



TMN 2021

7-ELEVEN[®] Payment Observation Report

Dec, 15

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Research Project Plan

7-11 Research & Observation



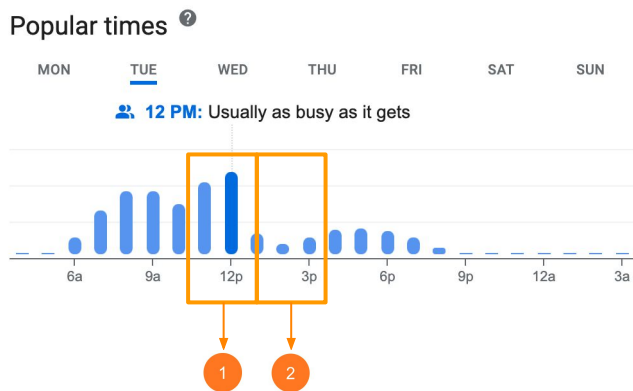
Research Project Plan

The studies of **TMN customer behavior on “Barcode Payments”** (TMN SDK) at 7-Eleven aim to find the insight and can be referred to our related further project development.

Method: Observation

Date & Time: December 14, 2021; 11:00 am - 3:00 pm (approximately 3 hours)

Location: 7-Eleven (Charoennakorn 14)



1. (Peak time) User behaviour observation
2. Store observation, Q&A with sellers

credit: <https://goo.gl/maps/zWumkPrtWRuPpTQd9>

7-Eleven (Charoennakorn 14)

Around the location is surrounded by various business types. People keep buying all time especially at 12 pm (peak time!).





Observation Results

7-11 Research & Observation



Seller & Customer Statistics

7-Eleven employees:

- Manager x 1
 - Staffs x 4
 - Delivery driver x 1
- (Total: 6 people)

Customers:

- Maximum customer: **15~17** people
(the peak time: 12:30 pm)
- Minimum customer: **1~2** people



Buyer and Seller Routine

Seller's event		Buyer's event	
Greetings! ↓	<p><i>"Hello, Please scanning the temperature before entering the store"</i></p> <p><i>"Please scan ไทยชนะ app"</i></p>		Enter the store ↓
	<p>- Inventory management, cleaning, delivery service, and others -</p>	<ul style="list-style-type: none"> - Read All member promotions - Read TrueMoney promotion (TrueMoney Day: Buy Cold beverage 16 oz. only 9.-) - Pick up product(s) - Pick up basket 	Shopping! ↓
Bill Check!	<p><i>"Do you have all member ?"</i></p> <p><i>"These product is discounting, do you want ?"</i></p> <p><i>"Paying by TrueMoney Wallet get 2x points, Did you have it yet ?"</i></p> <p>If the customer has, <i>"Please scan again"</i> (see more: TrueMoney SDK in action)</p> <p>If the customer doesn't have, <i>"Just standing here and download, I will wait for you"</i></p>	<p>Yes, I have.</p> <p>No, I don't <i>"I will be back again"</i></p>	Pay!



Who came in 7-Eleven?

The personas visit at 7-Eleven (Charoennakorn 14) on 11:30-14:30 am as follows.

Frequent customers

1st: (~39%) A group of female employees; around aged 26 - 40

2nd: (~29%) Man employee; around aged 26 - 40

3rd: (~23%) Middle-aged; around aged 40-60

Infrequent customers

4th: (~9%) The others

E.g. Elderly; aged 60+ with their grandchild, Children (come alone or with a gangster); aged 8-18 and Foreigner.



1st: A Group of Female employees

(around aged 26 - 40)

On their lunch break, they are out looking for lunch near where they work and go into a 7-Eleven. They always come together as a group to look around and grab some snacks. They pay a lot of attention to the promotions.

It seems that they don't have any food options. So, they choose to walk around the shop first and decide later.

Time: **11:50 AM**

What did they bring?

