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Academic honesty / referencing:	Academic honesty is required. In the main body of your submission you must give credit to authors on whose research and ideas your work is based. Append to your submission a reference list that indicates the books, articles, etc. that you have used, cited or quoted in order to complete this assessment.		



University of Wales Trinity Saint David

HKBM7003 Qualitative Research Methods

(Lecturer: Dr. Tamara Savelyeva)

**Applying 7Ps in Marketing Theory as a Framework for
Understanding and Improving Marketability of Financial
Dispute Resolution Centre to resolve Financial Disputes
between Consumers and Financial Institutions in Hong Kong:
A Qualitative Study**

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Content

ABSTRACT

1. INTRODUCTION

2. THEORETICAL BACKGROUND

3. METHODOLOGY

4. IMPLICATIONS FOR RESEARCH

5. SIGNIFICANCE

6. LIMITATION

ABSTRACT

For a major financial centre like Hong Kong, it is significant to have a fair, effective and efficient financial dispute resolution mechanism to resolve disputes between investors and financial institutions such that investors are sure that their rights will be properly protected whenever they have any dispute with the powerful and resourceful financial institutions. The Financial Dispute Resolution Center (“FDRC”) was established by the Hong Kong Government, Hong Kong Monetary Authority (“HKMA”) and Securities and Futures Commission (“SFC”) in 2012 after the Lehman Brothers “Minibond” crises to assist consumer investors and financial institutions to resolve consumer financial disputes. However, since establishment of FDRC, the percentage of cases handled each year by FDRC as compare to the complaints received by HKMA and SFC is low and can be as low as less than one percent. The purpose of the proposed research is to understand and improve of marketability of FDRC’s services by applying the 7Ps marketing mix framework,.

The proposed research will mainly be conducted by a qualitative research design of in-depth interviews. For triangulation purpose, before the interviews, preliminary data will be collected by sending questionnaires to (1) consumers selected by snowball sampling; (2) financial institutions listed on the SFC and HKMA lists of registered financial institutions / banks; and (3) mediators / arbitrators on the FDRC’s List of accredited mediators/ arbitrators. These participants are users directly involved in the dispute resolution scheme operated by FDRC. For those participants consent to participate for interviews, an approximately one–hour face to face informal interview will be conducted to seek in-depth understanding and to identify reasons for the low market coverage of the current FDRC services. Secondary data

related to resolving consumer financial disputes by various dispute resolution mechanisms will be examined by reviewing relevant literatures.

In-depth interview is proposed as the key data collection method because it can give the researcher an opportunity to enhance rapport with the interviewees and observe any non-verbal communication from them. The researcher can probe and clarify interviewees' response spontaneously. Through in-depth interview, large amount of complex and detail issues, such as perceptions of advantages and disadvantages of using the FDRC services and why the utilization rate is so low with reference to the 7Ps marketing mix, can be explored.

Ethical considerations shall be applied throughout the proposed research process by full and frank disclosure to the interviewees the purpose and process of the interview, and the researcher's background as one of the mediators on the FDRC List of Accredited Mediators. A debriefing to the interviewees will be conducted at the end of the interview to avoid any misunderstanding during the interview. All information obtained shall be anonymous and kept confidential before and after publishing of the study.

To analyse the questionnaires, a 5-point Likert scale will be set for the questionnaires to collect answers from the samples. Then, scores and frequencies of answers related to each of the 7Ps marketing mix will be calculated and tabulated to determine the participants' attitude and perception regarding each marketing mix. For those data collected from interview, they will be transcribed and codified by key words and phrases to adduce the themes discussed during the interview for each concept related to the 7Ps framework. Codified data would then

be grouped for interpretation to understand and to identify improvements for marketability of FDRC services.

Finally, limitations and common problems for the proposed qualitative research, such as data will be interpreted subjectively through the lens of the researcher and results are difficult to repeat and generalise, are also discussed in this research proposal.

(Word counts 593)

1. INTRODUCTION

Hong Kong is one of the major financial centers in the world. It is important that Hong Kong do have a very active and vibrant domestic market which is fair and well-regulated for consumers and investors who invest in financial products and use services provided by financial institutions. Among the factors needed for a successful and active financial market, such as fair and justice; efficient and cost effective; transparent, etc, good consumer protection, including a good dispute resolution system, is essential for attracting investors to participate in Hong Kong financial market. This is because investors must know that their rights will be protected by a fair and justice, efficient and cost effective and transparent dispute resolution system if there is any dispute between them and the resourceful and powerful financial institutions.

In the 2008 Lehman Brothers “Minibond” crises, there were enormous complaints filed to distributing banks, brokers and local authorities, including the Crime and Commercial Bureau of the Hong Kong Police, SFC and HKMA. However, these distributing banks and brokers disputed if they had misled the retail investors or consumers during sales of this Minibond. There were numerous daily demonstrations by angry consumers in the doorstep of these financial institutions.

Formation of Financial Dispute Resolution Centre Limited (“FDRC”)

The Minibond Crises not only urged the public to ask questions about adequacy of protection given to retail investors, but also demanded a suitable dispute resolving mechanism to resolve disputes between consumers and the powerful financial institutions.

At the end of October 2008, to assist resolution of disputes between consumers and distributing banks, HKMA appointed Hong Kong International Arbitration Centre (“HKIAC”) to provide mediation and arbitration services to these parties under a Pilot Scheme.¹ In

¹The Hong Kong Monetary Authority (2008) Press Release: HKMA announces mediation and arbitration services for Lehman-Brothers-related cases. Available at:<https://www.hkma.gov.hk/eng/news-and-media/press-releases/2008/10/20081031-5/> (Accessed: 11 October 2020)

March 2013, it has been reported by HKIAC that 87% of the cases have been settled through their mediation-then-arbitration dispute resolution mechanism.².

In mid-2012, after successful experience in resolving the Lehman Brothers compensation disputes by HKIAC, FDRC was established to resolve future financial disputes between retail investors / consumers and financial institutions. Establishment costs and operation costs in the first few years were provided jointly by the Hong Kong Government, HKMA and SFC. FDRC's task is to resolve financial disputes between licensed financial institutions ("FIs") and consumers. The maximum claimable amount involved in the dispute was initially set at HK\$500,000 and has been increased to the current amount of HK\$1,000,000 ("Maximum Claimable Amount").³

A Financial Dispute Resolution Scheme ("FDRS") is operated by FDRC to resolve any "Eligible Disputes" between consumers and FIs. Under the SFC Code of Conduct for Persons Licensed by or Registered with SFC, a licensed or registered person should comply with the FDRS for managing and resolving disputes administered by FDRC in full and be bound by the dispute resolution processes provided for under the FDRS⁴. Further, under the Banking Code of Practice, banks are committed to refer their financial disputes related to insurance products, retirement plans and investment products as agents for third party service providers under the amount of HK\$1,000,000 to FDRC⁵. All applicants, not only FIs, but also any eligible consumer / investor claimants, are bounded by the FDRC Terms of Reference. In case of any non-compliance, FDRC may send a non-compliance letter to the FI and copy to the Regulators, i.e. HKMA or SFC.

