

CTA_EXTRAPAGE

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Contents

Framework/Issue Tree.....	2
Market Sizing & Guesstimate.....	3
Data Insights.....	3
Value Proposition	6
Information Requirements.....	7

1. Framework/Issue Tree

“Strategic Shift to Digital: Evaluating Mobile Banking as a Solution Amid Thailand's Household Debt Crisis”

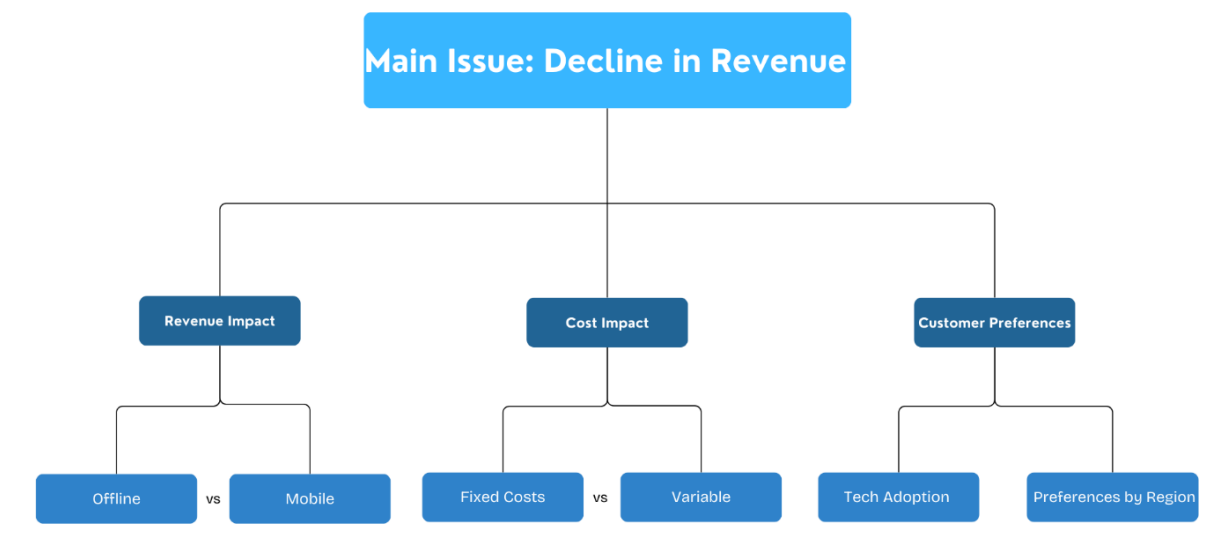
Problem Statement:

The client, a financial institution in Thailand, is experiencing declining revenues due to the household debt crisis and is evaluating whether to close offline branches and focus on mobile banking.

Framework:

- **Revenue Streams:** Compare offline and mobile banking revenues.
- **Cost Structure:** Evaluate operational costs for both branches and mobile banking.
- **Customer Insights:** Understand preferences of Micro-SMEs, SMEs, and cooperatives.
- **External Factors:** Analyze the impact of the debt crisis, regulations, and competitors.
- **Technology Readiness:** Assess the scalability and user experience of the mobile platform.

Diagram:



2. Market Sizing & Guesstimate

"Washing Machine Market Analysis: Sales Trends in Thailand, 2024"

Washing machines were sold in Thailand in 2024

Assumptions:

1. Thailand's population: ~70 million.
2. Average household size: ~3.5 people.
3. Households with washing machines: ~70%.
4. Replacement cycle: ~ 6 years.

Calculation:

1. Total households: **70** million \div **3.5** \approx **20** million households.
 2. Households with washing machines: **20** million \times **70%** = **14** million households.
 3. Annual market size: 14 million \div 6 \approx **2.3 million washing machines sold in 2024.**
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3. Data Insights

"Market Insights and Analysis: Cornae Snack Brand in the 2018-2019 Total Snack Market"

Data File:

[Session 3 Data Insight Questions Total Snack market SaleValue 2018-2019.xlsx](#)

Overview

This report provides insights into the total snack market sales for 2018-2019, specifically for Cornae, a snack brand. The goal is to highlight **trends, performance,** and **actionable recommendations for market growth.**

Key Insights (2018–2019 Snack Sales):

1. Total Market Sales

- **2018 Sales:** ฿35.0M
- **2019 Sales:** ฿36.9M

- **Growth:** The total snack market grew by **5.42%**, indicating a stable and expanding industry.

