



STATE BANK OF VIETNAM
BANKING ACADEMY OF VIETNAM

SCIENTIFIC CURRICULUM VITAE

Personal information	
<i>Full name</i>	Luong Minh Ha
<i>Date of birth</i>	14 th Jan 1987
<i>Gender</i>	Female
<i>Birthplace</i>	Cao Bang
<i>Address</i>	Faculty of Finance, Banking Academy of Vietnam, 12 Chua Boc St, Kim Lien District, Hanoi, Vietnam
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<i>Highest academic degree</i>	PhD degree
<i>Year, place of academic degree award</i>	2025, Banking Academy of Vietnam
<i>Scientific title</i>	
<i>Year of scientific title award</i>	
<i>Current position and working place (or pre-retirement)</i>	Senior Lecturer, Faculty of Finance, Banking Academy of Vietnam

Educational level			
Training process			
<i>Year of graduation</i>	<i>Degree</i>	<i>Major</i>	<i>Institution</i>
2009	Bachelor	Banking and Finance	Banking Academy of Vietnam
2013	Master	Economics, Banking and Finance	Academy of Finance, Vietnam
2025	PhD	Banking and Finance	Banking Academy of Vietnam
PhD thesis title			
Short-term training courses			
<i>Period</i>	<i>Name of the course</i>		<i>Training Institution</i>
Oct. 2024	Certification of Financial Planning (Level 1)		Vietnam Financial Consultants’ Association (VFCA)

Foreign language proficiency level	
<i>Language</i>	<i>Proficiency and usage level</i>
English	IELTS 6.0

Working experiences		
<i>Period</i>	<i>Workplace/ Position</i>	<i>Work responsibilities</i>
2009-present	Banking Academy of Vietnam	Lecturer
2025 - present	FIDT	Financial Planner
2011- 2015	DHVP Research and Consultancy	Analyst

Scientific research activities			
Field of research			
Main research direction		M&A, Business Valuation, Personal Financial Plannings, Corporate Governance, Banking and Finance, Financial Institutions and Market	
Research major		Banking – Finance	
Published scientific works			
<i>Textbooks, Reference book</i>			
<i>Year of publication</i>	<i>Book title</i>	Role	<i>Name of publisher</i>
2016	Real Estate Valuation	Participant	Bach Khoa Hanoi
2016	Mergers and Acquisitions	Participant	Bach Khoa Hanoi

<i>Completed scientific and technological works</i>					
<i>No</i>	<i>Name of Publication</i>	<i>Role</i>	<i>Code of publication</i>	<i>Time of execution</i>	<i>Completion date, Classification</i>
1	Solutions to enhance financial inclusion in Vietnam	Participant	KX01.03/16-20	2013-2014	2022, excellent
2	Impacts of Fintech to Financial institutions in Vietnam – Some policy implications to 2025	Participant	2020-62-630/K QNC	2020-2021	2021, very good

3	Applying DEA to Vietnamese commercial banks	Participant	DTNH.15/2012	2012-2016	2016, very good
4	The Relationship Between Bank Profitability and Financial Stability in Vietnam	Participant	DTHV.01/2020	2019-2020	2020, very good
5	Development of Investment Banking in Vietnam	Project leader	DTHV.49/2022	2022-2023	2022, good
6	Financial management of commercial banks post-mergers in Vietnam	Participant	DTNH.13/2015	2015-2016	2019, good
7	The Impact of Agency Costs on Listed Companies in Vietnam	Participant	DTHV.29/2019	2019-2020	2020, very good
8	The Kuznets Curve Model and Green Economic Growth in Vietnam	Participant	DTHV.09/2017	2017-2018	2018, good

<i>Published scientific articles and reports</i>						
<i>No.</i>	<i>Title of scientific article/ report</i>	<i>Number of authors</i>	<i>Role</i>	<i>Name of journal or scientific proceedings/ISSN or ISSBN</i>	<i>Volume, number, page</i>	<i>Month, year of publication</i>
1	ESG and bank cost efficiency in Vietnam: The moderating roles of economic conditions and income diversification	3	Participant	Asian Economic and Financial Review	Vol 15 No 6	July, 2025
2	ESG and the cost of capital of listed companies in the Basic Materials sector in Vietnam	6	First author	Journal of Banking Science and Training ISSN 1859-011X	280, 145-157	July, 2025
3	Development of investment banking: international experiences and lessons for Vietnam	1	Author	Economy and Forecast Review	701	July, 2025
4	M&A advisors in Vietnam 2000 – 2023: direction of	1	Author	Economy and Forecast Review	602	Jun2, 2025

	development and practical efficiencies.					
5	The Impact of Online Services on the Competitiveness of Vietnamese Commercial Banks	3	Participant	Journal of Economic and Banking Studies ISSN: 1859-011X	266, 99-115	7/2024
6	Moving toward market-based monetary policy instruments after global financial crisis - the case of Asian economies and implications for Vietnam	1	First author	International Conference Proceedings “The Evolution of Monetary Policy after Financial Crisis” – Banking Academy of Vietnam	95-102	2017
7	The role of Vietnamese commercial banking sector to the economy: theoretical and practical issues	5	First author	National Conference Proceedings “80 years The way of development of Vietnam 1945 – 2025: theoretical and practical issues”	196-210	2025
8	M&A Advisors in Vietnam Emerging Market 2000 – 2022	1	First author	Journal of Economics, Finance and Management Studies	Volume 06 Issue 06, 2807-2816	2023
9	Mergers and Acquisitions Activities in Vietnam Consumer Goods Sector 2000 – 2022 and The Role of Advisors	2	First author	International Journal of Multidisciplinary Research and Analysis	Volume 07 Issue 03, 1308-1317	4/2024

10	Vietnam's M&A Advisory Market: Prospects	1	First author	Journal of Finance and Accounting Research ISSN: 1859-4093	243, 73-77	7/2023
11	Competition Among Vietnamese Commercial Banks Post-Merger During the Period 2005-2017	4	First author	Journal of Banking Science and Training ISSN 1859-011X	207, 34-37	8/2019
12	Promoting Formal Financial Services in Vietnam	3	Participant	Journal of Banking Science and Training ISSN: 1859-011X	208, 72-82	9/2019
13	Corporate Performance Post-Mergers and Acquisitions in Vietnam	3	First author	Journal of Banking Science and Training ISSN: 1859-011X	5, 49 – 56	5/2018
14	Bank Employees' Assessment of Factors Influencing Non-Performing Loan Management Post-Merger	4	Participant	Journal of Banking Science and Training ISSN: 1859-011X		5/2016

Scientific research awards		
Year	Name of the award	Name of awarding organization

Experience in guiding PhD students				
Student's full name	Research topic	Training institution	Training period	Role
Other information about scientific research activities				
Participating in professional organizations and associations; member of editorial boards of domestic and foreign scientific journals; member of national and international councils...				

<i>Organization</i>	<i>Participation role</i>

Teaching experiences	
Main teaching topics	Finance and Banking
Courses/subjects that can be in charged	M&A, Financial Planning

Hanoi, Oct 5th 2025

Luong Minh Ha