

Decision of the FIBAA Accreditation and Certification Committee



18th Meeting on June 5, 2025

PROGRAMME ACCREDITATION

Project Number:	23/028
Higher Education Institution:	Ho Chi Minh City University of Economics and Finance (UEF), Vietnam
Location:	
Study programme:	1. Bachelor of Finance and Banking 2. Bachelor of English Language
Type of accreditation:	initial accreditation

The FIBAA Accreditation and Certification Committee has taken the following decision:

According to § 7 (6) in conjunction with § 9 (1) of the FIBAA General Terms and Conditions within the framework of procedures for the award of the FIBAA Quality Seal for Programmes from January 1, 2021, the study programmes are accredited with four conditions.

For all programmes:

- **Condition 1** (see chapter 3.2): The University supplies the Diploma Supplement with a grade distribution table in accordance with the ECTS User's Guide 2015¹, access requirements, official duration of programme and programme learning outcomes.
- **Condition 2** (see chapter 5.3):
The HEI:
 - a) provides comprehensive information on the website in English for all study programmes, especially Information about equal opportunities for students,
 - b) ensures international accessibility for UEF's website.

Additionally, for the Bachelor of English Language:

- **Condition 1** (see chapter 3.3): The University aligns its didactic approach with other national and international universities.
- **Condition 2** (see chapter 3.3): The University uses academic referencing in their teaching materials.

Proof of meeting these conditions is to be supplied by March 4, 2026.

Period of Accreditation: June 5, 2025 until June 4, 2030.

The FIBAA Quality Seal is awarded.

¹ See [ECTS User's Guide 2015](#) (pages 39-41) for an explanation of grade distribution tables.

Assessment Report

Higher Education Institution:

Ho Chi Minh City University of Economics and
Finance (UEF), Vietnam

Bachelor programme:

1. Finance and Banking (Tài chính -Ngân hàng)
2. English Language (Ngôn ngữ Anh)

Qualification awarded on completion:

1. Bachelor of Finance and Banking
2. Bachelor of English Language

General information on the study programme

Brief description of the study programme:

Finance and Banking: The study programme aims to train students in Finance and Banking, equipping them with fundamental and specialised knowledge in finance. It focuses on corporate finance and banking specialisation, enabling graduates with the necessary skills for planning, organising, and managing financial activities in various economic organisations. The study programme also prepares students for personal career development in a competitive environment and the context of global integration.

English Language: The study programme aims to train students in the English Language, equipping them with fundamental and specialised knowledge in language skills, linguistics, culture, and literature. It focuses on English Language teaching, Translation and Interpretation, Business English, and English for Communication, enabling graduates with the necessary skills for professional practice in diverse local and global contexts. The study programme also prepares students for personal career development by fostering digital literacy, critical thinking, creativity, teamwork, problem-solving abilities, and professional responsibility in an international working environment.

Type of study programme:

Bachelor programme

Projected study time and number of ECTS credits / national credits assigned to the study programme:

Projected study time: 4 years

Number of ECTS credits:

Finance and Banking: 182.52 ECTS credits (students who choose to study two substitute courses instead of doing a thesis); 183.96 ECTS credits (students who do a thesis)

English Language: 181.14 ECTS credits (students who choose to study two substitute courses instead of doing a thesis); 181.86 ECTS credits (students who do a thesis)

Number of national credits:

Finance and Banking: 132 national credits

English Language: 131 national credits

Mode of study:

full-time

Didactic approach:

study programme with obligatory class attendance

Double/Joint Degree programme:

no

Scope (planned number of parallel classes) and enrolment capacity:

Finance and Banking: Cohort 2023: 560

English Language: Cohort 2023: 220

Programme cycle starts in:

September

Initial start of the programme:

Finance and Banking: 2007

English Language: 2015

Type of accreditation:

initial accreditation

Procedure

A contract for the initial accreditation of the bachelor programme Finance and Banking and the bachelor programme English Language was made between FIBAA and Ho Chi Minh City University of Economics and Finance (UEF) on May 12, 2023. On July 22, 2024, the HEI submitted a self-evaluation report, which included a detailed description of the programme and further documents in order to prove that the criteria for programme accreditation are met.

At the same time, FIBAA appointed a review panel². The HEI has agreed with the chosen experts. The panel consisted of:

MMag. Dr. MA MBA Sandra Allmayer

Akademie der Steuerberater:innen und Wirtschaftsprüfer:innen GmbH
Managing Director
Practice representative

Prof. Diah Ariani Arimbi

Universitas Airlangga, Indonesia
Head of Language and Multicultural Center

Peter Felten (written procedure)

University of Vienna
Student of Banking and Finance M.Sc.
Student representative

Prof. Dr. Georg Köpf

Kempten University of Applied Sciences
Professor of Business Administration, specialising in Financing, Banking and Insurance

Dr. Thi Thu Ha Dinh

Thai Binh Duong University
Head of Finance - Banking Division
Country expert

Prof. Dr. Eva Wilden

University of Duisburg-Essen
Professor of English as a Foreign Language Education

FIBAA project manager:
Eva Seidel

The assessment is based on the self-evaluation report, amended by further documents, as requested by the panel, and an on-site visit. The on-site visit took place on March 26-27, 2025 at the UEF's premises in Ho Chi Minh City. At the end of the on-site visit, the panel has given a short feedback on its first impressions to representatives of UEF.

² The panel is presented in alphabetical order.

The assessment report based on this was delivered to UEF for comment on May 19, 2025. The statement on the report was given up on May 23, 2025. It has been taken into account in the report at hand.

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Summary

For Bachelor programmes

The bachelor programme Finance and Banking and the bachelor programme English Language offered by Ho Chi Minh City University of Economics and Finance (UEF) fulfils with few exceptions the FIBAA quality requirements for bachelor programmes and can be accredited by the Foundation for International Business Administration Accreditation (FIBAA) for five years starting on June 5, 2025, and finishing on June 4, 2030, under conditions. The programme is in accordance with the national and the European Qualification Frameworks and the European Standards and Guidelines in their applicable version valid as of the time of the opening of the procedure, and in accordance with the Bologna Declaration.

Accreditation with conditions

The panel members identified need for improvement regarding the following aspects:³ contents, structure and programme description. They recommend the accreditation for **all programmes** on condition of meeting the following requirements:

- **Condition 1** (see chapter 3.2): The University supplies the Diploma Supplement with a grade distribution table in accordance with the ECTS User's Guide 2015⁴, access requirements, official duration of programme and programme learning outcomes.
- **Condition 2** (see chapter 5.3):
The HEI:
 - c) provides comprehensive information on the website in English for all study programmes, especially Information about equal opportunities for students,
 - d) ensures international accessibility for UEF's website.

For the **English Language** programme, the panel recommends the following conditions additionally:

- **Condition 1** (see chapter 3.3): The University aligns its didactic approach with other national and international universities.
- **Condition 2** (see chapter 3.3): The University uses academic referencing in their teaching materials.

Proof of meeting these conditions is to be submitted by March 4, 2026.

Furthermore, the quality requirements that have not been fulfilled – Internationality of the student body (see chapter 3.4) and Evaluation by students (see chapter 5.2) – are not asterisk criteria and therefore do not lead to conditions. The measures UEF takes to solve the identified problem are to be considered during the re-accreditation.

³ These aspects are asterisk criteria which means that they are essential for the study programme.

⁴ See [ECTS User's Guide 2015](#) (pages 39-41) for an explanation of grade distribution tables.

The panel members identified a few areas where **the two programmes** could be further developed by:

- implementing on overall strategic concept on university level on internationalisation at university level (see chapter 1.2).
- intensifying measures to promote internationality of the student body which are goal oriented (see chapter 3.4).
- intensifying measures to promote internationality of the faculty which are goal oriented (including outgoing staff mobility) (see chapter 3.4).
- publishing the results of the student evaluation for all participants (see chapter 5.2).
- ensuring international accessibility for UEF's website (see chapter 5.3).

For the **Finance and Banking** programme, the panel recommends additionally:

- including more courses specific in AI technology in the finance and banking sector (see chapter 3.3).

For the **English Language** programme, the panel recommends additionally:

- increasing the scope of theory and balancing the bridge between theory and practice. (see chapter 3.1).
- establishing a formal procedure to provide lecturers with regular opportunities for further training in their subject areas (see chapter 4.1).

The measures that UEF takes in order to implement the recommendations of the panel members will have to be considered during the re-accreditation.

There are two criteria in which the programme exceeds the quality requirements:

- Student support by the faculty (see chapter 4.1).
- Career counselling and placement service (see chapter 4.5).

For the overall assessment of the programme, please refer to the quality profile at the end of this report.

Information

Information on the Institution

Established on 24 September 2007 under Decision No.1272/QĐ-TTg by the Prime Minister, Ho Chi Minh City University of Economics and Finance (UEF) is a private university located in central Ho Chi Minh City. UEF is a young and fast-growing university. The University offers various undergraduate and postgraduate degree programmes in

- Business,
- Banking/Finance/Auditing,
- Languages,
- Communication,
- Public Relations,
- International Relations,
- Law,
- Information Technology,
- Graphic Design, among others.

UEF aims to become a leading university in Vietnam, aligning with international academic standards, guided by the philosophy of comprehensive education and lifelong learning.

UEF aims to attain high standards in higher education by integrating the most up-to-date knowledge from across the world into the local context of transformation and economic integration to meet the rising need for competent human resources in the country.

UEF offers 36 bachelor's programmes, with options for interdisciplinary, double-major, and second-degree study. Postgraduate offerings include six master's and one doctoral programme. Its academic staff comprises 956 individuals: five professors, 25 associate professors, 169 with doctoral degrees, 620 with master's, and 137 with bachelor's qualifications.

The university continues to strengthen its reputation through innovation in education, research, and community engagement, positioning itself in both domestic and international higher education landscapes.

Mission

UEF's mission is

- to cultivate high-quality human resources to meet the needs of society and global integration;
- to nurture an environment of academic and research freedom that fosters the holistic, dynamic, and creative development of learners;
- to develop practical working capacity, professionalism and social responsibility through close and strong collaborations with businesses and communities.

Vision

UEF will become one of the leading universities in Vietnam, prestigious in the region, and a cradle for training successful global citizens who are ready to contribute significantly to society.