² See: Oriental Daily Net, ' 迷債和解成功率 88%', 1 Mar2010. Available at: http://orientaldaily.on.cc/cnt/finance/20100301/00202_011.html (Accessed: 9 October 2020)

³ See: Article 2 of FDRC Terms of Reference, April 2020, Available at: https://www.fdrc.org.hk/en/html/aboutus/aboutus_tor.php (Accessed: 9 October 2020)

⁴ See: Codes 12A and 12.3 of Securities and Future Commission, (2020) Code of Conduct for Persons Licensed by or Registered with Securities and Future Commission, June 2020, 25th Ed. Available at: <https://www.sfc.hk/web/EN/assets/components/codes/files-previous/web/codes/code-of-conduct-for-persons-licensed-by-or-registered-with-the-securities-and-futures-commission/2020-06-18%20-%20code-of-conduct-for-persons-licensed-by-or-registered-with-the-securities-and-futures-commission.pdf> (Accessed: 16 October 2020)

⁵ See: Code 11 of The Hong Kong Association of Banks, (2015) The DTC Association Code of Banking Practices. February 2015, Available at: https://www.hkma.gov.hk/media/eng/doc/code_eng.pdf (Accessed: 16 October 2020)

Similar to the HKIAC Scheme, only those disputes satisfy the definition of “Standard Eligible Dispute” as defined in the FDRC Terms of Reference will be handled by FDRC:⁶ Likewise, only those claimant, an individual, a sole proprietor, or a small enterprise⁷ who satisfies the definition of “Eligible Claimant” will be able to bring his / her claim for FDRC’s handling.⁸

The following Table is a comparison between the total number of complaints to HKMA and SFC, and cases handled by FDRC for the period between 2012 and 2019:

⁶See: Article 12 of FDRC Terms of Reference, April 2020, for definition of “Standard Eligible Dispute”

⁷See: Article 2.1 of Definitions in FDRC Terms of Reference, April 2020, for definition of Small Enterprise.

⁸See: Article 13 of FDRC Terms of Reference, April 2020, for definition of Eligible Claimant

Table 1: Total Number of HKMA and SFC Complaints as compare to Cases Handled by FDRC in 2012 to 2019

Year	2012	2013	2014	2015	2016	2017	2018	2019
HKMA Complaints Received*	916	1,115	1,234	1,608	1,745	1,786	1,948	1,950
Conduct-related issues	273	237	151	252	247	237	213	215
General banking services	643	878	1,083	1,356	1,498	1,549	1,735	1,735
SFC Complaints Received **	1,969	1,421	1,648	2,119	2,056	2,322	2,689	6,034
Related to Lehman Brothers	145	-	-	-	-	-	-	-
Conduct of licensed intermediaries and registered institutions	437	276	342	702	372	450	379	469
Listing-related matters and disclosure of interests	462	433	403	532	631	739	779	3,485
Market misconduct	465	295	311	277	265	221	322	364
Products	5	7	11	1	9	8	12	8
Other financial activities	439	410	579	487	630	185	503	851
Miscellaneous	16	-	2	120	149	719	694	857
HKMA & SFC Complaints Received Subtotal	2,885	2,536	2,882	3,727	3,801	4,108	4,637	7,984
FDRC - Enquiries received***	1,054	2,192	2,004	1,318	1,111	775	955	797
Actual acceptance of enquiries / complaints	584	1,164	992	78	77	94	86	70
Prima Facie Ineligible Disputes	470	1,028	1,012	755	587	352	487	333
FDRC - Case received	16	31	35	21	39	24	15	20
Rejected case	3	2	3	1	7	8	5	5
Actual acceptance of cases	13	29	32	20	32	16	10	15
% of Cases Accepted by FDRC as compare to HKMA & SFC Complaints	0.45%	1.14%	1.11%	0.54%	0.84%	0.39%	0.22%	0.19%
<u>Source of Data:</u>								
* Data Extracted from 2012 to 2019 HKMA Annual Reports								
** Data Extracted from 2012 to 2019 SFC Annual Reports								
*** Data Extracted from 2012 to 2019 FDRC Annual Reports								

From Table 1, when comparing the total number of complaints received by HKMA and SFC with the number of cases handled by FDRC, the percentage of cases handled by FDRC can be as low as less than one percent. The number of cases handled by FDRC seems

surprisingly low for an active financial centre with a population of more than 7 million people like Hong Kong. Alternatively speaking, the market coverage or marketability of the services provided by FDRC is unreasonably low.

2. THEORETICAL BACKGROUND

The Marketing theory of 4Ps (Product, Price, Promotion and Place) marketing mix established in the early sixties by McCarthy (1964)⁹ is one of the fundamental theories for organizations to identify their target market. Since then the 4Ps marketing mix have been discussed and reviewed by many researchers (see for example Kotler, 1986; Mindak el.at. 1981; Nickels el.at. 1976; Waterschoot el.at. 1992 as cited in Rafiq el.at., 1995)¹⁰. Researchers have submitted various proposals to modify or replace the McCarthy's 4Ps marketing mix. In the early eighties, there was a proposal to extend the McCarthy 4Ps framework to cover additional 3 other market mixes, including Process, Physical evidence and Participants (Booms and Bitner 1981 as cited in Rafiq el.at., 1995).

The 7Ps marketing framework is widely accepted by marketers and academics, especially for its application in services marketing (Rafiq 1995). This is because marketing for services is different from marketing for products. In particular, the process involved in services delivery and services consumption (Process), physical evidences associated with services provided to the customers for their inferences of the intangible quality of services (Physical evidence), and the people associated to the provision of the service, including the

⁹ McCarthy, E. Jerome. (1964), *Basic Marketing, A Managerial Approach*. Rev. ed. Homewood, Ill.: Irwin,

¹⁰ Rafiq M., Ahmed P.K., Using the 7Ps as a generic marketing mix: An exploratory survey of UK and European marketing academics, *Marketing Intelligence & Planning*; 1995; 13, 9; BI/INFORM Global, pg. 4, Available at: <https://search-proquest-com.eproxy.lib.hku.hk/docview/213151116/fulltextPDF/87F9993D8A1647F9PQ/1?accountid=14548> (Access: 23 October 2020)

person serving the customer and the other persons, such as other consumers using the service at the same time (People) are also critical factors for customers to evaluate any service and they should be considered in addition to the McCarthy's 4Ps marketing mix.

From the literature review, there have been numerous researches (see for example Angelica, 2017¹¹) with application of the 4Ps framework to health related industry. However, there has not been any research related to financial dispute resolution services and related agency services similar to FDRC by application of the 4Ps or 7Ps framework. This research should fill up the gap of application of the 7Ps marketing mix framework in related to this type of service.

The purpose of the proposed research is to understand and identify the marketing mix that are necessary for planning and implementing a more effective dispute resolution system for better marketability of the FDRC services and for better consumer protection when consumers have a dispute with the financial institutions.

