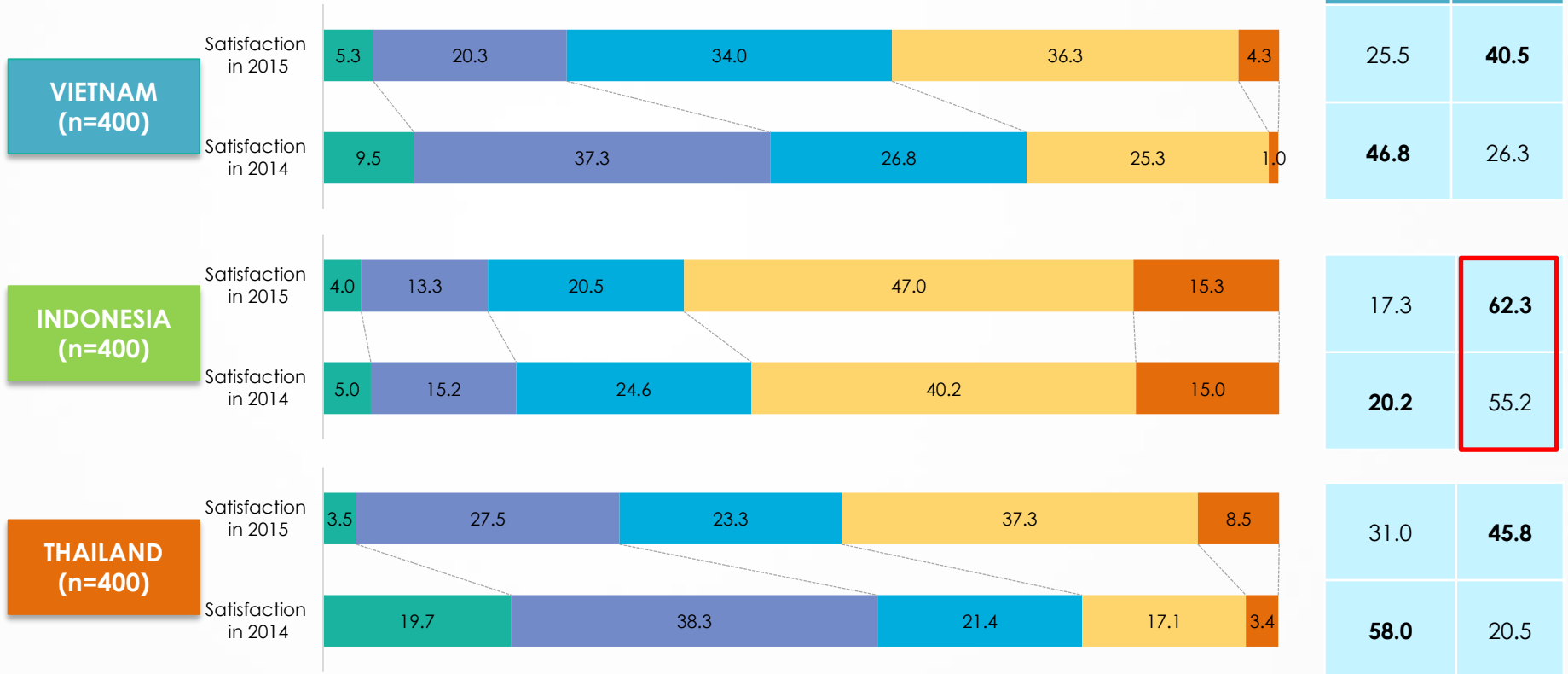
Harder (T2B)	Harder (T2B)	
	Male	Female
29.5	32.5	26.5
25.0	22.0	28.0
31.8	36.5	27.0

Q1. In year 2015, how is your life change compared to 2014? [SA] (n=1200)

Satisfaction toward current life

- There is a significant difference in the percentage of life satisfaction between Indonesia and the other two countries. Among 3 countries, Indonesia gained highest level of life satisfaction in 2014 and 2015.
- Although said that their life has been a little harder in year 2015, 45.8% of Thai respondents felt satisfied with their current life, compared to 20.5% in year 2014. For Vietnam, they experienced a much more satisfying life in 2015 than in 2014.

Legend: ■ Totally dissatisfied ■ Somewhat dissatisfied ■ Neither satisfied / dissatisfied ■ Somewhat satisfied ■ Totally satisfied

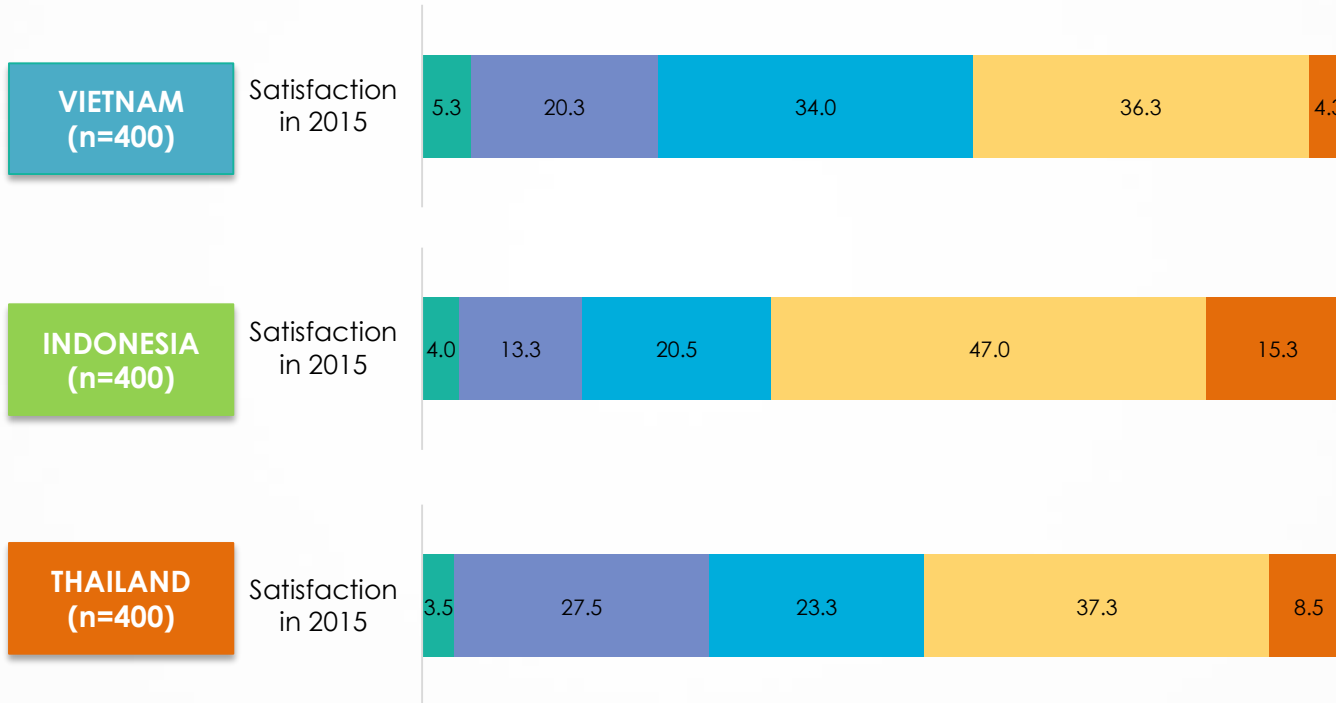


Q2. How is your satisfaction toward current life? [SA] (n=1200)

Unit: %

Satisfaction toward current life – By Gender

- Totally dissatisfied
- Somewhat dissatisfied
- Neither satisfied / dissatisfied
- Somewhat satisfied
- Totally satisfied



Dissatisfied (T2B)	Dissatisfied (T2B)	
	Male	Female
25.5	27.5	23.5
17.3	15.5	19.0
31.0	34.5	27.5

Q2. How is your satisfaction toward current life? [SA] (n=1200)

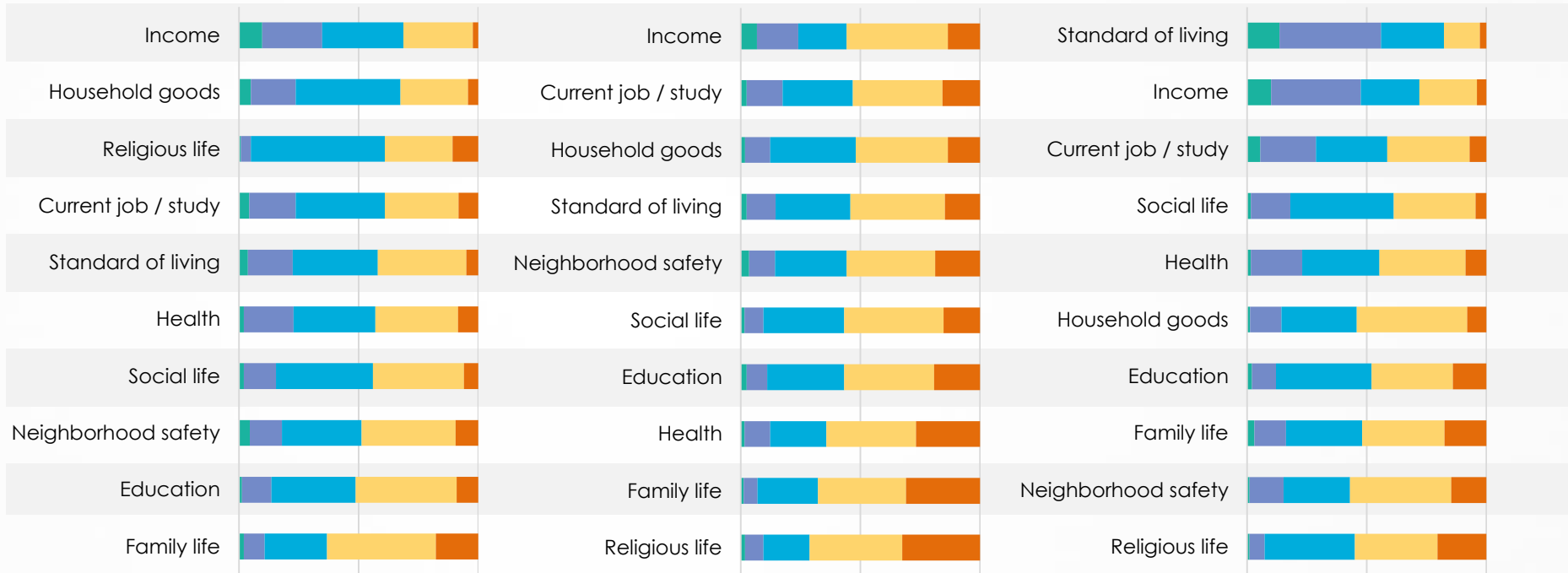
Satisfaction toward aspects of current life

- Although top satisfied aspects of life in 3 countries are rather different, the aspects that surveyed people dissatisfied mostly are quite similar with Income and Standard of living and Current job / study for Thai people.
- Religious life gain best satisfaction score in Indonesia and Thailand, while it is among top three dissatisfied aspects in Vietnam.

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



■ Totally dissatisfied
 ■ Somewhat dissatisfied
 ■ Neither satisfied nor dissatisfied
 ■ Somewhat satisfied
 ■ Totally satisfied

Q3. Please tell us how satisfied are you with following aspects of current life? [MSA] (n=1200)

Unit: %

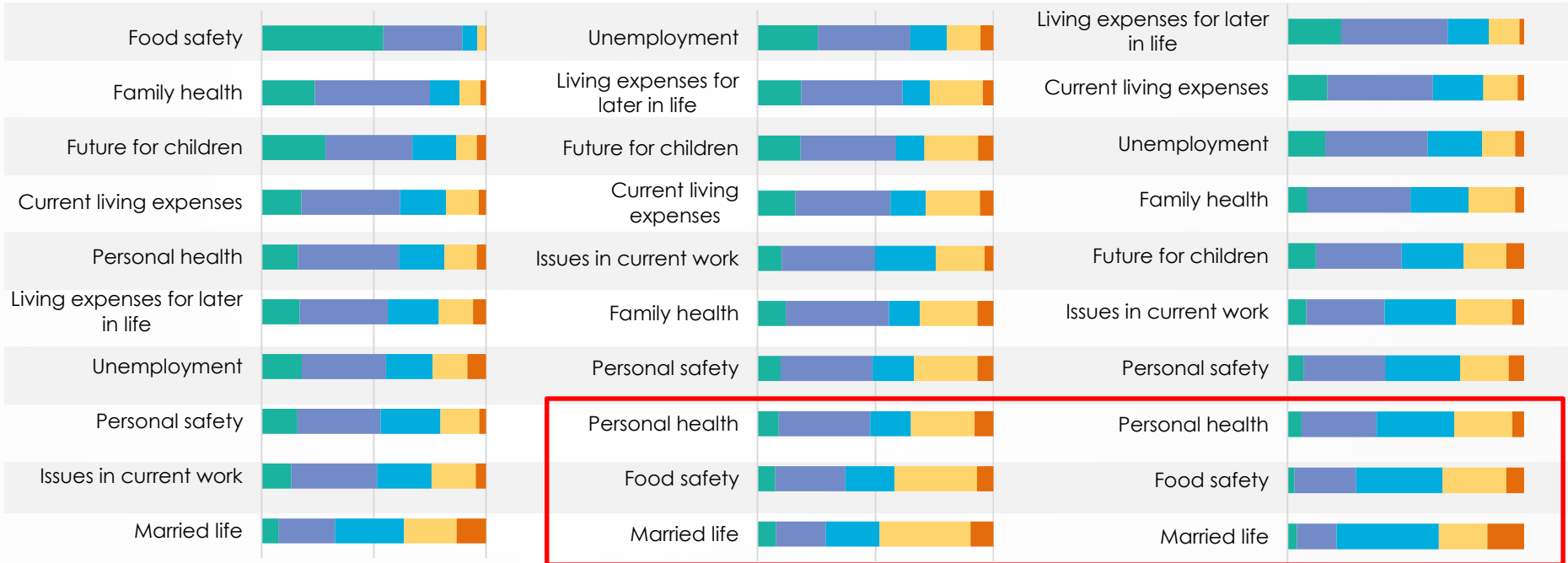
Anxiety about issues in life

- The anxiety about life issues vary among three countries. Majority of Vietnamese regarded Food Safety as their top worry. Indonesian and Thai respondents, conversely, are much less worried about this issue. Moreover, Married life was not regarded as a serious life issue among three countries.
- For Indonesia and Thailand, Unemployment and Living expense for later in life were among top similar concerns.

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Always feel anxious | Sometimes feel anxious | Neither anxious nor unconcerned | Normally do not feel anxious | Do not feel anxious at all

Q4 Please tell us how do you feel about following issues in life? [MSA] (n=1200)

Unit: %

Top five important objectives in life

- Respondents from the three countries mostly put their family ahead of career when talking about important objectives in their individual life.
- They all want to have a happy family the most in their life. Next, surveyed people in Indonesia and Thailand both care much about having good balance between work and family, while those in Vietnam are likely to gain success in the career.