The **Core values** of UEF are:

- Excellence: Provide excellent study programmes and services.
- Innovation: Encourage innovation in teaching, research, community services, and development of startup ideas.
- Integration: Promote comprehensive international cooperation and integration.
- Development: Constantly develop and enhance the quality of all activities of the university.

Educational Philosophy:

- Comprehensive Education: The university educates students to fully develop their qualities and competencies, to maintain a spirit of community and social responsibility, to engage in creative thinking and international integration, and to be prepared to adapt to the changing world.
- Lifelong Learning: The university applies modern and advanced teaching methods and educational technologies and constructs a diverse learning and research environment in order to shape, cultivate and promote self-study and lifelong learning capacity for students.

UEF also carried out a **SWOT Analysis**:

Strengths

UEF is a recognised private university in Vietnam, having achieved institutional accreditation in 2019 and 2023, with a comprehensive quality assurance system in place. It offers career-oriented programmes—half delivered entirely in English—supported by modern, QS 5-Star-rated facilities and teaching.

Weaknesses

Leadership and management are relatively young and lack extensive higher education experience, with limited English proficiency among staff. Digital transformation and system integration are still developing, while internationalisation and research-practice alignment remain limited.

Opportunities

Vietnam's integration into ASEAN, demographic trends, and supportive education policies create strong growth potential. UEF benefits from its location in Ho Chi Minh City, rising recognition of private universities, and advances in technology enabling global collaboration.

Challenges

Globalisation and the knowledge economy demand more from higher education, while national policies often lag behind market needs. Increasing competition, global uncertainties, and the slow pace of digital transformation continue to challenge UEF and the wider sector.

Bachelor of Finance and Banking programme

The Bachelor of Finance and Banking at the Ho Chi Minh City University of Economics and Finance (UEF) has been offered since 2007, initially managed by the Faculty of Finance - Currency Business under Decision No. 09/QĐ-HĐQT (24 September 2007). Since 2020, it has been overseen by the Faculty of Finance and Commerce, according to Decision No. 16/QĐ-HĐ (31 August 2020). The first cohort was admitted in 2007, and by 2023, the programme had enrolled 345 students.

The programme provides students with fundamental and specialised knowledge in finance, with a focus on corporate finance and banking. It equips graduates with skills for planning, organising, and managing financial activities across economic organisations. The curriculum also supports career development in a competitive, globally integrated environment. Graduates are encouraged to pursue further studies and professional certifications such as CFA, ACCA, CIMA, and CPA to enhance their career prospects.

On 27 April 2020, the Faculty of Finance and Accounting received programme-level accreditation for the Bachelor Programme in Finance and Banking from the Centre for Education Accreditation (VNU-HCM CEA), confirming its compliance with the Ministry of Education and Training's quality standards.

Bachelor of English Language programme

The Bachelor of English Language at the Ho Chi Minh City University of Economics and Finance (UEF) has been offered since 2015 under Decision No. 592/QĐ-BGDDT (26 February 2015) by the Minister of Education and Training. It is managed by the Faculty of Foreign Languages, now known as the Faculty of English, following Decision No. 14/QĐ-HĐQT (20 March 2019).

On 26 February 2021, the Faculty of English received programme-level accreditation for the Bachelor of English Language from the Vinh University Centre for Educational Quality Accreditation, a centre certified by the Vietnamese Bureau of Testing and Educational Quality, confirming compliance with Ministry of Education and Training standards.

The programme shall equip students with skills and knowledge in English Language teaching, Translation and Interpretation, Business English, and English for Communication. It is designed to meet the diverse learning needs of students and the demands of local and global markets.

Statistical data

Table 1: Statistical data of Finance and Banking

		1. Cohort 2018	2. Cohort 2019	3. Cohort 2020	4. Cohort 2021	5. Cohort 2022	6. Cohort 2023
# Study Places offered by HFI		130	140	200	260	400	560
# Applicants	Σ	1147	2444	4797	6906	8749	2713
	f	645	1321	2748	3870	5463	1666
	m	502	1123	2049	3036	3286	1047
Application rate		882,31%	1745,71%	2398,50%	2656,15%	2187,25%	484,46%
# First-Year Students (accepted applicants)	Σ	128	141	199	303	400	345
	f	71	76	114	169	248	211
	m	57	65	85	134	152	134
Rate of female students		55,5%	53,9%	57,3%	55,8%	62,0%	61,2%
# Foreign Students	Σ	0	0	0	0	0	0
	f	0	0	0	0	0	0
	m	0	0	0	0	0	0
Rate of foreign students		0	0	0	0	0	0
Percentage of occupied study places		98,46%	100,71%	99,50%	116,54%	100,00%	61,61%
# Graduates	Σ	95	103	3	0	0	0
	f	50	58	2			
	m	45	45	1			
Success rate (students who finished their studies)		74,22%	73,05%				
Dropout rate (students who dropped their studies)		18,75%	14,89%	12,56%	14,19%	8,25%	
Average duration of study		4.31/4.0	4.12/4.0				
Average grade of final degree		2.95/4.0	2.89/4.0				

Table 2: Statistical data of English Language

		1. Cohort 2018	2. Cohort 2019	3. Cohort 2020	4. Cohort 2021	5. Cohort 2022	6. Cohort 2023
# Study Places offered by HEI		140	155	170	221	170	220
# Applicants	Σ	1825	2468	3406	3661	3948	1043
	f	1560	1641	2435	2158	2640	575
	m	265	827	971	1503	1308	468
Application rate		1303,57%	1592,26%	2003,53%	1656,56%	2322,35%	474,09%
# First-Year Students (accepted applicants)	Σ	138	156	170	186	138	73
	f	90	104	122	115	91	41
	m	48	52	48	71	47	32
Rate of female students		65,2%	66,7%	71,8%	61,8%	65,9%	56,2%
# Foreign Students	Σ	0	0	0	0	0	0
	f	0	0	0	0	0	0
	m	0	0	0	0	0	0
Rate of foreign students		0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Percentage of occupied study places		98,57%	100,65%	100,00%	84,16%	81,18%	33,18%
# Graduates	Σ	118	100	1	0	0	0
	f	76	70	1			
	m	42	30	0			
Success rate (students who finished their studies)		85,51%	64,10%				
Dropout rate (students who dropped their studies)		14,49%	16,67%	15,29%	26,34%	14,49%	
Average duration of study		4.17/4.0	4.11/4.0				
Average grade of final degree		3.07/4.0	3.14/4.0				

Appraisal

In general, it takes students approximately four years to graduate the eight-semester programmes.

Efforts need to be made with regards to the foreign student population in both study programmes, see also chapter 3.4. Currently, no foreign students are enrolled in any of the programmes. Female students are well represented. The female students outnumber the male in both study programmes.

It is not possible to give a complete picture of drop-out rates because not all students have completed their studies. Some are still studying.

Programme Description and Appraisal in Detail

1. Objectives

1.1 Objectives of the study programme (Asterisk Criterion)

The objectives and programme learning outcomes (PLOs) for the Bachelor of Finance and Banking and the Bachelor of English Language at UEF are designed in accordance with the Vietnam Law on Higher Education, the Law on Amendments to the Law on Higher Education, the Circular on Standards for Higher Education Programmes, and the Vietnamese Qualifications Framework.

The objectives outline expectations for graduates' capabilities, academic competencies, technical and soft skills, research competence, employability, personal development, and professional and civic responsibility. They reflect the University's mission, vision, and strategy, and are developed based on industry demands through feedback from employers, alumni, lecturers, and students.

Programme objectives and PLOs are reviewed and updated every two years to align with industry changes, national developments (PESTEL factors), and international trends. They are benchmarked against similar programmes both domestically and internationally, for Bachelor of Finance and Banking is benchmarked with the Bachelor of Finance and Bachelor of Banking of Ho Chi Minh City University of Economics in Vietnam, with the Bachelor of Finance and Banking of University of Incarnate Word in the USA, with Bachelor Finance and Banking of University of West of England in the UK, with Bachelor of Finance and Banking of Monash University in Australia, with Bachelor of Business in Finance and Banking of University of Lincoln in the UK. The Bachelor of English Language is benchmarked with English Language Studies of Ho Chi Minh City University of Foreign Languages and Information Technology in Vietnam, with English Language Studies of Hoa Sen University in Vietnam, with English Language and Linguistics of University of Gloucestershire in the UK and with English Language and Linguistics of Universiti Malaya in Malaysia.

The programme objectives and learning outcomes are communicated to related stakeholders, such as employers and alumni, through formal and informal meetings and digital access on the website or to students through orientation sessions and websites.

Updates to the programme specifications are made regularly to maintain relevance, with the most recent curriculum improvements applying to the cohort entering in August/September 2024.

Bachelor of Finance and Banking Programme

The Bachelor of Finance and Banking aims to train Bachelor students in Finance and Banking with career orientation, political and professional ethics, health; comprehensive and specialised knowledge in finance, banking, insurance; proficient professional skills; independent and creative thinking ability; self-learning, research, global integration, and adaptability to changes in the natural and social environment.

Table 3: Programme Objectives of Finance and Banking

Programme Objectives of the Programme Specification in 2022	Programme Objectives of the Programme Specification in 2024
Programme Goals: Training students in Finance and Banking to master basic, modern knowledge of finance, specialising in corporate finance and banking, with the ability to plan, organise and manage activities related to financial functions in economic organisations, personal career development in a competitive environment and the context of global integration.	Programme Goals: Training students in Finance and Banking with career orientation, political and professional ethics, health; comprehensive and specialised knowledge in finance, banking, and insurance; proficient professional skills; independent and creative thinking ability; self-learning, research, global integration, and adaptability to changes in the natural and social environment.
Programme Objectives of the Programme Specification in 2022	Programme Objectives of the Programme Specification in 2024
Programme Objectives: <i>Regarding knowledge:</i> PO1: Training students with broad and deep basic knowledge in the field of finance - banking and insurance, with the ability to apply knowledge to solve processing requirements, provide information and make decisions in the field of finance, banking and insurance <i>Regarding skills:</i> PO2: Having professional practical skills: planning, organising, and managing activities related to financial functions at units and organisations of the economy in a competitive business environment and context of regional and global integration; PO3: Having the ability to study, research, develop yourself, be flexible, and adapt to a diverse working environment. PO4: Having effective communication skills, teamwork and other soft skills to experiment and find solutions to problems related to the major; PO5: Having skills in systematic thinking and independent analytical thinking; <i>Regarding attitude:</i> PO6: Having political qualities, compliance with the law, and good health; PO7: Having professional ethical qualities according to the specific requirements of the profession, be responsible to society and the community.	Programme Objectives: PO1 (Knowledge): Provide students with basic knowledge of natural/social sciences, political science, and law; foundational and specialised professional knowledge in finance, banking, and insurance; and necessary supplementary knowledge for job requirements. PO2 (Skill): Equip and train students with practical professional skills in corporate financial management, bank management, insurance company management, application of specialised and interdisciplinary knowledge to solve real-world problems, communication skills, interpersonal skills, teamwork, and global integration skills. PO3 (Autonomy and Responsibility): Develop professional ethics, community responsibility, independent and creative thinking, cooperation in learning, research, and work; adaptability to multicultural working environments and integration.

