## **NBS Focus Point in Ho Chi Minh City**



Panellist:
Ms Lien Hong Truong
Senior Manager, Financial Services Advisory,
Ernst & Young Vietnam Limited

## **Background**

- Ms Lien is Manager in Ernst & Young Financial Service Office providing Advisory and Audit services to banks and financial institutions.
- More than 9 years of experience working at Ernst & Young in providing Advisory and Audit services to banks and financial institutions in Vietnam.
- A Specialist in Market Research area for banking & finance industries by involving in various market research report.
- Engaged in several projects consist of market research on Vietnamese and regional consumer finance market in order to analyse impacts of external and internal factors, identify market potentials and business opportunities for a number of financial institutions.
- BA Accounting, National Economic University, 2007

## **Experience**

- Ms Lien is a manager for Vietnam based Financial Company for robo lending and process automation.
- Currently a project manager for an "all in one payment and loyalty program" project for a big corporation in Vietnam. The objective of the project is to develop a business strategy including MVP, loyalty program, roll out roadmap and IT solution requirements.
- Was a manager in a Payment Strategy project for a big commercial bank in Vietnam to assist the bank in market analysis where Fintech Landscape study is required; opportunity identification; MVP, customer segmentation, partnership identification; IT readiness review, GTM strategy and PMO framework.
- Was a consultant in the "Organisational Restructuring and Development of Human Resources Strategies" project for one of the leading joint-stock commercial banks, consulting on business strategy, TOM and process design for front-end units of the bank. She was also a Finance TOM lead for a joinstock venture bank in Vietnam.
- Engaged in several market research projects on Vietnamese and regional consumer finance market in order to analyse impacts of external and internal factors, identify market potentials and business opportunities for a number of financial institutions.
- Macro-Economic Market Research Executes macro-economic analysis, SWOT analysis, trade liberalization impact on local enterprises analysis for licensing projects of foreign banks' new branch set-up in Vietnam.
- Financial Sector Review & Analysis: In charge of the "Quarterly review on banking sector" for a foreign bank, JBIC since 2014: Constructs a comprehensive view about macro-economy, developments of Vietnamese banking sector, banking restructuring updates.
- Formulates market research on other financial markets including stock market, interbank market, bond market & derivatives market. Conducts forecast on outlook of economy and banking sector.
- Designed COA to formulate a recommendation of ERP and GL development, and FIT assessment between current state with common practice on GL and COA for 2 joint stock banks.
- Contributed to the Project "Financial Sector Modernization and Information Management System" for the SBV in order to enhance its information system and management capacity.