

SOC 103M

Lecture 1

SOC 103M

- This course will introduce you to data management through a research project of your own. You will learn practical skills that you will be able to use widely, as a student who needs to manage information learned in class, as a researcher who needs to marshal data gathered for a project, or as an employee who needs to organize information for work tasks.
- You will learn how to manage both quantitative and qualitative data. Accordingly, the course will be split into two halves, each devoted to one kind of analysis and software.
- **In the first part of the course** you will be using Statistical Package for the Social Sciences or SPSS, a user friendly statistical package where all you need to do is to click on pull-down menus. You will learn how to input data in an analyzable, numeric form, then using a real data set representative of the United States, called the General Social Survey, you will have a chance to investigate real social issues. You will learn powerful ways of organizing, describing, depicting and exploring regularities in the data. While you will become familiar with basic statistical concepts, this is not a class in statistics. If you know how to add, subtract, multiply, divide, square and take a square-root with a calculator, you are properly prepared.
- We will also introduce a new tool Survey Analysis through Visual Exploration or SUAVE, that allows you to study relationships visually and with the help of zoom technology, investigate cases of special importance.
- **In the second part of the course** you will turn to qualitative data and become acquainted with NVIVO 12, a software that helps you handle qualitative information from unstructured data. You will learn about organizing and linking documents, coding, searching, annotating texts, organizing codes and building theories.
- There are no textbooks for the course, but if you are looking for useful books I recommend Adventures in Social Research, by Earl Babbie et al., and Qualitative Data Analysis with NVivo by Pat Bazeley and Kristi Jackson.
- Both SPSS and NVIVO will be available in the Social Science Computing Facility (SSB 139). SUAVE is web based. Although there is no expensive textbook for this course, I strongly recommend you get your own access to NVIVO. You can rent it for 24 months (for PC \$99, for Mac \$85). You can also buy it, but that is more expensive. While having your own NVIVO is important, having your own SPSS software is more of a convenience. You can own two copies for 6 months for about \$35. (You will be fine with getting the Grad Pack basic package.)
- There will be 10 assignments. The first nine each will be worth 7% and the final assignment 20% of your grade. The Midterm will be 12% and another 5% will come from class participation.
- The class has a Web site :
- <http://weber.ucsd.edu/~aronatas/SOC103M.htm>

Where All Research Begins: Social Research Questions

- ***Identifying Topics of interest***
 - A. Personal experiences
 - B. Other research (yours or someone else's)
 - C. Social Theory
 - D. Funding and Fashion
- Here you will find a topic with the help of GSS 2016
 - see B, research by someone else, but you may be influenced by A or C or D as well.

Refining Social Research Questions

- A. Find a WHY question. HOW questions can also be good but WHY questions are better, Now you have ***dependent*** variable.
 - a) Try to phrase your question as a comparison or contrast
- B. Build an explanation. Now you have an ***independent*** variable.
- C. Try to reverse the causal order
- D. Try to reverse relationship implied

- Dependent variable – the characteristics you want to explain
 - Variable because it varies from case to case
- Independent variable – the characteristics on which the dependent variable depends
 - It is the variable that explains the dependent variable

Theory and Measurement

- Theory
 - Our theories are built from concepts.
- Concept: a mental image (word or phrase) that summarizes a set of similar observations, feelings, or ideas
- Measurement
 - Observing a concept: measurement
 - Concept → Variable → Indicator/Measure
 - **Multiple indicators**
 - *Indexes*
 - » *Combining measures by summing them*
 - *Scales*
 - » *Index where the measures weighted*
 - Obtrusive and Unobtrusive Measures
 - Validity vs. Reliability
 - Am I measuring what I think I am measuring?
 - Vs.
 - How likely is it, that if I were to repeat my observation, I would get the same result ?