Bachelor of English Language Programme

The Bachelor in English Language, with a vocational orientation, aims to cultivate graduates with strong political and professional ethics, good health, and comprehensive knowledge in English linguistics, literature, and English-speaking cultures. Graduates will also have the essential supplementary knowledge, proficient practical professional skills, strong information technology and foreign language skills, the ability to think independently and creatively, autonomous learning and research capabilities, global integration, and adaptability to social changes. Additionally, they will be equipped with the competence to plan, organise, and manage activities related to their field of expertise.

Table 4: Programme Objectives of English Language

Programme Objectives of the Programme Specification in 2022	Programme Objectives of the Programme Specification in 2024
Programme Goals: Empowering students with excellent mastery of language skills; linguistic, cultural and literary knowledge; good translation, interpreting and other professionally related skills; interdisciplinary knowledge; the ability to conduct small-scale research; digital	Programme Goals: The Bachelor's programme in English Language, with a vocational orientation, aims to cultivate graduates with solid political and professional ethics, good health, and comprehensive knowledge of English linguistics, literature, and English-speaking cultures. Graduates will

Programme Objectives of the Programme Specification in 2022	Programme Objectives of the Programme Specification in 2024
literacy, second foreign language skills, political qualities, ethics, good health, professional responsibility, critical thinking skills, creativity, teamwork, ability to identify and solve problems, study and work well in an international environment, ability to plan, organise and manage activities related to the expertise.	also have the essential supplementary knowledge, proficient practical professional skills, substantial information technology and foreign language skills, the ability to think independently and creatively, autonomous learning and research capabilities, global integration, and adaptability to social changes. Additionally, they will be equipped with the competence to plan, organise, and manage activities related to their field of expertise.
Programme Objectives: Students can: - <i>Regarding knowledge:</i> PO1: Have in-depth knowledge of English linguistics and their own specialisation. PO2: Have knowledge of English-speaking culture and literature. - <i>Regarding skills:</i> PO3: Use linguistic knowledge and English fluently in everyday communication situations, professional work as well as international communication. PO4: Have the ability to conduct independent learning and research for personal and professional development, flexibility and adaptability to a diverse and international working environment. PO5: Have effective communication skills, teamwork and other soft skills to experiment and find solutions to problems related to the major, have systematic thinking skills, and analytical thinking skills. PO6: Plan, organise and manage professionally related activities. - <i>Regarding attitude:</i> PO7: Have good health, political qualities, compliance with the law and professional code of conduct, be responsible to society and community, and demonstrate patriotism.	Programme Objectives: PO1 (Knowledge). Provide students with foundational knowledge in social sciences, political science, and law; fundamental and advanced expertise in English linguistics, literature, and English-speaking cultures, alongside essential supplementary knowledge to meet market requirements. PO2 (Skills). Empower students with English language skills, presentation, drafting a variety of documents, translation and interpreting skills, IT literacy, and foreign language skills (French/Korean/Japanese/Chinese), enabling them to apply professional and interdisciplinary knowledge in resolving practical issues and have systematic thinking skills, and analytical thinking skills and global integration. PO3 (Level of autonomy and responsibility). Cultivate students' development of professional ethics and community responsibility; the ability to think independently and creatively; and the ability to collaborate with others in learning, research, and work, adapting to multicultural work environments and engaging in international integration.

Appraisal:

The qualification objectives of both programmes are explained and convincingly presented in relation to the target groups, targeted professional fields and societal contexts of their discipline. They embrace academic proficiency, comprehensive employability, as well as the development of the individual student's personality.

The subject-specific and extra-curricular qualification objectives and skills to be acquired correspond with the aspired level at graduation. They take into account the requirements of the national qualification framework.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
1.1* Objectives of the study programme (Asterisk Criterion)			X		

1.2 International orientation of the study programme design (Asterisk Criterion)

The University of Economics and Finance (UEF) integrates international orientation into its mission, vision, core values, and educational philosophy. UEF's mission is to develop high-quality human resources to meet the demands of society and the process of global integration. The university aspires to become a leading institution in Vietnam, regionally respected and recognised as a hub for producing successful global citizens. The core value of international integration emphasises the importance of comprehensive international cooperation. UEF's educational philosophy promotes the full development of student competencies, global adaptability, creative thinking, and social responsibility.

This international orientation is particularly evident in the **Bachelor of Finance and Banking** and **Bachelor of English Language** programmes. These programmes are designed with a clear global focus in terms of objectives, content, instruction, and learning outcomes.

Bachelor of Finance and Banking

The international orientation of the Bachelor of Finance and Banking is demonstrated in several key areas.

The programme objectives and learning outcomes incorporate global perspectives. The curriculum includes a wide range of courses relevant to both local and international financial contexts, such as *International Finance*, *Multinational Corporation Finance*, *The Economics of Money, Banking and Financial Markets*, *Cross-cultural Communication*, and *World Economic Geography*.

In 2024, the curriculum was revised to include additional internationally focused elective courses such as *Global Citizens*, *International Law*, *Diplomatic Protocols*, *Global Issues*, and *Global Strategic Management*.

The programme also includes *Project Design 1* and *Project Design 2*, which aim to develop skills such as creativity, innovation, design thinking, analytical thinking, and critical thinking. A new compulsory course on *Sustainable Development*, aligned with the United Nations Sustainable Development Goals (SDGs), was introduced across all programmes.

At least 50% of the courses in the programme are taught in English, in accordance with UEF's internationalisation policy. This includes a set of seven English preparatory courses intended to support students in engaging with professional content and research materials in English.

The programme has been benchmarked against international equivalents at institutions such as the University of Incarnate Word (USA), University of the West of England (UK), Monash University (Australia), and the University of Lincoln (UK). This benchmarking covers aspects such as learning outcomes, course structure, content, and teaching methodology.

Teaching and learning materials are predominantly in English. The academic team includes seven foreign lecturers—three full-time and four part-time—and several local lecturers who have received qualifications from overseas institutions.

International teaching practices such as project-based learning, community-based learning, and work-based learning are employed throughout the programme. Students also benefit from guest lectures delivered by international experts, inbound and outbound exchange programmes, and cultural activities featuring international performers.

The programme promotes intercultural experiences through events such as international seminars, workshops, research collaborations, and cultural exchange with institutions from countries including France, Malaysia, and others.

Bachelor of English Language

The Bachelor of English Language is also structured around international orientation.

Its objectives and learning outcomes emphasise global engagement and intercultural competence. The curriculum includes courses such as *American and British Literature*, *Cross-cultural Communication*, and *International Business Management*. Students may also choose from a wide selection of language and culture electives, including *Japanese*, *Korean*, *French*, and *Chinese*, offered across multiple levels.

In 2024, the programme was updated to include additional electives focusing on global citizenship, international law, global strategic management, and diplomatic protocols.

Like the Finance and Banking programme, this programme features *Project Design 1* and *Project Design 2*, which help students develop creativity, design thinking, and critical analysis skills. These courses also support the integration of the United Nations SDGs into academic learning.

Nearly all courses in the programme are delivered in English, with the exception of political studies. Teaching materials are also primarily in English.

The programme has been benchmarked with national and international counterparts, including English Language Studies at the University of Gloucestershire (UK), Universiti Malaya (Malaysia), and several universities in Vietnam.

The academic staff includes 40 foreign lecturers—14 full-time and 26 part-time—and several local staff members who hold qualifications from overseas institutions.

International teaching approaches such as problem-based learning, project-based learning, and community-based learning are standard practice. Students participate in extracurricular activities that feature international guest speakers and cultural exchange events.

The University hosts various international seminars, workshops, and collaborative research initiatives. Recent examples include the UK Education and Technology Roadshow, the Intercultural Immersion Programme, and joint projects with universities in France, Malaysia, and Kazakhstan.

Summary

The international orientation of both the Bachelor of Finance and Banking and the Bachelor of English Language programmes is reflected in their globally relevant content, English-medium instruction, international faculty, and student engagement in cross-cultural activities. These efforts are reinforced through benchmarking with global universities, the inclusion of globally relevant elective courses, and international academic collaborations. UEF's internationalised programmes aim to equip students with the knowledge, skills, and global mindset necessary for success in an interconnected world.

Appraisal:

The panel members can see a lot of international activities and efforts but a overall strategy on internationalisation on university level is missing, so that the panel **recommends** implementing on overall strategic concept on university level on internationalisation at university level.

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
1.2*	International orientation of the study programme design (Asterisk Criterion)			x		

1.3 Positioning of the study programme

1.3.1 Positioning of the study programme on the educational market

The Bachelor of English Language programme at UEF is offered in a competitive market in Ho Chi Minh City, where both public and private universities provide similar programmes with varied tuition fees. Public institutions such as HCMC University of Technology and Education,

University of Social Sciences and Humanities, and the International University under VNU offer similar programmes with lower fees. Private universities such as Van Lang University and Hoa Sen University also offer comparable programmes with more affordable tuition, while RMIT Vietnam and Fulbright University charge higher fees.

In this context, UEF positions its programmes by focusing on the quality of academic delivery, comprehensive student support, and diverse extracurricular activities, aiming to provide a well-rounded educational experience.

Similarly, the Bachelor of Finance and Banking programme at UEF has higher tuition fees compared to several public and private institutions such as Banking University, Van Lang University, and Hong Bang University. To remain competitive, the programme emphasises high-quality education, personalised student development, practical application of knowledge, and the cultivation of skills for employability in a globalised labour market.

Both programmes have a clear international orientation, incorporating global themes such as Global Citizens and Global Issues, and aligning course content with the United Nations Sustainable Development Goals. This approach supports students in developing key workplace competencies relevant to the international job market.