3. METHODOLOGY

Research Questions

¹¹ Roncancio, A. M; et al., (2017) "Using Social Marketing Theory as a Framework for Understanding and Increasing HPV Vaccine Series Completion Among Hispanic Adolescents: A Qualitative Study", *Journal of Community Health*; New York Vol. 42, Iss. 1,; 169-178. DOI 10.1007/s10900-016-0244-0, Available at: <https://search-proquest-com.eproxy.lib.hku.hk/docview/1865250476/fulltextPDF/D4803FE49FAC43B4PQ/1?accountid=14548> (Accessed: 23 October 2020)

There may probably be many reasons why the utilisation or market coverage of the FDRC services has been relatively low. In the proposed research, by applying the 7Ps in marketing theory as a framework, it will focus on the understanding and improvement of marketability of FDRC's services to resolve financial disputes between consumers and financial institutions in Hong Kong. In particular, problem questions to ask in the proposed research would specifically include the followings:

- i. Why the past and current services provided by FDRC have such low utilisation rate in respect to the 7Ps marketing mix?
- ii. How to modify the current FDRC marketing mix to improve user satisfaction and marketability of FDRC for resolving financial disputes between consumers and financial institutions in Hong Kong?

Research Design

The proposed research will mainly be conducted by qualitative research design of in-depth interviews. Before the interviews, preliminary data will be collected by sending questionnaires to participants of the FDRS which will be categorised into the following targeted groups:

- Consumers;
- Dispute handling staffs from financial institutions; and
- Mediators/arbitrators who have experience in resolving consumer financial disputes by mediation and/or other dispute resolution mechanisms.

To triangulate data collected from the questionnaires, in-depth interviews will be conducted for selected participants of each targeted group because they will allow the researcher to gain a deeper understanding of their needs, cultural values, attitudes, and beliefs related to consumer financial dispute resolution by applying the 7Ps marketing framework. Also, personal history, perspectives and experiences will also be revealed during the interviews.

To allow the flexibility to draw out in-depth information from the interviewees, the interview will be conducted by informal conversation, such that open-ended questions can be generated or modified spontaneously according to the natural flow of the conversation. In both the questionnaires and in-depth interviews, open-ended questions designed to draw out responses related to the 7Ps marketing mix will be used. The interviewees will have the opportunity to express their own views and perceptions in their own words. To ensure the conversation will focus on the issues to be investigated, a set of issues will be identified in an interview guide and loosely followed during the interview. While most questions will be similar to various target groups, there will be differences to suit the special characteristics for each group of participants.

In addition, secondary data related to resolving consumer financial disputes by various dispute resolution mechanisms will be examined by reviewing the following literatures:

- Journals,
- Articles,
- Case Reports,

- Reports from Government or Public Bodies, i.e. FDRC, HKMA, SFC, etc.

Justification of applying Qualitative Research

It has been proposed that choice of methodology should be driven by the research questions or objectives, rather than any preference for a given methodology. (Coll, et.al, 2000)¹² The purpose of the proposed data collection is to seek in-depth understanding and to identify reasons for the low market coverage of the current FDRC services. The research is explanatory to these specific issues. With limited resources, fewer subjects with in-depth investigation will be useful to produce a rich detailed data from the participants, especially from the consumer group.

In-depth interviews will be the key data collection method in the proposed research. The following is a summary of the advantages and disadvantages of applying in-depth interview in qualitative research¹³:

Advantages	Disadvantages
• Can explore complex and detailed issues • Good for high volume issues • Opportunity for probing and clarifying	• Time consuming and can result in large volumes of data • Interviewer must have good listening and probing skills • Respondent may want to please

¹² Coll, Richard K; Chapman, Richard. *Journal of Cooperative Education; Beltsville* Vol. 35, Iss. 1, (2000): 25.

¹³ Dr. Savelyeva T. (2020), “Seminar Day 3: Qualitative Research Methods”, Lecture notes, HKBM7003, University of Wales – Trinity Saint David, delivered on 3 October 2020.

questions

interviewer

- One on one enhances rapport

During the interviews, the researcher will be able to draw out interviewees' views in depth. In particular, it will focus on obtaining a thorough understanding of the interviewees' perceptions, including perceptions of advantages and disadvantages of using FDRC services and why utilization rate is so low with reference to the 7Ps marketing mix. Also the researcher will be able to observe not only how the interviewees talk, but also their non-verbal communication and body languages which will allow the researcher to have a better understanding of the interviewees' true response. Once reasons for choosing or not choosing FDRC services are understood and identified, then improvements to the FDRC services may also be identified and recommended.

Further, quality researches also have the advantages that: (1) they can satisfy the trustworthiness criteria as the method of research is credible; data collected is descriptive and transferrable; and the process is auditable. (Lincoln and Guba, 1986: pp 73-84)¹⁴

Proposed Data Collection and Processing

Sampling from Consumer Group:

Snowball sampling will be applied to identify participants to answer the questionnaires. The samples will be identified as those acquaintances to the researcher. Then by referral of these acquaintances, more participants would be identified and invited to

¹⁴ Lincoln, Y. and Guba, E. (1986). *But is it rigorous? Trustworthiness and authenticity in naturalistic evaluation*. In D. D. Williams (Ed). *Naturalistic Inquiry*. New Directions for Program Evaluation, no.30, (pp.73-84). San Francisco: Jossey-Bass.

answer the questionnaires. This referral repeated again and again from those willing respondents and more and more respondents would be identified again and again. With limited resources on time and money, it is proposed that data will be collected from about 50 adult consumers, who have social demography, in terms of age and gender, similar to the population of Hong Kong as indicated in the March 2020 Census. Further, in-depth interviews will be conducted from those participants who are willing to give consent for an approximately 60 minutes interview in an informal social environment, such as during a business lunch or Yam Cha.

Sampling from Financial Institution Group:

Questionnaires would be sent by email to the 186 financial institutions included on the updated list of “HKMA List of Banks’ Contact Persons for Handling Customer Complaints”.¹⁵ Questionnaires would also be sent by email to the 3,109 financial institutions included on the updated list of SFC licensed corporations.¹⁶

Sampling from Mediator Group:

Questionnaires would be sent to the accredited mediators included on the “FDRC List of Mediators and Arbitrators” dated the end of 2019. It is expected that after eight years of FDRC operation, most, if not all, of these accredited mediators would have actual mediation experience assigned by FDRC. A total of about 55 questionnaires need to be send out to these Mediators and Arbitrators by mail or email. The reason to include the mediators in the

¹⁵ See: HKMA (2020) Complaints about Banks, HKMA, Available at: <https://www.hkma.gov.hk/eng/smart-consumers/complaints/complaints-about-banks/> (Accessed: 17 October 2020)

¹⁶ See: Security and Futures Commission (2020) Public Register of Licensed Persons and Registered Institutions, Available at: <https://www.sfc.hk/publicregWeb/searchByRa?locale=en> (Accessed: 23 October 2020)

research is because they are an objective party who have participated in the mediation or arbitration and they will be able to give first hand and objective view of the conduct and attitude of the consumers and/or financial institutions during the existing dispute resolution process.

Also, in-depth interviews will be conducted with those respondents of the questionnaires from the Financial Institution Group and the Mediator Group who are willing to give consent for an interview.

Ethical Procedures

Ethical considerations shall be applied throughout all stages of the qualitative research process from prior to conducting the study, when reporting the data, and after publishing the study.

