國立臺北大學 107 學年度碩士班一般入學考試試題

系（所）組別：企業管理學系乙組
科　　　目：管理學

☐可　☑不可使用計算機

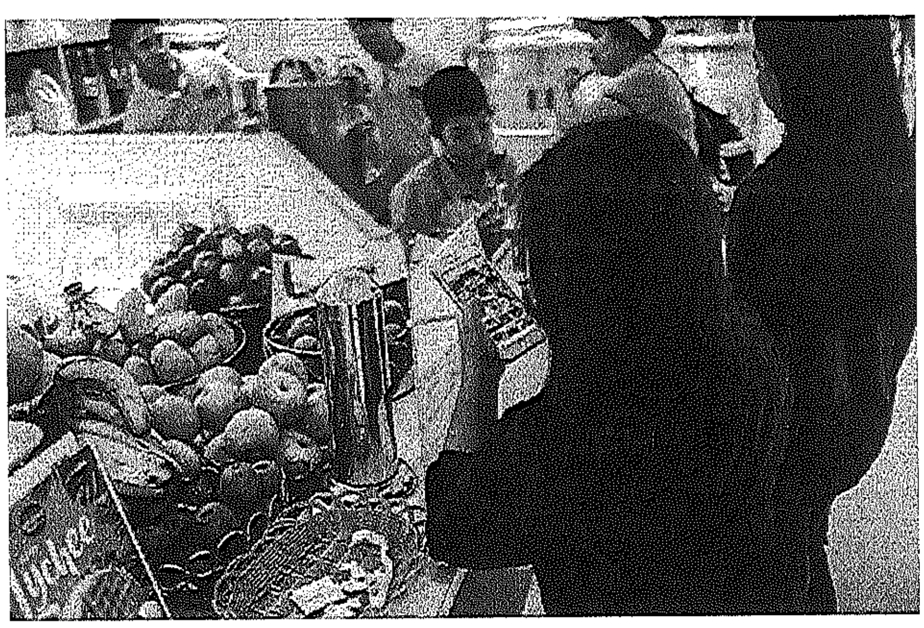
1. Please design an interesting motivation system (including content, process, time) to prevent employees from leaving their jobs. (25%)

2. How to avoid and explain misunderstandings with your boss? (25%)

3. Answer the following questions after reading this article. (You may provide your answer in Chinese.)
   (1) What do you think is the reason why mobile payment is not popular in Taiwan? (5%)
   (2) Is there anything Taiwan can learn from this article? (15%)
   (3) The government is promoting a "New South-Bound Policy". What do you think those businesses going south should do for transaction? (10%)
   (4) Please describe in detail how mobile payment should be promoted from the aspect of market segmentation? (20%)

Cambodia Has Its Own Mobile Payment App, But Will It Catch On Beyond Phnom Penh?

Danielle Keeton-Olsen , (Contributor Opinions expressed by Forbes Contributors are their own.)



A customer uses the a mobile payment application on her smartphone. Photographer: Veejay Villafranca/Bloomberg

Pi Pay, although little-known outside of its native Cambodia, has scaled quickly to become a ubiquitous digital wallet solution and the first e-commerce app to gain real traction in a city where many residents still refuse to trust credit cards and banks.

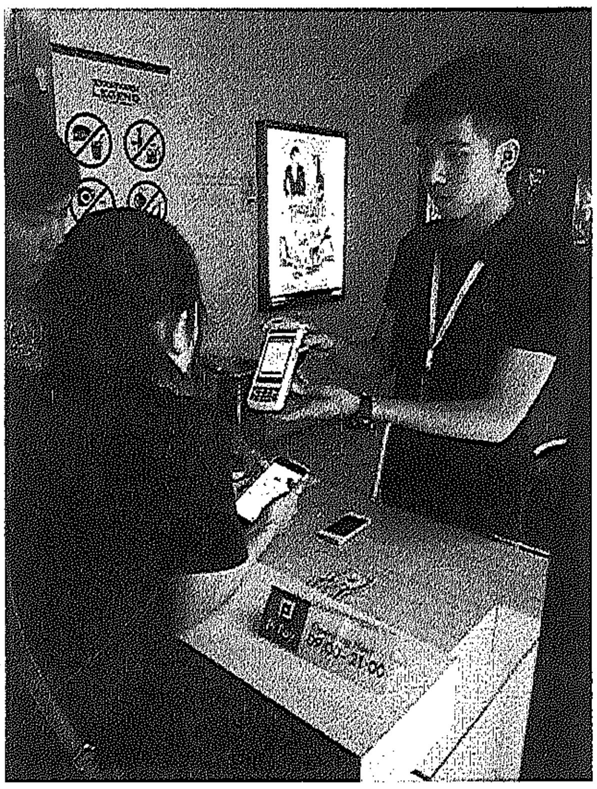
Now the company wants to stamp its pink logo throughout Cambodia's smaller towns and countryside, but it needs investment and faces the greater task of convincing the general population to trust digital money.

