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**UNIVERSITY OF MACAU**  
**FACULTY OF BUSINESS ADMINISTRATION**

**SMART CARD -**  
**A PRELIMINARY CASE STUDY OF**  
**OCTOPUS CARD IN HONG KONG**

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# TABLE OF CONTENT

CONTENT	PAGE
<b>CHAPTER I</b>	<b>GENERAL INTRODUCTION</b>
1.1	The Octopus Card: A Brief History 1-3
1.2	Objectives of the Study 3-4
1.3	Brief Review of Literature 4-17
<b>CHAPTER II</b>	<b>LITERATURE REVIEW</b>
2.1	Relationship between Needs, Want, Demands, Exchange and Product 18-19
2.2	Product in marketing 19-20
2.3	Type of Product 20-23
2.4	Managing Inputs to the Product Concept 23-27
2.5	A Market Input: Customer Analysis 27-30
2.6	Alternative Product Strategies 30-35
2.7	Marketing Strategies of Different Stage in Product Life Cycle 35-42
2.8	Electronic Commerce (EC) 42-47
2.9	Information Technology in Electronic Commerce 47-54
<b>CHAPTER III</b>	<b>SMARTCARD: BRIEF DESCRIPTION</b>
3.1	History of Smart Cards 56
3.2	What is a Smart Card? 57-58
3.3	Different Types of Smart Card 58-59
3.4	Advantage of Smart Card 59-60
3.5	Smart Cards as a Product in Product Development 61-64
3.6	Basic Factors of Electronic Payment System 64-65
3.7	Electronic Money 65-69
<b>CHAPTER IV</b>	<b>RESEARCH METHODOLOGY</b>
4.1	Objective of the Research 70
4.2	Collection of Secondary Data 70-71
4.3	Collection of Primary Data 71-73
<b>CHAPTER V</b>	<b>RESULTS AND FINDINGS</b>
5.1	Card Ownership 74-76
5.2	Card Usage 76-80
5.3	Failure Rates of Octopus 80-81

5.4	Top-Up Habits	82-84
5.5	Results from Promotion Schemes and Loyalty Program	84-85
5.6	Satisfaction on Number of Services Supported and Suggestion on Potential Application	85-87
5.7	Success Factors of Octopus	88-89
5.8	Reliance on the System	89
5.9	Factors of How the System can be improved	90
5.10	Summary of the Survey	90
<b>CHAPTER VI</b>	<b>RECOMMENDATION AND CONCLUSION</b>	
6.1	Expand the Business to all Public Transportation Services and Other Low-Value High-Volume Transaction Business	92-94
6.2	Enhance Its Auto-Recharge Capability	94-96
6.3	Adding New Models of Octopus Cards	96
6.4	Preference Advertising	97
6.5	Other Development	97-102
6.6	Concluision	102-105
<b>CHAPTER VII</b>	<b>LIMITATION OF STUDY AND FUTURE RESEARCH</b>	
7.1	Limitation of Study	106-107
7.2	Future Research	107-108
<b>BIBLIOGRAPHY</b>		109-113
<b>APPENDIX</b>		114-118