Levels of measurement

- *NOMINAL LEVEL:*
- Values must be
 - --- *all-inclusive*: they must cover all cases
 - --- *mutually exclusive*: each case must belong to one and only one group
- **dichotomy.**
- *ORDINAL LEVEL*
- Values must be
 - --- *all-inclusive* and
 - --- *mutually exclusive*,
 - --- *ordered* but the distance between two adjacent categories may vary.
- *INTERVAL/RATIO LEVEL*
- Values must be
 - --- *all-inclusive* (all prices can be expressed with a dollar figure) and
 - --- *mutually exclusive* (no single price can take two different numbers) and
 - --- *ordered* (if you paid \$100 and I paid \$200 I paid more), but
 - --- there is a *constant distance* between any two adjacent categories

- The General Social Survey asks the question:
- Taking things all together, how would you describe your marriage? Would you say that your marriage is very happy,
- pretty happy, or not too happy?
- Very happy 1
- Pretty happy 2
- Not too happy. 3

- What percent of married do you think report that they are not too happy?
 - A. 40% -- 30%
 - B. 30% -- 20%
 - C. 20% -- 10%
 - D. 10% -- 5%
 - E. Under 5%

HAPPINESS OF MARRIAGE BY GSS YEAR FOR THIS RESPONDENT



GSS 2016

- **Frequencies**

- **Notes**

- Output Created 07-JAN-2019 16:21:51
- Comments
- Input Data C:\Users\aronatas\Documents\My Documents\Class\Soc103M\GSS2016.sav
- Active Dataset DataSet1
- Filter <none>
- Weight <none>
- Split File <none>
- N of Rows in Working Data File 2867
- Missing Value Handling Definition of Missing User-defined missing values are treated as missing.
- Cases Used Statistics are based on all cases with valid data.
- Syntax FREQUENCIES VARIABLES=HAPMAR
- /ORDER=ANALYSIS.
- Resources Processor Time 00:00:00.09
- Elapsed Time 00:00:00.10

- **Statistics**

- Happiness of marriage
- N Valid 1204
- Missing 1663

- **Happiness of marriage**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY HAPPY	726	25.3	60.3	60.3
	PRETTY HAPPY	430	15.0	35.7	96.0
	NOT TOO HAPPY	48	1.7	4.0	100.0
	Total	1204	42.0	100.0	
Missing	IAP	1654	57.7		
	DK	1	.0		
	NA	8	.3		
	Total	1663	58.0		
Total	2867	100.0			

Question #4

- Do you think this question has a problem of
 - A. Validity
 - B. Reliability
 - C. Both
 - D. Neither

What is the General Social Survey (GSS)?

Annual survey on a representative sample of non-institutionalized adults in the United States conducted by the National Opinion Research Center (NORC).

It is an omnibus survey (multiple and changing topics)

GENERAL SOCIAL SURVEY 2004 (GSS) QUESTIONNAIRE
Section A - Core - Ballot 4

BEGHOUR BEGMIN BEGAMPM

IQ-1	INTERVIEWER:	CHECK COVER OF QUEX OR LABEL FOR THIS CASE. IS THIS CASE AN "X" OR "Y" CASE?
	X (ASK Q. 1) 1
	Y (GO TO Q. 2) 2

1. First I would like to talk with you about some things people think about today. We are faced with many problems in this country, none of which can be solved easily or inexpensively. I'm going to name some of these problems, and for each one I'd like you to tell me whether you think we're spending too much money on it, too little money, or about the right amount. First (READ ITEM A) . . . are we spending too much, too little, or about the right amount on (ITEM)? READ EACH ITEM; CODE ONE FOR EACH.

		Too much	Too little	About right	DON'T KNOW
NATSPAC	A. The space exploration program	3	1	2	8
NATENVIR	B. Improving and protecting the environment	3	1	2	8
NATHEAL	C. Improving and protecting the nation's health	3	1	2	8
NATCITY	D. Solving the problems of the big cities	3	1	2	8
NATCRIME	E. Halting the rising crime rate	3	1	2	8
NATDRUG	F. Dealing with drug addiction	3	1	2	8
NATEDUC	G. Improving the nation's education system	3	1	2	8
NATRACE	H. Improving the conditions of Blacks	3	1	2	8
NATARMS	I. The military, armaments and defense	3	1	2	8
NATAID	J. Foreign aid	3	1	2	8
NATFARE	K. Welfare	3	1	2	8
NATROAD	L. Highways and bridges	3	1	2	8
NATSOC	M. Social Security	3	1	2	8
NATMASS	N. Mass transportation	3	1	2	8
NATPARK	O. Parks and recreation	3	1	2	8
NATCHLD	P. Assistance for childcare	3	1	2	8
NATSCI	Q. Supporting scientific research	3	1	2	8