2. Cornae's Performance

Cornae showed significant growth, with total sales increasing from **฿559,369** in 2018 to **฿1,810,366** in 2019. This represents a remarkable **223.64%** growth in sales.

Breakdown of Cornae's top-performing products:

1. Cornae Extruded Prime Reg Flavor:

- 2018 Sales: ฿10,370
- 2019 Sales: ฿34,484
- **Growth: 232.4%**

2. Cornae Extruded Reg Cheese:

- 2018 Sales: ฿113,248
- 2019 Sales: ฿357,022
- **Growth: 215.3%**

3. Cornae Extruded Reg Reg Flavor:

- 2018 Sales: ฿435,750
- 2019 Sales: ฿1,418,865
- **Growth: 225.6%**

Trends and Recommendations

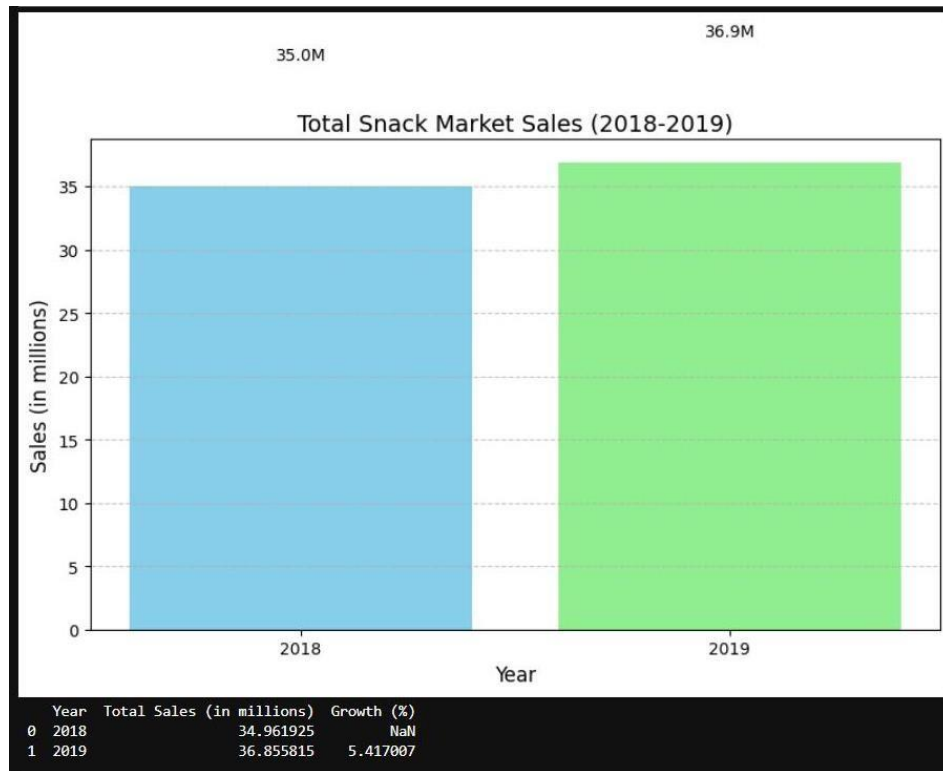
- **Exponential Growth:** Cornae's **223.64%** growth significantly outperformed the overall market growth of **5.42%**, highlighting strong brand positioning and consumer demand.
- **Focus on Best-Sellers:** The **Cornae Extruded Reg Reg Flavor** and **Cornae Extruded Reg Cheese** contributed significantly to the sales increase. Expanding production and marketing for these products is recommended.
- **Diversify Product Line:** Introducing innovative flavors or expanding into high-performing snack categories, such as chips, can help capture additional market share.
- **Strengthen Market Share:** Cornae's growth should be supported by enhanced distribution strategies and promotional campaigns to maintain and surpass competitors.