Courses are delivered by experienced local and international lecturers with strong academic and research backgrounds. Their expertise contributes to a rich learning environment and a deeper understanding of global professional contexts.

Students benefit from a wide range of academic and extracurricular activities, including guest talks, workshops, and skill development events, in line with UEF's philosophy of "Comprehensive Education."

Research skills are developed through dedicated courses: Method and Methodology of Research in the Financial and Banking Sector in the Finance and Banking programme, and Research Methodology in the English Language programme. These courses prepare students to identify research problems, review literature, design research tools, and conduct basic data analysis. An optional capstone project in the final year supports students preparing for postgraduate study.

Both programmes also foster life-long learning through courses that develop competencies in cultural awareness, communication, foreign languages, digital literacy, science and technology, civic engagement, and entrepreneurship. This aligns with UEF's educational goal of encouraging independent learning and continuous development, supported by modern teaching methods and educational technologies.

The Finance and Banking programme has a distinct feature in its flexible curriculum. After completing foundational courses, students select a specialisation in either Corporate Finance, Banking, or Insurance during the final semester. This approach provides broad industry exposure and enhances employment opportunities. Unlike many programmes in Vietnam that assign specialisations early, UEF's structure allows students to gain knowledge across all three areas before choosing a focus.

The English Language programme offers students numerous seminars, workshops, and conferences, which provide exposure to current academic and practical developments in linguistics and language studies. These events create opportunities for students to engage with professionals, scholars, and industry practitioners. Students also gain experience through participation in academic support roles, service-learning projects, and various contests related to translation and English teaching, facilitated by the Faculty and the Student Support Office.

1.3.2 Positioning of the study programme on the job market for graduates („Employability“)

UEF maintains strong partnerships with local and international businesses, offering students access to industry professionals and real-world insights. These connections help students stay aligned with current market demands and gain practical exposure in their fields of study.

The Centre for Enterprise Relations provides comprehensive career services, including internship placement, career counselling, and employability support. A 12-week internship is mandatory for all undergraduate students. If needed, the Centre collaborates with faculties to arrange appropriate placements.

Both the Bachelor in Finance and Banking and Bachelor in English Language include activities such as company visits, CV and cover letter workshops, industry-led seminars, and talk shows to support students' professional development. The curriculum balances theory and practice, aiming to foster higher-order cognitive skills including application, analysis, and creativity.

Teaching methods such as problem-based learning, project-based learning, and community-engaged learning are integrated to enhance work-readiness, critical thinking, and social awareness. Skills essential for the digital era—such as design thinking, problem-solving, communication, leadership, and teamwork—are embedded throughout both programmes.

Programmes are reviewed and updated biennially based on feedback from alumni and employers via surveys, interviews, and consultation meetings. UEF also hosts an annual job fair with over 20 participating companies and more than 2,500 internship and job opportunities. The Finance and Banking curriculum includes internationally relevant subjects such as International Finance, Risk Management, Fintech, and Multinational Corporation Finance, along with cross-cultural and global awareness courses like World Economics Geography and Cultures of Southeast Asia. The English Language programme includes courses like Business Writing, Intercultural Communication, International Business Management, and Public Speaking, all designed to prepare students for both local and global employment markets.

UEF has received a 5-star rating for employability, reflecting its strong industry ties and career support services. Industry experts are regularly invited to deliver guest lectures, enriching the academic experience with practical knowledge. Many of these speakers are considered "industry lecturers" and are honoured annually on Vietnamese Teachers' Day, reflecting UEF's commitment to bridging academia and industry.

1.3.3 Positioning of the study programme within the HEI's overall strategic concept

Internationalisation is a key priority in UEF's strategic plan. The study programmes in Finance and Banking and English Language reflect this through curriculum design aligned with international standards (e.g., FIBAA accreditation), the use of English as a medium of instruction, and the integration of global academic and cultural activities such as student exchanges, international workshops, and performances.

These programmes are central to UEF's educational mission. Their quality is ensured through constructive alignment between learning outcomes, teaching methods, and assessments. Support services, facilities, and administrative processes are regularly reviewed for continuous improvement. Stakeholder feedback from students, alumni, staff, and employers is actively collected and used to inform ongoing enhancements.

Employability is another strategic focus. Both programmes offer students real-world experience through internships, field trips, industry-led sessions, and joint teaching with professionals, helping them build relevant skills for the job market.

Qualified and experienced teaching staff, including international lecturers, support delivery. Many lecturers hold degrees from overseas institutions. The university offers ongoing professional development in teaching methods, digital learning, quality assurance, and educational technologies to maintain high academic standards.

UEF holds a QS Stars 4-Star rating overall, with 5 Stars in Teaching, Employability, Facilities, and Inclusiveness. The study programmes are aligned with these standards. Sustainability is also embedded in operations, education, and research, with curriculum updates reflecting the UN Sustainable Development Goals. UEF also offers scholarships and bursaries to promote diversity, inclusion, and equal access to education.

Appraisal:

The reasons given for the positioning in the educational market of this study programme are plausible.

The arguments in support of graduate employability on the basis of the stated qualification objectives are convincingly presented. The future fields of employment for graduates are plausibly set forth.

The study programmes are convincingly integrated into USU's overall strategic concept of TALENTA. The study programmes' qualification goals are in line with USU's mission and strategic planning.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
1.3 Positioning of the study programme					

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
1.3.1	Positioning of the study programme in the educational market			X		
1.3.2	Positioning of the study programme on the job market for graduates („Employability“)			X		
1.3.3	Positioning of the study programme within the HEI's overall strategic concept			X		

2. Admission

2.1 Admission requirements (Asterisk Criterion)

Admission requirements for international students are designed based on the MOET requirements. They are also introduced on the website of UEF⁵. Admission process for international students are arranged under the collaboration of the Department of Admission, the Department of Academic Services, and the UEF International Institute.

UEF offers four admission pathways: (1) results of the national high school graduation exam; (2) average scores of three grade 12 subjects; (3) average scores over three high school semesters; and (4) results of the Vietnam National University's Competency Assessment Exam. Upon admission, all students take an English placement test to determine their proficiency level and appropriate course placement.

The admission objectives for both study programmes are:⁶

- People who have been recognized as having graduated from high school in Vietnam, or have a foreign diploma recognized as equivalent, as of the time of admission.
- People who have obtained an intermediate diploma and have completed the required amount of cultural knowledge at the high school level according to the provisions of law can apply for major group of which they graduated from intermediate school.

Admission methods:

- Admission with national high school exam scores with subject combination: A01 (Math, Physics, English), D01 (Literature, Math, English), D14 (Literature, History, English) and D15 (Literature, Geography, English). Candidates can replace English score with Japanese score.
- Admission with grade 12 academic report with subject combination: A01 (Math, Physics, English), D01 (Literature, Math, English), D14 (Literature, History, English) and D15 (Literature, Geography, English). The required total score of 03 subjects in the combination is 18 points or more. Candidates can replace English score with Japanese score.
- Admission is based on the total average score of 03 semesters. The average total score in grade 12 for subjects in the combination is 18.0 points or higher;
- Admission based on high school student assessment test scores organized by Vietnam National University, Ho Chi Minh City.

⁵ <https://www.uef.edu.vn/en/contact/undergraduate-admission-information-for-international-applicants-2300>, last accessed April 30, 2025.

⁶ Programme specification 2022 of English language, page 14 f. and Programme specification 2022 of Finance and Banking page 11 f.

Table 5: Admission numbers for Finance and Banking and English Language

Programme	Admission method	Admission Quotas		Number of Enrolled Students		Admission Scores		Programme subject groups	Target Applicants
		2022-2023	2023-2024	2022-2023	2023-2024	2022-2023	2023-2024		
Finance and Banking	1. Admission according to the result of the National highschool graduation exam	60	140	74	36	18	18	A00 (Mathematics, Physics, Chemistry)	All candidates who have graduated
Programme	Admission method	Admission Quotas		Number of Enrolled Students		Admission Scores		Programme subject groups	Target Applicants
		2022-2023	2023-2024	2022-2023	2023-2024	2022-2023	2023-2024		
	2. Admission according to the result of High school learning process (total average score of 03 subjects in grade 12)	160	168	161	78	18	18	A01 (Mathematics, Physics, English) C01 (Mathematics, Literature, Physics) D01 (Mathematics, Literature, English)	from high school nationwide
	3. Admission according to the result of High school learning process (total average score of 03 semesters)	160	224	154	231	18	18		
	4. Admission according to the results of the Competency Assessment Exam by Vietnam National University	20	28	10	0	600	600		
English language	1. Admission according to the result of the National highschool graduation exam	25	55	25	5	17	18	A01 (Mathematics, Physics, English) D01 (Mathematics, Literature, English) D14 (Literature, History, English) D15 (Literature, Geography, English)	All candidates who have graduated from high school nationwide
	2. Admission according to the result of High school learning process (total average score of 03 subjects in grade 12)	68	66	48	28	18	18		
	3. Admission according to the result of High school learning process (total average score of 03 semesters)	68	88	60	39	18	18		
	4. Admission according to the results of the Competency Assessment Exam by Vietnam National University	9	11	5	1	600	600		

2.2 Counselling for prospective students

Direct Consulting:

Through admission consulting and career counselling programmes delivered at high schools, the University assigns dedicated staff and faculty members to visit schools and introduce the academic programmes, admission process and procedures, subject groupings, future career opportunities, and more to prospective students. Each year, approximately 1,600 visits are made to high schools across the country to provide information on the University's programmes, admissions procedures, career paths, and related topics. The University also takes part in counselling and career guidance events organised by external agencies, arranges press and radio coverage, and participates in Admissions Consulting Fairs held at Ho Chi Minh City University of Technology (Bach Khoa) and Can Tho University in the Mekong Delta — events that attract large numbers of parents and prospective students. The University is proud to be one of the most active institutions in terms of providing both in-person and virtual counselling activities.

Online Counselling:

The University offers counselling services through various social media platforms and applications, including Facebook, Instagram, Zalo, Zalo OA, Subiz, Inbox, TikTok, YouTube, Email, online programmes, CRM systems, and hotlines.

Admission communications are also distributed via the University's official websites and widely read online newspapers such as Tuoi Tre Online, Dan Tri, Zing News, Channel 14, Giao Duc, Tien Phong, Tiin, Café F, Saostar, and Content Adtima.

A wide range of admissions materials, such as the Admissions Handbook, Career Guide, brochures, posters, banners, provide information to prospective students.