- (must have) ***Phone** 📱 , **Purse** 👛
- (Optional) Recycled bag, Cloth bag



Anna and her friends' journey (11:50 am)

	Enter the store	Greetings	Shopping	Payment	Payment Successful	Leave the store
7-11 Employees		<p>"Hello, Please scan the temp.. and โหลด app ก่อนเข้าร้าน"</p>	<p>"Download, Pay via TMN, your cold beverage will be discounted to 9 Bath today!"</p>	<p>"These product is discounting, do you want ?"</p> <p>"Do you have all member ?"</p> <p>"Paying by TrueMoney Wallet get 2x points"</p>		
Anna & her friends		<p>Find some snacks</p> <p>Read promotion card</p> <p>Ask friends to share</p>				
Emotional graph		<p>Oke! I will grab my favorite one!</p> <p>Look at this promotion really interesting!</p> <p>Yeah!</p> <p>Hey! Bananas also have promotion! Do you want ?</p> <p>Oke! Pay by 'All member app' ka'</p> <p>Anna got 2x All member points.</p>				
Mobile status		<p>User open app before check out!</p>	<p>They still open along the way. (if the screen is turned off, they opened again.)</p>	<p>Open, scan, and carefully check the transaction result.</p>		



Summary: A Group of Female employees

Findings/Unexpected:

- Open Barcode screen when entering the store and always hold until checking out. (not everyone)
- Spend time in 7-Eleven **longer*** than other personas.

Opportunity:

1. During the customers using mobile so that means they are ready to do some activity on their phone. So, we can integrate some interaction design on the promotion card.
2. Sharing!
3. If 'high price', they will pay by TMN wallet; If 'low price', they will pay by cash.

Additional information:

- “ตอนแรกจะซื้อของเล็กๆ น้อยๆ ทิชชูแล้วจ่ายเงินสด แต่ไปเห็นโปรโมชันป๊อกกี้ ถุงละ 63 บาท ซื้อ 7 แถม 1 เขาก็เอาแล้วก็เปลี่ยนไปจ่าย TrueMoney Wallet แทน”
(At first they would buy small things, tissues and pay cash. But when they saw the promotion of Pocky - Biscuit with chocolate coated!, 63 baht per bag, buy 7 get 1 free, They're interested! ... then, they took it and switched to pay TrueMoney Wallet instead.)

2nd: Male employee

(around age 26-40; Officer, Grab driver, etc.)

During the lunch break, male employees come out to have lunch. He might buy some things at 7-Eleven, such as a bottle of water/soft drink, or maybe choose to buy all his lunch at 7-Eleven and bring it up to his office.

He probably already had his meal option or he can eat anything without having to decide many choices; the time he was in 7-Eleven was less than the other groups.