Before the interview, the purpose and format of the interview will be clearly explained to the interviewees prior to obtaining their consent for interview. Further, the researcher will fully disclose his identity as one of the mediators on the FDRC List of Accredited Mediators in case the interviewee has any concern for conflict of interest. During the interview, the researcher shall do his best to accurately record the dialogue of the interview. Interviewees' consent shall be obtained before audio recording. A debriefing to the interviewees will be conducted after each of the interview to avoid any misunderstanding during the interview. All information obtained during interviews shall be anonymous and kept confidential before and after the publishing of the study unless disclosure is required by law or with written consent from the interviewee.

Data Analysis procedure

For Answers collected from Questionnaires

In general a 5-point Likert scale will be set for the questionnaires to collect answers from the samples. In general, Nominal scale will be used to measure experiences from the consumers, financial institutions and accredited mediators the ranking for preferences of the various dispute resolution mechanisms and systems with reference to the 7P marketing mix. Then, scores and frequencies of answers related to each of the 7Ps marketing mix will be calculated and tabulated to determine the participants' attitude and perception regarding each marketing mix.

For Information collected from Interviews

It is proposed that the interviews will be recorded and transcribed verbatim by a personal assistant of the researcher. Then, key words and phrases will be created in each paragraph of the transcripts while carefully reading the transcripts to identify the relevant themes discussed during the interview for each concept related to the 7Ps framework. Then the researcher will code the transcripts according to the 7Ps marketing framework. After reading through the codified data, the researcher should be able to obtain a sense of data and group them into representative sets of data that could be interpreted together for understanding barriers and motivators for improving the marketability of FDRC services.

4. IMPLICATIONS FOR RESEARCH

Unlike quantitative research, in-depth interview used in the qualitative research proposed for this study will provide an opportunity for the researcher to have a face to face contact with the interviewees as a person and to develop rapport with them. The participants will not be treated just as demographic groups on paper. During the interview, through direct dialogue and flexible spontaneous open-ended questions communicated to the interviewees, the researcher will be able to exploring the intangible factors from the interviewees, such as their feelings, values, perceptions, intentions, culture, social norms, barriers and motivators, that influence their behaviors and means to resolve their financial disputes. By direct observations during the interview, as an instrument of the research, the researcher will have a more accurate interpretation of the insight of the interviewees' response and thinking.

In particular, as expressed by Longfield et al. (2016)¹⁷, when surveys are not an option, then qualitative method should be used in the following situations:

1. the target population was so small that making quantitative comparisons would be impossible;
2. the target population was hidden or stigmatized, or
3. the political or social context made the logistics of quantitative data collection problematic.

¹⁷ Kim Longfield, Reid Moorsmith, Katia Peterson, Isolda Fortin, James Ayers, and Oana Lupu, Qualitative Research for Social Marketing: One Organization's Journey to Improved Consumer Insight, *The Qualitative Report* 2016 Volume 21, Number 1, Article 3, 71-86, Available at: <https://search-proquest-com.eproxy.lib.hku.hk/docview/1761257147/fulltextPDF/A21FBBE54F5C4E18PQ/1?accountid=14548> (Accessed: 17 October 2020)

In the proposed research, because financial institutions and consumers may worry about the stigma related to their dispute, they may have hesitation for providing detail written responses to open-ended survey questions. Also, as mentioned hereinabove, the proposed sample size for the mediator and consumer groups are relatively small, therefore, data collected from in-depth interview of the proposed qualitative method should be able to enrich the research.

Accordingly, by applying qualitative method in the proposed research, with a better understanding of the interviewees' true insight of their thinking in mind, the researcher will be able to identify the relevant marketing mix and related barriers and motivators driving behaviour of the interviewees and it will contribute to a better design of a marketing programme to improve the marketability of the services provided by FDRC.

5. SIGNIFICANCE

For Hong Kong to remain as a major financial centre in the world, it is important that Hong Kong provides a fair and well-regulated environment to protect consumers to deal with financial products. Therefore objectives of the proposed research is significant since it is targeted to understand and improve the designated FDRC dispute resolution services so that more consumers who have disputes with financial institutions will be benefited from this subsidised service. Accordingly, not only Hong Kong financial market can grow stronger and remain as one of the leading and active financial centers in the world, but also the taxpayer's money would be consumed more efficiently and effectively.

6. LIMITATIONS

A summary of the Qualitative Research Rigor has been provided by Dr. Savelyeva (2020)¹⁸ as follows:

- Absence of hypotheses
- Absence of control groups
- Lack of randomization
- Small sample size and bias in purposeful sampling
- Lack of standardized data collection protocol and instruments
- Absence of standard analytic procedures for coding and scoring data
- Lack of measurements for determining results
- Apparently arbitrary formation of the results Lack of reproducibility
- Absence of generalizability

A common problem for any qualitative research is that it will create subjective data since data will be interpreted through the lens of the researcher. Different researchers may have different perspectives from the others as to the significance and criticality of the points related to their findings. In particular, because the researcher himself is also a mediator on the FDRC List of Accredited Mediators, therefore, while it will be easy for him to investigate and understand the relevant issues of the research, it may be criticized that with his prior experience in resolving FDRC disputes, his lens may be a lens with perceptions or bias. In addition, the researcher has no formal training and practice as an interviewer; he may not be able to master the interviewing skills by just reading reference books.

Further, the proposed sample sizes may be criticised as too small and biased because of purposeful sampling, therefore, they may not be representative to the population of the real world and have difficulties to generalise the results. The ability to repeat results of findings from the proposed research using this method may not be possible. Also despite the responses from the flexible open-ended questions may be triangulated with the responses from the questionnaires, the data collected from the interviews may be difficult to compare and measure as they are not standardised answers.

¹⁸ Dr. Savelyeva T. (2020), “Seminar Day 4: Qualitative Research Methods”, Lecture notes, HKBM7003, University of Wales – Trinity Saint David, delivered on 4 October 2020.

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Appendix

Table 1: FDRC – Nature of Enquiries (2019 -2019)

Table 2: FDRC – Nature of Enquiries about Financial Product and Services (2019 -2019)

Table 3: Cases Handled by FDRC (2012 – 2019)

Table 4: FDRC – Nature of Application Received (2012 – 2019)

