THINH TRUONG (Mr.)

Vietnamese, born in 2001, based in Ho Chi Minh City, Vietnam (CV updated til Dec 2024)

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INTERESTS

Monetary Economics, International Macroeconomics, Central Banking.

EDUCATION

Center for Advanced Studies in Economics and Data Science, DEPOCEN **Jul 2024 – Jan 2025**
Pre-Master's/Pre-PhD Program in Economics *HCMC, Vietnam*
- **GPA:** (In progress).
- **Relevant coursework:** Mathematical Foundations & Optimization (16.25/20), Advanced Microeconomics, Advanced Macroeconomics (18.50/20), Econometrics.

RMIT University Vietnam **Jul 2019 – Apr 2023**
Bachelor in Economics and Finance (with Distinction) *HCMC, Vietnam*
- **GPA:** 3.4/4.0
- On the Scholar's List for **Top 5% Academic Excellence**, Class of 2023.
- **Relevant coursework:** Business Statistics (HD), Quantitative Analysis (DI), Basic Econometrics (DI), Microeconomics I & II (HD×2), Macroeconomics I & II (HD×2), International Trade (HD)*.

*HD = High Distinction or 80+/100; DI = Distinction or 70-80/100.

RESEARCH EXPERIENCES

Donation and Altruism | *Co-author, in progress* **Sep 2024 – Present**
- Project lead: Prof. HUYNH Luu Duc Toan - Queen Mary University of London
- Summary: This paper examines how rewards and social factors, such as recognition, norms, and peer pressure, affect prosocial behavior. Using a difference-in-differences approach, we analyze how ex-ante identity revelation influences donation amounts, focusing on a Vietnamese government-backed donation program following Typhoon Yagi in 2024.
- Responsibility: collect & process more than 2 million data points, conduct preliminary econometric analysis.

ESG Disclosure & Banks' Financial Performance | *Lead author* **Dec 2024**
- Accepted for ICFAA 2024 proceedings.
- Summary: The study analyzes the impact of ESG disclosure on the financial performance of 28 Vietnamese commercial banks (2021-2023) using fixed effects with robust SE. Results indicate that higher ESG disclosure boosts short-term financial performance but reduces it in subsequent years, highlighting the trade-off between immediate and future returns.
- Responsibility: review literature, design empirical model, collect & process data, conduct econometric analysis.

AWARDS & DISTINCTIONS

Short-term Resarch Training, Foreign Trade University **Aug 2022**
Young Research Seeds Scholarship

RMIT Fintech Blockchain Competition 2022 (Innovation) **Aug 2022**
Second Runner-Up (Third Prize)
- Conceptualized a new fintech-blockchain innovation in the insurance industry named "Cybernated Insurance", aiming to enhance farmers' economic resilience to natural disasters following SDGs 8 & 13.
- Guided 4 junior members in performing research and problem solving.

RMIT Business Analyst Champion 2021 (Data Analytics) **Nov 2021**
Semi-Finalist (Top 10)
- Processed & analyzed data, researched & conducted competitor analysis.

Future Founder Competition 2021 (Innovation) **Aug 2021**
First Runner-Up (Second Prize)
- Constructed a business model, projected a 5-year financial plan, & diagnosed relevant business risks.

RMIT Research Challenge 2021 (Research & Asset Valuation) **Jun 2021**
First Runner-Up (Second Prize)
- Researched & evaluated Vietnam's macroeconomic outlooks & banking industry performance.
- Built up intrinsic & relative valuation models, & assessed investment risk assessments.

PROFESSIONAL EXPERIENCES

MoMo (Top 1 Fintech Company in Vietnam)   **Jun 2022 – Present**
Senior Executive – Credit Risk Management (MoMo Talents 2022 Program)   *HCMC, Vietnam*
- Research and analyze new regulations and monetary policies from the State Bank of Vietnam to ensure services' compliance, adaptability, & economic resilience.
- Initiate and implement several initiatives by leading the internal IT department & external partners to enhance products' economics, and monitor effectiveness & timeline commitment.
- Conduct frequent data analysis to deliver business-insightful recommendations for optimizing business profit while securing users' accessibility to lending financial services.

RMIT University Vietnam   **Oct 2021 – Jun 2022**
SAS Program Tutor, Workshop Leader (Academic Tutoring)   *HCMC, Vietnam*
- Got selected among top students in Economics and Finance for academic performance, aided 100+ RMIT students in academic study and skill development through co-learning workshops and one-on-one tutoring sessions.
- Specialized in Business Statistics, Basic Econometrics, Microeconomics I, Macroeconomics I, & Corporate Finance.

EXTRA-CURRICULAR EXPERIENCES

RMIT Golden Flames Competition Club   **Oct 2020 – Jan 2022**
Human Resource Manager (Leadership Rotation)   *Jun 2021 – Jan 2022*
- Led a team of 15 members to build and organize the club's human resources and physical asset databases on an Excel platform, extracted and analyzed the database monthly to recognize any incurring demand.
- Monitored the department's overall timelines and projects, including task & workload allocation, team settling to research and develop monthly training sessions to improve soft skills, mental well-being, and team spirit of 50+ club members, with 4 successfully delivered projects.
- Researched and implemented new member recruitment frameworks, and reduced newbie turnover rate by 25% during 2 in-office semesters.

Chief Finance Officer (Executive Board)   *Oct 2020 - Jun 2021*
- A member of the Executive Board, developed and navigated organizational goals and objectives, and hosted frequent member trainings and general meetings.
- Audited regular incomes and expenses on the financial records, tracked the club's bank account, and balanced the club's monthly budget to ensure available liquidity for ad hoc demands.
- Consolidated financial reports for the university's staff-in-charge to request sponsorships and reimbursements, with 100% of the requested value being successfully approved.

SKILLS & COMPETENCIES

Standardized tests:
- GRE General: 170/170 Quant.
- IELTS Academic: 7.5/9.0 Overall - 7.0/9.0 Writing.

Programming: Python, R, SQL, LaTeX.

Languages: English (C1 Advanced), Vietnamese (Native).

REFERENCES

Dr. Hung Ly-Dai (Pre-Master lecturer)
- Lecturer in Advanced Macroeconomics, DEPOCEN; Research Fellow, Vietnam Institute of Economics, VASS.
- hunglydai@gmail.com.

Assc. Prof. Toan Huynh (Research mentor)
- Associate Professor in Applied Macroeconomic Analysis, Queen Mary University of London.
- t.huynh@qmul.ac.uk.

Dr. Tung Bui (Undergraduate lecturer)
- Lecturer in Economics, The Business School, RMIT University Vietnam.
- tung.buiduy@rmit.edu.vn.