General Social Survey (GSS)

The screenshot shows a web browser window displaying the GSS website. The browser's address bar shows the URL `gss.norc.org/About-The-GSS`. The website header includes the GSS logo (with the text "THE GENERAL SOCIAL SURVEY" above it) and the NORC logo (with the text "at the UNIVERSITY of CHICAGO" below it). A navigation menu contains links for "About the GSS", "Get the Data", "Get Documentation", "For the Media", "For Survey Participants", "GSS Data Explorer", and "Contact". A search bar is located to the right of these links. A blue banner below the navigation menu states: "The GSS is now accepting proposals for new items and modules on the 2020 General Social Survey. [More information is available here.](#)". The main content area features a large image of a library bookshelf. Overlaid on this image is a white box with the heading "About the GSS" and the following text: "For more than four decades, the General Social Survey (GSS) has studied the growing complexity of American society. It is the only full-probability, personal-interview survey designed to monitor changes in both social characteristics and attitudes currently being conducted in the United States." Below this image, there are two columns of content. The left column has the heading "An Introduction to the General Social Survey" and a paragraph: "The GSS gathers data on contemporary American society in order to monitor and explain trends and constants in attitudes, behaviors, and attributes. Hundreds of trends have been tracked since 1972. In addition, since the GSS adopted questions from earlier surveys, trends can be followed for up to 80 years." The right column has a prominent orange button labeled "Need Help?" with a right-pointing arrow. Below the button is the heading "Been Asked to Participate?" and the text "Has NORC contacted you to participate in the". The browser's taskbar at the bottom shows various application icons and the system clock indicating 5:20 PM on 12/25/2018.

MY GSS > Search Data

3 VARIABLES

Search Data

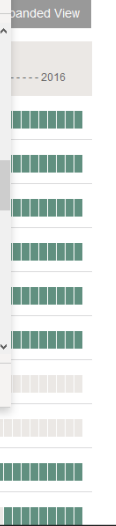
Q Keyword: Filter by Years: 1972 - 2016 Filter by Module / Subject:

5897 Results Matched

+ ALL	Variable Name
<input checked="" type="checkbox"/>	year
<input checked="" type="checkbox"/>	id
<input type="checkbox"/>	wrkstat
<input type="checkbox"/>	hrs1
<input type="checkbox"/>	hrs2
<input type="checkbox"/>	ework
<input type="checkbox"/>	occ
<input type="checkbox"/>	prestige
<input type="checkbox"/>	wrksif
<input type="checkbox"/>	wrkgovt

Search Modules / Subjects

- Age (4)
- Aged (6)
- Aids (30)
- Alienation (5)
- Anomia (11)
- Arrest (R's) (2)
- Asian Americans (31)
- Astrological Sign (1)
- Birth Control (5)
- Birth Order (1)
- Burglary (1)
- Business (27)
- Children (290)
- Citizenship (27)
- Cohabitation (40)
- Communism (2)
- Confidence (40)
- Contribute Mone... (4)
- Countries (8)
- Courts (9)
- D.O.T. Codes (17)
- Date Of Birth (23)
- Democracy (7)
- Demonstrations (23)
- Divorce (18)
- Drinking (19)
- Dwelling (R's) (15)
- Economy (48)
- Employment (153)
- Environment (117)
- Ethnicity (42)
- Euthanasia (3)
- Federal Govern... (135)
- Feelings (118)
- Agriculture (17)
- Altruism (20)
- Art/The Arts (An... (12)
- Authority (6)
- Blacks (46)
- Capital Punishm... (6)
- Civil Liberties (54)
- Computers And I... (224)
- Corporations (18)
- Crime (17)
- Date Of Interview (2)
- Disarmament (3)
- Drug Use And A... (13)
- Education (113)
- Equal Rights Am... (9)
- Family (272)
- Financial Instituti... (3)