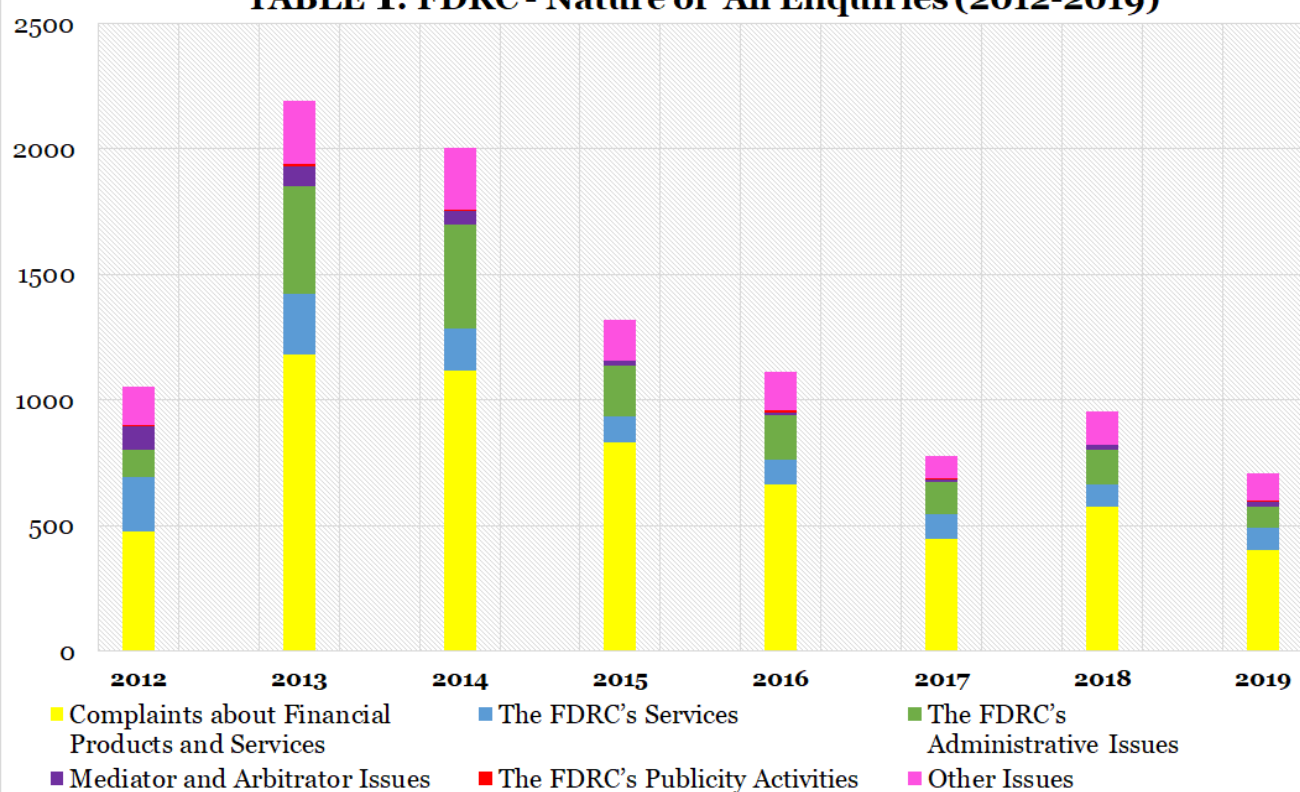
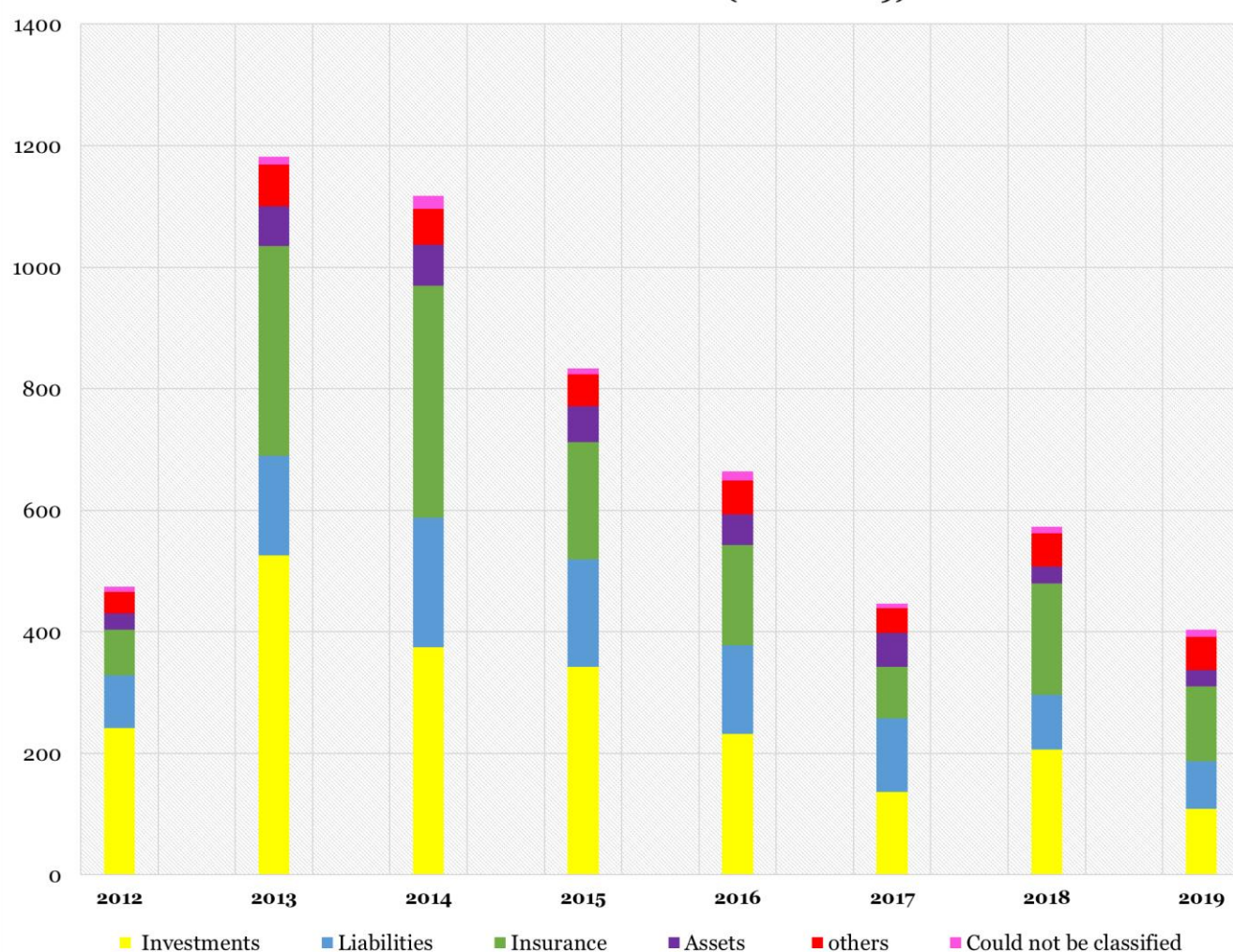
TABLE 1: FDRC - Nature of All Enquiries (2012-2019)**TABLE 2 : FDRC - Nature of Enquiries about Financial Products and Services (2012 - 2019)**

TABLE 3 : Cases Handled by FDRC (2012 - 2019)

