

**SUMMARY OF THE NOVEL CONTRIBUTIONS OF THE DOCTORAL
DISSERTATION**

I. Preliminary Summary

PhD Candidate: Nguyen Phuong Thao **PhD Candidate Code:** NCSD22211

Field of Study: Finance and Banking **Field Code:** 9.34.02.01

Dissertation Title: *The Quality of Lending to Individual Customers at the Vietnam Joint Stock Commercial Bank for Industry and Trade*

Dissertation Supervisors: Dr. Tran Thi Lan and Dr. Nguyen Thu Giang

Academic Department: Banking Operations

II. Dissertation Abstract

1. Research Objectives and Subject of the Dissertation

Research objective: The objective of the dissertation is to propose solutions for improving the quality of lending to individual customers in line with the operations and development orientation of the Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) through 2030.

Research subject: The research subject comprises theoretical and practical issues relating to the quality of lending to individual customers by commercial banks.

2. Research Methods Used

3. Key Findings and Conclusions

3.1. Theoretical Contributions

Supplementing and refining the concept of lending quality for individual customers: The dissertation not only builds upon traditional definitions of lending quality but also broadens the concept by integrating service quality, credit efficiency, and customer experience in the context of digital transformation.

Clarifying the relationship between lending quality and bank competitiveness: The dissertation demonstrates that improving lending quality not only contributes to mitigating credit risk but also plays a critical role in customer retention and market-share expansion in the individual-customer segment.

Proposing an integrated theoretical framework incorporating technological and customer behavioral factors: Against the backdrop of rapid digital banking development, the dissertation proposes a new theoretical framework that integrates financial technology (FinTech), financial consumer behavior, and credit quality.

3.2. Practical Contributions

Providing a comprehensive and up-to-date analysis of the quality of lending to individual customers at VietinBank: The dissertation provides a detailed assessment of lending procedures, operational effectiveness, and existing limitations in VietinBank's individual lending activities, particularly in the post-Covid-19 period and amid the ongoing digital transformation.

Proposing specific, feasible, and highly applicable solutions: Based on the research findings, the dissertation recommends measures to improve credit appraisal procedures, strengthen the capabilities of credit personnel, apply artificial intelligence (AI) technologies to loan application analysis, and enhance the overall customer experience.

Assessing the impacts of new credit policies and digital transformation on lending quality: This represents a distinctive contribution compared with previous studies, providing a basis for the bank to adjust its strategies in response to market trends and evolving requirements for modern risk management.

Providing empirical evidence to support the formulation of individual lending policies: The findings provide a useful reference for VietinBank's managers in developing sustainable strategies for expanding and improving lending to individual customers.

Academic Supervisors

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