In addition, counselling and admissions information for international students is available on the University's website, where prospective international applicants can access details about academic programmes, admission requirements, tuition fees, living expenses, and cultural activities.

2.3 Selection procedure (if relevant)

The determination of admission quotas for each programme or group of programmes is governed by Circular 03/2022/TT-BGDDT, as amended by Circular 10/2023/TT-BGDĐT. These legal documents outline the principles for determining university admission quotas, including the basis for quota setting, the process involved, and the responsibilities of relevant stakeholders. In addition, the Education Law 2019 (No. 22/2019/QH14) provides the overarching legal framework for the education system in Vietnam, including specific regulations on university admissions.

UEF implements a selection procedure aligned with each admission method outlined in Table 5. The University has established admission policies, processes, and procedures in accordance with its official decision on university admission regulations. All relevant

regulations are documented and communicated to stakeholders through both printed materials and various online platforms.

The selection procedures and processes are detailed within these regulations. Each year, the University updates its rules in accordance with the Ministry of Education and Training (MOET)'s annual regulatory framework and the current state of the educational market, both domestically and internationally.

UEF follows MOET's policy regarding the number of accepted students, ensuring that admission is competitive. For both study programmes, the admission methods include direct selection of students based on academic performance, as specified in Table 5. The total number of admitted candidates must not exceed the quota allocated by MOET.

Once the UEF Admission Committee approves candidate selection, the results are announced via the University's official website and fanpage.

2.4 Professional experience (if relevant; Asterisk Criterion for master programmes that require professional experience)

Since both study programmes are bachelor programmes, this criterion is not relevant.

2.5 Ensuring foreign language proficiency (Asterisk Criterion)

According to MOET regulations, high school graduates must pass the National Graduation Examination to be eligible for entry into a Bachelor's programme. This examination includes an English proficiency component. Alternatively, English proficiency can also be demonstrated through internationally recognised standardised tests such as IELTS.

Upon enrolment, students take a placement test to assess their English proficiency and are placed in the appropriate English language class accordingly. Students are offered seven levels (courses) of English, delivered during the first year and the first semester of the second year, to ensure they are equipped to study up to 50% of their courses in English. Each English level carries four credits.

Students who require additional preparation may enrol in a free pre-English course before starting the first English level. Students holding an IELTS score of 5.0 are exempt from the first three English levels, while those with an IELTS score of 5.5 are exempt from the first four levels.

This regulation applies to all undergraduate programmes at UEF, including the Finance and Banking programme, but excludes the English Language programme. For students enrolled in the English Language programme, two English Enhancement courses (1 and 2) are provided before they proceed to other specialised courses. All courses within the English Language programme are delivered in English, with the exception of five compulsory Political Science courses: *Marxist–Leninist Philosophy*, *Marxist–Leninist Political Economics*, *Scientific*

Socialism, Ho Chi Minh Ideology, and History of the Communist Party of Vietnam. These courses are mandatory for all locally delivered undergraduate programmes in Vietnam.

International students wishing to join UEF's local undergraduate programmes must demonstrate their proficiency in both English and Vietnamese through a language test. They are expected to have basic literacy in Vietnamese prior to registration. UEF's Institute of International Education, the Department of Academic Services, and the Department of Student Services offer tailored support to these students in areas including language development, academic guidance, and personal support to help them adapt successfully to academic life and daily living in Ho Chi Minh City.

2.6 Transparency and documentation of admission procedure and decision (Asterisk Criterion)

Transparency and documentation of admission procedures and decisions are made available to all stakeholders on UEF's official website⁷, in accordance with MOET requirements. This information is accessible to all stakeholders. It is also published via social media platforms, in printed brochures, and in the annual Student Guidebook, which contains comprehensive information for both prospective and current students.

Each year, UEF issues an official regulation on admissions comprising five chapters and 35 articles. This document outlines all admission-related regulations, including the legal foundation of the rules, general admission requirements, fairness towards prospective students, equality among institutions, transparency and accountability to society, admission methods, subject groupings, direct and priority admissions, inspection procedures, the complaints and appeals process, and the responsibilities of the University and other stakeholders.

Appraisal:

The admission requirements are defined and comprehensible. The national requirements are presented conclusively, and UEF follows all processes required by the state.

Applicants can directly turn to a student counselling service, or to whatever other helpdesk at UEF, for clarification of specific questions, of personal aptitude, of career perspectives etc. Personal dialogue between applicants and is provided by defined office hours, by telephone and via e-mail.

The selection procedure is transparent and ensures that qualified students are admitted.

The admission requirements (required language proficiency level or required result in a concrete language test or preparatory language courses) ensure that students are able to successfully complete the study programme. This is regulated on national level, as one part of the national admission procedure is an English proficiency test of students.

⁷ <https://www.uef.edu.vn/en/contact/undergraduate-admission-information-for-international-applicants-2300>, last accessed May 19, 2025.

The admission procedure is described, documented, and accessible for interested parties. The admission decision is based on transparent criteria and is communicated in writing.

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
2.1*	Admission requirements (Asterisk Criterion)			X		
2.2	Counselling for prospective students			X		
2.3*	Selection procedure (if relevant)			X		
2.4(*)	Professional experience (if relevant; Asterisk Criterion for master programmes that require professional experience)					X
2.5*	Ensuring foreign language proficiency (Asterisk Criterion)			X		
2.6*	Transparency and documentation of admission procedure and decision (Asterisk Criterion)			X		

3. Contents, structure and didactical concept of the programme

3.1 Contents

3.1.1 Logic and conceptual coherence (Asterisk Criterion)

The content of the study programmes in Finance and Banking and English Language is developed with reference to national strategic development goals, labour market demands (both domestic and international), and aligned with the University's mission, vision, and educational philosophy. The design considers content specificity, structural coherence, a balance between theory and practice, compulsory and elective courses, specialisations, course sequencing, skill development, learning outcomes, teaching and assessment methods, and constructive alignment. It also reflects future labour market trends, opportunities for further study, PESTEL factors, and feedback from stakeholders including students, staff, alumni, and employers.

Programme Format and Credit Structure

The curriculum is structured across eight main semesters, with each semester divided into two sub-terms (e.g. Semester 1A, 1B). Students typically register for 34–35 national credits per year. In accordance with MOET guidelines, one credit equates to 15 hours of classroom instruction, 30–45 hours of practical training, or 45–60 hours of independent research or thesis work.

Curriculum Structure – Bachelor of Finance and Banking

Table 6: Curriculum structure of Finance and Banking

Knowledge block		Credits	Percentage
1.	Basic knowledge	12	9.1 %
2.	Core knowledge	18	13.6 %
3.	Advanced knowledge, methods and tools	36	27.4 %
4.	Extended knowledge	32	24.2 %
4.1	Social Science	6	
4.2	Political science	11	
4.3	Law	6	
4.4	Computer	3	
4.5	Project Design	6	
5.	Interdisciplinary elective knowledge	6	4.5 %
5.1	Related/unrelated knowledge	0	
5.2	Elective knowledge	6	
6.	Other general knowledge	28	21.2 %
6.1	Second Foreign Language (Japanese, French, Korean, Chinese)	28	
6.2	Physical Education (non-accumulative 3 credits)		
6.3	Military Education (non-accumulative 165 credit hours)		
Total:		132	100.0 %

The **Basic Knowledge** component, comprising 12 national credits, provides students with foundational knowledge in microeconomics, macroeconomics, accounting principles, financial reporting, as well as modern concepts in finance, banking, and currency.

The **Core Knowledge** section includes 18 national credits and covers essential subjects such as International Finance, Financial and Insurance Markets, Taxation, Corporate Financial Management, and Commercial Bank Management.

The **Advanced Knowledge** component consists of 36 national credits and offers in-depth modules in accounting, corporate finance, commercial banking, and insurance. Students are equipped with tools for financial decision-making, risk and asset management, and gain an in-depth understanding of operations in both life and non-life insurance sectors. As part of this component, students are required to complete either a 6-credit Graduation Project or a Thesis. They must also select one area of specialisation from the following options: Corporate Finance, Banking, or Insurance.

The **Extended Knowledge** section, accounting for 32 national credits, includes mathematical reasoning and the application of probability and statistics in economics. It also covers Marxist-Leninist philosophy and political economy, Ho Chi Minh's ideology, and relevant laws and policies in the financial and banking sector. Additionally, students gain skills in information technology, project design, communication, teamwork, planning, and problem-solving.

The **Interdisciplinary Electives** comprise 6 national credits. In this section, students choose two out of 16 elective courses designed to broaden their knowledge base and support interdisciplinary integration.

The **General Knowledge** component includes 31 national credits. It focuses on English language proficiency, basic scientific knowledge, physical education, and national defence and security studies, in accordance with national educational requirements.

Table 7: Curriculum overview of Finance and Banking

Modul No.	Title of Module / Course Unit + Compulsory or elective?	Compulsory or Elective	Accumulation or Not accumulate	Credit Points
Semester 1				
M1	Advanced Mathematics	Compulsory	Accumulation	3 (4.14 ECTS)
M2	English 1	Compulsory	Accumulation	4 (5.25 ECTS)
M3	English 2	Compulsory	Accumulation	4 (5.25 ECTS)
M4	Basics of Law	Compulsory	Accumulation	3 (4.14 ECTS)
M5	Microeconomics	Compulsory	Accumulation	3 (4.14 ECTS)
Semester 2				
M1	Principles of Accounting	Compulsory	Accumulation	3 (4.14 ECTS)
M2	English 3	Compulsory	Accumulation	4 (5.25 ECTS)
M3	English 4	Compulsory	Accumulation	4 (5.25 ECTS)
M4	Project design 1	Compulsory	Accumulation	3 (4.14 ECTS)
M5	Introduction to Computer Basics	Compulsory	Accumulation	3 (4.14 ECTS)
Semester 3				
M1	Entities Law	Compulsory	Accumulation	3 (4.14 ECTS)
M2	English 5	Compulsory	Accumulation	4 (5.25 ECTS)
M3	Physical Education 1	Compulsory	Not Accumulation	1 (1.38 ECTS)
M4	Physical Education 2	Compulsory	Not Accumulation	1 (1.38 ECTS)
M5	English 6	Compulsory	Accumulation	4 (5.25 ECTS)
M6	Introduction to finance and banking	Compulsory	Accumulation	3 (4.14 ECTS)
Semester 4				
M1	Taxation	Compulsory	Accumulation	3 (4.14 ECTS)
M2	Risk Management and Insurance	Compulsory	Accumulation	3 (4.14 ECTS)
M3	Project Design 2	Compulsory	Accumulation	3 (4.14 ECTS)
M4	Physical Education 3	Compulsory	Not Accumulation	1 (1.38 ECTS)
M5	Macroeconomics	Compulsory	Accumulation	3 (4.14 ECTS)
M6	Corporate Finance	Compulsory	Accumulation	3 (4.14 ECTS)
M7	English 7	Compulsory	Accumulation	4 (5.25 ECTS)