*** Top 5 important objectives in life**

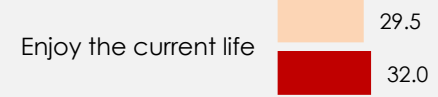
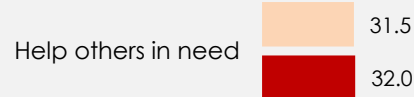
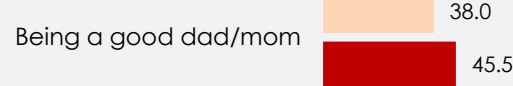
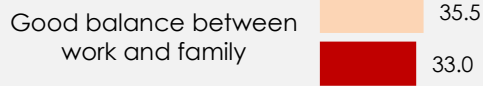
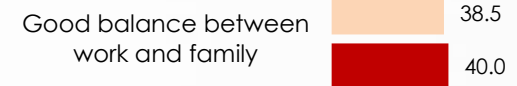
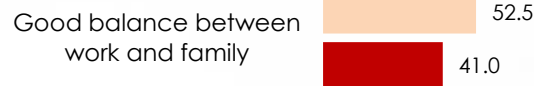
Q5 Please tell us the top three important objectives in your life? [MA] (n=1200)

Top five important objectives in life – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



* Top 5 important objectives in life



Q5 Please tell us the top three important objectives in your life? [MA] (n=1200)

Unit: %

F. Detail findings

1. General attitude about life

2. Occupation

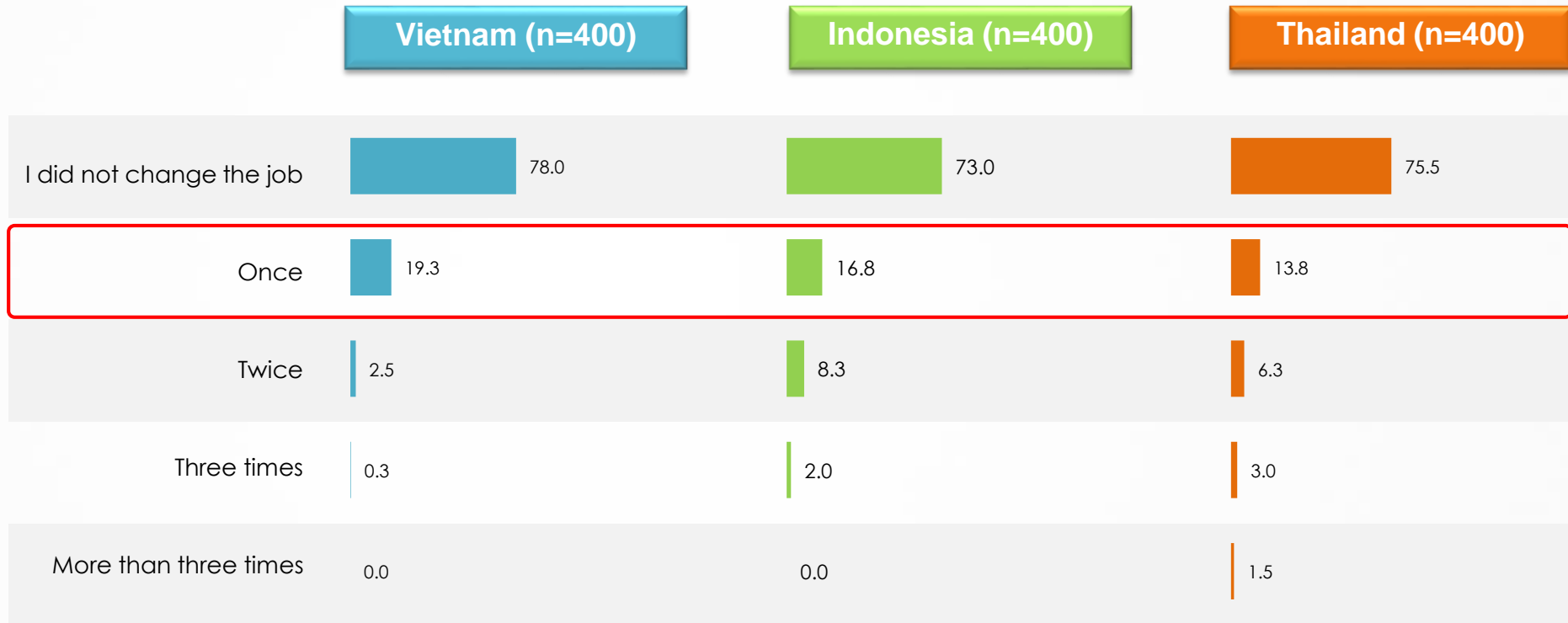
3. Shopping Habits

4. Money & Savings

5. Leisure & Recreation

Change job within past one year

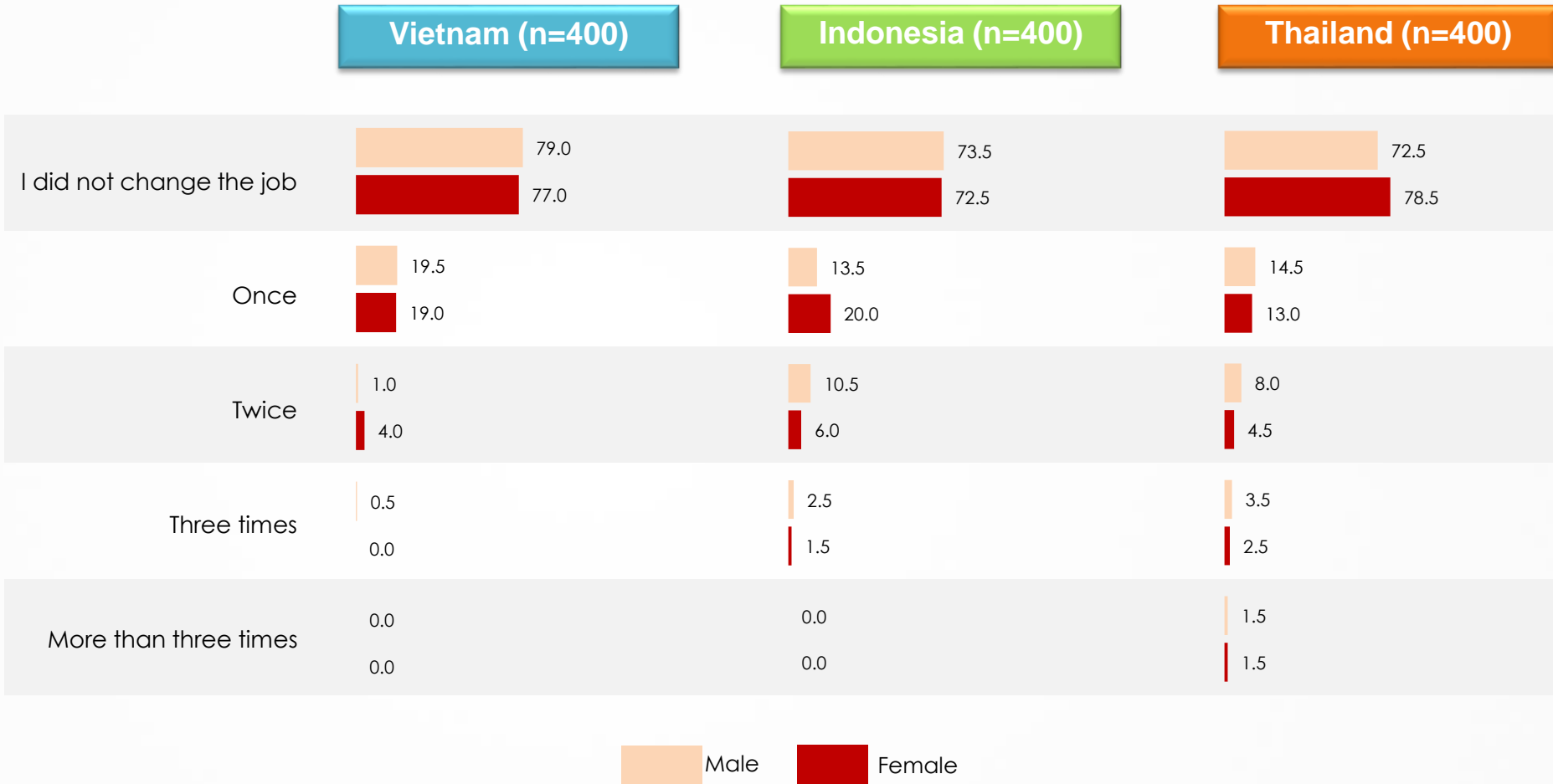
- Among job hoppers last year, the percentage of changing once is rather high in Vietnam (19.3%) and Indonesia (16.8%); whereas, in Thailand, they changed job once (13.8%) or two times (6.3%) within 1 year.



Q7. Please tell us how many times did you change job within past one year? [SA] (n=1200)

Unit: %

Change job within past one year – By Gender



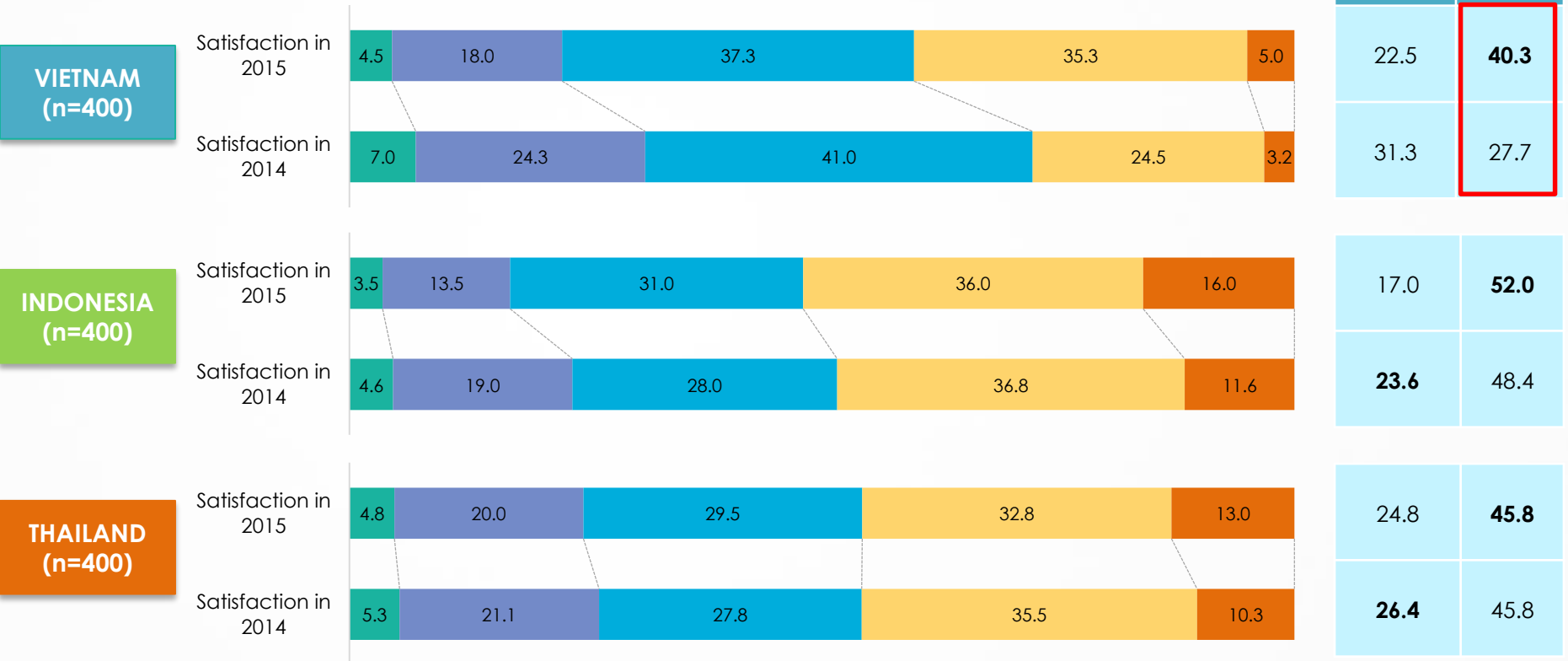
Q7. Please tell us how many times did you change job within past one year? [SA] (n=1200)

Unit: %

Satisfaction toward current job

- The graph shows satisfaction toward current job of people in the three countries in year 2015 compared to 2014.
- There is a quite significant change on the job satisfaction of Vietnamese. The majority of them admitted that job in 2015 was satisfying with 40.3% compared to satisfaction in 2014 (27.7%). Meanwhile, there were no big changes in job satisfaction of Indonesian from year 2014 to 2015. And Thai people felt the same satisfaction as in year 2014, with 45.8%.

■ Totally dissatisfied
 ■ Somewhat dissatisfied
 ■ Neither satisfied nor dissatisfied
 ■ Somewhat satisfied
 ■ Totally satisfied



Q8. How is your satisfaction toward current job? [SA] (n=1200)

Unit: %

Satisfaction toward current job – By Gender

- Totally dissatisfied
- Somewhat dissatisfied
- Neither satisfied nor dissatisfied
- Somewhat satisfied
- Totally satisfied

VIETNAM
(n=400)

Satisfaction in 2015



INDONESIA
(n=400)

Satisfaction in 2015



THAILAND
(n=400)

Satisfaction in 2015

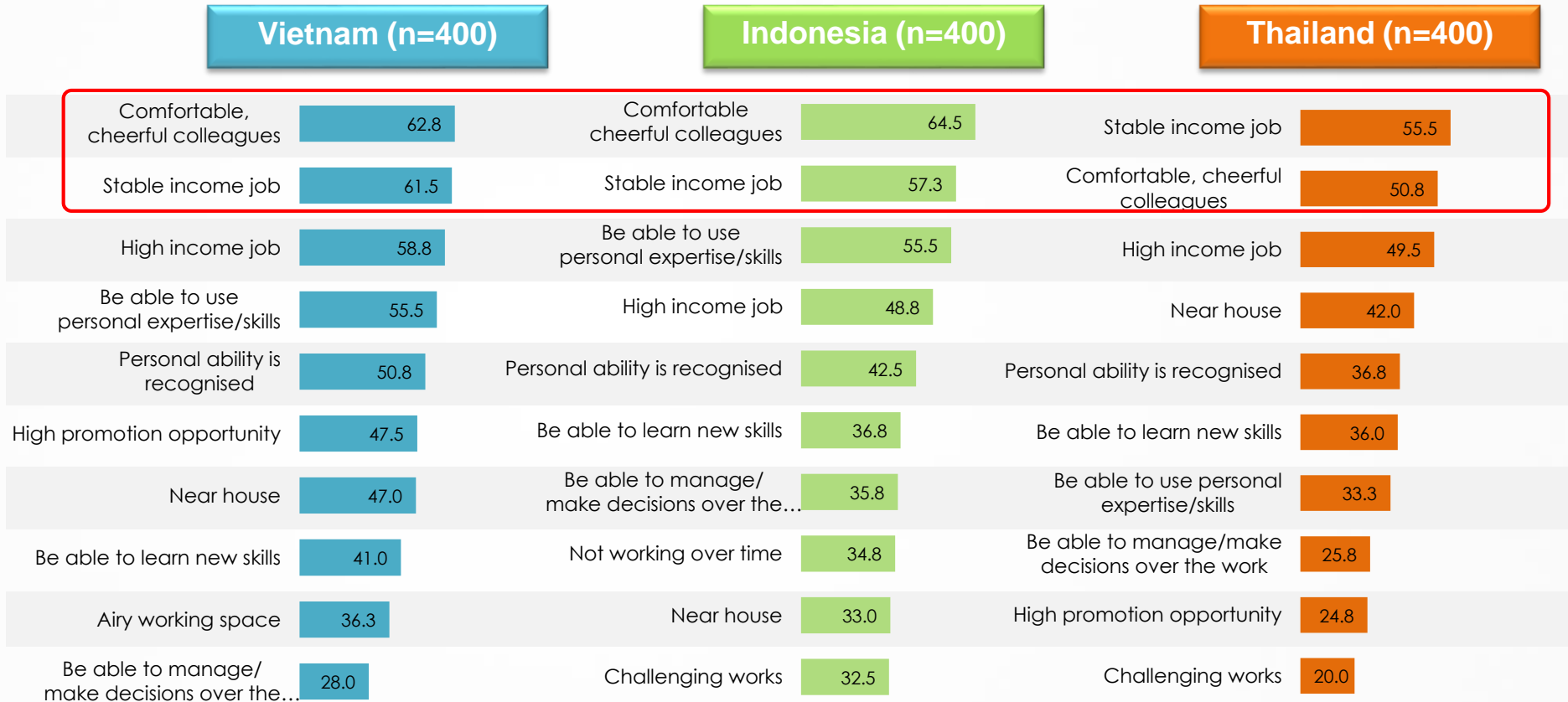


Dissatisfied (T2B)	Dissatisfied (T2B)	
	Male	Female
22.5	24.0	21.0
17.0	15.0	19.0
24.8	29.0	20.5

Q8. How is your satisfaction toward current job? [SA] (n=1200)

Ideal job

- Respondents from different countries have a quite similar thought about their ideal job.
- Most of the Vietnamese and Indonesian described their ideal job as having comfortable and cheerful colleagues, with 62.8% and 64.5%, respectively. However, Thais admitted that Stable income job comes first (55.5%).