Supporting Visualizations

- **Total Snack Market Sales (2018-2019):**

PythonCode:

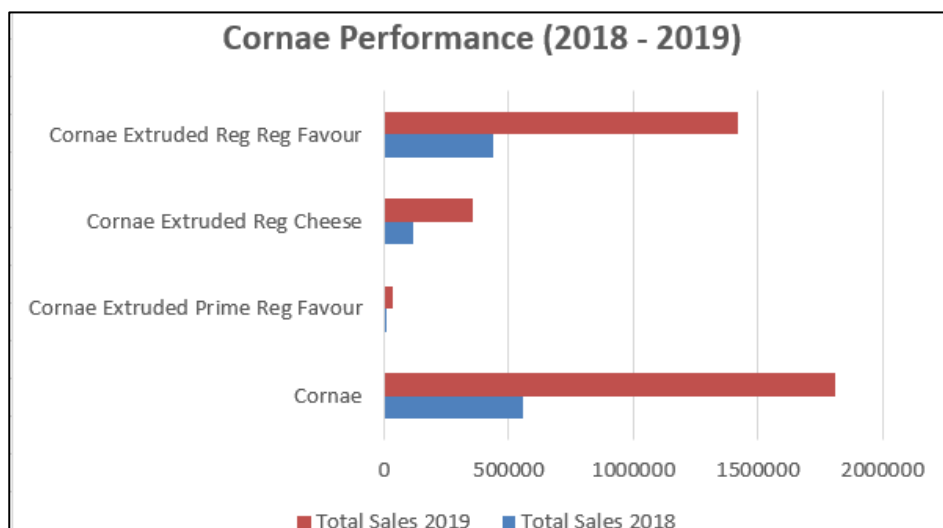
https://drive.google.com/file/d/1HQ4aw9Q9WZjyGpTO1ddu_p43xRovY3o2/view?usp=sharing



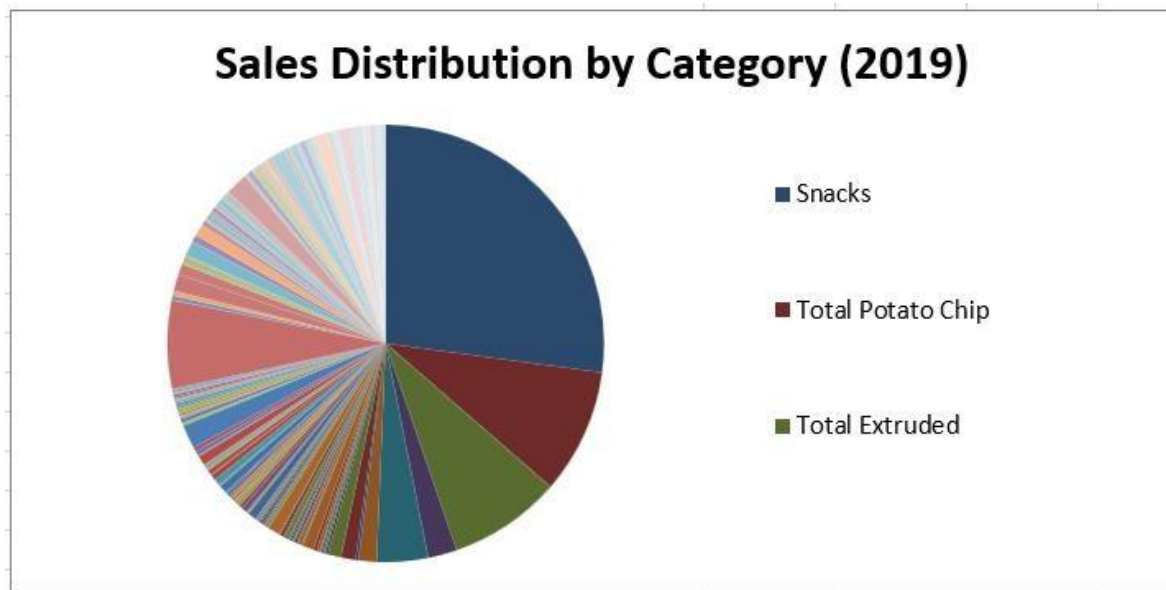
- **Cornae Performance (2018-2019):**

Summarized format Excel File:

https://docs.google.com/spreadsheets/d/1FRk2yJa198C3kKkxOW82CIBJ4nQh0PcP/edit?usp=drive_link&ouid=106095861426147666372&rtpof=true&sd=true



- **Category Distribution (2019):**



4. Value Proposition

"Key Decision-Making Factors in Housing Loan Selection"

Key Factors for Housing Loan Selection:

1. **Income Level:** High-income (interest rate priority) vs. low-income (eligibility and down payment).
2. **Loan Purpose:** Homeownership (stability) vs. investment (flexibility).
3. **Loan Tenure:** Short-term (quick approvals) vs. long-term (low overall cost).

