

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

Ph.D. Candidate: Dinh Le Hanh **Candidate ID:** NCSD32305

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

Dissertation Title: *Loan Quality for Small and Medium-Sized Enterprises at Vietnam Joint Stock Commercial Bank for Industry and Trade*

Academic Supervisors:

1. Assoc. Prof. Dr. Ha Minh Son
2. Assoc. Prof. Dr. Nguyen Thi Ha

Academic Division: Banking Operations

Novel Contributions of the Doctoral Dissertation

First, in terms of theory and analytical approach: The dissertation develops a theoretical and analytical framework for assessing the quality of lending to small and medium-sized enterprises (SMEs) by integrating traditional lending factors with digital transformation dimensions, thereby contributing to a more comprehensive approach to evaluating lending quality in commercial banks.

Second, in terms of empirical research: The dissertation provides empirical evidence on the quality of SME lending at Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) during the 2021–2025 period. It identifies the current state of lending quality, examines the key influencing factors, and analyzes the impact of digital transformation on lending quality within the context of Vietnamese commercial banking.

Third, in terms of practical implications and policy recommendations: Based on the research findings, the dissertation proposes a comprehensive set of solutions and policy recommendations to enhance the quality of SME lending at VietinBank. It also provides useful references for commercial banks and regulatory authorities in improving lending policies and promoting digital transformation in banking operations.

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