Q9. Please tell us what is called your ideal job? [MA] (n=1200)

* Top 10 elements for an ideal job

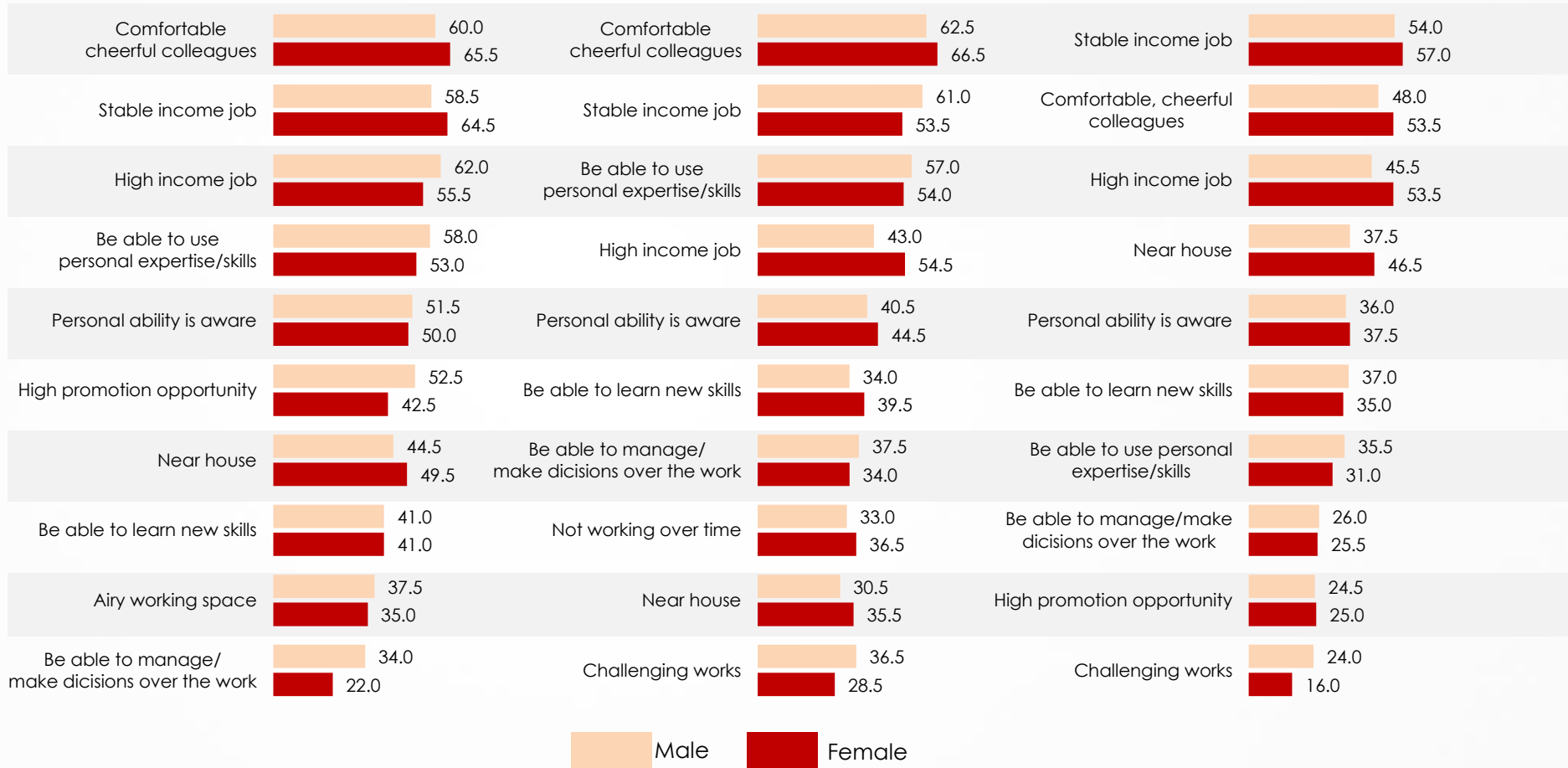
Unit: %

Ideal job – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Q9. Please tell us what is called your ideal job? [MA] (n=1200)

* Top 10 elements for an ideal job

Unit: %

F. Detail findings

1. General attitude about life

2. Occupation

3. Shopping Habits

4. Money & Savings

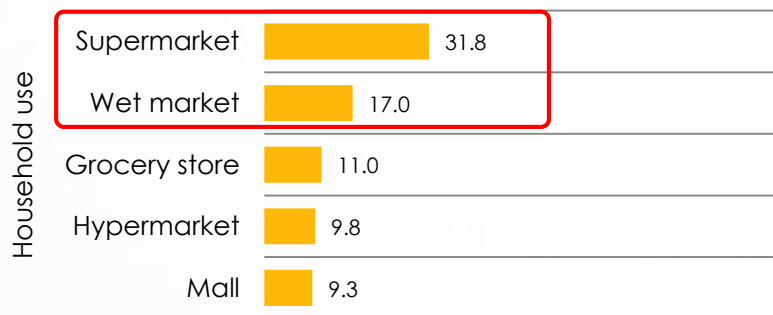
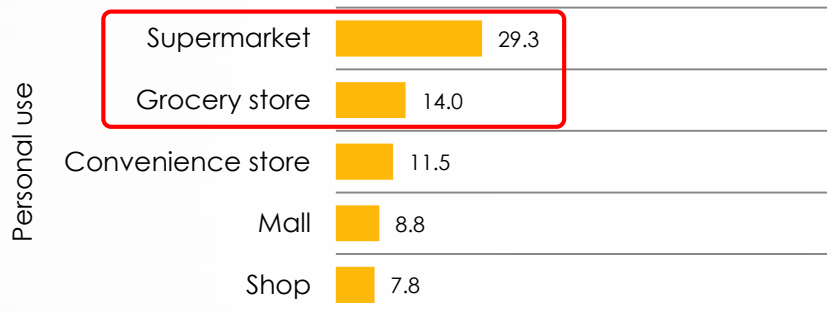
5. Leisure & Recreation

Shopping place - Vietnam

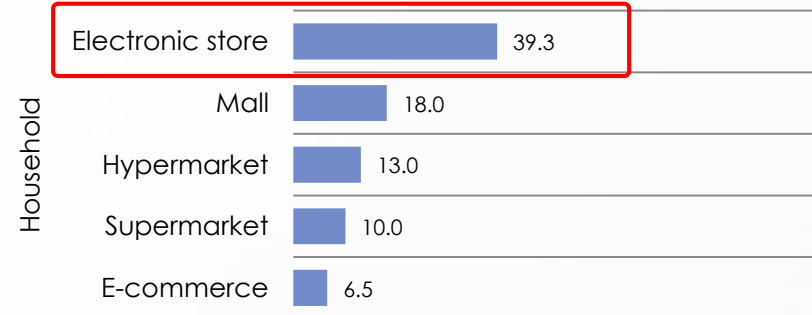
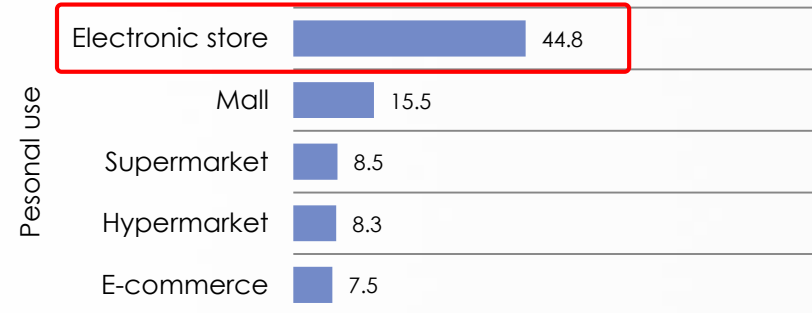
- The majority of Vietnamese respondents purchase their personal use products from Supermarket (29.3%) & Grocery store (14.0%).
- For household use products, apart from Supermarket (31.8%), they also purchase via Wet market (17.0%).
- Electronic store is still the key channel to purchase electronic appliances and devices as in Indonesia.

Vietnam (n=400)

Top 5 shopping places for personal use & household use products



Top 5 shopping places for Electronic appliances / devices



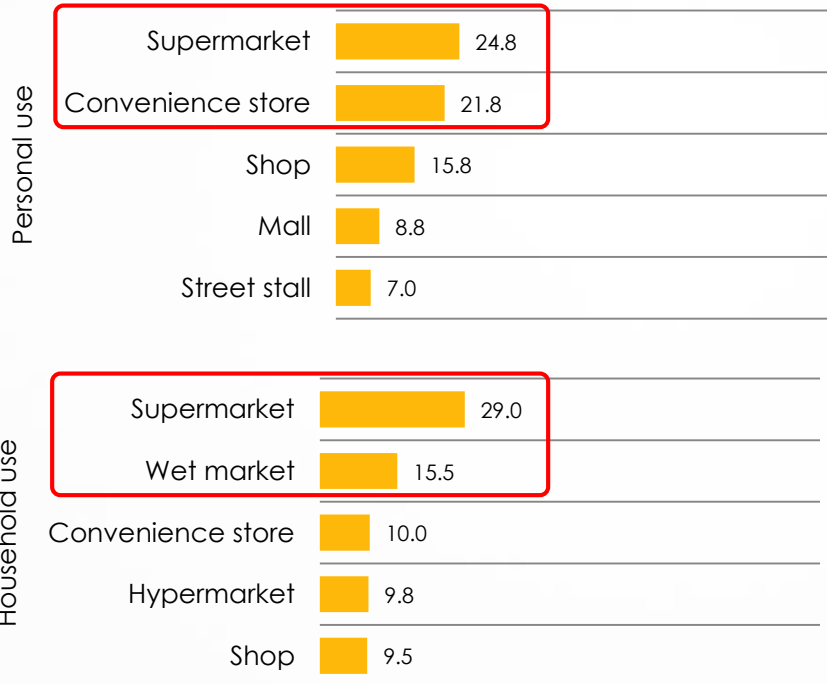
Q11. Where do you often purchase products for personal use and household use the most? [MSA] (n=1200)

Shopping place – Indonesia

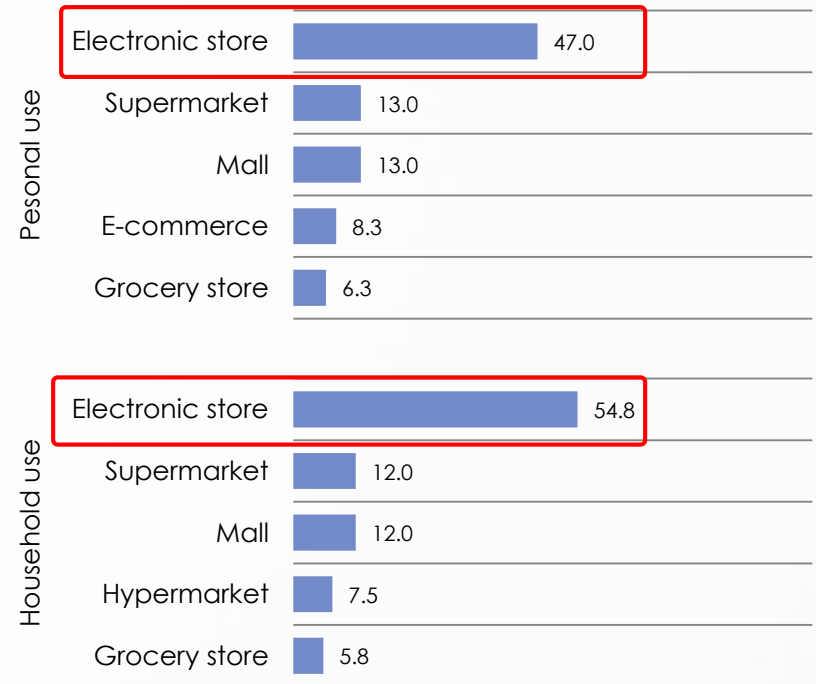
- Supermarket is the most popular place to buy products for both personal and household use in Indonesia, with 24.8% and 29.0% respectively.
- The second popular place for personal use products is Convenience store (21.8%), whereas for household is Wet market (15.5%).
- In Indonesia, Electronic store is still the key purchasing channel for electronic appliances or devices.

Indonesia (n=400)

Top 5 shopping places for personal use & household use products



Top 5 shopping places for Electronic appliances / devices



Q11. Where do you often purchase products for personal use and household use the most? [MSA] (n=1200)

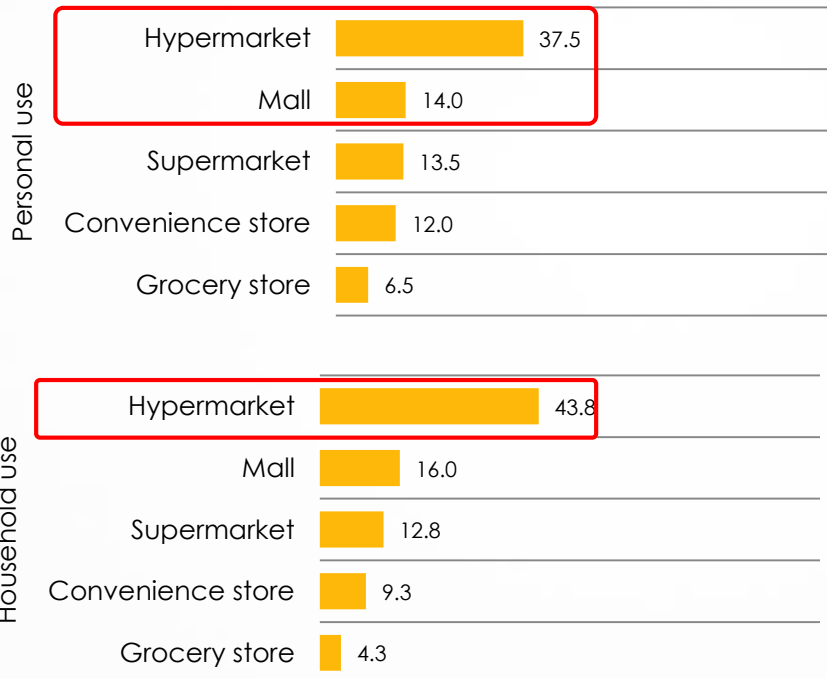
Unit: %

Shopping place – Thailand

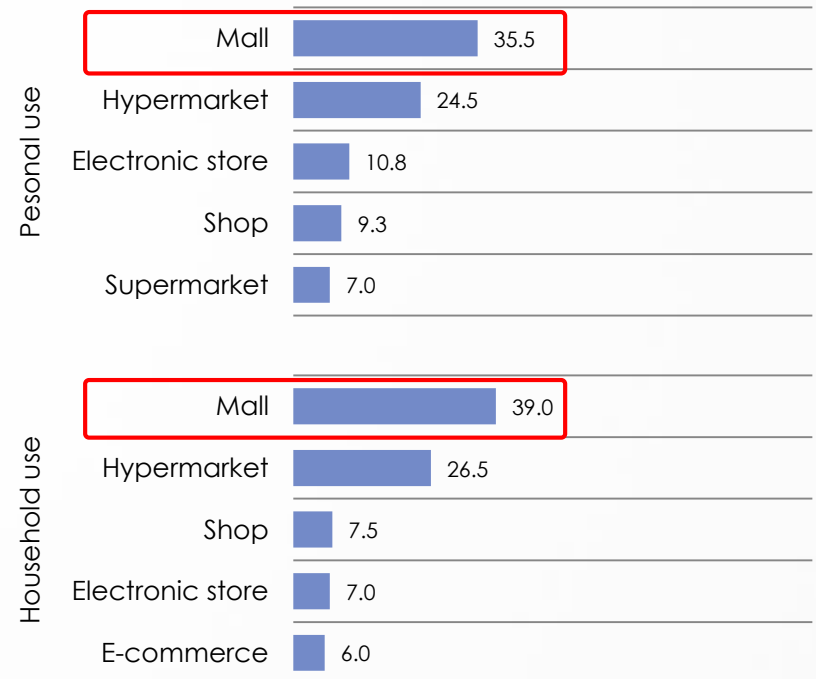
- Thai respondents mostly purchased products for personal use at Hypermarket (37.5%), and Mall (14.0%), while they often visit hypermarket (43.8%) for household use products.
- For electronic appliances or devices, Mall has taken place of other purchase channels / traditional Electronic store to become the most popular shopping place.

Thailand (n=400)

Top 5 shopping places for personal use & household use products



Top 5 shopping places for Electronic appliances / devices



Q11. Where do you often purchase products for personal use and household use the most? [MSA] (n=1200)

Unit: %

Online purchasing products

- Clothing is the most popular product category to be purchased online in Vietnam and Indonesia, with 55.3% and 52.3%, respectively. In Thailand, Beauty and Health is the most common type of product bought online in the last year (40.5%).
- While Bags/ Accessories, Shoes & Footwear in turn ranked second in Indonesia and Vietnam respectively, Clothing products gain second most popular product purchased online in Thailand.

