

TRUONG Tuong Thinh (Mr.)

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DoB: 4th Feb 2001 | Nationality: Vietnamese | Based in Ho Chi Minh City, Vietnam

EDUCATION

FTU Innovation and Incubation Space (Foreign Trade University) **HCMC, Vietnam**
Wesearch InnoLab #2 *Apr 2024 - Oct 2024*

- 60% Entrance Scholarship for top academic profile (Young Research Seeds Scholarship).
- **Major training:** Literature Review, Qualitative & Quantitative Research, Questionnaire Survey.
- Research mentor: Dr. DINH Thi Thanh Binh (PhD) - Foreign Trade University.

RMIT University Vietnam **HCMC, Vietnam**
Bachelor of Business in Economics and Finance *Jul 2019 - Apr 2023*

- **GPA:** 3.4/4.0 (on the Scholar's List for Top 5% Academic Excellence in Economics and Finance program and across all undergraduate programs, Class of 2023).
 - **Major 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.*

PROFESSIONAL EXPERIENCE

MoMo (Top 1 eWallet in Vietnam | Fintech) **HCMC, Vietnam**
Senior Executive - Credit Risk Management (MoMo Talents 2022 Program) *Jun 2022 - Present*

- Manage an end-to-end onboarding strategy, including eKYC, pre-selection, package offering, underwriting strategy, and credit portfolio management for digital lending services.
- Research and analyze new regulations and monetary policies from the State Bank of Vietnam to ensure services' compliance, adaptability, and 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 **HCMC, Vietnam**
SAS Business Program Tutor & PAL Workshop Leader (Academic Tutoring) *Oct 2021 - Jun 2022*

- Got selected among top students in Economics and Finance for academic performance to aid peer Business students in academic study and skill development.
- Delivered co-learning workshops and one-on-one tutoring sessions to 100+ RMIT students throughout 2 semesters of service.
- Tutored other students in Economics and Finance courses: *Business Statistics, Basic Econometrics, Microeconomics I, Macroeconomics I, and Corporate Finance.*

EXTRACURRICULAR EXPERIENCE

RMIT Golden Flames Competition Club **HCMC, Vietnam**
Human Resource Manager *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*

- 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.
- Acted as a member of the Executive Board, developed and navigated organizational goals and objectives, and hosted frequent member trainings and general meetings.

ACHIEVEMENTS

RMIT Fintech Blockchain Competition 2022 (Entrepreneurship)

HCMC, Vietnam

Second Runner-Up (Third Prize)

Aug 2022

- 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 incorporating economic and financial concepts into the problem-solving process.

RMIT Business Analyst Champion 2021 (Data Analytics)

HCMC, Vietnam

Top 10 (Semi-Finalist)

Nov 2021

- Established business hypotheses related to the company's revenue streams and cost structure; utilized statistical tools and spreadsheet pivot table to analyze Suntory Pepsi Co.'s financial data set to validate the hypotheses.
- Conducted competitor analysis and built a brand positioning map based on data findings; derived relevant comparative insights.
- Converted validated insights into actionable business implementations to improve and enhance the company's financial performance.

Future Founder Competition 2021 (Entrepreneurship)

HCMC, Vietnam

First Runner-Up (Second Prize)

Aug 2021

- Researched the market of utility repairing services in HCMC and the new behaviors among young Vietnamese consumers from Euromonitor, GSO demographic surveys, Nielsen reports, etc.
- Constructed a business model, projected a 5-year financial plan, and diagnosed relevant business risks using statistical probability measures.
- Instructed junior members, collaborated with the team to prepare and present the pitch deck, and enhanced the message through data visualization.

RMIT Research Challenge 2021 (Research & Asset Valuation)

HCMC, Vietnam

First Runner-Up (Second Prize)

Jun 2021

- Researched and evaluated Vietnam’s macroeconomic outlooks and banking industry performance.
- Conveyed peer evaluation by comparing 10+ commercial banks in Vietnam and built competitive positioning for the Asia Commercial Bank (HOSE: ACB).
- Set up intrinsic and relative stock valuation models, risk assessments, and mitigations.

SKILLS & COMPETENCY

Technical skills:

- Data Analytics (Proficient SQL, Intermediate Python) | Data Visualization (Proficient Power BI).
- Microsoft Office (Word, Excel, PowerPoint) | Spreadsheet Modeling.
- Statistics & Probability | Regression Analysis.
- Secondary Research | Literature Review.

Soft skills: Leadership | Team Working | Time Management | Critical Thinking | Adaptivity.

Languages: English (Proficient, IELTS 7.0 certified in 2019) | Vietnamese (Native).

GOALS & INTEREST

Personal goals:

- Pursue a master’s degree in Econometrics and Empirical Economics at Toulouse School of Economics in Europe, and seek to fund the study with full-ride scholarships.
- Pursue a Ph.D. in Economics, work as a university lecturer and economic researcher

Interests: Econometrics & Data Analytics | Monetary Economics | Development Economics.

REFERENCES

Dr. BUI Duy Tung (PhD) - RMIT University Vietnam

- Lecturer - Department of Economics and Finance , The Business School.
- Email: tung.buiduy@rmit.edu.vn.

Dr. CHU Thanh Tuan (PhD) - RMIT University Vietnam

- Lecturer cum Deputy Head of Bachelor of Business - Head Office , The Business School.
- Email: tuan.chu2@rmit.edu.vn.