

EXECUTIVE SUMMARY

ON NEW FINDINGS OF DOCTORAL THESIS

1. Thesis Topic : *“Management of moral hazard in the operation of commercial banks in Vietnam”*

Major: Finance - Banking

Code: 9.34.02.01

2. PhD. student: Tran Trung Dung

3. Supervisors:

1. Assoc. Prof. Dr. Do Thi Phi Hoai

2. Dr.. Nguyen Chi Trang

4. New findings of the thesis:

New theoretical and academic contributions

The thesis has studied, systematized, and supplemented theoretical issues on moral hazard management in business operations of commercial banks. At the same time, the thesis further clarifies factors affecting moral risk management as well as the process and content of moral hazard management in commercial banks

The thesis also examines the international experience of moral hazard management in banking operations, and therefore drawing lessons for Vietnam.

New recommendations drawn from research results

Based on the study of the current situation of moral hazard management in the operation of Vietnamese commercial banks, the thesis proposes two groups of solutions: macro and micro solutions.

A number of macro solutions proposed by thesis are: Improving the legal framework for the inspection and supervision; Increasing the effectiveness in the inspection and supervision of the State Bank of Vietnam; Approaching international standards in banking inspection and supervision; Investing in human resources for professional banking inspection and supervision; Building information technology systems to support inspection and supervision activities...

Some micro-solutions suggested by the dissertation are: To strengthen corporate governance and risk management culture in banks; To tighten the management process, strengthen the system, improve the risk management structure; To renovate

the organizational model of banking management; Strict adherence to disclosure and transparency to improve market discipline...

In addition, the thesis also proposed some recommendations to state agencies to improve the quality of moral hazard management in business operations of commercial banks

Hanoi, November 14th, 2018

ACADEMIC SUPERVISORS

PH.D STUDENT

SUPERVISOR 1

SUPERVISOR 2

Assoc. Prof. Dr. DO THI PHI HOÀI

Dr. NGUYEN CHI TRANG

TRAN TRUNG DUNG