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)

Clothing

55.3

Clothing

52.3

Beauty & Health

40.5

Shoes & Footwear

37.5

Bags & Accessories

38.8

Clothing

39.0

Books, CD & Culture Products

29.3

Beauty & Health

33.0

Mobiles & Tablets

30.0

Bags & Accessories

29.3

Shoes & Footwear

31.5

Home Appliances

29.5

Beauty & Health

28.8

Mobiles & Tablets

28.3

Shoes & Footwear

26.0

* Top 5 categories of products that are purchased online

Unit: %

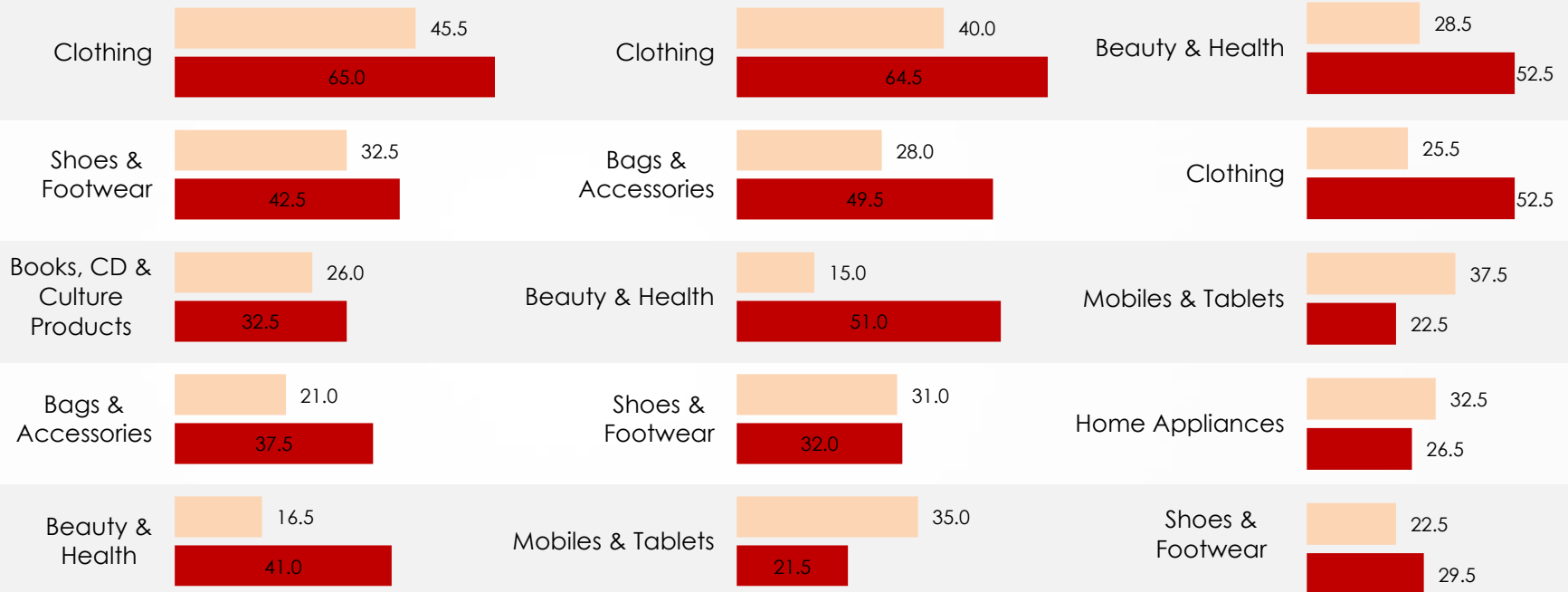
Q12. Please tell us whether you have purchased online or not? If yes, please specify the products you purchased within last year? [MA] (n=1200)

Online purchasing products – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



* Top 5 categories of products that are purchased online



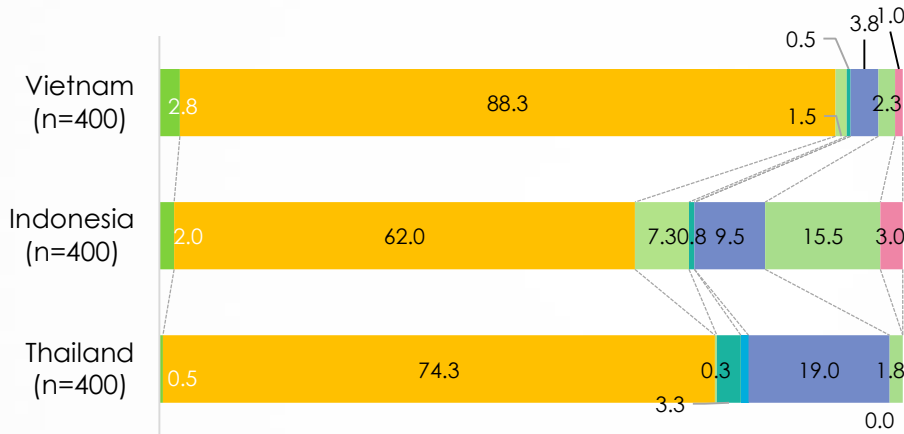
Unit: %

Q12. Please tell us whether you have purchased online or not? If yes, please specify the products you purchased within last year? [MA] (n=1200)

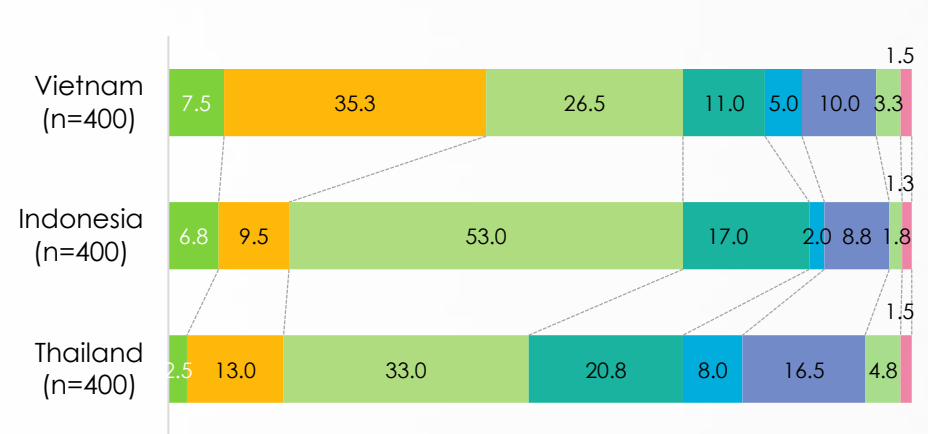
Payment method

- Cash is the main payment method among 3 countries **for regular shopping**. However, in Thailand, paying by Credit card is also popular.
- **For online shopping**, payment by ATM / Bank transfer is more common in Indonesia (53.0%) and Thailand (33.0%) than in Vietnam (26.5%). Cash on Delivery is the most frequently used type of transaction in Vietnam (35.3%), much higher than those in Indonesia (9.5%) and Thailand (13.0%).

For regular shopping



For online shopping



- I do not buy goods this way
- Cash
- ATM/Bank transfer
- Online banking
- Online wallets
- Credit card
- Debit card
- Others

- I do not buy goods this way
- Cash on Delivery
- ATM/Bank transfer
- Online banking
- Online wallets
- Credit card
- Debit card
- Others

Q12. Please tell us which payment methods do you often use when purchasing for goods? [MSA] (n=1200)

Unit: %

F. Detail findings

1. General attitude about life

2. Occupation

3. Shopping Habits

4. Money & Savings

5. Leisure & Recreation

Change of Income compared to 2014

- The graph shows changes in income of people in the three countries in year 2015 compared to 2014.
- The income in 2015 compared to 2014 has changed significantly for Thailand. There are much fewer people (44.8%) who indicated that their income has been increased in 2015 compared to 60.9% in year 2014. This is in contrast to Vietnam where 67.5% of them admitted that their income has been increased in 2015. For Indonesia, there's no critical change of income in 2015.

■ Significantly decrease
 ■ Slightly decrease
 ■ No change
 ■ Slightly increase
 ■ Significantly increase
 ■ I don't know

VIETNAM
(n=400)



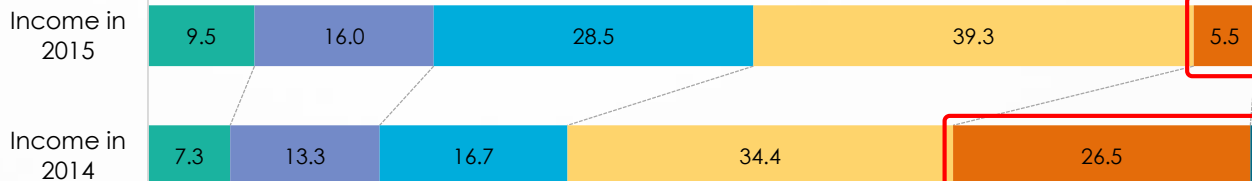
Decrease	Increase
16.0	67.5
27.6	54.5

INDONESIA
(n=400)



Decrease	Increase
18.5	66.5
17.8	67.0

THAILAND
(n=400)



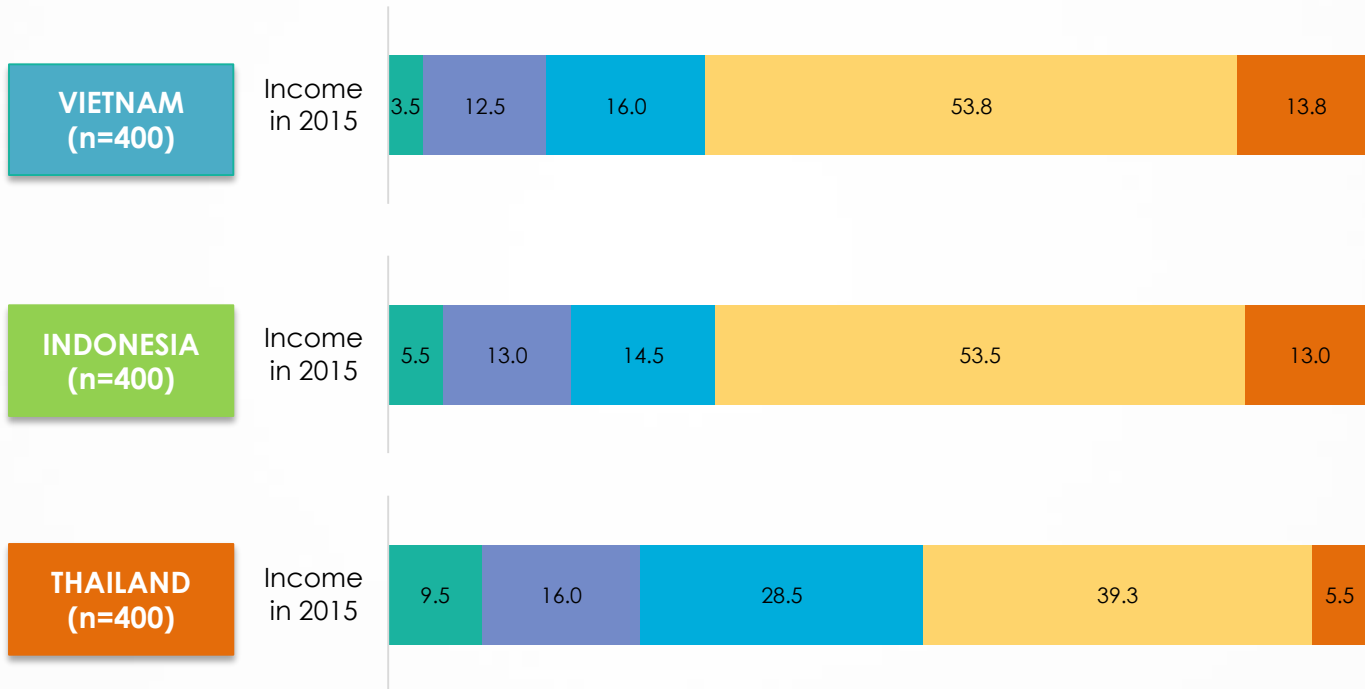
Decrease	Increase
25.5	44.8
20.7	60.9

Q14. Please tell us how does your income in 2015 change compared to 2014? [MSA] (n=1200)

Unit: %

Change of Income compared to 2014 – By Gender

■ Significantly decrease ■ Slightly decrease ■ No change
■ Slightly increase ■ Significantly increase ■ I don't know



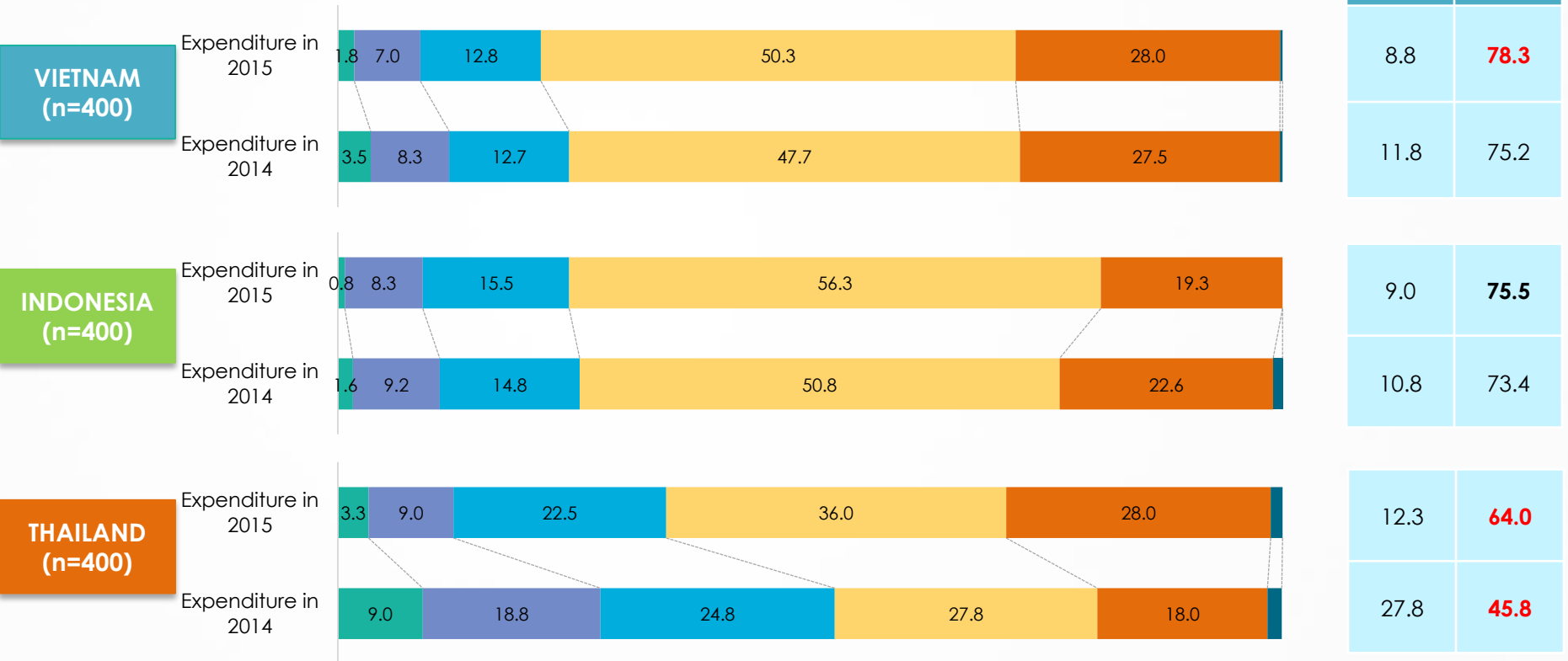
Decrease (T2B)	Decrease (T2B)	
	Male	Female
16.0	16.0	16.0
18.5	16.5	20.5
25.5	29.5	21.5

Q14. Please tell us how does your income in 2015 change compared to 2014? [MSA] (n=1200)

Change of Expenditure compared to 2014

- Regarding expenditure change, Vietnam has highest percentage of increase in expenditure in 2015 with 78.3%, next is Indonesia with 75.5% and followed by Thailand with 64.0%.
- For Thailand, the trend of change in expenditure has significantly increased from 45.8% in 2014 to 64.0% in 2015.

■ Significantly decrease ■ Slightly decrease ■ No change ■ Slightly increase ■ Significantly increase ■ I don't know

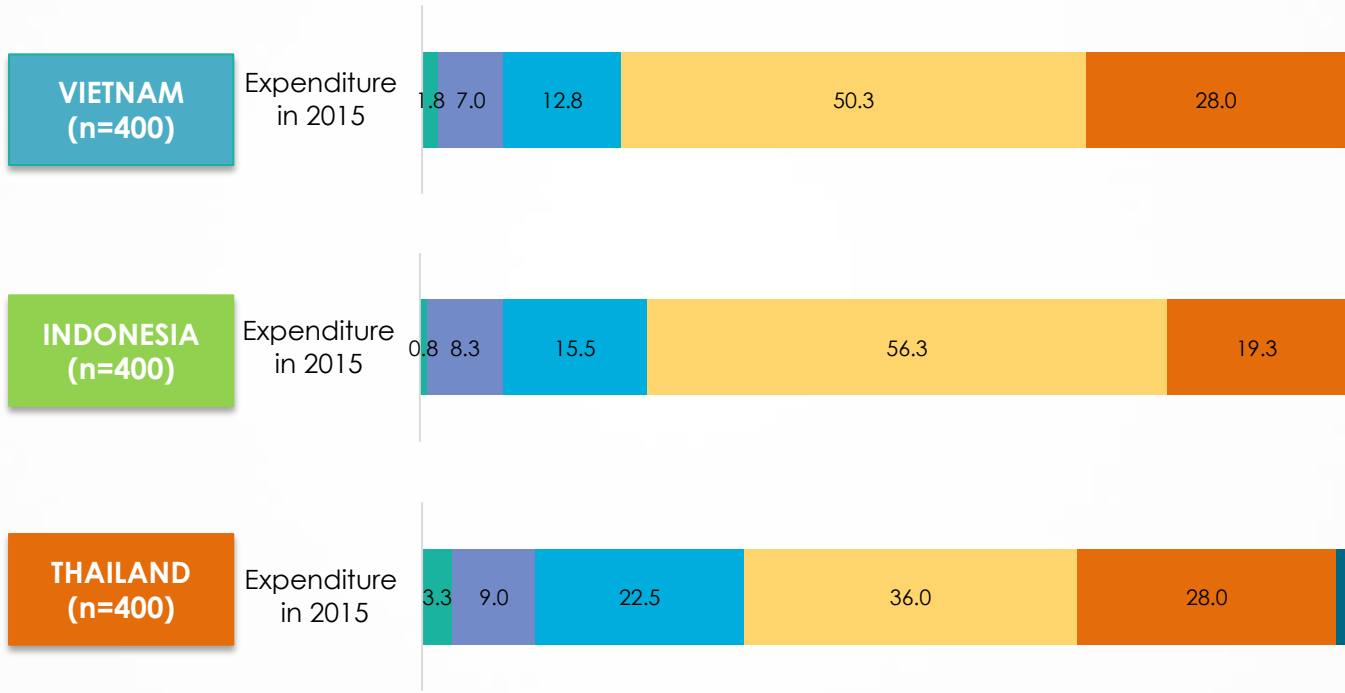


Q15. Please tell us how does your expenditure in 2015 change compared to 2014? [MSA] (n=1200)

Unit: %

Change of Expenditure compared to 2014 – By Gender

- Significantly decrease
- Slightly decrease
- No change
- Slightly increase
- Significantly increase
- I don't know



Increase (T2B)	Increase (T2B)	
	Male	Female
78.3	75.5	81.0
75.5	73.5	77.5
64.0	57.0	71.0

Q15. Please tell us how does your expenditure in 2015 change compared to 2014? [MSA] (n=1200)

Expectation of Income for 2016

- More than 65% of the surveyed Indonesian and Vietnamese are positive about their personal income for the next year. Meanwhile, Thai respondents (20.0%) are rather negative.



