

CASE STUDIES

ONLINE APP



Overview

This study is part of the SEA A2A Research project, designed to explore the use of Account-to-Account (A2A) payment mechanisms for both online and offline Person-to-Merchant (P2M) transactions in Thailand. The research was conducted across Bangkok and a lower-tier city, Nakhon Pathom, involving both consumers and merchants

Objectives

- The primary objective of the study was to conduct a deep dive into consumer motivations and pain points when using national rail mechanisms and bank accounts for online and offline P2M checkout

Research Result

The project was executed as planned across both Bangkok and Nakhon Pathom, covering all defined consumer and merchant segments. The research activities, including in-person interviews, in-store shadowing, and online merchant interviews, were conducted according to the agreed methodology, sample structure, and timeline. The study successfully collected qualitative inputs related to A2A payment usage in both online and offline purchase contexts

Background

The research focuses on national A2A payment rails and bank account-based payments, particularly PromptPay and bank transfers, which are widely used in Thailand. The study was initiated to support a deeper understanding of how these payment methods are used in real purchasing contexts by both consumers and merchants

Methodology

The study employed a qualitative research approach involving both consumers and merchants.

Consumer methodology:

- In-person interviews conducted at Central Location Testing (CLT), lasting 60 minutes
- In-store shadowing of consumers making A2A payments, followed by quick intercept interviews with cashiers (15 minutes)
- A budget of 100 THB was provided for shadowing activities
- Sample size: 10 consumers per market (7 in Bangkok, 3 in Nakhon Pathom)

Merchant methodology:

- Online interviews with merchants, lasting 45 minutes
- Sample size: 5 online SMBs (4 in Bangkok, 1 in Nakhon Pathom)
- All interviews were supported by web streaming tools such as Zoom or Google Meet, with observation rooms arranged for client viewing.