In the seven months since the company launched, Pi Pay signed up 1,700 merchants and saw 190,000 user downloads, said Pi Pay CEO Tomas Pokorny, which he considered a boon for the company. Using the app to buy fruit drinks at a Joma Cafe and Bakery in Phnom Penh's business district, as we did, requires no effort: just a quick barcode scan. Pokorny admits it will take a while before the app covers the nation, but he hopes to see business owners running a corner store out of their Svay Rieng or Pailin province homes scanning the same barcodes in the near future.

"It's all in the mindset," he explained over a strawberry shake. "If I know there's an institution that will provide me the same services and provide it cheaper, and it's safer, then suddenly I'm incentivized to do it."

Deep discounts drive the app's appeal

Right now, Pi Pay's most attractive feature is its deep discounts at many of the apps 1,700 merchants. Among the hundreds of client companies offering discounts, users can get a 30% discount at U.S. ice cream chain Coldstone Creamery, and up to 30% off their dental work at the local Pachem Dentistry once they overindulge on topping-loaded sundaes.



Pi Pay customers purchase discounted movie tickets at Legend Cinema's Pi Pay topup station in City Mall in Phnom Penh, Cambodia on January 15, 2018. (Credit: Danielle Keeton-Olsen)

On storefronts, restaurant windows and in the bottom corner of online ads, a little pink box stamped with the letter "P" pops up all over Phnom Penh.

The app was quickly adopted by Phnom Penh businesses that distinctly cater to expats, including chic bars of Tonle Bassac district and restaurants that boast about English breakfast platters and Singaporean Char Siew. But Pokorny tells me that about 80% of their customers are Cambodian, and Phnom Penh's expat population has actually been slower on the uptake. In conversation, expats have told Pokorny, a former CEO of logistics group WorldBridge Cambodia, that they were unwilling to scan their passports into the app as a form of identification. The CEO said in response, the company is developing Pi Pay Lite, which would allow users to skirt around the "know your customer" requirement and access a smaller wallet limit than the current $100 (400,000 Khmer riel).

Convincing shops to offer noodle soup, shoes or toiletries at 5% to 50% discount was a tough sell at first, Pokorny said. As a tradeoff, the company offered free advertising on its Facebook page and through the app. Pi Pay started with a few dedicated partners, but Pokorny said eventually merchants appreciated the app's ability to track transactions and simplify checkout.

Cambodia's ICT Federation president, Steven Path, said the company's vast discounts can't continue forever, but Pi Pay is doing the industry a favor by introducing consumers to the long-term benefits of cashless payments.

"Cambodia has a herd mentality," he said. "Just like anything in Cambodia, once someone opens the first internet cafe, and then you'll see it will mushroom into a hundred internet cafes in a couple months."

Path, whose software company Pathmazing created a similar e-commerce app, Tesjor, narrowing on restaurants and tourism, said Pi Pay's growth has pushed more businesses to get comfortable with e-payments.

Cambodian company gains powerful ally from China

Pi Pay has been looking to its new partner, Ant Financial's e-commerce and lifestyle app Alipay, as inspiration, Pokorny said, and its new partnership signing ceremony last month was not subtle in celebrating the achievement.

A red carpet stretched through Phnom Penh's eminent Sokha Hotel into a ballroom signing ceremony with classical dancers and a demo purchase of a bottle of $180 champagne, and members of Cambodia's royal family sat in gilded chairs, toasting and selfie-taking throughout the private sector connection with Cambodia's greatest financial and political ally, China.

Cambodia's major mobile wallet company Pi Pay signs onto a partnership with Alipay on December 20, 2017 at Phnom Penh's Sokha Hotel. The deal allows the Chinese e-wallet's users to make purchases at Pi Pay terminals throughout Cambodia. (Credit: Danielle Keeton-Olsen)

Through the partnership, Alipay, which facilitates transactions for international brands as well as streetside snack stands in China, will gain entry into a new Southeast Asian market it had not penetrated before, plus new transaction revenues as Chinese tourists dine and shop in Phnom Penh.