Q16. Please tell us your prediction about personal income within next one year? [MSA] (n=1200)

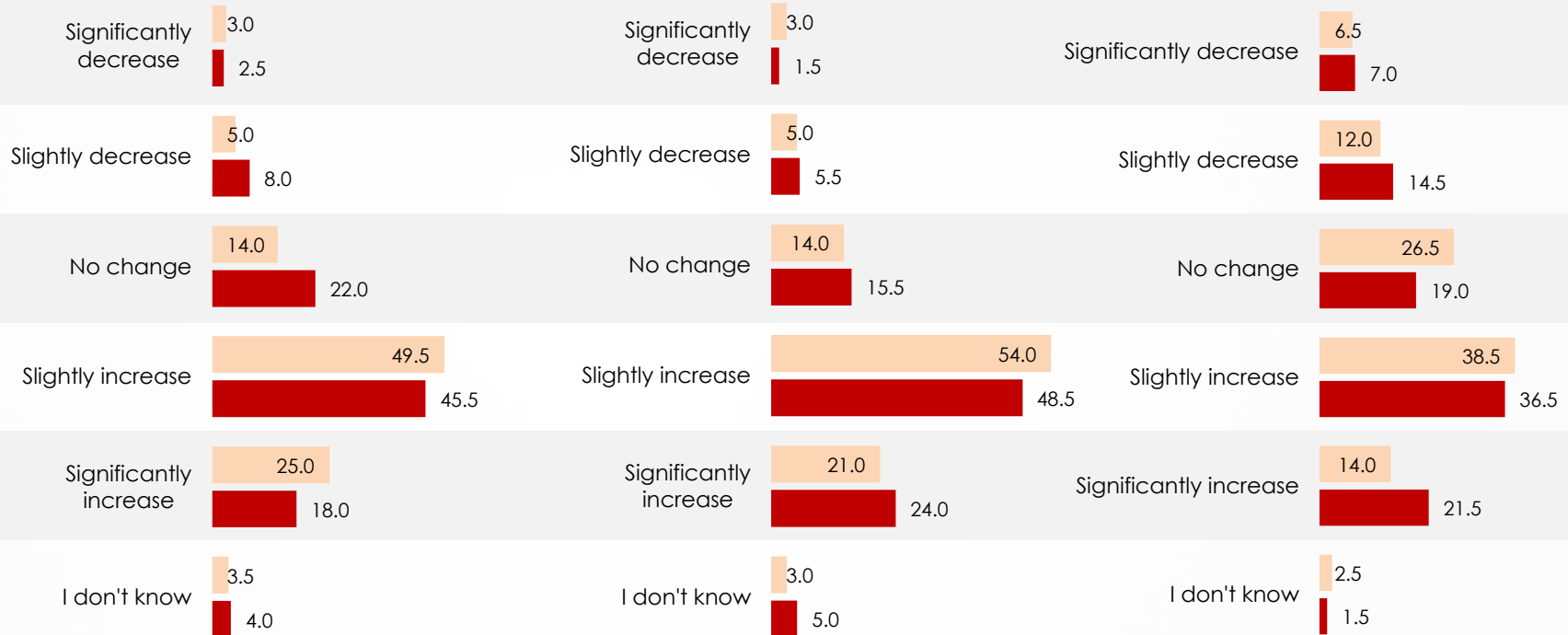
Unit: %

Expectation of Income for 2016 – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



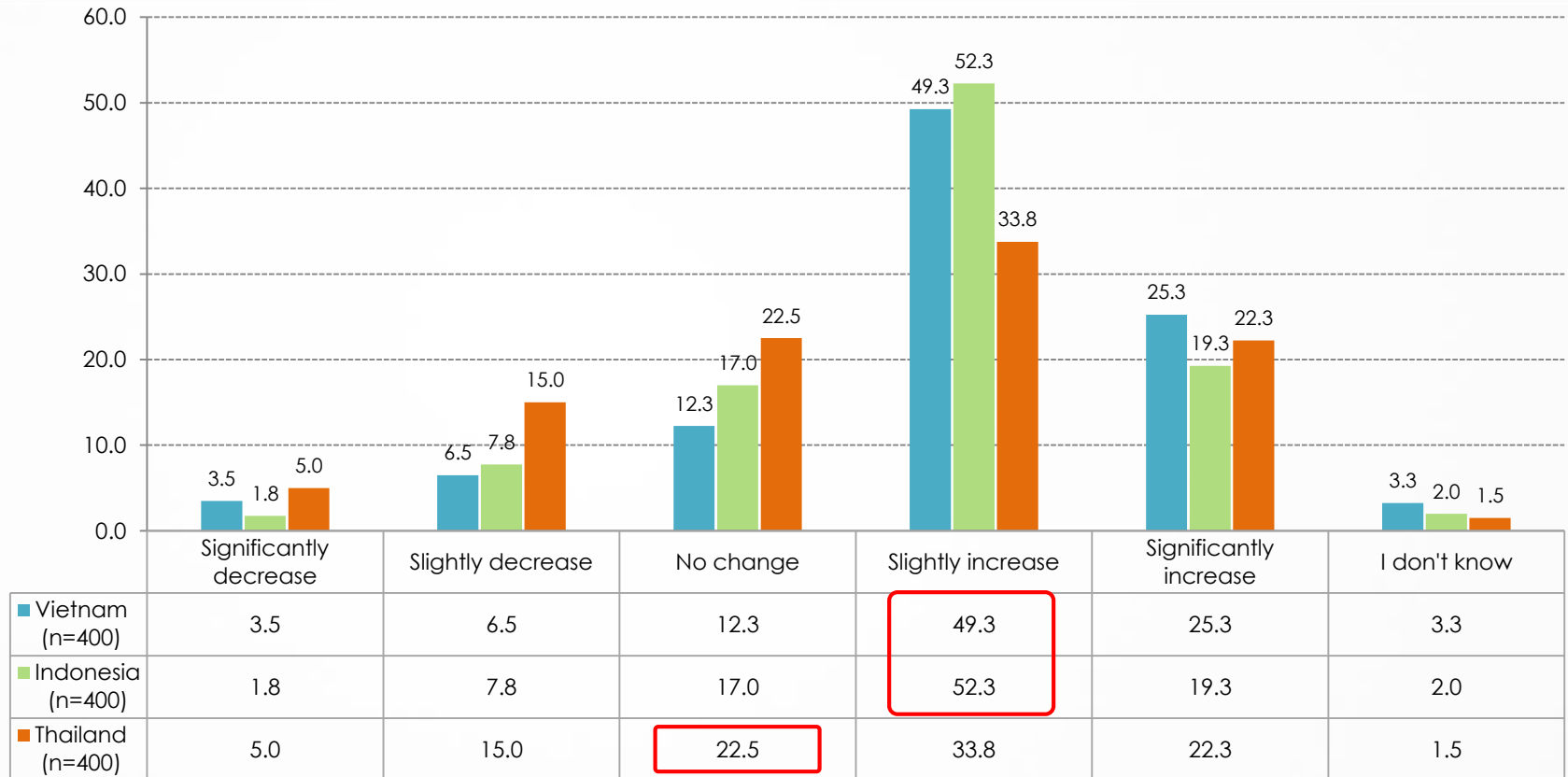
Male Female

Q16. Please tell us your prediction about personal income within next one year? [MSA] (n=1200)

Unit: %

Expectation of Expenditure for 2016

- Although expected for the income to increase in 2015, the majority of Vietnamese and Indonesian respondents, 49.3% and 52.3% respectively also predict that their expenditure will also 'slightly increase' in the same way.
- Meanwhile, 22.5% of Thai respondents think that their expenditure will not change in the next coming year.



Q16. Please tell us your prediction about personal expenditure within next one year? [MSA] (n=1200)

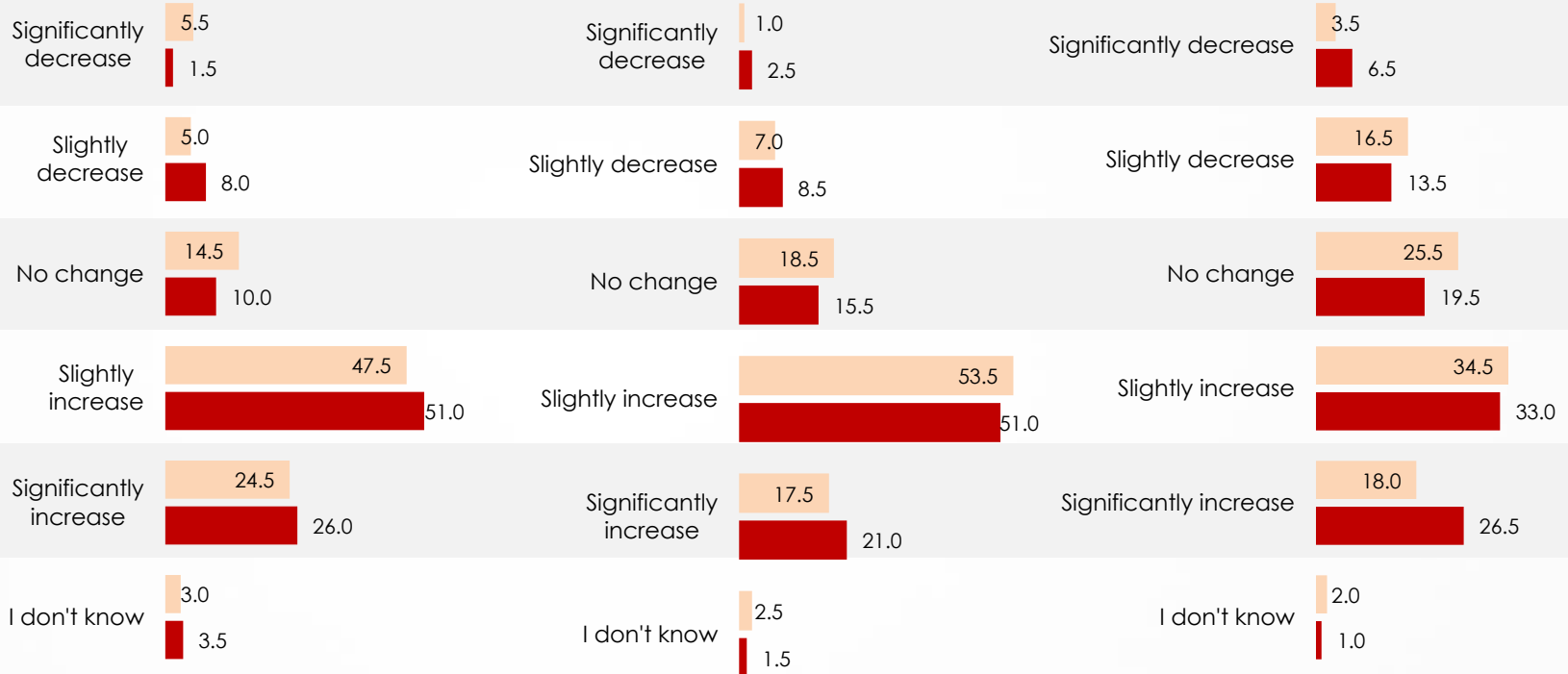
Unit: %

Expectation of Expenditure for 2016 – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



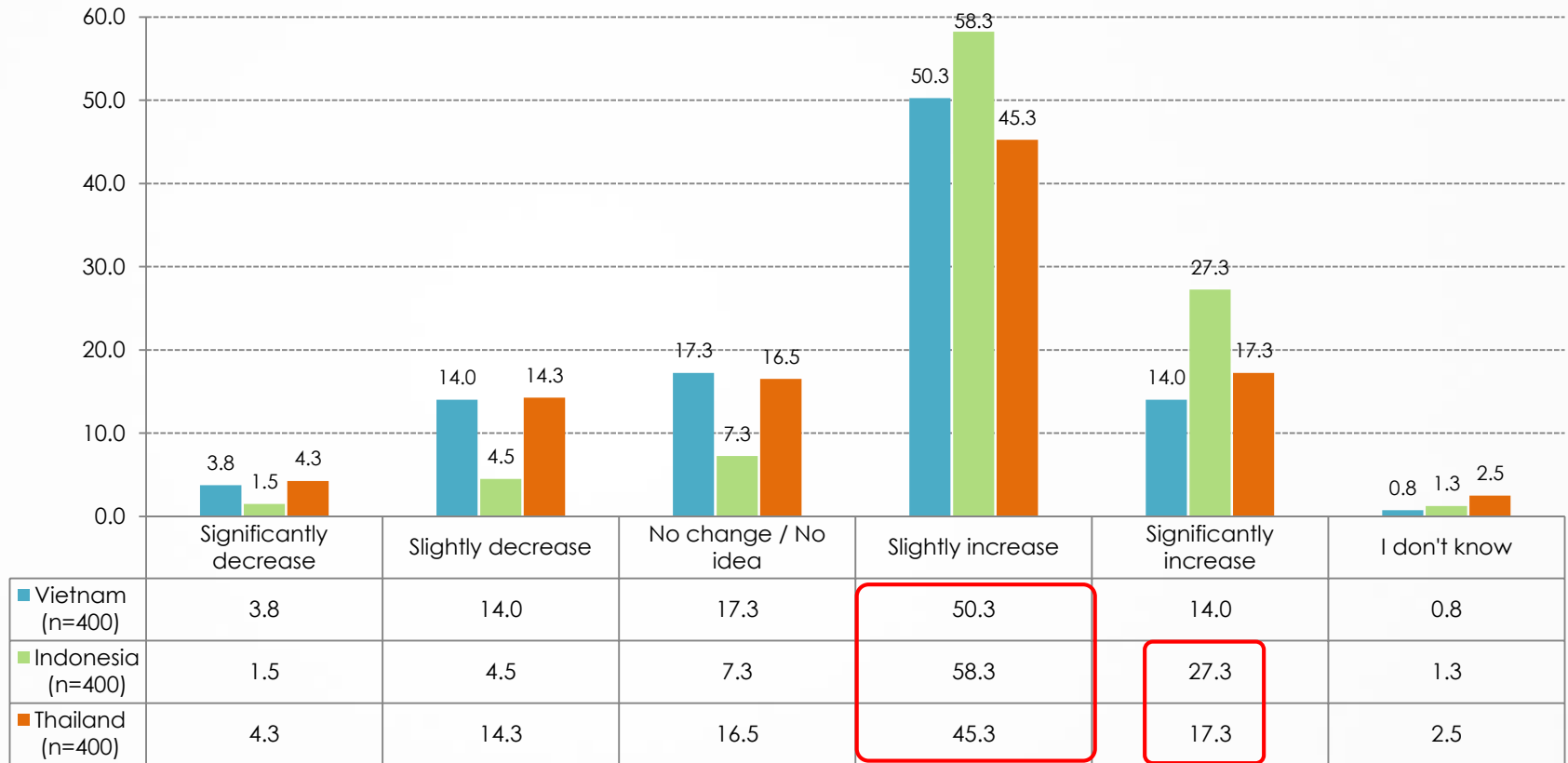
Male Female

Q16. Please tell us your prediction about personal expenditure within next one year? [MSA] (n=1200)

Unit: %

Change in price of products compared to 2014

- The majority of respondents among 3 countries said that price of products has "slightly increased" in 2015.
- For Indonesia and Thailand, 27.3% and 17.3% of the respondents respectively also stated that the price has "Significantly increased".