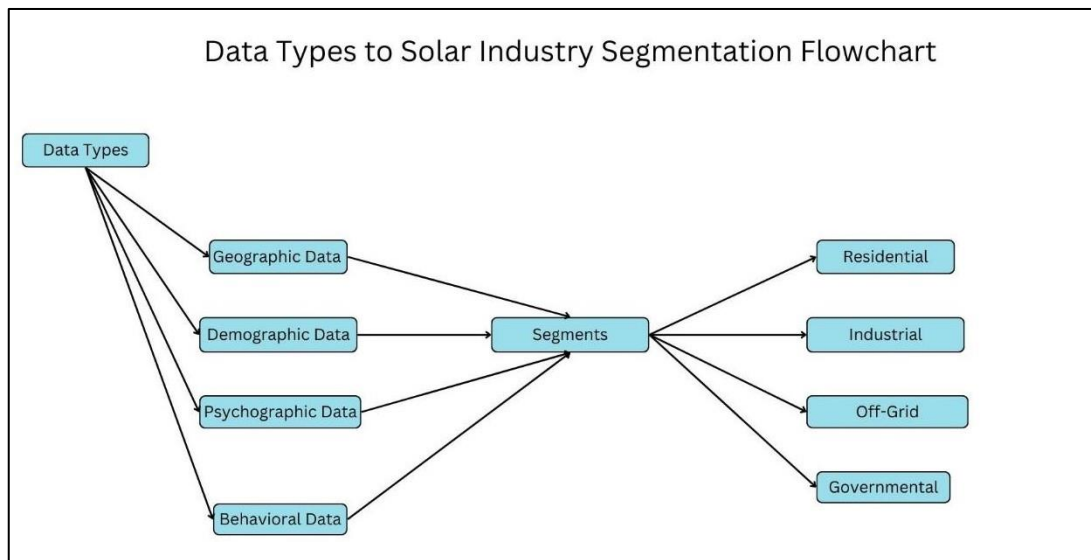
Customer Needs by Segment:

Segment	Key Considerations
High-Income	Low interest rates
Low-Income	Eligibility, low down payment
Investors	Flexibility in repayment

5. Information Requirements

"Exploring New Market Segments in the Solar Industry"

To identify new potential segments for the solar industry, I used a structured approach based on **geographic, demographic, psychographic, and behavioral factors**.



Key Data Requirements

1. Geographic Data

- **Solar Intensity:** Identify regions with high sunlight levels.
- **Energy Access:** Target areas with unreliable electricity supply.
- **Government Policies:** Focus on regions offering subsidies or incentives.

2. Demographic Data

- **Income Levels:** Assess affordability across income brackets.
- **Household Size:** Larger households require more energy.
- **Industrial Profiles:** High-energy consumers like agriculture and manufacturing.

3. Psychographic Data

- **Environmental Consciousness:** Eco-friendly consumer groups.
- **Tech Adoption:** Open-mindedness toward new technology.

4. Behavioral Data

- **Energy Usage Patterns:** Identify peak energy usage.
- **Barriers to Adoption:** Understand common challenges.

Thought Process

This structured data collection ensures:

- 1. Market Identification:** Locate high-potential regions.
- 2. Targeted Insights:** Address segment-specific needs.
- 3. Viability Assessment:** Balance affordability, demand, and feasibility.

Segment Examples

- **Residential:** Urban, eco-conscious households with high energy bills.
 - **Industrial:** Factories and farms with high energy demands.
 - **Off-grid communities:** Rural areas without reliable electricity.
 - **Governmental:** Institutions with green energy mandates.
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