Time: **12:30 PM**

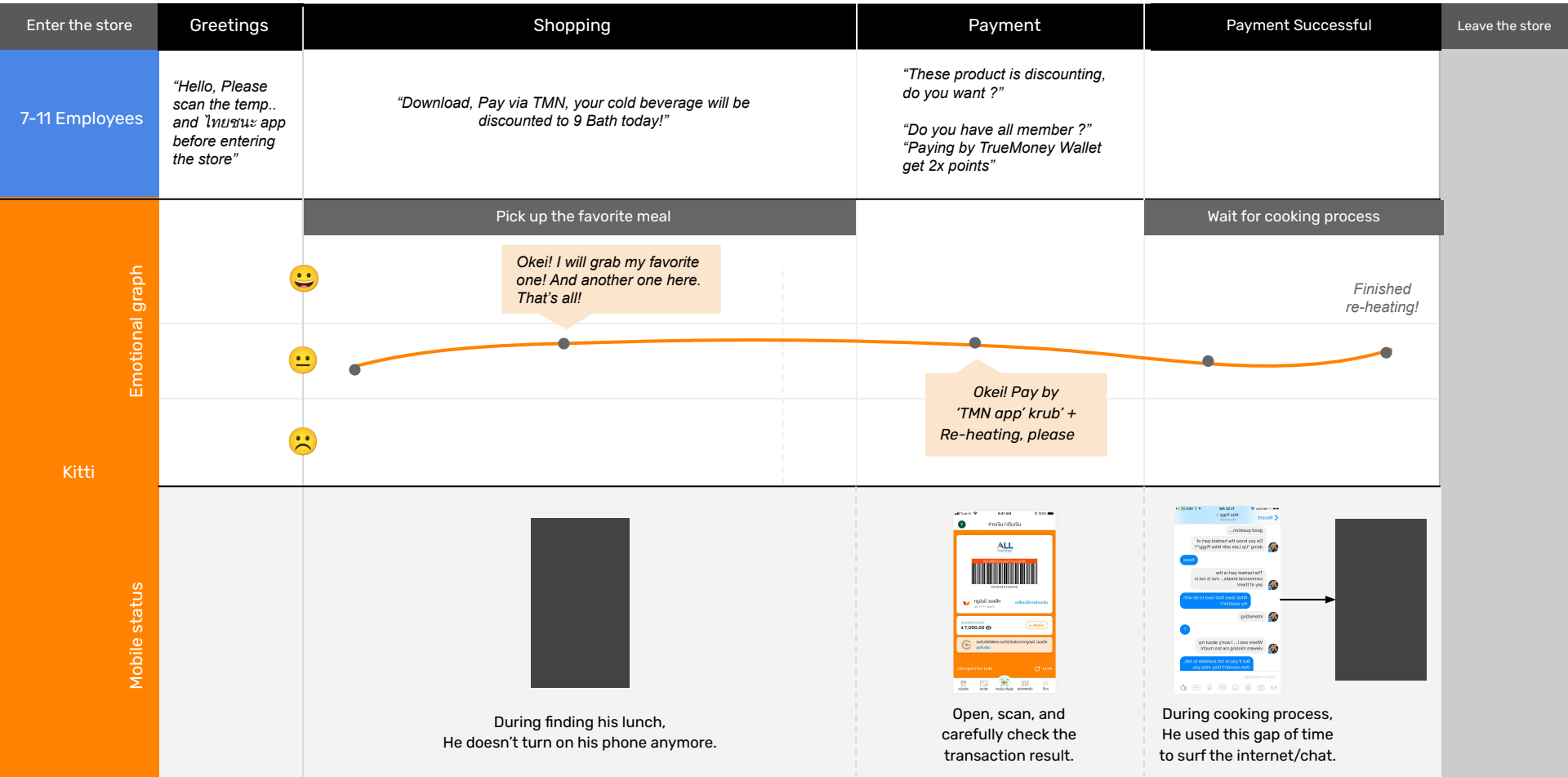
What did they bring?

- (must have) ***Phone** 📱
- (Optional - very little) Wallet, Recycled bag, Cloth bag

Kitti



Kitti's journey (12:30 am)



Summary: Male employee

Findings/Unexpected:

- Spend time in 7-Eleven **shorter*** than other personas.

Opportunity:

1. He chooses to pay by 'TrueMoney Wallet' not 'All member' because he want to give this points to his mom [some users].
2. During waiting, he surfs the internet or messages friends. We can change this gap of time to be a great opportunity!

Additional information:

- Sometimes, the items are large. His behavior may change, such as scanning gestures. Moreover, surfing on mobile might not be existed because he is carrying his stuffs.



3rd: Middle-aged

(around age 40-60)

She is a restaurant owner after employees back to their offices. She will have time to take some drinks during her break time. So, she goes to 7-Eleven to grab some snacks/beverages. So, this persona will have a flexible* period of time.

Time: **13:30 PM**








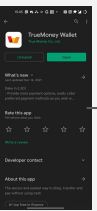



What did they bring?