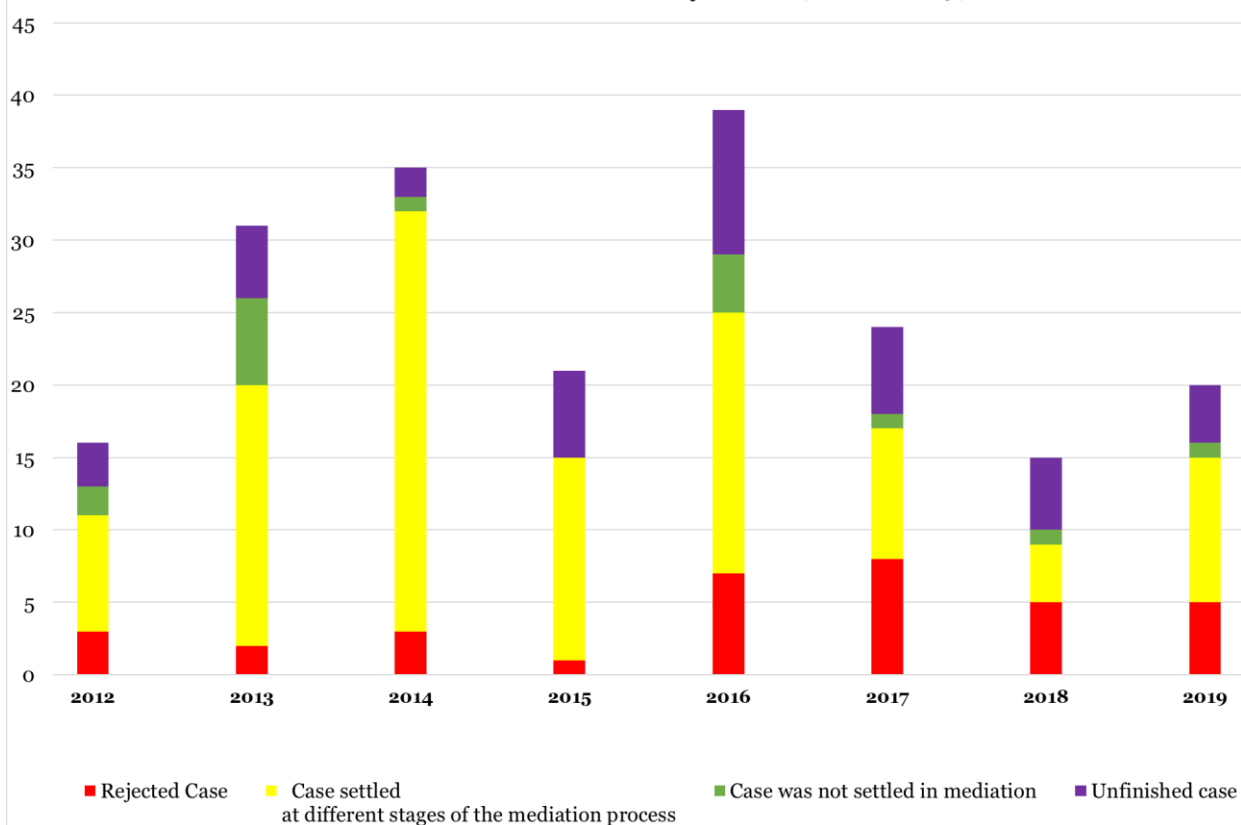
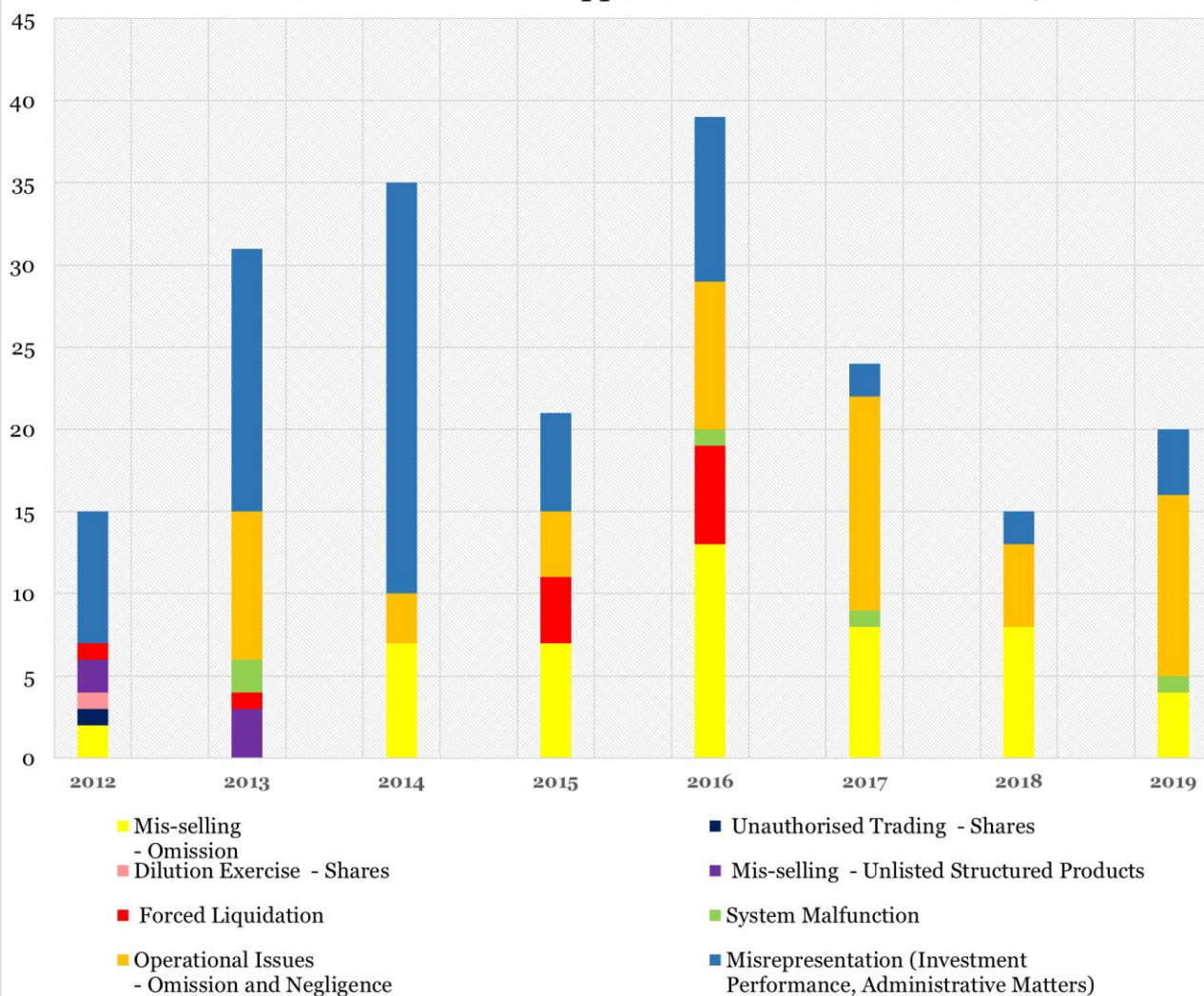


TABLE 4 : FDRC - Nature of Applications Received (2012 - 2019)



King Wong,

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4th November 2020

(Word counts 3,850 excluding Abstract, References and Bibliography)

Using Social Marketing Theory as a Framework for Understanding and Increasing HPV Vaccine Series Completion Among Hispanic Adolescents: A Qualitative Study

Article Info:

Roncancio, Angelica M; Ward, Kristy K; Carmack, Chakema C; Muñoz, Becky T; Cano, Miguel A; Cribbs Felicity,. (2017) "Using Social Marketing Theory as a Framework for Understanding and Increasing HPV Vaccine Series Completion Among Hispanic Adolescents: A Qualitative Study", *Journal of Community Health; New York* Vol. 42, Iss. 1,: 169-178. DOI 10.1007/s10900-016-0244-0

Introduction

In this Article, the researchers noted that in 2014 the human papilloma virus (HPV) vaccine 3-dose series completion rates among adolescent (ages of 13 and 17) Hispanic females and males in the United States of America were estimated to be 39.3% and 21.1 % respectively, and much lower than 80%, the Healthy People 2020 coverage goal. The researchers also noted that vaccination of the complete 3-dose vaccine series is important to reduce HPV-associated cancers.

