VU VIET QUANG

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**To whom it may concern,**

I highly recommend Hien Nguyen for your Master’s program in Computational Finance. Hien is currently enrolled in our Master of Finance program at the University of Economic, where I have guided her academic and research capabilities.

Hien's final research project on profit-based credit scoring models, utilizing advanced techniques such as XGBoost and Random Forest, exemplifies her commitment to pioneering new approaches with a keen eye on making a tangible impact in the local banking sector. This project underscores Hien's exceptional ability to synthesize insights from a plethora of research articles, showcasing her proficiency in critical analysis and research synthesis.

Moreover, Hien exhibits a strong command of various machine learning algorithms and Python programming, enabling them to adeptly tackle complex financial issues. Her prowess in applying diverse machine learning techniques underscores her capability to address intricate financial challenges effectively.

With a profound understanding of the banking sector, Hien consistently demonstrates the acumen to identify highly promising topics for application within the industry. Her breadth of knowledge has significantly contributed to identifying topics with immense potential for practical application.

The captivating nature of Hien's research project truly showcases her exceptional abilities and potential. Coupled with her remarkable capabilities, it unequivocally demonstrates her suitability for advanced studies in the Master’s program. I firmly believe that Hien possesses the potential to further develop and expand upon her research topics in an advanced academic setting.

In summary, Hien Nguyen possesses outstanding qualities and capabilities that make them an exemplary candidate for your Master’s program. I am confident that her dedication, expertise, and passion for advancing the field will contribute significantly to the academic community and further the realm of computational finance.

Please do not hesitate to contact me if you require any further information.

Sincerely,

Vu Viet Quang