- Purse (or cash), Recycled bag*, Cloth bag
- (Optional) Phone

Mala



Mala's journey (13:30 am)

	Enter the store	Greetings	Shopping		Payment	Payment Successful	Leave the store
7-11 Employees	"Hello, Please scan the temp.. and โหลด app ก่อนเข้าร้าน"	"Download, Pay via TMN, your cold beverage will be discounted to 9 Bath today!"	"Yes, please"	Preparing cold beverage	"These product is discounting, do you want ?"	"Please come, Today is the last day of promotion"	
Mala		Find some snacks/beverage	Talking to 7-11 employees	Registration flow			
Emotional graph		  	<p>Hi! How are you?</p> <p>Really! Great! Do I have to download ?</p>	<p>Okeii, wait</p> <p>May I come back again in the evening ? But now, I want my coffee. I can pay by cash.</p>	<p>Okei this is my cash! </p>	<p>I will be back again on the evening!</p>	
Mobile status		 <p>She just holds and doesn't turn on her phone anymore.</p>	  <p>She decides to download to get her discounted promotion.</p>	  <p>She notices that it has a lot of things to do. So, she decide to close and continue the process at her home.</p>			

Summary: Middle-aged

Findings/Unexpected:

- Spend time in 7-Eleven **flexible*** than other personas.
- She likes to talk with 7-Eleven employees.
- She always brings cash from her sales with her.
(in case that 7-Eleven is near her place.)
“Oh Sorry, I forget to bring my phone”

Opportunity:

1. Because of the long registration flow, it is also not convenient to fill the form here. now, she can't use promo. Instantly. We might improve the journey here.
2. She likes to talk with 7-Eleven employees so that they can promote their promotions completely!

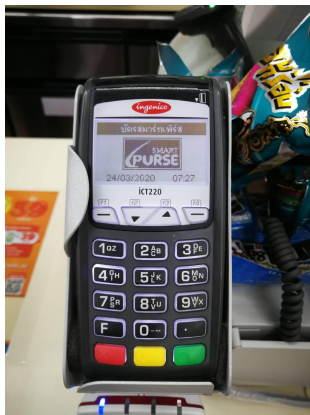
Additional information:

- Registration flow: It's not everyone who bring their id card to 7-Eleven in case that the store is near their place.



Summary: Barcode screen in action

1. Users tend to **reassure themselves that the barcode page is open** in order to prepare for payment.
2. They buy **at a low price, they will switch to pay by cash** immediately. If they buy at a high price, they immediately use the mobile application.
3. Some customers **always hold their phones in their hands throughout their journey**.
4. Switch to use TMN application because they **want to add 'All member point' for their acquaintance**, so they don't want to apply on their own 'All member'.



“Press your mobile number to collect your All member point here”

Appendix of customer's action

Frequent Customers

- 1st:** Woman employees (group);
around aged 26 - 40
- 2nd:** Man employees (alone);
around aged 26 - 40
- 3rd:** Middle-aged (alone);
around aged 40 - 60

Things that customer carries to 7-Eleven

1. Wallet
2. Phone
3. Phone + Recycling bag/Cloth bag
4. Phone + Wallet/purse
5. Big bag (including phone, money)

Payment method

1. 7-Eleven app with TMN SDK
2. TrueMoney + press All member
3. Have a wallet with TMN
4. Pay by cash

Types of transaction

1. Pay
2. Top up
3. Pay True Bills
4. Other (ex. KYC)
(see more in [customer journey](#))

Barcode screen usage behavior

1. Always open the screen
2. Open while paying
3. Scan error
(see more on [TMN SDK in action](#))

Scanning gestures

1. Show in the way customer can see
2. Show a turn around
3. Put it on the counter
(because he carries a lot of stuff)

There are customers who always check or uncheck their 7-Eleven bills.



Seller Insights

7-11 Research & Observation





Seller Routine

proprietary + confidential



TrueMoney Design Team

Action



"Hello, Please scanning the temperature and ไทยชนะ before entering the store"

Greetings! [Full conversation]

Customer enter the store



During this time, employees may invite customers to chat or introduce promotions while customers are choosing products

- Customer is shopping -



*"Do you have all member ?"
"These product is discounting, do you want ?"
"Today we have this promotion, do you want?"
"Paying by TrueMoney Wallet get 2x points, Did you have it yet ?"*

Payment [Full conversation]

