

EXECUTIVE SUMMARY
DOCTORAL THESIS NEW CONCLUSIONS

1. Thesis topic: " DEVELOPMENT OF NON-INTEREST SERVICES FOR JOINT STOCK COMMERCIAL BANKS IN VIETNAM ".

Major: Finance - Banking **Code:** 9.34.02.01

2. Full name of PhD student: Dinh Van Chuc

3. Full name of scientific supervisors: Assoc. Prof. Dr. Pham Ngoc Dung and Dr. Chu Thi Thuy Chung

4. New conclusions of the thesis:

New academic and theoretical contributions

The thesis contributes to clarify the concept of development of non-interest banking services, thereby building a full set of evaluation criteria, including qualitative and quantitative ones, to aid analysis process for joint stock commercial banks in Vietnam.

New proposals drawn from the research results

The thesis has analyzed and evaluated the current status of the development of non-interest services in Vietnam Joint Stock Commercial Banks in a comprehensive and scientific way.

+ The thesis has used the secondary data sources to analyze the current status of the development of non-interest services at 11 Vietnam Joint Stock Commercial Banks in the period of 2015-2019. No previous studies has been touched on or they have been implemented to different and small set of commercial banks or other period of time, hence not comprehensive enough to further expand on this topic.

+ The thesis has researched not only a large number of commercial banks, but also drilled down an accomplished number of similar services provided by commercial banks in the market, in order to show the strengths and weaknesses in each subject, instead of just researching the entire non-interest services in general.

+ The thesis development is conducted based on a large survey with 550 customers (i.e. different types of individual and corporate customers) and an additional survey with 110 managing personnel in the 11 selected commercial banks. Therefore, the conclusions from the thesis are distinct and reliable instead of researching only on reported parameters from the commercial banks.

From analyzing the current situation, the thesis has proposed practical perspectives to generate overall solutions for the development of non-interest banking services in Vietnam commercial banks to 2030. On that basis, the

thesis has built a system of solutions from scientific methods and practical study tied with the current research situation.

Hanoi, May 11th, 2021

Scientific supervisors

Phd student

Supervisor one

Supervisor two

Assoc. Prof. Dr. Pham Ngoc Dung Dr. Chu Thi Thuy Chung Dinh Van Chuc