"We aim to be wherever they are to provide them with Alipay services, at the same time, to enable local micro and small businesses to go cashless with mobile payments," said Cherry Huang, Alipay's general manager for South and Southeast Asia.

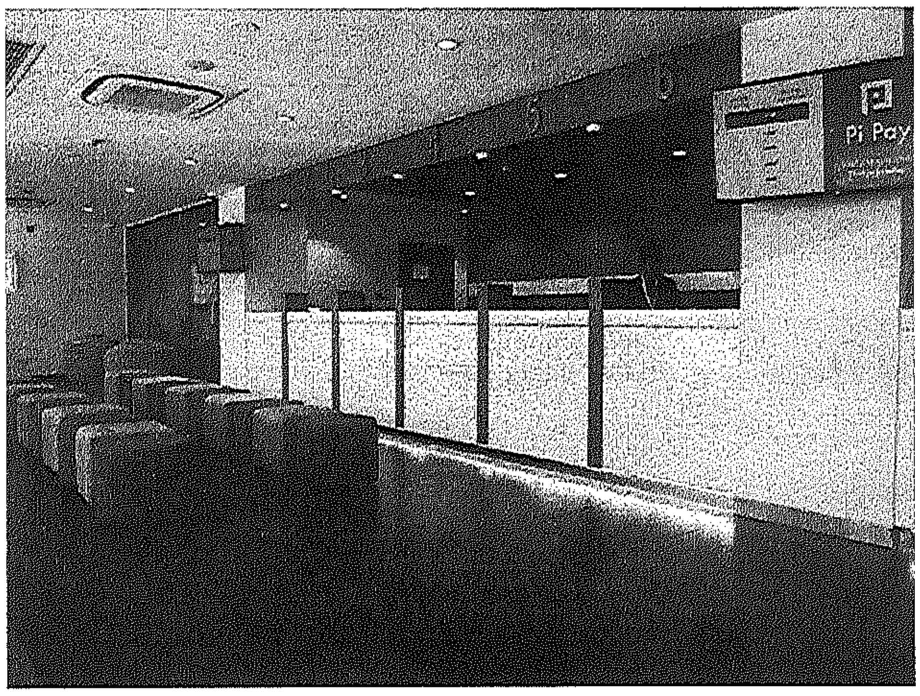
Pi Pay doesn't gain any new customers from the deal, as Alipay users will still make their purchases through their own app and home bank accounts. But Cambodian businesses are vying for Chinese tourists' attention, and accepting their payment app could increase those businesses' customers--and Pi Pay's merchant base.

Growing local

Before his company grows regionally, Pokorny said his company will focus on the local side, starting with Cambodia's vast informal economy.

Small corner stores, roadside bike repairs and mobile snack shops saturate the economy and provide crucial income to a large part of the population, though it's hard to track how much because of the informal nature of these businesses. The app now offers an option for regular users to accept payments through their own small business, which Pokorny says will make it easier for informal businesses to go cashless.

"What we hope is that in the future this will help create a different kind of framework, because for now they aren't businesses, they're unofficial businesses," Pokorny said. "But on the other hand it is in the interest of everyone to officialize these businesses."



The lobby of digital wallet company Pi Pay in Phnom Penh, Cambodia on January 11, 2018. [Credit: Danielle Keeton-Olsen]

The company will then begin pushing outside Phnom Penh in the coming months, starting with smaller cities Siem Reap and Sihanoukville and seeping into other provinces after that, he said.

Infrastructure used to be a challenge in the mountainous and forested countryside, but a fierce coverage war among Cambodia's telecom operators quickly brought the country to near complete 3G and 4G service, with a 4.5G to come soon. Half the country is using data-enabled smartphones, and although users are more likely to be urban-dwelling and educated, up to 40% of rural residents have smartphones, according to a 2016 survey from the Asia Foundation.

Even if customers do have data access, Pi Pay will have to invest heavily to bring regional offices online and hire local promoters and service staff, Pokorny explains.

Now that they're capturing the influencers in the capital and second-tier cities, the company will start circulating more information to the provinces about how the app works and why it benefits users and businesses. With such rapid expansion of internet and mobile data use, Pokorny believes he can convince the country to go cashless if the Pi Pay can show them how much easier it is than juggling thousand Khmer riel notes.

"We think it's important to let the community organically drive this movement," he said. "Without a government push, companies pushing and trying to create artificial education is not going to drive the trend."