Q17. Please tell us the change in price of products you have bought in the IV quarter of 2015 compared to 2014? [SA] (n=1200)

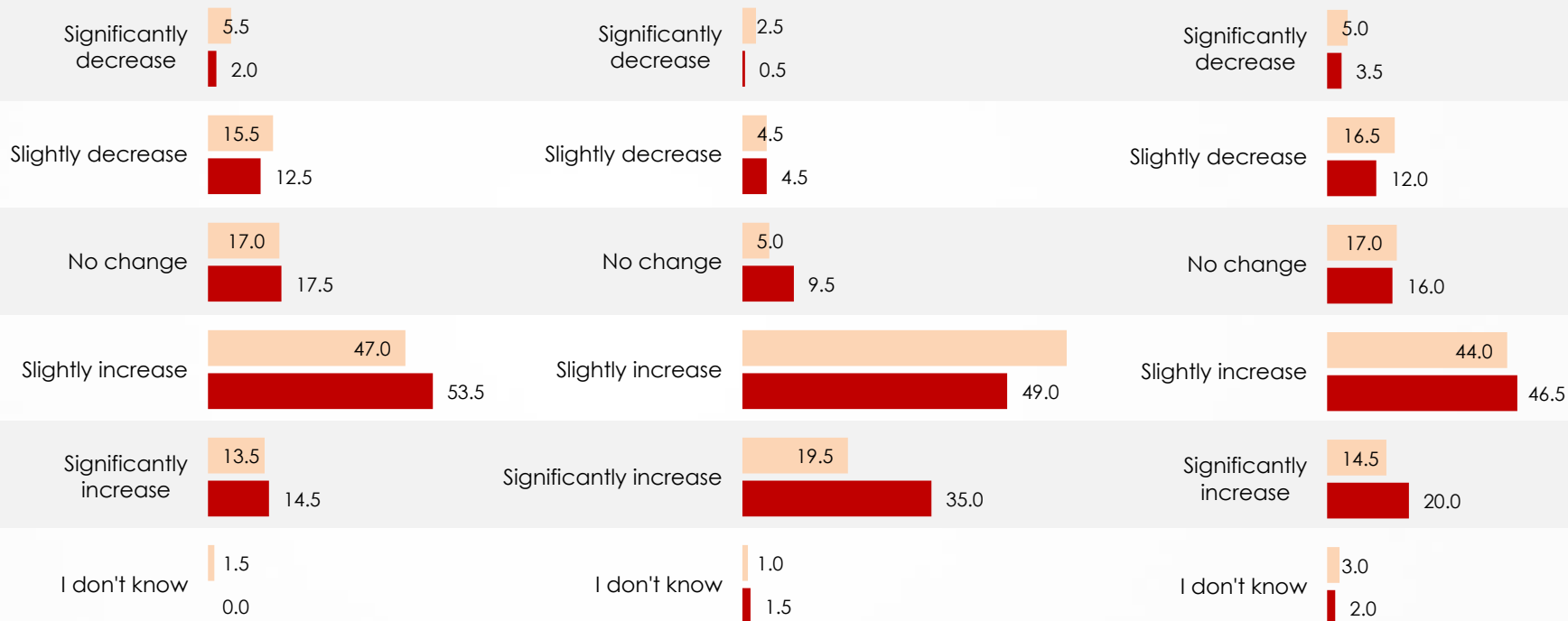
Unit: %

Change in price of products compared to 2014 – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Male Female

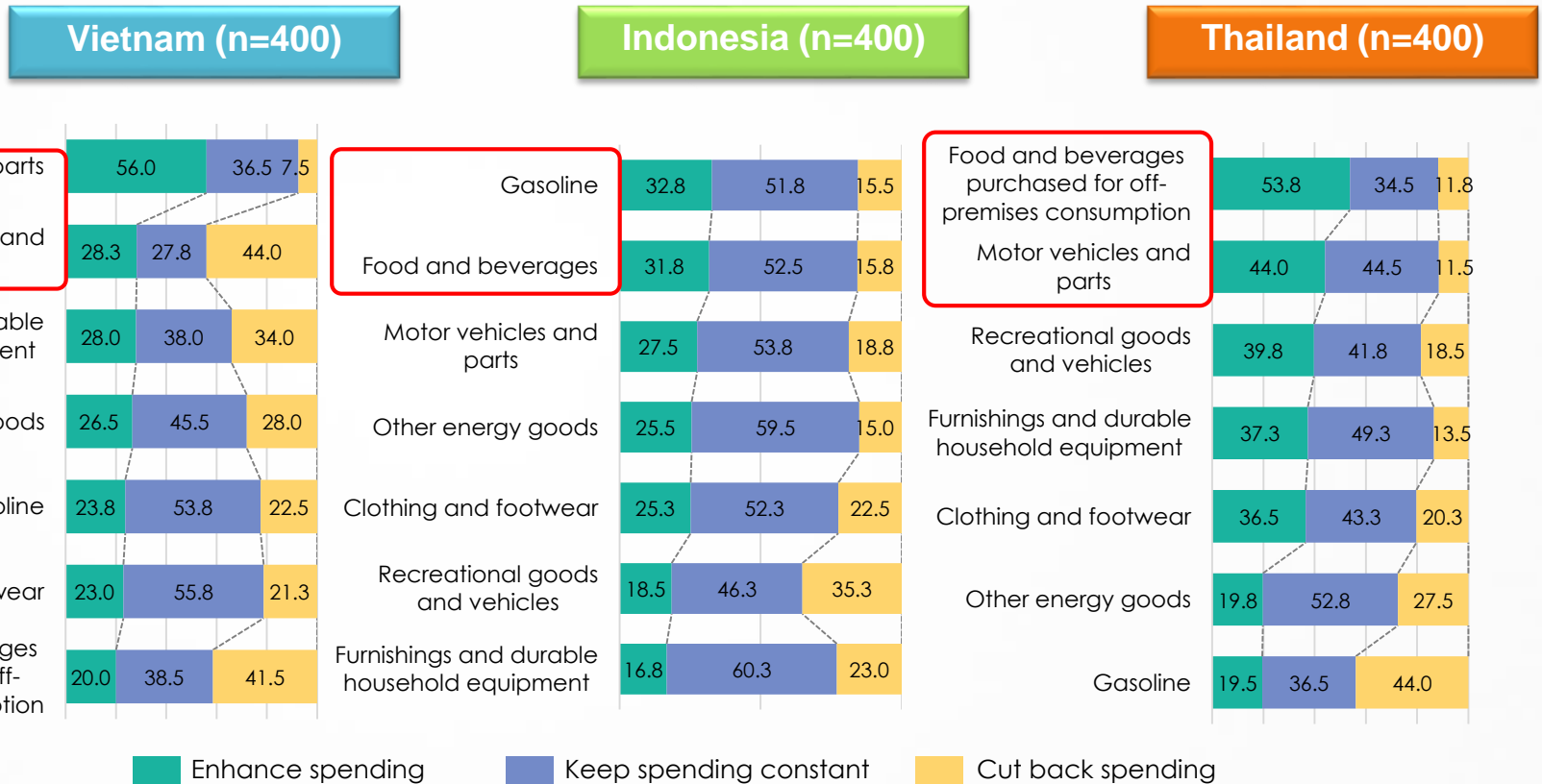
Q17. Please tell us the change in price of products you have bought in the IV quarter of 2015 compared to 2014?

[SA] (n=1200)

Unit: %

Change in expenditure items compared to 2014 – Goods

- While Gasoline is the top item that most of the respondents in Indonesia have to spend more in 2015 (32.8%), Thai people decided to cut back their spending on Gasoline (44.0%). Respondents in Thailand enhanced most of their spending on Food & Beverage (53.8%) and Motor vehicles and parts (44.0%).
- Whereas, those in Vietnam spent more on Motor vehicles and parts (56.0%) and Recreational goods and vehicles (28.3%).



Q18. Please tell us the change in following expenditure items in 2015 compared to 2014? [MSA] (n=1200)

Unit: %

Change in expenditure items compared to 2014 – Service

- While respondents in Indonesia and Thailand enhanced spending particularly on Food services and accommodations, with 35.0% and 47.8% respectively, respondents in Vietnam enhance more spending on Recreation services with 49.3%, followed by Food services and accommodation with 36.8%.
- In Indonesia, expenditure on services are reduced, specially Recreation services with 34.8% and Tourism & Hospitality with 42.3%. In Vietnam, expenditure on some services remained the same such as Financial service and Insurance (52.3%) and Tourism and Hospitality (56.8%).

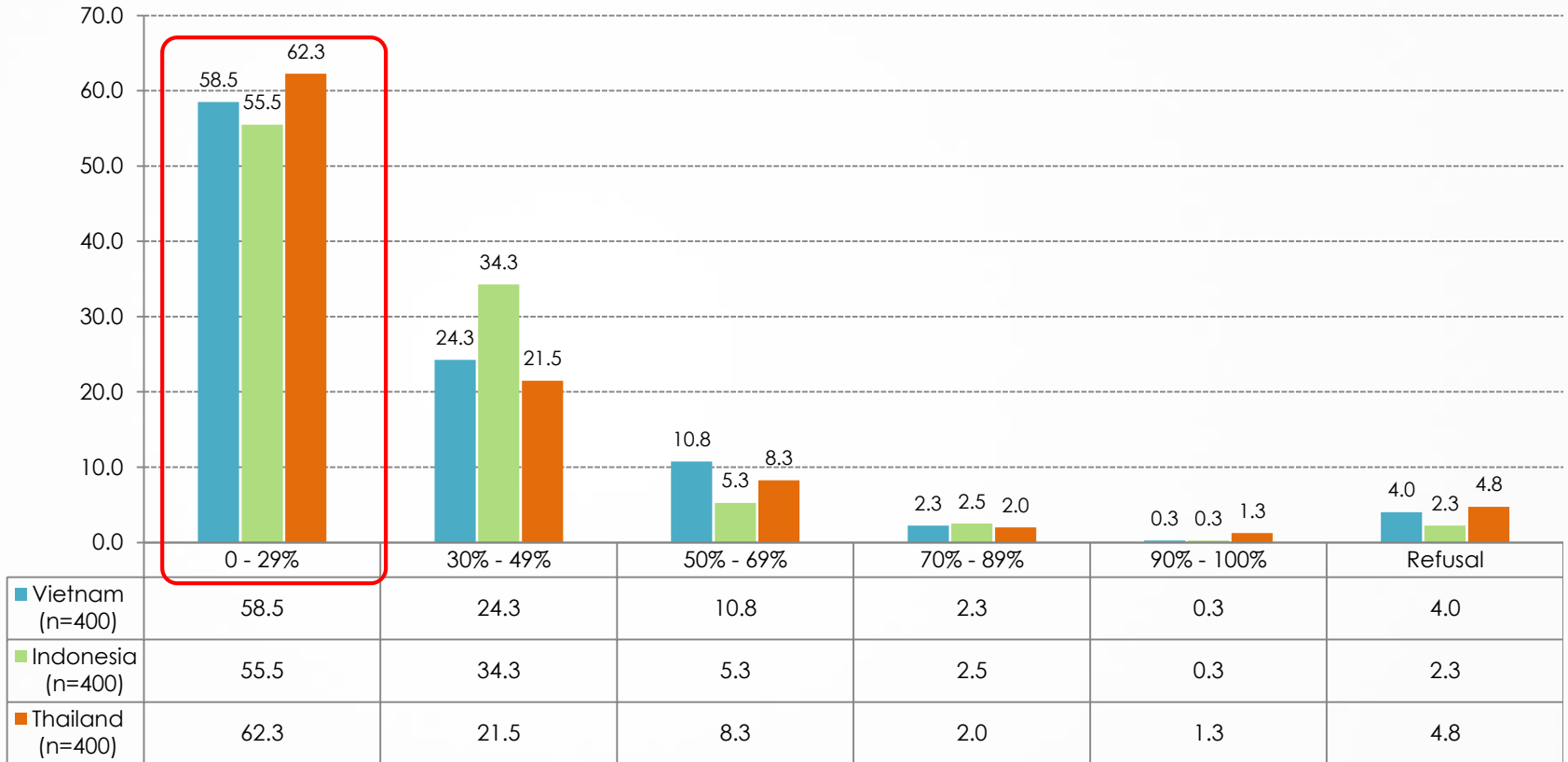


Q19. Please tell us the change in following expenditure items in 2015 compared to 2014? [MSA] (n=1200)

Unit: %

Percentile of savings on usual monthly income

- Most respondents in three countries put around under 30% of their usual monthly income on saving.



Q20. Please tell us the percentile of usual monthly income that you put on savings? [SA] (n=1200)

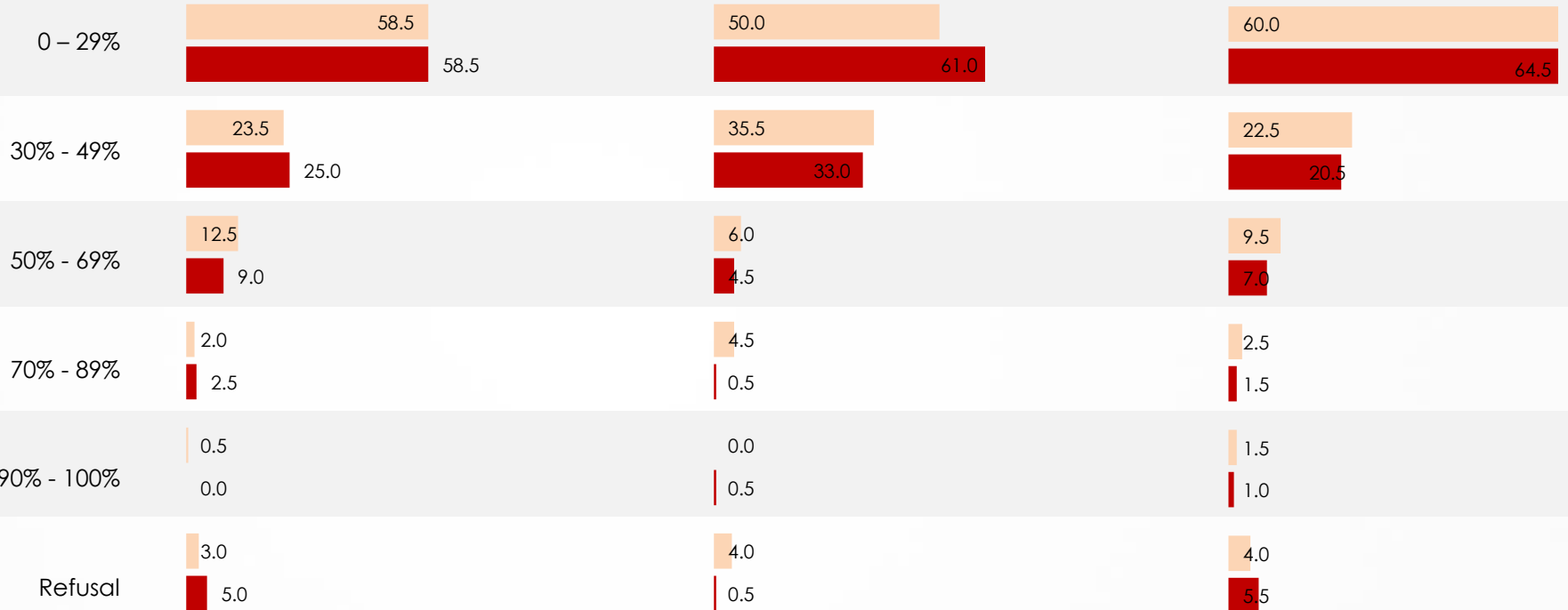
Unit: %

Percentile of savings on usual monthly income – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Male Female

Q20. Please tell us the percentile of usual monthly income that you put on savings? [SA] (n=1200)

Unit: %

Savings or investment products types

- Savings account is the most popular place to keep savings in Vietnam, with 53.5% and Thailand, with 62.5%.
- For Indonesia, respondents are likely to prefer saving in Cash, with 64.8%, followed by Savings account, with 60.0%.

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)

Savings account in a bank/building society 53.5

Cash 42.8

Current account in a bank/building society 29.3

Gold 26.3

Insurance/Life insurance 23.0

Property/House 9.5

Lending (loans) 8.3

Other types of saving/investment products 7.5

Foreign currency 6.0

Stocks/shares/bonds/investment trusts/unit trusts 5.8

No savings or investments 4.0

Refusal 2.0

Cash 64.8

Savings account in a bank/building society 60.0

Insurance/Life insurance 37.5

Gold 35.0

Other types of saving/investment products 32.0

Property/House 25.8

Lending (loans) 21.3

Stocks/shares/bonds/investment trusts/unit trusts 8.8

Foreign currency 8.8

Current account in a bank/building society 7.0

No savings or investments 0.5

Refusal 1.5

Savings account in a bank/building society 62.5

Cash 44.3

Insurance/Life insurance 38.5

Stocks/shares/bonds/investment trusts/unit trusts 23.5

Gold 21.5

Property/House 20.0

Other types of saving/investment products 12.0

Lending (loans) 10.3

Current account in a bank/building society 8.5

No savings or investments 5.5

Foreign currency 3.0

Refusal 4.3

Q21. Please tell us which of the following types of savings or investment products do you currently have? [MA] (n=1200)