Quantitative Data

Data Matrix

(spreadsheet,
really)

*GSS2016.sav [DataSet1] - IBM SPSS Statistics Data Editor

Visible: 962 of 962 Variables

	MAR1	MAR2	MAR3	MAR4	MAR5	MAR6	MAR7	MAR8	MAR9	MAR10	MAR11	MAR12	MAR13	MAR14	ABANY	ABDEFECT	ABHLTH	ABNOMORE	ABPOOR	ABRAPE	ABSINGLE	ACQNTS
1	1	1	5	5	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	0	0
2	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2	2	1	2	2	1	1	0
4	1	1	5	4	5	5	0	0	0	0	0	0	0	0	2	2	1	2	2	1	2	0
5	1	1	5	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	0
6	1	1	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	1	1	5	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	0
8	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	0
9	1	1	5	0	0	0	0	0	0	0	0	0	0	0	2	2	8	2	2	2	2	0
10	3	3	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	2
11	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	8	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	0
13	1	1	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	3	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	0
15	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	5	5	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	0
17	1	1	5	5	0	0	0	0	0	0	0	0	0	0	2	1	1	2	2	1	2	0
18	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
20	3	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	1	1	1	1	1	0
21	2	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	5	5	0	0	0	0	0	0	0	0	0	0	0	0	9	9	9	9	9	9	9	0
23	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2	2	1	2	2	1	2	0
25	3	0	0	0	0	0	0	0	0	0	0	0	0	0	2	1	1	2	2	1	2	1
26	4	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	1	1	0	0	0	0	0	0	0	0	0	0	0	0	9	1	1	2	2	1	1	0
28	1	1	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
29	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	3	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	1	1	1	0
31	1	1	5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2	1	1	2	2	1	2	0
33	1	1	5	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	2	1	1	0
34	1	1	0	0	0	0	0	0	0	0	0	0	0	0	8	9	1	2	2	8	2	0
35	4	5	0	0	0	0	0	0	0	0	0	0	0	0	2	1	1	2	2	1	2	0
36	3	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

SPSS (Statistical Package for the Social Sciences)