In this research, the researchers applied social marketing theory to assess the Hispanic mothers' needs and preferences, and identify interventions which would change the mothers' behaviour so that it would increase Hispanic adolescents' HPV vaccine completion rate. The researchers invited 51 Hispanic mothers with adolescent children aged 11 to 17 (the participants) for in-depth interviews. Through these interviews, the researchers found out how the four P's: product, price, place and promotion, in the social marketing theory framework related to the participants' behaviour for HPV vaccination for their adolescent children. The participants were divided into two groups, one with child who had initiated, but

did not completed the whole 3-dose HPV vaccine series (Initiated Mothers); and the rest were mothers whose child had completed the whole series of vaccination (Completed Mothers).

Summary

By applying the four Ps in the social marketing framework, the study suggested that the product, or the HPV vaccination, is positively related to three factors which influenced participants' behaviour for their child vaccination, namely: (1) the participant's desire to complete the vaccine series for their child, (2) vaccine reminders provided by public institutions, especially clinics, and (3) the participant's desire to prevent and protect their children from HPV and illnesses. In relation to the price, or potential costs related to the vaccination, majority of Completed Mothers did not find any barrier hindering complete vaccination of the 3-dose series; while on the other hand, the Initiated Mothers did consider lack of vaccine cost or coverage by health insurance as some potential barriers for not completing the whole vaccination series. For most of the participants, the places or locations where the participants obtained information and hence decided for their children's HPV vaccination were the clinics where facilitates for vaccination were provided. In terms of promotion, there was no information barrier for the participants as they were publicly and readily available to them. Again, clinics has been identified in a more prestigious position for the participants to obtain information about the HPV vaccination and therefore they are the best places to market the vaccination information. Despite clinics are in a better position to communicate intervention messages to change the mothers' behaviours than by messages disseminated by the child's school, brochures, and/or television, the authors suggested multiple communication methods should be adopted for delivering the vaccination messages to the public.

The article concluded that, by applying social marketing theory, the research identified factors for how to develop interventions to mothers for increasing completion of the whole HPV vaccine series. Further, by increasing HPV vaccination among Hispanic adolescents, HPV-associated cancers and cervical cancer health disparity among Hispanic women in the United States of America will be reduced.

Assessment /opinion:

In general, except the following critics, the Article is well written, easy to understand, explanation of the research methodology is clear and arguments are logical. However, presentation of the Article would be improved if more table and/or graphs have been used. For example, a table or histogram to indicate the number of participants against their ages would give a better picture of the participants' demography rather than just saying: "Sixty-one percent of participants were 40 year old or older (mean = 42.1; SD = 6.0)." (Roncancio et al, 2017, p.171).

The Article is analytical rather than descriptive, and mostly used data from interviews with Spanish-speaking Hispanic mothers of adolescents which required participants to answer open questions related to the 4Ps of the social marketing framework. The Article, however, does not seem to have any explanation why the research only concentrated on Spanish-speaking Hispanic mothers rather than all mothers of adolescents. Likewise, geographically, there is no explanation why the research only focused on Taxes rather than other states in the United States of America. There is also no identification of the "specific location" covered by the research as there may be some special characteristics of that particular area which may

influence the result of the study.

The topic of the Article is understanding and increasing HPV vaccine series completion among Hispanic adolescents. The entire Article is written with interests of the Hispanic mothers of adolescents in mind. However, the participants of the in-depth interviews in the research included only Hispanic mothers of adolescents aged 11 to 17 and no interview or data had been collected from the adolescents. One of the key concerns of this Article is that at the age 11 to 17, some of the adolescents should be old enough to decide themselves or influence their mother's decision on whether they would like to have the vaccination, or to complete the whole 3-doses vaccination series, or not. One suggestion for a complete research on the topic of increasing HPV vaccine series completion among Hispanic adolescents is that opinion from the adolescents themselves or even the entire family must be respected and analysed. Any appropriate recommendation for intervention to change the mother's, adolescent's and / or the family's behaviour for increasing the complete HPV vaccination rate must be developed after keeping in mind the interests of all these stakeholders.

In the Article, there is only very brief information about the background or demography of the participants. Without knowing the demographic information in detail, such as distribution of age, respective education level of the Completed Mother and the Initial Mothers, working environments and level of family income of the Completed Mother and the Initial Mothers, etc, the finding or proposal for promotion of the interventions to change the mothers' behaviours may be misleading. For example, the desire to have complete vaccination may be high because the mother is well educated despite she is coming from a newly migrated low income family.

The accessibility of facilities or place where the vaccination service is provided may be another factor which may have an impact to the Hispanic mothers' capability and willingness to have complete vaccination for their adolescent children. In the Article, regarding costs to complete the whole vaccine series, it has been reported that:

Initiated mothers listed the following barriers: no health insurance; not having money to pay for the vaccine; high cost or price of the vaccine; no time to take child to be vaccinated; difficulty vaccinating during the school year; difficulty keeping the vaccination appointment; no transportation; ... (Roncancio *et al*, 2017, p.171).

Accordingly, not only the cost of vaccination can be a barrier for the Initial Mothers for not completing the 3-doses vaccination for their children, but also location and operating hours of the facilities providing the vaccination can be other hindrances for not completing the whole vaccination. The latter have not been well addressed in the research.

Another point raised in the Article is the cost of vaccination. As indicated in the above quotation from the Article, some Initiated Mother considered "no transportation" as one of the barriers for not having completed vaccination; therefore, transportation should be one of the critical factors to improve the rate of complete vaccination. Accordingly, during the in-depth interviews, for the price or cost factor, more follow up questions should have been asked to review how much the participants have paid for vaccination and how much they have paid for transportation. Adequate intervention to mothers' change of behaviour to improve rate of complete may be caused by lowering the cost of transportation rather than

cost of vaccination, or vice versa. Also, more follow up questions like “what is the most preferred, common or easiest means of transportation for travelling to the clinics?” should have been asked, such that not only the cost of transportation may need to be reduced, but also the provision of proper means of transportation may need to be improved.

Literature review section:

The Article has no literature review section. It only has a very brief description about literature review. Basically, it stated that: “Based on a literature review, we created interview guides for mothers for each different market segment. The interview guides consisted of open-ended questions designed to elicit responses related to product, price, placement and promotion.” (Roncancio *et al*, 2017, p.170), However, there is no explanation about how is the literature review related to the interview guides.

Nevertheless the rationale for why this study was needed has been clearly explained in the Article. In brief, the researchers stated in the Article that: “Therefore, the purpose of the current study is to identify the key elements of social marketing (i.e., the four Ps: product, price, place and promotion) that are necessary for planning and implementing an HPV intervention to increase vaccine series completion in Hispanic adolescents.” (Roncancio *et al*, 2017, p.170). The stated purpose of the Article is considered significant and it surely has its value contributed to the health of the American population if the research has been properly conducted.

Methodology section:

Research design

The researchers employed only one research method which is in-depth interviews with Spanish-speaking Hispanic mothers of adolescent girls and boys aged 11 to 17 for the period between May 2014 and January 2015. The researchers have not given any explanation for why they have chosen such research design. There is no other data from literature review or other research method to triangulate the data collected from the interviews. To avoid selection bias because of convenience sampling and interviewer bias, it would be prudent to have the data collected from the interview be triangulated with other sources.