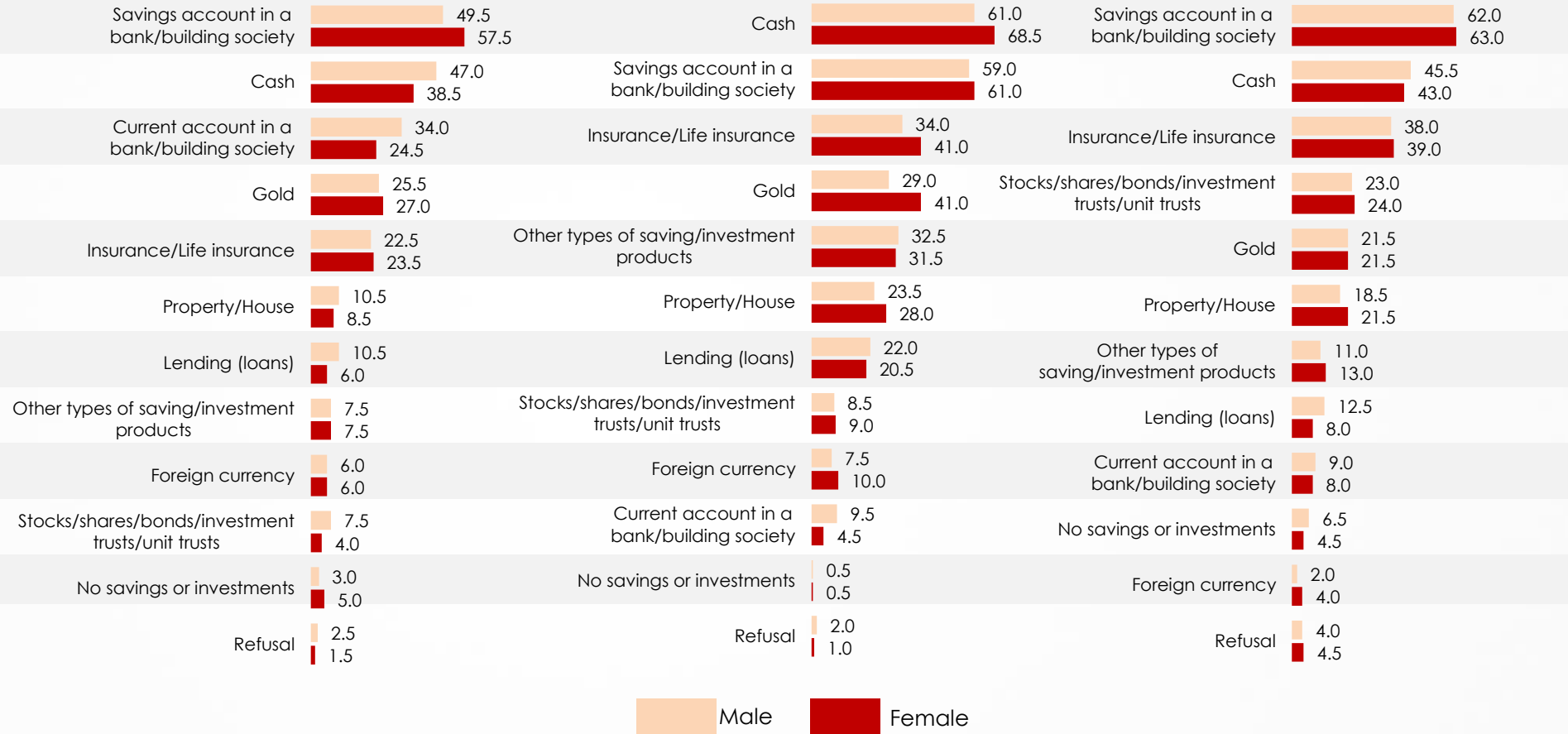
Unit: %

Savings or investment products types – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Q21. Please tell us which of the following types of savings or investment products do you currently have? [MA] (n=1200)

Unit: %

F. Detail findings

1. General attitude about life

2. Occupation

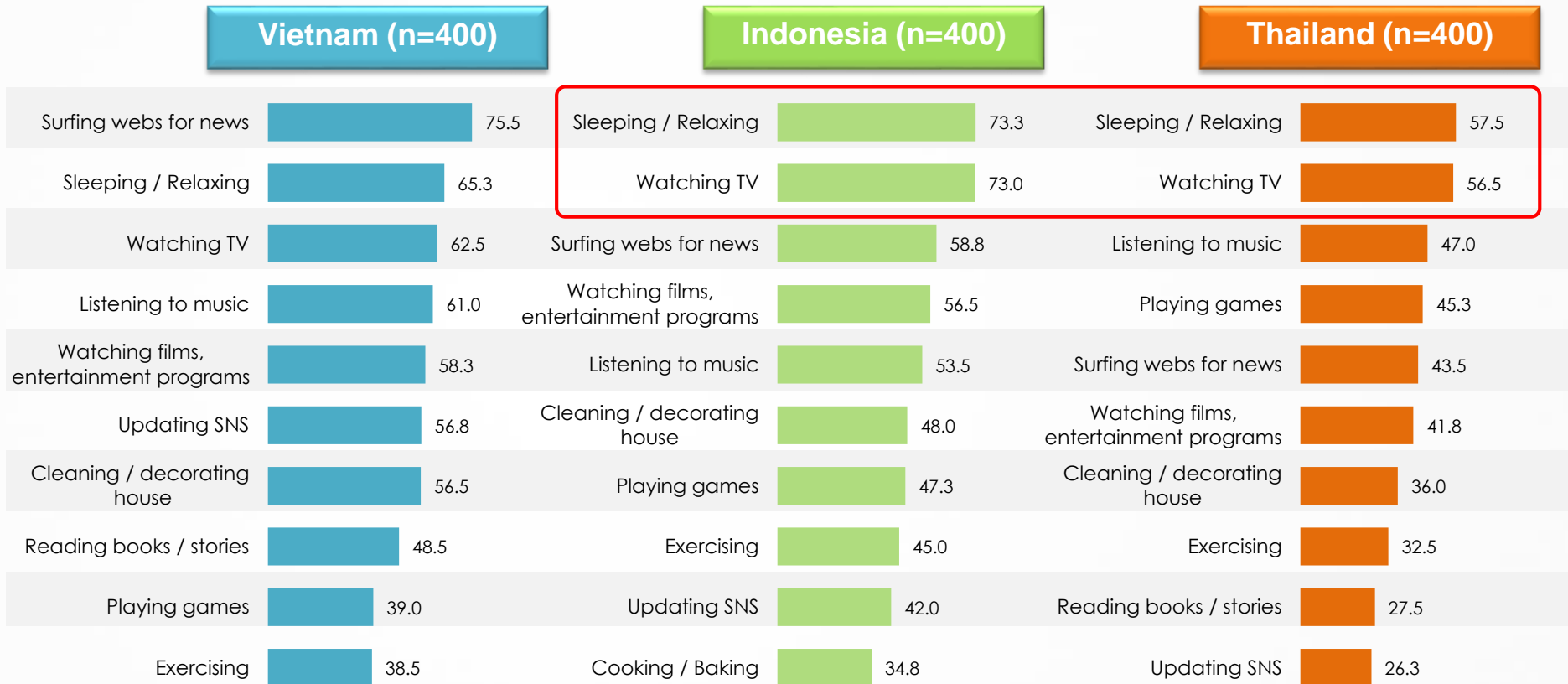
3. Shopping Habits

4. Money & Savings

5. Leisure & Recreation

Leisure activities at home

- Top leisure activities at home of respondents are quite similar for Indonesia and Thailand with Sleeping / Relaxing and Watching TV. However, the most popular leisure activities at home in Vietnam is Surfing webs for news.



* Top 10 leisure activities at home

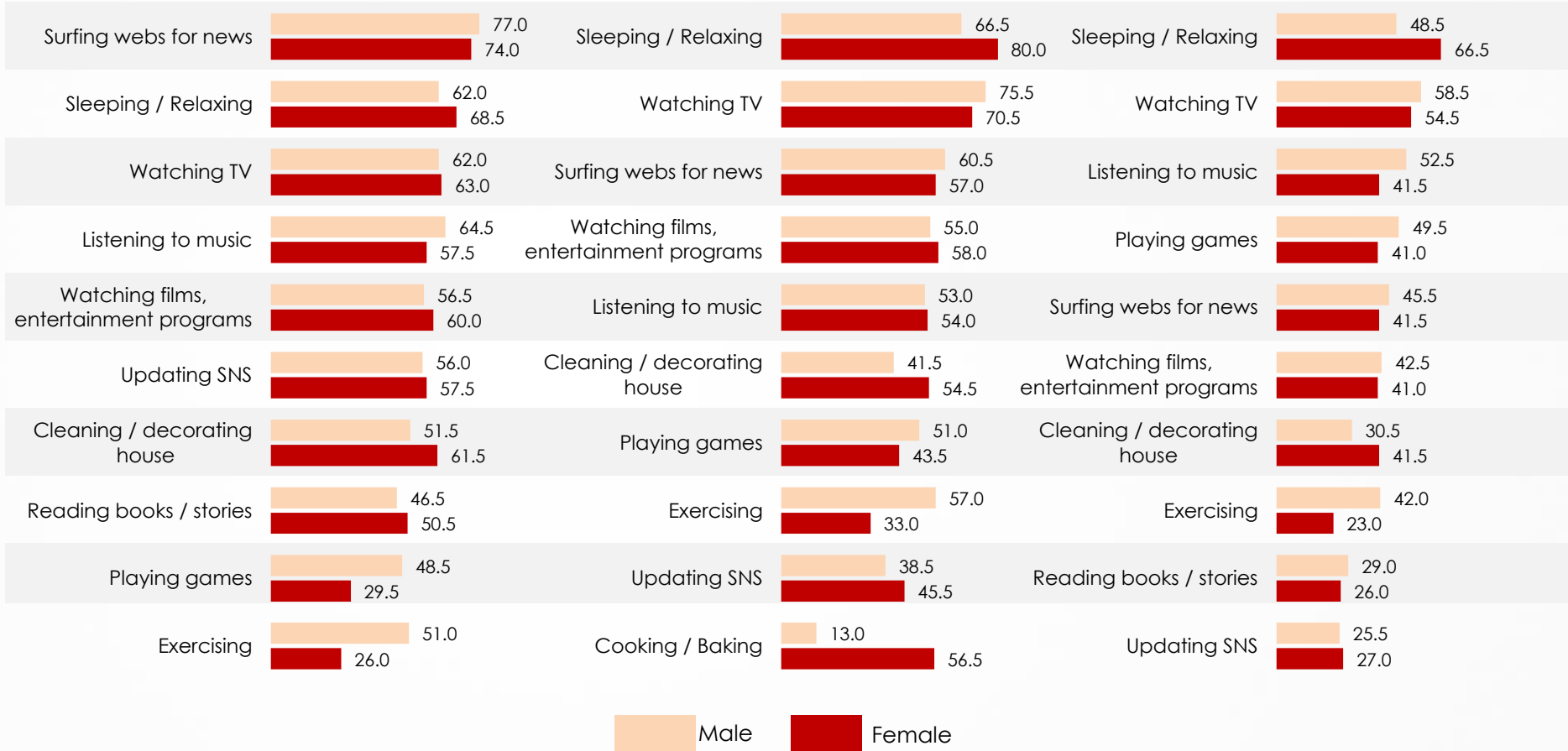
Q22. Please tell us your regular leisure activities at home? [MA] (n=1200)

Leisure activities at home – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Q22. Please tell us your regular leisure activities at home? [MA] (n=1200)

* Top 10 leisure activities at home

Unit: %

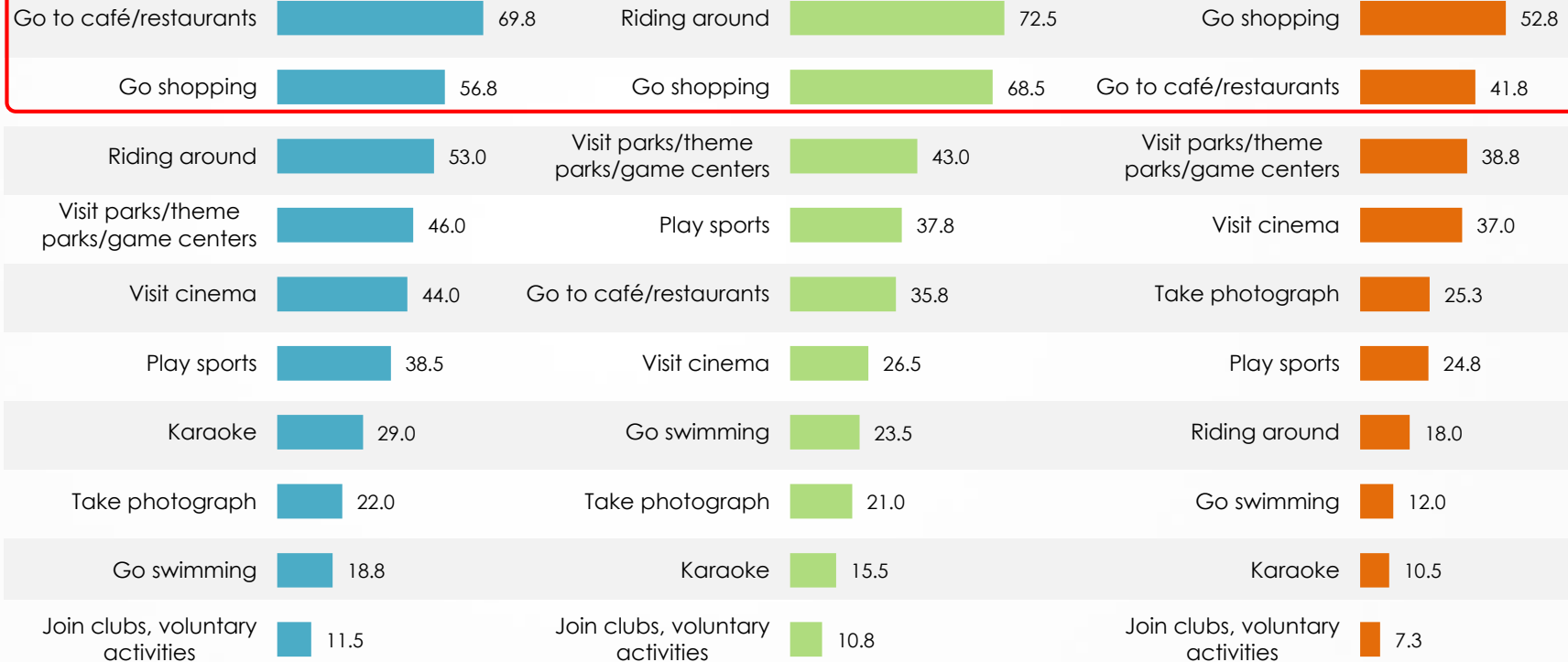
Leisure outdoor activities

- Go shopping is the most common leisure outdoor activity of Thai respondents (52.8%), and also including in top three activities of respondents from Indonesia and Vietnam. For Vietnam, Go to Café/restaurants is the most common leisure outdoor activities (69.8%).
- Besides, respondents in Indonesia enjoy Riding around the city (72.5%) more than Go shopping (68.5%).

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Q23. Please tell us your regular leisure activities outside? [MA] (n=1200)

* Top 10 leisure outdoor activities

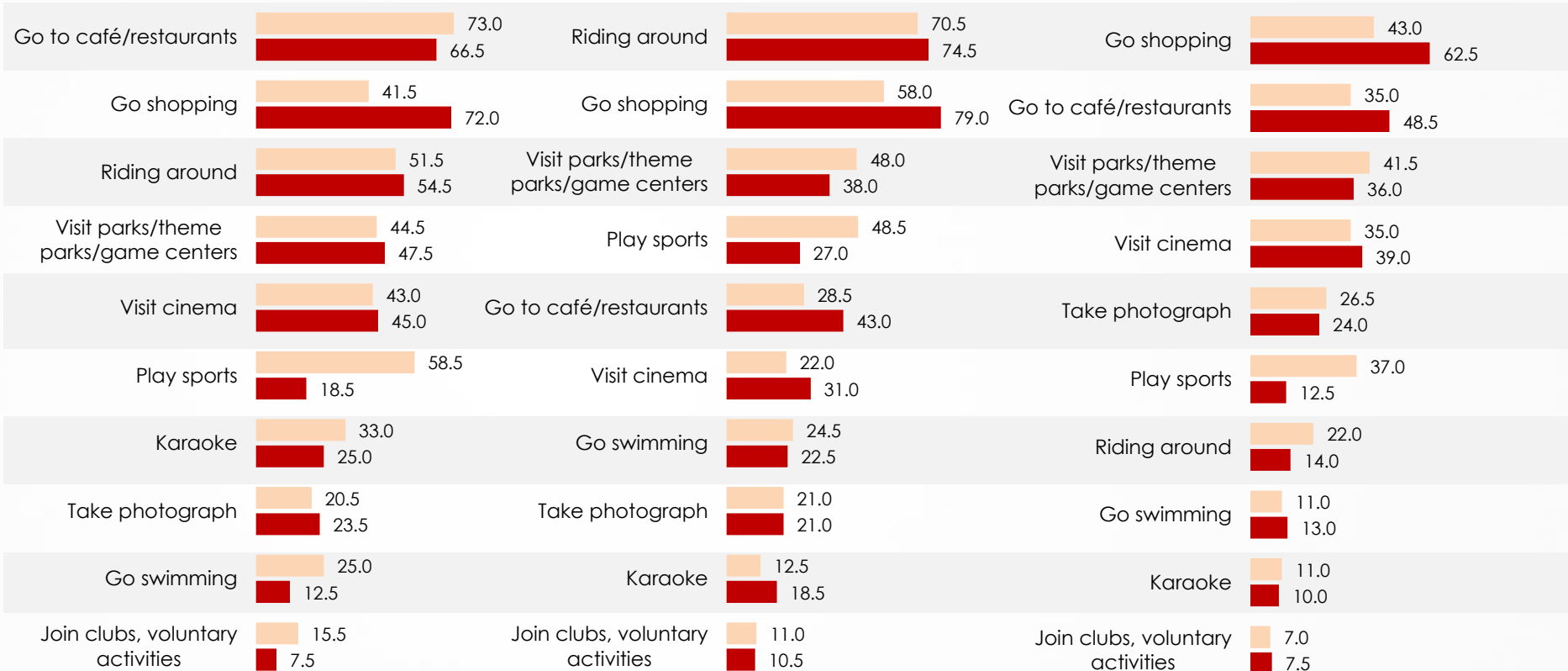
Unit: %

Leisure outdoor activities – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Male Female

