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|  | **Objective** |

Seeking opportunities to leverage my diverse skills and competencies with an organized, enthusiastic, and focused approach will allow me to establish a wealth of learning and career developments in finance, banking, and accounting.

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|  | Education |

## Master Degree | International University, VNU-HCM

### Feb 2017 – Nov 2019

* **Major:** Business Administration, specialized in Finance
* **GPA:** 84.1/100
* **Awards:**
	+ Gold medal award for outstanding academic performance
	+ Full MBA Scholarship

## Bachelor Degree | University of Finance – Marketing

### Jan 2013 – Jan 2018

* **Major:** English Linguistics, specialized in Business English
* **GPA:** 3.09/4.0
* **Awards:** Graduation with Distinction

## Bachelor Degree | University of Finance - Marketing

### Jul 2012 – Jul 2016

* **Major:** Finance – Banking, specialized in Banking
* **GPA:** 3.43/4
* **Awards:** Graduation with Distinction

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| 🖺 | CERTIFICATES |

## University of Social Sciences and Humanities, VNU-HCM

### Apr 2018 – Oct 2018

* **The certificate of pedagogical training for college and university lecturers**

## IELTS 6.5

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|  | Experience |

## Researcher | Institute for Development & Research in Banking Technology, UEL, VNU-HCM

### Jul 2020 – Current

* Conduct original researches in the fields of finance and banking
* Publish research & media articles domestically and internationally
* Other related issues

## Consultant | KDC, KPMG Vietnam Ltd.

### Jun 2019 – Jun 2020

* Provide e-Data processing services, account & journal entry analysis (using IDEA, KPMG Clara and Advance Capabilities), and sale performance (using Power BI) to Audit teams
* Perform other audit support services such as checking financial statement figures, audit confirmation services, audit file close-out, credit review, stock count, etc.
* Provide data process support to Corporate Tax teams for tax compliance services (AUS Tax returns, Corporate Income Tax)
* Provide tax support to International the Integrated Tax team (IIT) as transfer pricing form, benchmark research, translation, etc.
* Provide back-end financial analysis for Deal services

## Liquidity Management Staff | ALM Department, Dong A JSC Bank

### Mar 2018 – May 2019

* Conduct reports (daily, monthly, and annually) for internal and external users, relating to liquidity management, mobilizations of the bank’s entire system
* Calculate cash flows and forecast payments to ensure affordability of the bank
* Manage mobilizations of the bank (in savings, current accounts, …)
* Propose related policies to meet the demand for payment and liquidity
* Ensure compliance with compulsory reserves of SBV
* Other related issues

## Teaching and Research Assistant | School of Business, International University, VNU-HCM

### Feb 2017 – Nov 2019

* Assist lecturers in checking attendance; marking assignments and exams; guiding students in their assignments; teaching extra-classes; etc.
* Courses: Financial Accounting; Working Capital Management; Asset Pricing; and other courses in finance and banking fields
* Conduct some researches and others working under the guidance of lecturers

## Internship

### Feb 2016 – Apr 2016, e-Banking Consultant, BIDV-Go Vap Transaction Office

* Understand e-banking products of the bank and the process of registration of these products
* Open current accounts/ATM/other e-banking products for customers
* Do office works and other related issues

### Oct 2015 – Nov 2015, International Payment Department, Eximbank – Cong Hoa Branch

* Understand the process of international payments of the bank

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|  | Skills |

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| * Microsoft Office (Word, Excel, Power Point, etc.)
* Presentation
 | * Econometrics and Data analysis (SPSS, STATA, Power BI, IDEA)
* Teamwork
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|  | publications |

## ISI/SCOPUS journal papers

* Ho, H. T., Le, D. Q. T., & Nguyen, T. D. (2021). Abnormal loan growth and bank risk taking in Vietnam: A quantile regression approach. Cogent Business and Management, 8(1). <https://doi.org/10.1080/23311975.2021.1908004> [Scimago: Q2]
* Nguyen, T. D., Le, D. Q. T, & Ho, H. T. (2021). Intellectual capital and bank risk in Vietnam – A quantile regression approach. *Journal of Risk and Financial Management*, 14(1), 27. <https://doi.org/10.3390/jrfm14010027> [ABDC: B]

## Non-ISI journal papers

* Ho, H. T. (2020). Financial performance and income diversity: Does ownership matter? Evidence from Vietnamese Commercial Banks. *International Journal of Economics and Finance*, 12(8), 77-90. <https://doi.org/10.5539/ijef.v12n8p77>
* Ho, H. T. & Vo, T. Q. (2019). The relationship between market power and income diversity with ownership structure as a moderator – A study of Vietnamese commercial banks. *Asian Journal of Economics, Business and Accounting*, 10(3), 1-16. <https://doi.org/10.9734/AJEBA/2019/v10i330106>

## Conference proceedings

* Pham, T. T. X., Ho, H. T., & Le, T. T. H. (2020). *The safety threshold of Vietnam’s banks during Covid-19* [Conference presentation abstract].School of Banking Conference 2020: Contemporary Issues in Banking and Finance: Sustainability, Fintech and Uncertaintiesof UEH, HCMC, Vietnam. ISBN 978-604-80-4914-0
* Pham, T. T. X., Nguyen, T. T. N., & Ho, H. T. (2020). Logistic regression versus random forest for bank failure prediction. *Proceedings of School of Banking Conference 2020: Contemporary Issues in Banking and Finance: Sustainability, Fintech and Uncertainties, (pp.* 115-129). HCMC, Vietnam: UEH. ISBN 978-604-80-4914-0

## Books/Book chapters

* Ho, H. T. & Vo, T. Q. (2019). State ownership makes stronger the relationship between market power and income diversity – A case of Vietnamese Commercial Banks. In B. K. Kayode (Ed.). *Emerging Issues and Development in Economics and Trade Vol. 1.* (pp. 91-111).Book Publisher International. <https://doi.org/10.9734/bpi/eidet/v1>
* Vo, T. Q. (Ed.) (2018). *Case Studies for Teaching BA’s students*. VNU Press
	+ Vo, T. Q. & Ho, H. T. Business ethics and the scandal of Khai Silk, 22-33
	+ Vo, T. Q. & Ho, H. T. IPO – A case of Angimex Co., 34-47
	+ Vo, T. Q. & Ho, H. T. Working capital management at Angimex Co., 62-70
	+ Vo, T. Q. & Ho, H. T. The first bank M&A deal – Saigon Joint Stock Commercial Bank, 71-91