Types of data and data collection methods

The Article also provides no information about how the interviews were conducted. Physical environment and the timing of the interview may have an impact to the quality of the interviewees' willingness and capability to answer the questions and hence the quality of the answers. For instance, if the interviews were conducted in open public, there is a possibility that the interviewees' responses may have been influenced by social desirability. In addition, if there were any time constraints for the interview, then interviewees may not be able to answer the question thoroughly and give a complete picture of the scenario. Accordingly, the quality of participants' answers may be adversely influenced.

Further, to conduct interview with open questions, it would require a relatively well trained interviewer to control the dialogue with the interviewees, otherwise the interview may lose its direction and focus, and interpretation of answers from the interviewees may be misunderstood. In the Article there is no information about the background of the

interviewers and what sort of training the interviewers had received. Therefore, it is hard to comment the quality of information collected from the interview and hard to decide if there is any misunderstanding of the interviewees' representation during the interview.

To avoid any possible problematic data collected from the interviews as mentioned in the above, it is suggested that questionnaires may be sent out to a larger population to achieve a wider coverage of participants and data collected from interviews should be triangulated with data collected from the questionnaires.

Sampling methods

As mentioned in the above, the research goal is: "... Understanding and Increasing HPV Vaccine Series Completion Among Hispanic Adolescents ...". It is suggested that data from Hispanic adolescents should be collected and analysed since they are one of the stakeholders and they may have a critical influence to decide if they want to take the vaccination or not. Accordingly, they should be included in the sample in order to get a complete picture for the topic of the research.

From the Article, between the periods from May 2014 to January 2015, the researchers had recruited 51 Spanish-speaking Hispanic mothers of adolescents aged 11 to 17 as participants to conduct 51 in-depth interviews with open questions set by the researchers. The researchers identified participants by convenience sampling and recruited participants from community sites such as community centers and clinics in Houston, Texas. The eligibility criteria is Spanish speaking Hispanic or Latino mother with a child between 11 and 17 years of age who had initiated the HPV vaccine series, whether they have completed the

whole 3 dose vaccination or not. However, to fully cover the subject of the research, there is no reason why those Spanish speaking Hispanic or Latino mothers with a child between 11 and 17 years of age but who had not even initiated the HPV vaccine series were not included in the sampling. Arguably, the latter are the ones who really need to be identified and promoted to take up the HPV vaccination. Likewise, there is no explanation why the samples were recruited from community centers and clinics in Houston, Texas only. It would be better for authors of the Article to disclose reasons or special characteristic of the location and why the samples were recruited from these specific premises. Without such explanation, the readers may be at risk to generalize and apply the findings in this research to all Spanish-speaking Hispanic mothers living in the United States.

The result of the research indicated that 98% of participants were foreign born and 60.8% of them were born in Mexico. The readers' attention should have been specifically drawn to this special characteristic of the sample as these participants may not necessary represent the norm of Spanish-speaking Hispanic or Latino mother living in the United States. Again, if questionnaires have been send to a larger sample to cover more Spanish-speaking Hispanic or Latino mother living in the United States, then not only there may be a collaboration of the research data, but also the finding of the research may be more representative and be possible to get generalized among Spanish-speaking Hispanic or Latino mothers with adolescent children.

As mentioned in the Article, the primary author “read the transcripts line-by-line, highlighting the words and making notes of words that captured the relevant themes discussed for each key concept (i.e., the 4 P’s).” (Roncancio *et al*, 2017, p.171). Then after the themes and key words or phrase were identified, similar concepts would be assigned to

the particular theme and a list of codes for each theme emerged. It is noted that except the reservations mentioned in the above, the qualitative content analysis adopted by the researchers to analyze the interview data is both systematic and logical.

Results, discussion and implications section

The topic and research goal is definitely important for improving the health of the population in the United States, especially for minority ethnic group of Spanish-speaking Hispanic or Latino. The study's findings do fill a gap in the knowledge mentioned in the topic. However, the research seems not deep enough to give real practical recommendation for policy implementation to change the behaviour of stakeholders such that the HPV vaccination of the 3-dose series among Hispanic adolescents can be increased. For example, while the study revealed that price, or vaccination cost, may be a barrier for the Hispanic adolescents to get complete HPV vaccination, however, there was no study about affordability of the cost of vaccination as compare to family income or overall health expenditure, etc. Similarly, while there is a finding that clinics are the most important place for the whole vaccination process, the study do not have any assessment and recommendation for any factors about accessibility of the clinics, especially, when some participants replied that barriers for them not taking the vaccination include: "high transportation cost", and "transportation problem". Likewise, while the study finds out that as compare to other communicating channels, such as television, or school brochures, etc, clinics are probably the most appropriate venue for promotion because they are the venue where Hispanic mothers obtained HPV vaccination information and made decisions for their children's vaccination; however, there is no assessment or quantification of cost-effectiveness of the various promotion channels so that promoters can make a meaningful decision to implement more effective and efficient promotion to increase

the Hispanic adolescents' HPV completed vaccination.

Despite findings of the study is valuable to fill a gap in the understanding and increasing HPV vaccine series completion among Hispanic adolescents, without any practical recommendation for policy implementation, the findings are just academic and theoretical discussions and may not be able to make immediate contribution to policy changes in practice.

Directions for future research

As mentioned by the authors, the research represented: “the first step in the development of a social marketing theory-based intervention to increase HPV vaccine series completion among Hispanic adolescents” (Roncancio *et al*, 2017, p.177), accordingly, more research is required to give a thorough understanding for how to increase completed HPV vaccination among Hispanic adolescents. It is suggested that to give a more practical finding to change the behaviors of the stakeholders and to remove all barriers to encourage and increase completed HPV vaccination among Hispanic adolescents, future researches should cover a wider geographical area and population of Spanish-speaking Hispanic or Latino living in the United States. In addition, not only data from adolescents' mother need to be studied, but also adolescents' attitude in relation to HPV vaccination need to be studied as well. Further, methodology adopted for future researchers should be more comprehensive and data should be triangulated with other sources to minimise researchers' subjective bias which usually caused by the qualitative research method.

Conclusion

In summary, the topic of the research is an important one as it can provide contributions to public health of the United States. The Article is a well written paper which is easy to understand, data are systematically codified and analysed, and arguments are logical. However, presentation may be improved by adopting more tables and graphs so that the readers will have a more comprehensive picture of the sample participants. Further, the study will also be improved if more descriptive setting of the interview and the interviewers be provided in the Article, so that the reader will have a clearer and more complete picture of the interview and data collected will be more convincing.

The study is definitely a first step for applying social marketing framework to the assessment of understanding and increment of Hispanic adolescents' completed HPV vaccination. It is suggested that width of future researches should include more sample, such as other stakeholders, over a wider geographical area, and data should be triangulated with other sources. On the other hand, in terms of the depth of future researches, results of future researches should generate more practical results, such that they can provide more useful intervention parameters in terms of the 4Ps in social marketing for policy makers to increase completed HPV vaccination among Hispanic adolescents.

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(Word counts 3,236)