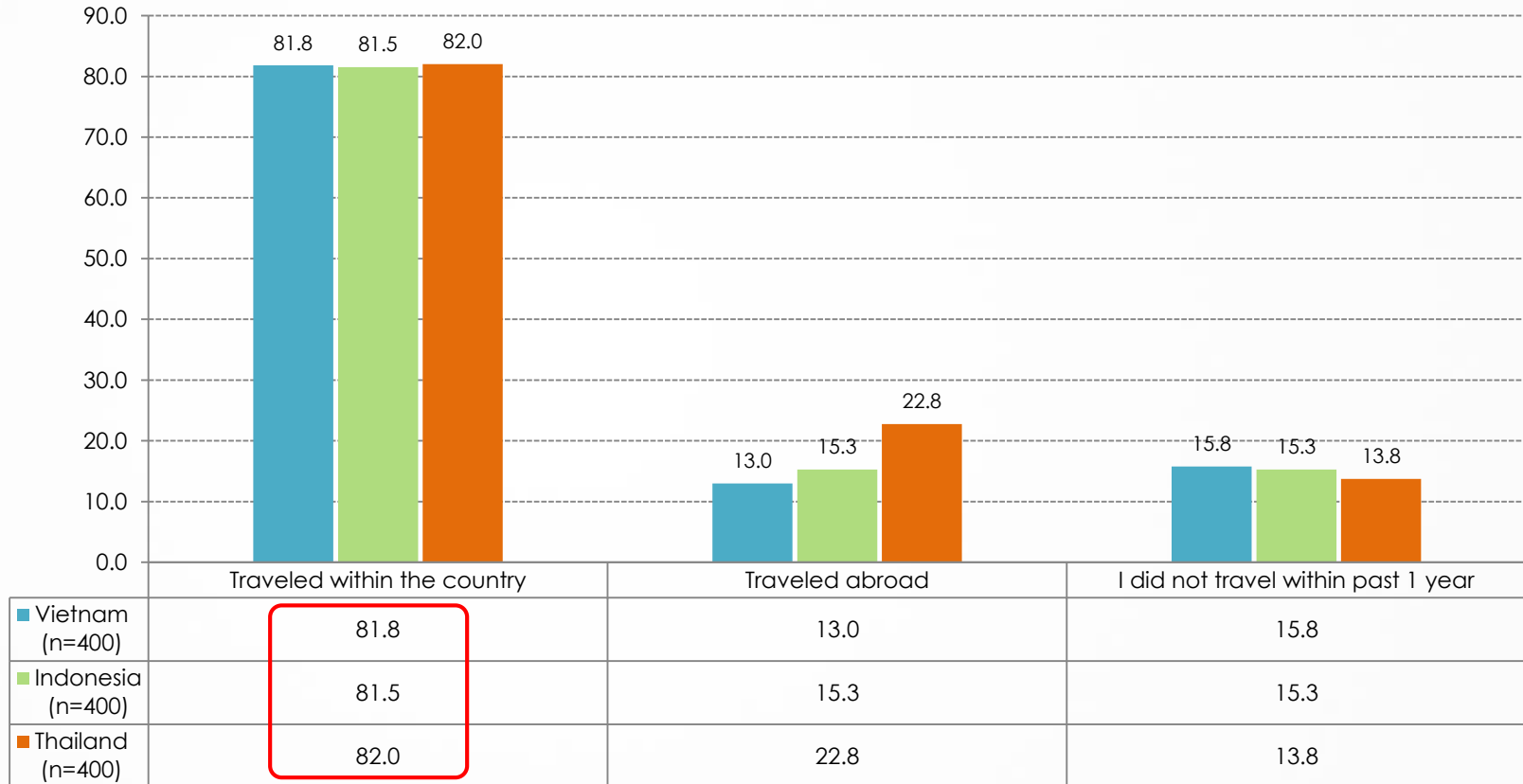
* Top 10 leisure outdoor activities

Q23. Please tell us your regular leisure activities outside? [MA] (n=1200)

Unit: %

Travel activities

- Most of all respondents across 3 countries traveled within the country last year.
- Overseas travel experience in year 2015 is recorded higher than in year 2014, especially for Vietnamese.
- In year 2014, a small percentage of respondents in Vietnam traveled abroad (4.7%) , compared to 13.0% in year 2015.



Q24. Please tell us whether you traveled within past one year? [MA] (n=1200)

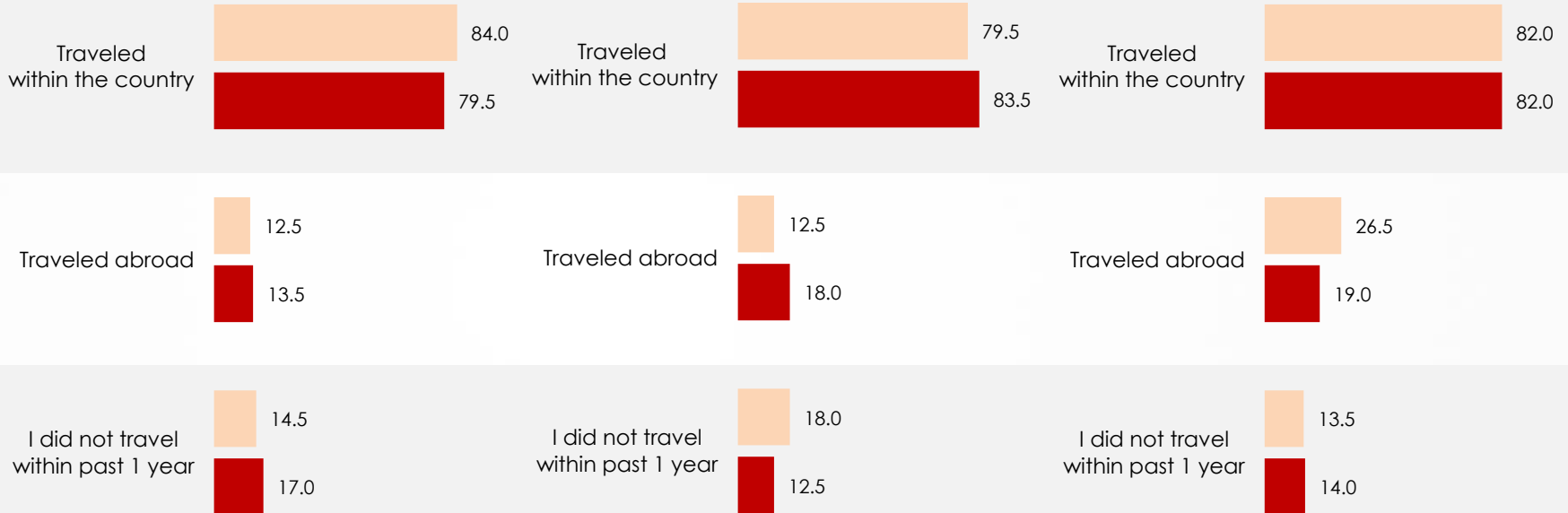
Unit: %

Travel activities – By Gender

Vietnam (n=400)

Indonesia (n=400)

Thailand (n=400)



Male Female

Q24. Please tell us whether you traveled within past one year? [MA] (n=1200)

Unit: %

E. Conclusions (1)

Part I: General Attitude about Life

Attributes		Vietnam	Indonesia	Thailand
Life change compared to 2014		Harder (29.5%) Improved (62.3%)	Harder (25.0%) Improved (64.5%)	Harder (31.8%) Improved (53.8%)
Satisfaction toward current life		Dissatisfied (25.5%) Satisfied (40.5%)	Dissatisfied (17.3%) Satisfied (62.3%)	Dissatisfied (31.0%) Satisfied (45.8%)
Satisfaction toward aspects of current life – B2B (Somewhat satisfied and Totally satisfied)	Standard of living	(42.0%)	(54.3%)	(17.8%)
	Current job / study	(39.0%)	(53.3%)	(41.5%)
	Family life	(63.3%)	(67.8%)	(52.0%)
	Social life	(44.0%)	(56.8%)	(38.8%)
	Health	(43.0%)	(64.3%)	(44.8%)
	Neighborhood safety	(48.8%)	(55.8%)	(57.0%)
	Religious life	(39.0%)	(71.3%)	(55.0%)
	Education	(51.3%)	(56.8%)	(48.0%)
	Household goods	(32.5%)	(52.0%)	(54.3%)
	Income	(31.3%)	(55.8%)	(28.0%)

E. Conclusions (2)

Part I: General Attitude about Life (Cont.)

Attributes		Vietnam	Indonesia	Thailand
Anxiety about issues in life T2B (Always feel anxious and Sometimes feel anxious)	Unemployment	(55.5%)	(64.8%)	(59.3%)
	Issues in current work	(51.5%)	(49.8%)	(41.0%)
	Food safety	(89.5%)	(37.3%)	(29.0%)
	Future for children	(67.3%)	(58.8%)	(48.3%)
	Personal safety	(53.0%)	(48.8%)	(41.3%)
	Personal health	(61.3%)	(47.8%)	(37.8%)
	Family health	(75.0%)	(55.8%)	(52.0%)
	Married life	(32.8%)	(29.0%)	(20.8%)
	Current living expenses	(61.8%)	(56.3%)	(61.5%)
Living expenses for later in life	(56.3%)	(61.5%)	(67.8%)	
Top 3 important objectives in life	1. Have a happy family (69.5%) 2. Success in the career (39.8%) 3. Good balance between work and family (34.3%)	1. Have a happy family (62.8%) 2. Good balance between work and family (46.8%) 3. Being a good dad/mom (41.8%)	1. Have a happy family (58.3%) 2. Good balance between work and family (39.3%) 3. Success in the career (33.8%)	

E. Conclusions (3)

Part II: Occupation

Attributes	Vietnam	Indonesia	Thailand
Change job within past one year	I did not change the job (78.0%)	I did not change the job (73.0%)	I did not change the job (75.5%)
Satisfaction toward current job	Dissatisfied (22.5%) Satisfied (40.3%)	Dissatisfied (17.0%) Satisfied (52.0%)	Dissatisfied (24.8%) Satisfied (45.8%)
Top 3 Ideal job	1. Comfortable, cheerful colleagues (62.8%) 2. Stable income job (61.5%) 3. High income job (58.8%)	1. Comfortable, cheerful colleagues (64.5%) 2. Stable income job (57.3%) 3. Be able to use personal expertise/skills (55.5%)	1. Stable income job (55.5%) 2. Comfortable, cheerful colleagues (50.8%) 3. High income job (49.5%)

E. Conclusions (4)

Part III: Shopping Habits

Attributes		Vietnam	Indonesia	Thailand
Shopping place for Daily Products	Personal Use Products	1. Supermarket (29.3%) 2. Grocery Store (14.0%) 3. Convenience Store (11.5%)	1. Supermarket (24.8%) 2. Convenience store (21.8%) 3. Shop (15.8%)	1. Hypermarket (37.5%) 2. Mall (14.0%) 3. Supermarket (13.5%)
	Household Use Products	1. Supermarket (31.8%) 2. Wet market (17.0%) 3. Grocery store (11.0%)	1. Supermarket (29.0%) 2. Wet market (15.5%) 3. Convenience store (10.0%)	1. Hypermarket (43.8%) 2. Mall (16.0%) 3. Supermarket (12.8%)
Shopping places for Electronic appliances / devices	Personal Use Products	1. Electronic store (44.8%) 2. Mall (15.5%) 3. Supermarket (8.5%)	1. Electronic store (47.0%) 2. Supermarket (13.0%) 3. Mall (13.0%)	1. Mall (35.5%) 2. Hypermarket (24.5%) 3. Electronic store (10.8%)
	Household Use Products	1. Electronic store (39.3%) 2. Mall (18.0%) 3. Hypermarket (13.0%)	1. Electronic store (54.8%) 2. Supermarket (12.0%) 3. Mall (12.0%)	1. Mall (39.0%) 2. Hypermarket (26.5%) 3. Shop (7.5%)

E. Conclusions (5)

Part III: Shopping Habits (Cont.)

Attributes		Vietnam	Indonesia	Thailand
Online purchasing products		1. Clothing (55.3%) 2. Shoes & Footwear (37.5%) 3. Books, CD & Culture Products (29.3%)	1. Clothing (52.3%) 2. Bags & Accessories (38.8%) 3. Beauty & Health (33.0%)	1. Beauty & Health (40.5%) 2. Clothing (39.0%) 3. Mobiles & Tablets (30.0%)
Payment method	For Regular Shopping	1. Cash (88.3%) 2. Credit card (3.8) 3. Debit card (2.3)	1. Cash (62.0%) 2. Debit card (15.5%) 3. Credit card (9.5%)	1. Cash (74.3%) 2. Credit card (19.0%) 3. Online banking (3.3%)
	For Online Shopping	1. Cash on Delivery (35.3%) 2. ATM/Bank transfer (26.5%) 3. Online banking (11.0%)	1. ATM/Bank transfer (53.0%) 2. Online banking (17.0%) 3. Cash on Delivery (9.5%)	1. ATM/Bank transfer (33.0%) 2. Online banking (20.8%) 3. Credit card (16.5%)

E. Conclusions (6)

Part IV: Money & Savings

Attributes	Vietnam	Indonesia	Thailand
Change of Income compared to 2014	Decrease (16.0%) Increase (67.5%)	Decrease (18.5%) Increase (66.5%)	Decrease (25.5%) Increase (44.8%)
Change of Expenditure compared to 2014	Decrease (8.8%) Increase (78.3%)	Decrease (9.0%) Increase (75.5%)	Decrease (12.3%) Increase (64.0%)
Expectation of Income for 2016	Decrease (9.3%) Increase (69.0%)	Decrease (7.5%) Increase (73.8%)	Decrease (20.0%) Increase (55.3%)
Expectation of Expenditure for 2016	Decrease (10.0%) Increase (74.5%)	Decrease (9.5%) Increase (71.5%)	Decrease (20.0%) Increase (56.0%)
Change in price of products compared to 2014	Decrease (17.8%) Increase (64.3%)	Decrease (6.0%) Increase (85.5%)	Decrease (18.5%) Increase (62.5%)

E. Conclusions (7)

Part IV: Money & Savings (Cont.)

Attributes		Vietnam	Indonesia	Thailand
Change in expenditure items compared to 2014 (Goods)	Motor vehicles and parts	Enhance spending (56.0%)	Keep spending constant (53.8%)	Keep spending constant (44.5%)
	Furnishings and durable household equipment	Keep spending constant (38.0%)	Keep spending constant (60.3%)	Keep spending constant (49.3%)
	Recreational goods and vehicles	Cut back spending (44.0%)	Keep spending constant (46.3%)	Keep spending constant (41.8%)
	Food and beverages purchased for off-premises consumption	Cut back spending (41.5%)	Keep spending constant (52.5%)	Enhance spending (53.8%)
	Clothing and footwear	Keep spending constant (55.8%)	Keep spending constant (52.3%)	Keep spending constant (43.3%)
	Gasoline	Keep spending constant (53.8%)	Keep spending constant (51.8%)	Cut back spending (44.0%)
	Other energy goods	Keep spending constant (45.5%)	Keep spending constant (59.5%)	Keep spending constant (52.8%)

E. Conclusions (8)

Part IV: Money & Savings (Cont.)

Attributes		Vietnam	Indonesia	Thailand
Change in expenditure items compared to 2014 (Service)	Health care	Keep spending constant (46.8%)	Keep spending constant (57.0%)	Keep spending constant (58.0%)
	Recreation services	Enhance spending (49.3%)	Keep spending constant (38.8%)	Keep spending constant (44.3%)
	Food services and accommodations	Keep spending constant (38.5%)	Keep spending constant (48.3%)	Enhance spending (47.8%)
	Tourism and hospitality	Keep spending constant (56.8%)	Cut back spending (42.3%)	Keep spending constant (38.3%)
	Financial services and insurance	Keep spending constant (52.3%)	Keep spending constant (54.5%)	Keep spending constant (58.5%)
Percentile of savings on usual monthly income		0-29% (58.5%)	0-29% (55.5%)	0-29% (62.3%)
Savings or investment products types		1. Savings account in a bank/building society (53.5%) 2. Cash (42.8%) 3. Current account in a bank/building society (29.3%)	1. Cash (64.8%) 2. Savings account in a bank/building society (60.0%) 3. Insurance/Life insurance (37.5%)	1. Savings account in a bank/building society (62.5%) 2. Cash (44.3%) 3. Insurance/Life insurance (38.5%)

E. Conclusions (9)

Part V: Leisure & Recreation

Attributes	Vietnam	Indonesia	Thailand
Leisure activities at home	1. Surfing webs for news (75.5%) 2. Sleeping / Relaxing (65.3%) 3. Watching TV (62.5%)	1. Sleeping / Relaxing (73.3%) 2. Watching TV (73.0%) 3. Surfing webs for news (58.8%)	1. Sleeping / Relaxing (57.5%) 2. Watching TV (56.5%) 3. Listening to music (47.0%)
Leisure outdoor activities	1. Go to café/restaurants (69.8%) 2. Go shopping (56.8%) 3. Riding around (53.0%)	1. Riding around (72.5%) 2. Go shopping (68.5%) 3. Visit parks/theme parks/game centers (43.0%)	1. Go shopping (52.8%) 2. Go to café/restaurants (41.8%) 3. Visit parks/theme parks/game centers (38.8%)
Travel activities	Traveled within the country (81.8%)	Traveled within the country (81.5%)	Traveled within the country (82.0%)



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