

Nguyen T. H. NGUYEN

CONTACT INFORMATION

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EDUCATION

2016-2021 Ph.D. in FINANCE, **Auburn University**, U.S.A.
2009-2010 Master of BUSINESS, **Monash University**, Australia
| Major: Banking and Finance
2000-2004 Bachelor of ECONOMICS, **National Economics University (NEU)**, Vietnam
| Major: Accounting

RESEARCH INTERESTS

Financial Institutions, Banking Regulation, Household Finance, Corporate Governance, Financial Risk Management.

TEACHING EXPERIENCE

2021-Present | COLLEGE OF BUSINESS, **Minnesota State University, Mankato (MNSU)**
Business Finance
Integrated Business Experience (IBE) Practicum
Risk Management for Financial Institutions
Financial Institutions and Markets
2018-2020 | HERBERT COLLEGE OF BUSINESS, **Auburn University**
Advanced Business Finance
2011-2016 | **Foreign Trade University (FTU) & London Metropolitan University**
Principles of Finance
Money and Banking
Risk Management in Banking
Accounting in Banking
Banking and International Banking Systems

PROFESSIONAL EXPERIENCE

2005-2011 | **Deposit Insurance of Vietnam (DIV), HANOI REGIONAL BRANCH**
Economics Analyst
- Senior researcher in economics and banking regulation.
- On-site depository institution examiner.

PUBLICATIONS

"[New Empirical Evidence on Factors Influencing the Yield on High-Grade Municipal Bonds](#)" (with James R. Barth and Richard J. Cebula), *American Business Review*, 26(2), 503-518, November 2023.
Book chapter: "[Financial Literacy and Use of Financial Services by US Households](#)" (with James R. Barth, Valentina Hartarska, and Jitka Hilliard), *Handbook of Microfinance, Financial Inclusion and Development*, edited by Valentina Hartarska and Robert Cull, Edward Elgar Publishing, 2023.
Book chapter: "[Deposit Insurance Schemes](#)" (with James R. Barth and Jiayi Xu), *The Encyclopedia of Finance*, edited by Cheng-Few Lee and Alice C. Lee, Springer Nature Switzerland AG, 2022.
"[Community Banks vs. Non-Community Banks: Where is the Advantage in Local Small Business Funding?](#)" (with James R. Barth), *Atlantic Economic Journal*, 48(2), 161-174, July 2020.

WORKING PAPERS

"Banking Technology, Bank Branching, and Financial Inclusion" (with James R. Barth and Richard J. Cebula).

"Credit Cards and Payday Lenders/Pawn Shops: Substitutes or Complements?" (with James R. Barth and Jitka Hilliard).

"How Differences in Financial Literacy Affect the Household Choice and Use of Financial Institutions and Services?" (with James R. Barth, Valentina Hartarska, and Jitka Hilliard).

"Institutional Ownership Stability and Product Quality Failures" (with Thanh-Dat Le).

"Does technology make you happier? Online budget planner and financial well-being" (with Thanh-Dat Le and Quynh Nguyen).

PRESENTATIONS

"Does technology make you happier? Online budget planner and financial well-being", (with Thanh-Dat Le and Quynh Nguyen),

- Southwestern Finance Association Conference, 2024, Las Vegas, Nevada (accepted).

"Institutional Ownership Stability and Product Quality Failures", (with Dat Le),

- Southwestern Finance Association Conference, 2023, Houston, Texas (presented by co-author).

- Southern Finance Association Conference, 2023, El Conquistador, Fajardo, Puerto Rico.

"Credit Cards and Payday Lenders/Pawn Shops: Substitutes or Complements?", (with James R. Barth and Jitka Hilliard),

- Southern Finance Association Conference, 2022, Key West, Florida.

- 94th International Atlantic Economic Conference, 2022, Washington DC (presented by co-author).

"Community Banks vs. Non-community Banks: Contribution to Local Small Business Funding"

- Southwestern Finance Association Conference, 2019, Houston, Texas.

"How Does Financial Literacy Affect the Choice and Use of Alternative Financial Firms and Services?", (with James R. Barth, Valentina Hartarska, and Jitka Hilliard),

- UAB Academic Symposium, 2020, presented virtually,

- Western Economic Association International Virtual International Conference, 2021, presented virtually,

- Southwestern Finance Association Conference, 2021, presented virtually.

"Brick-and-Mortar or Digital? The Impact of Technology on Bank Branching and Financial Inclusion"

- Southwestern Finance Association Conference, 2021, presented virtually.

PROFESSIONAL SERVICE & AFFILIATIONS

Ad hoc Referee for the Journal of International Economics and Management

Ad hoc Referee for the Review of Quantitative Finance and Accounting

Discussant at the Southern Finance Association Conference, 2022

Discussant at the Southwestern Finance Association Conference, 2019 & 2021

Member of the Southern Finance Association (SFA)

Member of the Financial Management Association (FMA)

Member of the Vietnam Finance Association International (VFAI)

Member of the Global Association of Risk Professionals (GARP)

GRANTS & AWARDS

JANUARY 2023 The MNSU College of Business Research Awards 2023-2024

JANUARY 2021 The Clayton Homes Award for Excellence Ph.D. Candidate in Finance

MAY 2020 The Raymond J. Harbert College of Business Award for Poster Presentation at the 2020 Auburn University Student Research Symposium

OCTOBER 2019 Selected as an Emerging Scholar, 2019 Community Banking in the 21st Century Research and Policy Conference, The Federal Reserve of St. Louis

MARCH 2019 SWFA Doctoral Student Travel Grant

JANUARY 2019 AFA Doctoral Student Travel Grant

MAY 2013 FTU President's Award for Excellence in Supervising Students in Research

JANUARY 2009 Australian Development Scholarship for Postgraduate Education in Australian Institutions

JUNE 2004 NEU President's Award for Academic Excellence

MAY 2004 VACO - Deloitte Touch Tohmatsu Scholarship for Academic Excellence

PROFESSIONAL QUALIFICATIONS

JANUARY 2023 **Financial Risk Manager (FRM)**, Global Association of Risk Professionals (GARP)

MARCH 2020 **Missing Data**, Statistical Horizons

SEPTEMBER 2019 **Web-scraping and Data-cleaning for Research**, University of Indiana

JULY 2019 **Structural Equation Modeling (SEM)**, Statistical Horizons

COMPUTER SKILLS

Stata, SAS, Python, L^AT_EX, Microsoft Office

LANGUAGES

VIETNAMESE: Native language ENGLISH: Fluent