	Semester 5			
M1	Financial Accounting 1	Compulsory	Accumulation	3 (4.14 ECTS)
M2	Marxist-Leninist Philosophy	Compulsory	Accumulation	3 (4.14 ECTS)
M3	Capital Market	Compulsory	Accumulation	3 (4.14 ECTS)
M4	Commercial Bank Management	Compulsory	Accumulation	3 (4.14 ECTS)
M5	Econometrics	Compulsory	Accumulation	3 (4.14 ECTS)
	Semester 6			
M2	International Finance	Compulsory	Accumulation	3 (4.14 ECTS)
M3	Marxist-Leninist Political Economics	Compulsory	Accumulation	2 (2.76 ECTS)
M4	Ho Chi Minh Ideology	Compulsory	Accumulation	2 (2.76 ECTS)
M5	Fintech in Banking industry	Compulsory	Accumulation	3 (4.14 ECTS)
M6	Financial Analysis	Compulsory	Accumulation	3 (4.14 ECTS)
M7	History of the Communist Party of Vietnam	Compulsory	Accumulation	2 (2.76 ECTS)
M8	Scientific Socialism	Compulsory	Accumulation	2 (2.76 ECTS)
	Semester 7			
M1	Portfolio management	Compulsory	Accumulation	3 (4.14 ECTS)
M2	Method and methodology of research in financial and banking sector	Compulsory	Accumulation	3 (4.14 ECTS)
M3	Free elective module 1	Elective	Accumulation	3 (4.14 ECTS)
M4	Free elective module 2	Elective	Accumulation	3 (4.14 ECTS)
	Specialization in Finance (Choose Graduation Thesis or 4 alternative subjects)			
M5	Advanced Corporate Finance	Elective	Accumulation	3 (4.14 ECTS)
M6	Financial Modeling	Elective	Accumulation	3 (4.14 ECTS)
	Specialization in Banking (Choose Graduation Thesis or 4 alternative subjects)			
M5	Credit Valuation	Elective	Accumulation	3 (4.14 ECTS)
M6	International Payments	Elective	Accumulation	3 (4.14 ECTS)
	Specialization in Insurance (Choose Graduation Thesis or 4 alternative subjects)			
M5	Life insurance	Elective	Accumulation	3 (4.14 ECTS)
M6	Non-life Insurance	Elective	Accumulation	3 (4.14 ECTS)

	Semester 8			
M1	Graduation Internship	Compulsory	Accumulation	3 (4.5 ECTS)
M2	Graduation Project/ Thesis			6 (9 ECTS)
Specialization in Finance (Choose Graduation Thesis or 4 alternative subjects)				
M3	Financial Risk Management	Elective	Accumulation	3 (4.14 ECTS)
M4	Multinational Corporation Finance	Elective	Accumulation	3 (4.14 ECTS)
Specialization in Banking (Choose Graduation Thesis or 4 alternative subjects)				
M3	Central Bank Management	Elective	Accumulation	3 (4.14 ECTS)
M4	Advanced Commercial Bank Management	Elective	Accumulation	3 (4.14 ECTS)
Specialization in Insurance (Choose Graduation Thesis or 4 alternative subjects)				
M3	Insurance Business Management	Elective	Accumulation	3 (4.14 ECTS)
M4	Accounting and Finance Management for Insurance	Elective	Accumulation	3 (4.14 ECTS)
Total				132 (182.27 ECTS)

Curriculum Structure – Bachelor of English Language

Table 8: Curriculum structure of English Language

Knowledge block		Credits	Percentage
1.	Basic knowledge	8	6,1%
2.	Core knowledge	36	27,5%
3.	Advanced knowledge, methods and tools	36	27.5%
4.	Extended knowledge	29	22,1%
4.1	Social Science	6	
4.2	Political science	11	
4.3	Law	3	
4.4	Computer	3	
4.5	Project Design	6	4.6%
5.	Interdisciplinary elective knowledge	6	
5.1	Interdisciplinary knowledge	0	
5.2	Elective knowledge	6	
Knowledge block		Credits	Percentage
6.	Other general knowledge	16	12,2%
6.1	Second Foreign Language (Japanese, French, Korean, Chinese)	16	
6.2	Physical education (non-accumulative 3 credits)		
6.3	Military Education (non-accumulative 165 credit hours)		
Total:		131	100,0%

The **Basic Knowledge** component consists of 8 national credits. It focuses on consolidating fundamental English grammar, expanding vocabulary related to everyday topics and communication, and developing the four essential English skills: listening, speaking, reading, and writing.

The **Core Knowledge** section includes 36 national credits and provides students with advanced grammar and vocabulary. It introduces a systematic understanding of English grammar and pronunciation, including vowels, consonants, diphthongs, tone, and intonation. This component also enhances students' ability to use English effectively in complex professional and academic contexts by strengthening their skills in listening, speaking, reading, and writing.

The **Advanced Knowledge, Methods, and Tools** component offers 36 national credits. It deepens linguistic understanding and explores its application to various professional contexts through applied linguistics. The focus spans three specialisation areas: translation and interpreting, English language teaching, and business English. Students also study culture, literature, and society in English-speaking countries (particularly the UK and the US), as well as intercultural communication. Additional topics include translation techniques for professional texts, research methods, principles of language teaching and assessment, classroom management, and communication in business and administrative contexts. Students choose between completing a 6-credit Thesis or two advanced courses (Advanced Translation and Introduction to Applied Linguistics). Each student selects one of three specialisations: Language–Culture–Translation, Economics–Administration–Commerce, or English Language Teaching.

The **Extended Knowledge** component comprises 29 national credits. It includes cultural and sociological knowledge, especially the interplay between language, society, and culture in English-speaking contexts. Students study Marxist-Leninist philosophy and political economy, Ho Chi Minh's ideology, and the history of the Communist Party of Vietnam. They learn to apply ideological principles to socio-economic issues and are updated on national policies and laws. This section also covers computer literacy, project development skills, document preparation, presentations, teamwork, planning, and problem-solving.

The **Interdisciplinary Elective Knowledge** section includes 6 national credits. Students may select from a broad list of elective courses to enhance their interdisciplinary understanding and professional skills.

The **Other General Knowledge** component accounts for 19 national credits. It includes a second foreign language (French, Japanese, Korean, or Chinese), basic scientific knowledge, physical education, personal health development, and national defence and security education, in line with national guidelines and fostering a strong sense of patriotism.

Table 9: Curriculum overview of English Language

	Semester 1			
M1	English Enhancement 1	Compulsory	Accumulation	4 (5.25 ECTS)
M2	Project Design 1	Compulsory	Accumulation	3 (4.14 ECTS)
M3	English Enhancement 2	Compulsory	Accumulation	4 (5.25 ECTS)
M4	Grammar 1	Compulsory	Accumulation	3 (4.14 ECTS)
M5	Reading 1	Compulsory	Accumulation	3 (4.14 ECTS)
	Semester 2			
M1	Introduction to Computer Basics	Compulsory	Accumulation	3 (4.14 ECTS)
M2	Grammar 2	Compulsory	Accumulation	3 (4.14 ECTS)
M3	Listening - Speaking 1	Compulsory	Accumulation	3 (4.14 ECTS)
M4	Basics of Law	Compulsory	Accumulation	3 (4.14 ECTS)
M5	Pronunciation	Compulsory	Accumulation	3 (4.14 ECTS)
M7	Writing 1	Compulsory	Accumulation	3 (4.14 ECTS)
	Semester 3			
M1	Japanese 1/French 1/Korean 1/ Chinese 1	Compulsory	Accumulation	4 (5.25 ECTS)
M2	Listening - Speaking 2	Compulsory	Accumulation	3 (4.14 ECTS)
M3	Physical Education 1	Compulsory	Not Accumulation	1 (1.38 ECTS)
M4	Japanese 2/French 2/Korean 2/ Chinese 2	Compulsory	Accumulation	4 (5.25 ECTS)
M5	Reading 2	Compulsory	Accumulation	3 (4.14 ECTS)
M6	Physical Education 2	Compulsory	Not Accumulation	1 (1.38 ECTS)
	Semester 4			
M1	Japanese 3/French 3/Korean 3/ Chinese 3	Compulsory	Accumulation	4 (5.25 ECTS)
M2	Physical Education 3	Compulsory	Not Accumulation	1 (1.38 ECTS)
M3	Writing 2	Compulsory	Accumulation	3 (4.14 ECTS)
M4	Japanese 4/French 4/Korean 4/ Chinese 4	Compulsory	Accumulation	4 (5.25 ECTS)
M5	Business Reading	Compulsory	Accumulation	3 (4.14 ECTS)
M6	Project Design 2	Compulsory	Accumulation	3 (4.14 ECTS)

	Semester 5			
M1	Marxist-Leninist Philosophy	Compulsory	Accumulation	3 (4.14 ECTS)
M2	Business Writing	Compulsory	Accumulation	3 (4.14 ECTS)
M3	Public Speaking	Compulsory	Accumulation	3 (4.14 ECTS)
M4	Marxist-Leninist Political Economics	Compulsory	Accumulation	2 (2.76 ECTS)
M5	Translation	Compulsory	Accumulation	3 (4.14 ECTS)
M6	Research Methodology	Compulsory	Accumulation	3 (4.14 ECTS)
M7	Free elective module 1	Compulsory	Accumulation	3 (4.14 ECTS)
	Semester 6			
M1	Scientific Socialism	Compulsory	Accumulation	2 (2.76 ECTS)
M2	Free elective module 2	Compulsory	Accumulation	3 (4.14 ECTS)
M3	Introduction to Linguistics	Compulsory	Accumulation	3 (4.14 ECTS)
M4	Ho Chi Minh Ideology	Compulsory	Accumulation	2 (2.76 ECTS)
M5	History of the Communist Party of Vietnam	Compulsory	Accumulation	2 (2.76 ECTS)
M6	Social Media and Interactive Communications	Compulsory	Accumulation	3 (4.14 ECTS)
M7	British and American Literature	Compulsory	Accumulation	3 (4.14 ECTS)

