

SUMMARY OF THE NEW CONCLUSIONS OF THE DOCTORAL THESIS

1. Thesis topic: "Develop retail banking services at Joint Stock Commercial Bank for Investment and Development of Vietnam".

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

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3. Full name of scientific supervisors: Prof. Dr. Vu Van Hoa and Dr. Le Thu Huyen

4. New conclusions of the thesis:

New academic and theoretical contributions

The thesis has clarified the theoretical basis for the development of retail banking services of retail banks before the wave of digitizing banking activities. products, including: analyzing, explaining multi-dimensional retail banking issues and developing retail banking services of commercial banks; Supplementing and completing evaluation criteria, Analyzing the factors affecting the retail banking development of commercial banks, presenting the concept, content and trend of digitizing retail banking services.

The thesis systematizes the lessons learned. develop banking services of a number of commercial banks in the world and in Vietnam include: Joint Stock Commercial Bank for Foreign Trade of Vietnam; Vietnam Joint Stock Commercial Bank for Industry and Trade, Common Wealth Bank of Australia and KEB Hana Bank of Korea, from which to draw some valuable lessons for reference to develop retail banking services for the Joint Stock Commercial Bank for Investment and Development of Vietnam.

New proposals drawn from the research results

The thesis has used a combination of research methods, systematically analyzing the current status of retail banking development in BIDV in the period of 2015 - 2019 aims to clarify the current situation of the development of retail banking services at BIDV in the period 2015 - 2019, in particular using

the sociological survey method and econometric model to measure satisfaction and loyalty of customers to retail banking services. With a rich, up-to-date and clear source of data, the thesis has shown the success level, the limitations and the cause of the limitations realistically. From those studies, the thesis proposes the results of practical research that are reliable, this is a practical method that has many advantages over similar published topics.

Proposing five new groups of solutions for the bank to develop retail banking services at BIDV on the basis of the current development of retail banking services in BIDV such as: (i) Orientations, mechanisms and policies, process and risk management, (ii) Products, customer base and distribution channels; (iii) Technology, (iv) Human Resources and (v) Support; In which, the product solutions, customer base and distribution channels have many new points compared to the previously announced projects, especially the solution of building a digital ecosystem of retail banking services.

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Scientific supervisors

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