Additional information

IBM SPSS Statistics Data Editor

	Name	Type	Width	Decimals	Label	Values	Missing	Columns	Align	Measure	Role
1	MAR1	Numeric	1	0	Marital status of 1st person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
2	MAR2	Numeric	1	0	Marital status of 2nd person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
3	MAR3	Numeric	1	0	Marital status of 3rd person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
4	MAR4	Numeric	1	0	Marital status of 4th person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
5	MAR5	Numeric	1	0	Marital status of 5th person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
6	MAR6	Numeric	1	0	Marital status of 6th person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
7	MAR7	Numeric	1	0	Marital status of 7th person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
8	MAR8	Numeric	1	0	Marital status of 8th person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
9	MAR9	Numeric	1	0	Marital status of 9th person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
10	MAR10	Numeric	1	0	Marital status of 10th person	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
11	MAR11	Numeric	1	0	Marital status of 11th person (visitor)	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
12	MAR12	Numeric	1	0	Marital status of 12th person (visitor)	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
13	MAR13	Numeric	1	0	Marital status of 13th person (visitor)	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
14	MAR14	Numeric	1	0	Marital status of 14th person (visitor)	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
15	ABANY	Numeric	1	0	Abortion if woman wants for any reason	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
16	ABDEFFECT	Numeric	1	0	Strong chance of serious defect	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
17	ABHLTH	Numeric	1	0	Woman's health seriously endangered	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
18	ABNOMORE	Numeric	1	0	Married-wants no more children	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
19	ABPOOR	Numeric	1	0	Low income-cant afford more children	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
20	ABRAPE	Numeric	1	0	Pregnant as result of rape	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
21	ABSINGLE	Numeric	1	0	Not married	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
22	ACQNTSEX	Numeric	1	0	R had sex with acquaintance last year	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
23	ADFORJOB	Numeric	1	0	Advertised for a job in newspaper's	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
24	ADULTS	Numeric	1	0	Household members 18 yrs and older	{8, 8 OR MORE}...	9	8	Right	Nominal	Input
25	ADVFRONT	Numeric	1	0	Sci Rsch is necessary and should be supported by f...	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
26	ADVSCHED	Numeric	8	0	How far in advance do you schedule work	{0, IAP}...	0, 98, 99	8	Right	Nominal	Input
27	AFFRMACT	Numeric	1	0	Favor preference in hiring blacks	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
28	AGE	Numeric	2	0	Age of respondent	{89, 89 OR OLDE...	0, 98, 99	8	Right	Scale	Input
29	AGE3	Numeric	2	0	Age of person #3	{-1, IAP}...	-1, 98, 99	8	Right	Scale	Input
30	AGED	Numeric	1	0	Should aged live with their children	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
31	AGEDCHLD	Numeric	8	0	Should grown children live with parents	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
32	AGEDPAR	Numeric	8	0	Should aged live with their children	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
33	AGEKDBRN	Numeric	2	0	R's age when 1st child born	{0, IAP}...	0, 98, 99	8	Right	Scale	Input
34	AIDCOL	Numeric	1	0	Gov. should assist low-income college student	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
35	AIDHOUSE	Numeric	1	0	Gov. should provide housing to poor	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
36	AIDINDUS	Numeric	1	0	Govts resp. assist industrial growth	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
37	AIDOLD	Numeric	1	0	Govts resp. provide for the elderly	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
38	AIDUNEMP	Numeric	1	0	Govts resp. provide for the unemployed	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input
39	APPEMPS	Numeric	1	0	Applied directly to employers	{0, IAP}...	0, 8, 9	8	Right	Nominal	Input

IBM SPSS Statistics Processor is ready | Unicode: ON | 5:18 PM 12/25/2018

How to toggle between variable labels and names, and order variables as they appear in SPSS

The screenshot shows the IBM SPSS Statistics Data Editor interface. The 'Edit' menu is circled in red. The 'Options' dialog box is open, and the 'Options' button in the toolbar is also circled in red. The dialog box is configured as follows:

- Variable Lists:**
 - Display labels
 - Display names
- Roles:**
 - Alphabetical
 - File
 - Measurement level
- Maximum Number of Threads:**
 - Automatic
 - Number of threads: 4
- Output:**
 - No scientific notation for small numbers in tables
 - Apply locale's digit grouping format to numeric values
 - Display a leading zero for decimal values
- Measurement system:** Inches
- Notification:**
 - Raise viewer window
 - Scroll to new output
- Windows:**
 - Look and feel: SPSS Standard
 - Open syntax window at startup
 - Open only one dataset at a time

The background shows a data grid with columns labeled MAR1 through MAR14, ABANY, ABDEFECT, ABHLTH, ABNOMORE, ABPOOR, ABRAPE, ABSINGL, and ACQNTSEX. The status bar at the bottom indicates 'Visible: 961 of 961 Variables'.

Quantitative vs. Qualitative Data

- **Quantitative data** – too much structure
 - Researcher must know a lot upfront, before even starting the research
 - the relevant questions, the possible answers, the relevant population
 - Artificial situation
 - Everyone must be asked the same question
 - No context
 - Only spoken, conscious responses
 - No visual or other observations
 - Large numbers but simplified observations
 - Focus: on tendencies over many observations
 - **FORM OF RECORD: Data Matrix**
- **Qualitative data** – much less (too little) structure
 - Researcher discovers as she goes – less upfront knowledge
 - Natural situations
 - Questions can be tailored to people/situations
 - Context important
 - Visual and other data can be considered
 - Smaller numbers but richer observations
 - Focus: on individual cases
 - **FORM OF RECORD: Ultimately: text describing the observation**
 - but you can have pictures and sound too but eventually those must be turned into text

Unstructured interview

- Interview guide:
 - A list of issues the interviewer wants to cover
 - Example:
 - What kind of payment cards are there in Vietnam?
 - What do banks want to do to expand cards?
 - How do they evaluate credit card applications?
 - How much fraud is there?
 - How do people use their cards?
 - ETC.