	Semester 7			
M1	Language and Society	Compulsory	Accumulation	3 (4.14 ECTS)
M2	Cross-cultural Communication	Compulsory	Accumulation	3 (4.14 ECTS)
	Specialization in Economics - Administration -Commerce			
M3	Organizational Behavior	Elective	Accumulation	3 (4.14 ECTS)
M4	Principles of Marketing	Elective	Accumulation	3 (4.14 ECTS)
M5	International Business Management	Elective	Accumulation	3 (4.14 ECTS)
M6	Human Resource Management	Elective	Accumulation	3 (4.14 ECTS)
	Specialization in English Language Teaching			
M3	English Language Teaching 1	Elective	Accumulation	3 (4.14 ECTS)
M4	Semantics	Elective	Accumulation	3 (4.14 ECTS)
M5	Translation, Linguistics and Culture	Elective	Accumulation	3 (4.14 ECTS)
M6	English Language Teaching 2	Elective	Accumulation	3 (4.14 ECTS)
	Specialization in Language - Culture - Translation			
M3	Theory of Translation	Elective	Accumulation	3 (4.14 ECTS)
M4	Semantics	Elective	Accumulation	3 (4.14 ECTS)
M5	Translation, Linguistics and Culture	Elective	Accumulation	3 (4.14 ECTS)
M6	Techniques in Interpreting	Elective	Accumulation	3 (4.14 ECTS)
	Specialization in English for Communication			
M3	Marketing Communication	Elective	Accumulation	3 (4.14 ECTS)
M4	News Reporting & Feature Writing	Elective	Accumulation	3 (4.14 ECTS)
M5	Communication in Organizations	Elective	Accumulation	3 (4.14 ECTS)
M6	Media Content Design	Elective	Accumulation	3 (4.14 ECTS)
	Semester 8			
M1	Introduction to Applied Linguistics*		Accumulation	3 (4.14 ECTS)
M2	Advanced Translation*		Accumulation	3 (4.14 ECTS)
M3	Capstone Project*		Accumulation	6 (8.28 ECTS)
M4	Graduation Internship	Compulsory	Accumulation	3 (4.5 ECTS)
Total				3 (160.4 ECTS)
* For Semester 8, students have the option of either taking two core courses (Advanced Translation & Introduction to Applied Linguistics) or conducting the capstone project				

For continuous improvement, UEF has recently reviewed and updated all undergraduate programmes, with changes applying to the cohort starting in 2024. The English Language programme has undergone significant revisions to its Programme Learning Outcomes (PLOs) and Expected Learning Outcomes (ELOs), aligning them with the University's educational philosophy and stakeholder feedback. English Enhancement courses have been removed and replaced by new subjects such as Advanced Pronunciation, Classroom Skills, Materials Development, Teaching Practice, and Business Translation, all aimed at strengthening students' language proficiency and professional competencies for improved employability. The number of courses within each specialisation has been increased from four to five. Additionally, the number of elective and interdisciplinary courses has expanded from 15 to 25. Teaching and assessment methods have also been updated and tailored for each course to encourage more innovative and effective learning practices.

To ensure the study programmes reflect general knowledge, discipline-specific knowledge, and work-readiness skills, they are designed with constructive alignment between Course Learning Outcomes (CLOs), Programme Learning Outcomes (PLOs), teaching and learning activities, and assessment methods. The programmes adopt the outcome-based education (OBE) approach.

3.1.2 Rationale for degree and programme name (Asterisk Criterion)

The naming of the study programmes, *Bachelor of English Language* and *Bachelor of Finance and Banking*, aligns with the guidelines set forth in Circular No. 24/2017/TT-BGDĐT issued by the Vietnam Ministry of Education and Training. These titles were selected following careful consideration of job qualification requirements from both local and international businesses operating in Vietnam, as well as benchmarking against similar programmes both domestically and abroad.

For the *Bachelor of English Language*, the Faculty recognised a significant demand in both the industry and educational sectors for graduates proficient in English. Thus, the *Bachelor of English Language*, with a vocational orientation, aims to cultivate graduates with strong political and professional ethics, and comprehensive knowledge in English linguistics, literature, and English-speaking cultures. Similarly, for the *Bachelor of Finance and Banking*, the Faculty undertook a thorough analysis of labour market demands, identifying Finance and Banking as a critical area within the broader Finance discipline. This decision was informed by two primary factors: insights gained from national and international programme benchmarks, and a detailed analysis of the specific needs of the labour market in Vietnam and globally.

The naming of the awarded degrees complies with the Vietnam Education Law No. 43/2019/QH14, thereby ensuring adherence to national standards.

3.1.3 Integration of theory and practice (Asterisk Criterion)

The study programmes maintain a balance between theory and practice, as reflected in the compulsory and elective modules outlined in the curriculum.

For Finance and Banking, the curriculum is designed with 72.63% theoretical hours, 20.60% practical hours, and 4.51% internship hours, with graduation project hours accounting for 2.26%. For the English Language programme, the curriculum consists of 72.52% theoretical hours, 20.61% practical hours, 4.58% internship hours, and 2.29% graduation project hours.

Integrating theory and practice equips students with theoretical knowledge, practical skills, and relevant experience. This integration is further demonstrated through the hands-on teaching methodologies employed by lecturers across both programmes. One such approach is the Flipped Classroom model, in which students are required to prepare their lessons at home and review materials prior to class. This enables them to engage with lower-order thinking skills, such as remembering and understanding, independently. In-class time is then devoted to deepening their knowledge through lecturer explanations, discussions, teamwork, and a variety of active teaching strategies, including gamification, role plays, station learning, and jigsaw activities.

At UEF, two core modules—Project Design 1 and Project Design 2—are included in all undergraduate programmes. These modules foster design thinking, research abilities, critical thinking, higher-order cognitive skills, and innovation. UEF also places strong emphasis on hands-on teaching methodologies, such as problem-based learning, project-based learning, and community-engaged learning.

Students enrolled in these programmes also benefit from work-based learning opportunities, including field trips, pre-internships, and internships. At UEF, a compulsory 12-week internship programme is required for all undergraduate students. Students may seek internship placements independently or have them arranged by the Office of Enterprise Relations. Additionally, students attend talk shows and guest lectures delivered by experienced professionals from the industry. Work-based learning activities are scheduled throughout the academic year. The University takes pride in offering its students both internship opportunities and a wide range of insightful talk shows led by local and international speakers.

Moreover, extracurricular activities are regularly organised to help students develop their personal and professional skills. Compared to other institutions, UEF stands out as one of the leading universities providing students with a dynamic learning environment enriched by numerous student activities. These activities are organised either by faculty members or by students themselves through a system of 52 student clubs and societies.

3.1.4 Interdisciplinary thinking

Interdisciplinary thinking is embedded within the curriculum through both compulsory and elective modules. It is fostered through interactive and experiential teaching and learning strategies employed across the study programmes. Students are equipped not only with knowledge specific to **Finance and Banking** but also with interdisciplinary knowledge and skills. These include modules such as

- *Microeconomics*,
- *Macroeconomics*,
- *Principles of Accounting*,

- *Risk Management and Insurance,*
- *Method and Methodology of Research in the Financial and Banking Sector,*
- *Investment Portfolio Management,*
- *Life and Non-Life Insurance,*
- *Law,*
- *Computer Basics,* and
- *Project Design 1 and 2.*

In addition, students can choose from a wide range of elective modules such as

- *Cross-Cultural Communication,*
- *Human Civilisation,*
- *Commercial Law,*
- *World Economic Geography,*
- *Korean Traditional Culture,*
- *Arts of Leadership,*
- *Basics of Arts,*
- *Data Analytics,* and
- *Introduction to Digital Transformation.*

For the Bachelor in **English Language**, students are taught not only the English language itself but also engage with other academic disciplines. These include

- Cross-Cultural Communication,
- Language and Society,
- Scientific Socialism,
- Basics of Law,
- Introduction to Computer Basics,
- Business Reading,
- Business Writing,
- Research Methodology,
- British and American Literatures,
- Social Media, and
- Interactive Communication.

Interdisciplinary thinking is further enhanced through a variety of teaching and learning strategies and methodologies, particularly hands-on approaches such as

- problem-based learning,
- project-based learning,
- community-engaged learning, and
- work-based learning.

These approaches enable students to develop higher-order thinking skills according to Bloom's taxonomy, including analysis, evaluation, and creation. Through experiential learning, the study programmes encourage students to continuously explore new concepts, generate ideas,

and innovate. This supports the development of an entrepreneurial mindset, promoting both independent and experience-based learning.

Furthermore, interdisciplinary thinking is cultivated through group work, project work, and a variety of other teaching and extracurricular activities. These experiences help students to develop key interdisciplinary skills such as communication, collaboration, critical thinking, adaptability, flexibility, research, analytical thinking, and leadership. Such skills are essential for success in the future world of work.

3.1.5 Ethical aspects

UEF has an Ethics Committee with defined responsibilities, which holds monthly meetings and produces regular reports. Ethical considerations are embedded in courses such as *Research Methodology* in the English Language programme and *Method and Methodology of Research in the Financial and Banking Sector*, as well as in other modules that require students to conduct small-scale research projects.

UEF has implemented a plagiarism policy that includes clear regulations to help students avoid academic dishonesty. The university uses the Team 7 Plagiarism Scanner, which is integrated into the UEF student portal. This software was developed in-house by a team of lecturers.

Ethical principles are communicated to students during orientation sessions and mentor meetings. UEF also maintains a Policy on Research Independence and Academic Freedom, a Policy on Quality, Diversity and Inclusion, a Policy on Anti-Bribery and Corruption, and a Policy on Modern Slavery.

Ethical standards are further integrated into the student experience through the student guidebook and individual course guides. Students are expected to behave ethically and appropriately at all times and are held accountable for any form of misconduct or misbehaviour.

3.1.6 Methods and scientific practice (Asterisk Criterion)

The study programmes actively encourage student engagement in research. In **Finance and Banking**, students develop research and analytical skills through modules such as *Method and Methodology of Research in the Financial and Banking Sector*, *Project Design 1* and *2*, and other courses requiring research-based assignments. Similarly, in the **English Language** programme, students are introduced to research through *Research Methodology*, *Project Design 1* and *2*, and related modules.