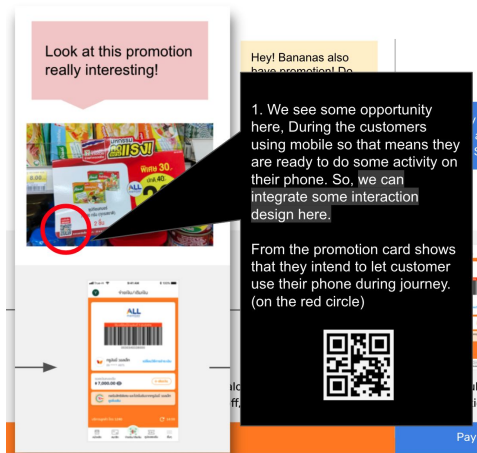
Check-out

Customer leaves the store

Do you have 'All member'?

Surely, **they prioritise on the 'All member' app** (collecting 'All member point'. Then, 'True Money' to receive more special privileges or touchless payment.

Moreover, 'All member' will be integrated into the interaction between the app and promotion cards. It clearly sees that possibly has event frequently than 'TrueMoney Wallet'.



see more detail [here](#)

How do staffs (7-11) promote TrueMoney?

As we know, having TrueMoney Wallet, customers might not bring their wallets to go with them in payment. Moreover, there have various reasons for the 7-Eleven staff to promote downloading TrueMoney Wallet as follows.

1. Get All-member double point
2. Have a lot of promotion (frequent)



Frequent transactions at 7-Eleven

The most common types of transactions are as follows:

1st: Pay

2nd: Pay Bills

3rd: Top up

4th: Dip-chip process (KYC Verification)

and others ...

Mostly, customers will come to **'Pay'** more than others. As for bill payment, there are still some transactions, while **'Top up'** and **'KYC'** are still a few.

"Anyway, for 'top-up', I still heard they promotes, but not often." - Unna, Observer

Dip-chip at 7-Eleven

The findings, they often promote downloading applications, we may not frequently hear 7-11 employees persuading customers to do a dip-chip (KYC verification) for TrueMoney Wallet.

“In the past, there were some. but now, not so much.” - 7-11 employees replied.

When I asked about the estimation frequency,

“There hasn't been any this week. but, there may be a monthly per 1-2 people.” - 7-11 employees replied.



OCR + Biometric Registration at 7-Eleven

If we are talking about TMN onboarding registration that 7-Eleven employees often promote frequently, in case that the customer decides to download the app and use it immediately, like [persona 3, Mala](#).

she has never had TrueMoney Wallet before, but **she decided to fill up the registration form in the store. Suddenly, she decided to complete at her home and will come to redeem coupons again. because it, all, is important information** and another hypothesis is ‘who lives near the convenience store may not bring their ID card with them.

“After you completed your registration, Please come again to redeem this promotion 🙏” - 7-Eleven employee said.





Payment Issues

7-11 Research & Observation



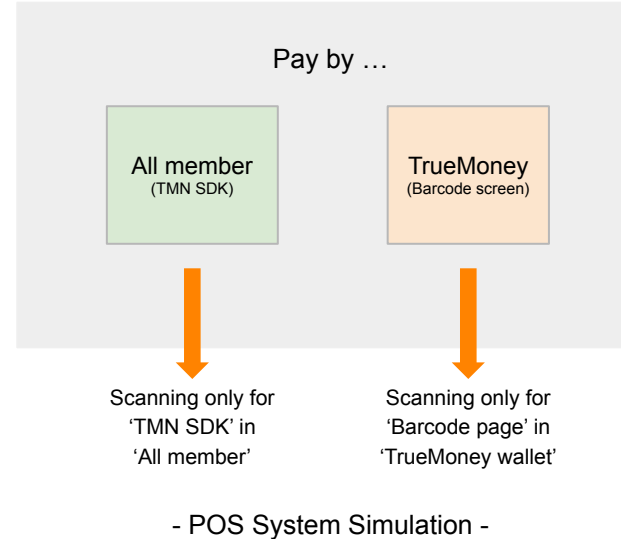
Barcode error

“Barcode errors” is one of the barriers. From the observations, it had existed **4 re-scans in 2 hours**, a big proportion compare with all events. We may not be able to guarantee which part is the root of the problem. They might consist of many conditions such as lighting, processing, barcode type, Barcode timer, and other technical terms.