Interview

- **Citigroup Saigon C. M. – interview transcription**

- A = Akos Rona-Tas C = Citigroup C. M.

- C From our side, we look at some very preliminary assessments of the credit card market over here. Here the market is very small and the product shipping offered by the local banks at the moment our secure base is - And see the main product being offered – an e-platform or a card platform – really debit cards rather than credit cards at the moment.
- A How many debit cards do you have?
- C I will be able to forward you some statistics later.
- A Ok. Roughly.
- C I think the entire market is like 50,000 cards – credit and debit. Now, its growing by the day, but its not something that we (0:45)**** very excited to get over 50,000 cards – and across a number of layers
- A I see. Now that includes some credit cards?
- C That includes a very small number of credit cards yes. What we’ve seen is...
- A This is the entire market, this is not Europe.
- C The entire market – for clarification, we don’t issue any credit cards or debit cards here at this point in time. So we are not in that segment of the market yet. We are evaluating that segment and the preliminary evaluation that we had is that – its not going to be a runaway market – its still going to be very small for next year or so – or maybe two years. And there are certainly other priorities that we may look at. Credit cards may be a bit lower on that list
- A What is the major area of interest?
- C Our interest at the moment is to (1:42)**** build on our leading position in the corporate business and that will form the base for us to continue our expansion plans here to tap in the corporate customers whether they are multinationals where we have a strong foot hold in them - us market share and in dealing with top tier local corporate or public sector names where we are penetrating that sector and opportunities there are quite big. However, there’s certain constraints in terms of bankability of counter parties being one major one and transparency financial being second.
- ETC.....

Smartpen

- <https://www.youtube.com/watch?v=sJcBKT-wVWg&list=PL068E1DA6287D659E&index=1>
- <https://www.youtube.com/watch?v=3HbRrLgi4B4>

Diaries/Journals

- November 25 Thursday
-
- We had two interviews scheduled for the day. T. had to go to meet his mom and finalize her purchase of an apartment. So I went to my 9:30 appointment with C. M. Citigroup's chief representative in Sun Wah Tower in downtown. M. is an Indian and was very kind and informative. He explained why Citi is currently not pursuing the credit card market and described what he considered the main impediments in the retail market. He was emphatic about the importance of trust which he said was missing now and that is why only a small fraction of the population keep their money in the banks.
- Citibank is the quintessential multinational, global bank. It specializes in serving the largest multinationals around the globe. Its cadre of managers are constantly moved from one country to another like members of the US foreign service, another global power. M. came from Thailand and will spend three or four years in Vietnam to move on to the next country. He speaks no Vietnamese and all business is conducted in English.

Articles/ Web Sites

ASEAN Economic Bulletin Vol. 26, No. 1 (2009), pp. 44–57
DOI: 10.1355/ae26-1d

ISSN 0217-4472 print / ISSN 1793-2831 electronic

Banking and Financial Sector Reforms in Vietnam

Suiwah Leung

This paper summarizes Vietnam's developments in the banking and financial sector to date. It assesses the system's weaknesses that played an important role during the macroeconomic turbulence of 2008. It then discusses the need for deeper reforms of the country's key macroeconomic institutions. In general, for Vietnam to achieve its goal of becoming a modern industrialized economy by 2020, it needs to have world-class public institutions to complement a flexible and entrepreneurial private sector. Nowhere is this more true than in the banking and financial markets where effective policy-making and skilful regulation have to be balanced against profitable risk-taking — all set against a background of commitment to a one-party state where social and political stability still reigns supreme.

Keywords: Finance, banking, institutional reforms, macroeconomic turbulence, prudential supervision.

I. Introduction

Vietnam has made significant progress in socio-economic development since *Doi Moi* some twenty years ago, and is well on the way to become a middle-income country. This was achieved essentially through two phases of economic reforms: *Doi Moi 1* (1986–1996), and *Doi Moi 2* (2001–2007). The success of *Doi Moi 1* in opening the economy to international trade and investment has been amply documented (see, for example, Dollar and Litvack 1998; Leung and Thanh 1996; Riedel 1999). However, the trade and investment regime throughout the 1990s was so tilted towards the state sector that the prospects for continued growth were limited. Almost all the foreign direct investment (FDI) at the time went into joint ventures with the state-owned

enterprises where both productivity and profitability were low. It was not surprising that the inflow of FDI began dwindling as early as 1996, well before the onset of the Asian financial crisis in mid-1997 (see Figure 1 below, and Leung forthcoming). Since the new millennium, *Doi Moi 2* began “unleashing” the domestic private sector and addressed the discrimination inherent in the trade and investment regime, starting with the Enterprises law in 2000, the Unified Enterprises Law in 2005, the Vietnam-U.S. bilateral trade agreement in 2006, and culminating in the much-discussed Vietnam's entry into the WTO in 2007. This second phase of reforms resulted in rates of economic growth second only to that of China's, fuelled by FDI and remittances, this time linking Vietnam's domestic private sector to the vibrant

ASEAN Economic Bulletin 44 Vol. 26, No. 1, April 2009
© 2009 ISEAS

The screenshot shows the Vietcombank website interface. At the top, there are navigation links: Trang chủ, Cá nhân, Doanh nghiệp, Định chế tài chính, Ngân hàng điện tử, Tuyển dụng, Nhà đầu tư, Giới thiệu. Below this is a search bar and a language selector for English. The main banner features a couple and the text "Hoàn tiền đến 5% tại hệ thống đối tác Vietcombank Hoàn tiền 0.3% các giao dịch chi tiêu". Below the banner are three columns of services: Cá nhân (Personal), Doanh nghiệp (Business), and Định chế tài chính (Financial). Each column lists various services like accounts, loans, and transfers. To the right, there are sections for Internet Banking (with a login button), 24/7 customer service (with a phone number 043 8243524), and a currency exchange table. The table shows exchange rates for AUD, EUR, GBP, JPY, and USD. At the bottom, there are links for "Tin tức & Sự kiện" (News & Events) and "Mạng lưới" (Network).

Pictures and Sound



- <https://www.youtube.com/watch?v=IZS2pijzIHE>

NVIVO

Sample Project.nvp - NVivo

File Home Create External Data Analyze Query Explore Layout View Picture

Go Refresh Open Properties Edit Paste Copy Merge Cut Copy Merge Format Paragraph Styles Editing Proofing

Workspace Item Clipboard

Look for: Search In Area and Township Find Now Clear Advanced Find

Area and Township

Name	Nodes	References	Created On	Created By	Modified On	Modified By
Area and Township Information	12	22	22/06/2010 2:14 PM	WWS	22/07/2010 5:48 AM	WWS
Competing water uses	5	12	17/04/2010 1:03 PM	WWS	25/06/2010 6:48 AM	WWS
Marsh	3	7	17/04/2010 1:03 PM	WWS	26/07/2010 12:44 PM	WWS
Marshallberg harbor	1	2	17/04/2010 1:03 PM	WWS	27/06/2010 11:03 PM	EDR

Competing water uses

[Click to edit](#)

	Region	Content
1	740,240 - 1200,520	Large waterfront homes. These are not indicative of typical homes of those who engage in commercial fishing, but more indicative of second or vacation homes.
2	150,80 - 800,530	Commercial fishing boats. These are likely shrimping trawlers. Note that they have large "booms" that can be lowered laterally from the boat to hold the trawling net behind the boat as it travels.
3	810,350 - 1200,490	Recreational fishing boats

In Nodes Code At

KMC 4 Items Nodes: 5 References: 12 Read-Only Unfiltered 36%

<http://www.qsrinternational.com/>