The work of POS and applications

In addition to the system, 'The wrong barcode' may also be caused by Human error, for example, if we scan 'the wrong button type', the journey will not be successful.



TrueMoney's Service down

There may have been instances of TrueMoney Wallet app - Service down before, but not very often. Perhaps, it is caused by a customer's mobile phone lost internet connection or various reasons

For **the basic/effective solution** in their opinion,

“Maybe re-starting system/applications is not the best way. But, usually will be the most effective in my experience.”

However, our team has already designed these service down journeys to support these events. ([see more](#))



More

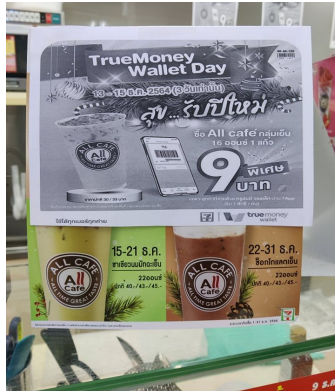
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TMN Elements

At 7-Eleven, they have to prioritise promoting their '7-Eleven' application and then 'TrueMoney Wallet' as an essential partner app. So, we will see a lot of TrueMoney elements at this convenience store as followings.

1. The front of the counter, persuading customers to pay via TrueMoney Wallet.
2. TrueMoney logo, stitched the 7-Eleven employees' shirts.
3. Promotion Announcement (below)



This is 'TrueMoney Wallet Day'. Customers can buy cold beverages 16 oz. only 9 Bath!

It could be better if we can show the TrueMoney Wallet in color. From the observation, customers paid attention to reading for a while.



TrueMoney elements at 7-Eleven





Benefits, Pains & Opportunities

7-11 Research & Observation



Benefits, Pains & Opportunities (1)

Benefits:

Customer likes to talk with 7-Eleven employees so that they can *promote users to download TMN Wallet* with their without their workload.

Pain:

1. It would be nice if we could reduce seller's workload.
2. It could be better if we can show the element of TrueMoney Wallet in color to promote.
3. Technical issue ex. Re-scanning Barcode, Service down case, and others ([see more](#))

Benefits, Pains & Opportunities (2)

Opportunity:

1. Customers hold their mobile phone throughout the journey. So, we can integrate some interaction design on the promotion card.
2. If 'high price', they will pay by TMN wallet; If 'low price', they will pay by cash.
3. During waiting, he answers/plays in phone in the store.
4. Customer wants to give these 'All member points' to his mom.
5. Because of the long registration flow, it is also not convenient to fill the form here.
6. The customers might call the seller to prepare the food, beverage beforehand. and pick up later!
[Additional] 7-Eleven is the safe place for calling someone or the great remarkable waiting point!





Suggestions

7-11 Research & Observation



Observation improvement

Key takeaways:

1. We will see familiar things from a point of view that we have never seen before.
(many unexpected things)
2. User behavior is very different but we can find some similarities in these differences.
3. What you see is **not** what you get! Because it's important to analyze from the overall causes to trace to the root of the behavior. (why he does that ... and what if he does not ...)

Improvements:

1. We should study in different factor, such as tourism districts, they might show some interesting insights to us.
2. It would be great if we can do an observation **closer** because we will be aware of all incidents, problems, and solutions. (might taking a photo or have another note-taker.)

See more

Quantitative data (TMN SDK - Barcode screen)

https://docs.google.com/presentation/d/1UuiYU6Q8LjCQcXJdpGFCM5BNHZN_Q668-ixCj5RB0Ms/edit?usp=sharing

Qualitative data: 7-Eleven Observation Report [Full version]

<https://docs.google.com/presentation/d/1KvDiRUuLgIrrRBgM6oAJZdRiNWganSeZSOCwgWgVjjao/edit?usp=sharing>



Thank you!



Send your questions to
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