Research skills are reinforced through practical application in assignments and projects. Students also participate in annual faculty-level research workshops and conferences and are encouraged to attend seminars hosted by other institutions.

3.1.7 Examination and final thesis (Asterisk Criterion)

Assessment Methods

UEF employs a structured and diversified approach to assessment, comprising diagnostic, formative, and summative types. Lecturers are provided with guidelines through the programme specifications but retain the flexibility to choose appropriate methods that align with course outcomes. However, the following weightings are standard: 50% formative and 50% summative.

Formative assessment includes:

- Attendance (Rubrics 1, 4a, 6): Assesses participation in lectures, practicals, and external learning activities.
- Assignments: Individual or group tasks designed to reinforce lesson content.
- Oral Presentations (Rubrics 2a, 2b, 2c): Evaluate students' subject mastery, teamwork, and communication skills.

Summative assessment methods include:

- Written Exams: Require students to demonstrate their understanding through structured responses, graded on a 10-point scale.
- Multiple-Choice Tests: Measure comprehension through objective responses.
- Oral Exams (Rubric 5): Assess verbal articulation of subject knowledge.
- Written Reports (Rubrics 4b, 5): Judged on structure, content quality, and presentation.
- Group Work (Rubric 3): Evaluates collaboration and group leadership skills.
- Practical Assessments: Used where applicable to assess professional competencies.

Graduation Requirements

For the **Finance and Banking** programme, students may choose between a Graduation Project or a Graduation Thesis. For the **English Language** programme, students can opt for a Graduation Thesis or complete two advanced courses: Advanced Translation and Introduction to Applied Linguistics. All graduation work is evaluated by both supervising lecturers and a formal assessment panel using clearly defined rubrics.

Academic Regulations and Feedback

UEF follows academic regulations aligned with MOET requirements, which define credit values, semester workloads, course registration processes, grading systems, appeals procedures, and graduation timelines. A 10-point grading scale is used, and students' achievements are classified into GPA categories.

Assessment results are communicated promptly to ensure transparency. Grades are released within two weeks of final exams. Appeals for formative assessments are resolved within seven days, and those for summative assessments within 14 days. Feedback is an integral part of the learning process, helping students reflect on their performance and adjust their study strategies accordingly. Lecturers also use feedback outcomes to improve teaching methods.

Continuous Improvement and Quality Assurance

All assessment-related policies are outlined in the annually updated Student Handbook. In partnership with the Centre for Quality Assurance, faculties conduct regular student surveys

covering assessment methods, feedback quality, and academic processes. The results are analysed and communicated to university leadership and faculty for continuous improvement.

UEF ensures that assessments across all programmes are fair, valid, flexible, and reliable, with clear alignment between learning outcomes, assessment strategies, and the broader teaching philosophy. Timely feedback, effective academic support, and structured regulations create a transparent and student-focused academic environment.

Appraisal:

The curriculum adequately reflects the qualification objectives of the study programme. The contents of the courses are well-balanced, logically connected and oriented towards the intended learning outcomes. For the **English Language** programme some changes, however, should be made (see: 3.3.1 Logic and plausibility of the study programme). The areas of specialisation (compulsory electives) or optional electives enable students to acquire additional competences and skills.

The degree and programme name correspond to the contents of the curriculum and the programme objectives.

Theoretical questions are, where possible, explained by means of practical examples. To further enhance the effectiveness of the **English Language programme**, it is recommended to broaden the theoretical foundation and ensure a better balance between theory and practical application. The expert panel **recommends** increasing the scope of theory and balancing the bridge between theory and practice.

There is evidence, such as content related to the military, politics, problem-solving, and time management, that both programmes support interdisciplinary thinking. The strong connection to the business sector makes the English Language programme particularly distinctive.

Ethical implications (for example those of economical or juridical ways of thinking and acting) are appropriately communicated.

Students acquire methodological competences and are enabled to do scientific work on the required level.

All exams, as they are defined for the modules, are suited in format and content to ascertain the intended learning outcomes. The requirements are in accordance with the desired qualification level. The exams are characterised by a wide variety of test formats.

The final theses are evaluated based on previously published and coherently applied criteria, rules, and procedures. For the **Finance and Banking** programme, students are required to complete a thesis in both the 2022 and 2024 curricula. However, for the **English Language** programme, students have the option to either write a thesis or take two substitute courses. The faculty encourages students who plan to pursue postgraduate studies to choose the thesis option, while those intending to enter the workforce are advised to take the two additional courses instead. In earlier curricula (from 2015 to 2017), all students were required to complete

a thesis. However, for English Language majors, the effectiveness of this requirement was limited. The thesis workload was quite heavy, and many students were unable to complete it successfully, even with supervision from lecturers.

The students prove their ability to do scientific work and the achievement of the study programme's qualification objectives.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
3.1 Contents					
3.1.1* Logic and conceptual coherence (Asterisk Criterion)			x		
3.1.2* Rationale for degree and programme name (Asterisk Criterion)			x		
3.1.3* Integration of theory and practice (Asterisk Criterion)			x		
3.1.4 Interdisciplinary thinking			x		
3.1.5 Ethical aspects			x		
3.1.6* Methods and scientific practice (Asterisk Criterion)			x		
3.1.7* Examination and final thesis (Asterisk Criterion)			x		

3.2 Structure

3.2.1 Modular structure of the study programme (Asterisk Criterion)

Table 10: Modular structure of the study programmes

Projected study time	4 years
Number of credits (national credits and ECTS credits)	<u>Finance and Banking:</u> 132 accumulative credits + Physical education (non-accumulative 3 credits) + Military Education (non-accumulative 165 credit hours) 181.14 ECTS credits (Students choose to study two substitute courses instead of doing a thesis); 181.86 ECTS credits (Student do a thesis) <u>English Language:</u> 131 accumulative credits + Physical education (non-accumulative 3 credits) + Military Education (non-accumulative 165 credit hours)

	182.52 ECTS credits (Students choose to study two substitute courses instead of doing a thesis); 183.96 ECTS credits.
Workload per credit	One credit is equivalent to 15 hours of classroom studies, or 30-45 hours of practical training, or 45-60 hours of research and thesis writing 1 credit of study in class required 30 hours of self-study (MOET regulations) 1 contact hour at UEF = 45 minutes Transfer from Vietnamese credit to ECTS based a calculation of 1 ECTS = 30 hours 01 theoretical credit: 01 learner needs to spend (15 contact periods X 45 minutes) + 30 hours of self-study = 675/60 minutes + 30 hours = 41,25 hours 01 practical credit/ experiment / discussion: 01 learner needs to spend 30 learning periods x 45 minutes + 15 hours of self-study = 1350/60 minutes + 15 hours = 37,5 hours 01 internship/thesis credit = 45 hours Thus, 01 UEF theoretical credit = 41,25/ 30 hours = 1,38 ECTS 01 UEF practical credit = 37,5/ 30 hours = 1,25 ECTS 01 UEF internship/thesis credit = 45/30 hours = 1,5 ECTS
Number of modules/courses	<u>Finance and Banking:</u> 43 (including 2 electives, excluding non-accumulative courses) <u>English Language:</u> 42
Time required for processing the final thesis/project and awarded credits	6 credits, 16 – 20 weeks
Number of contact hours	<u>Finance and Banking:</u> 1980 <u>English Language:</u> 1965

3.2.2 Study and exam regulations (Asterisk Criterion)

UEF has established a comprehensive set of policies and procedures governing academic study and examination regulations for all undergraduate programmes, in alignment with the Vietnamese Higher Education Law and MOET regulations. These regulations define the scope and subjects of application and cover areas such as programme structure, credit definitions, compulsory and elective courses, prerequisites, co-requisites, conditional courses, admissions, enrolment, specialisations, class organisation, study duration, and teaching and learning plans, including online delivery.

They also address lecturers' responsibilities, student rights and obligations, departmental duties, course registration and withdrawal, grade improvement, academic performance assessments, course evaluations, GPA calculation, academic standing, credit transfer, internship and thesis requirements, graduation conditions, and degree conferral. Additional provisions include temporary leave, withdrawal, programme or institution changes, dual enrolment, articulation pathways, auditing, and misconduct handling.

UEF also enforces detailed final exam regulations, specifying the roles of staff and students, exam scheduling, supervision, grading, score reporting, record keeping, and procedures for appeals and misconduct. These regulations are communicated to students through the university website, orientation sessions, and reminders by lecturers and academic advisors throughout their studies.

Lecturers use a combination of diagnostic, formative, and summative assessments. While lecturers have flexibility in selecting teaching and assessment methods, they must adhere to fixed assessment weightings, as follows:

- Formative assessment (50%), which includes:
 - 10% for attendance (with rubric-based checks),
 - 20% for general formative assessments (e.g. assignments, presentations, in-class activities),
 - 20% for mid-term tests.
- Summative assessment (50%), which may include:
 - Written exams,
 - Multiple-choice tests,
 - Oral exams,
 - Presentations,
 - Assignments,
 - Practical exercises,
 - Reports.

3.2.3 Feasibility of study workload (Asterisk Criterion)

Circular No. 17/2021/TT-BGDĐT, issued by MOET on 22 June 2021, regulates students' study workload and provides standards for the appraisal and development of higher education training programmes. According to this Circular, the minimum academic load of a training programme must comply with the Vietnamese Qualifications Framework. Undergraduate bachelor's programmes must include at least 120 credits, along with compulsory physical education and national defence-security education as per current regulations.

At UEF, students must register for a minimum study load of no less than two-thirds of the average credit load per semester (excluding the final semester). The maximum permitted study load is no more than one and a half times the average semester load. Typically, a main semester under the standard study plan includes 15 to 20 credits (excluding year 4).

In accordance with MOET regulations, one credit corresponds to:

- 15 classroom hours,
- 30–45 hours of practical training, or
- 45–60 hours of research or thesis writing.

Additionally, one credit of classroom study requires 30 hours of self-study. At UEF, one contact hour equals 45 minutes.

The academic year comprises two main semesters and an optional short summer semester. Each main semester is divided into two sub-semesters (e.g., Semester 1A and Semester 1B), which are referred to as “terms” in English.

To maintain an appropriate workload, UEF arranges the following distribution of credits across each academic year:

- **Year 1:** 34–35 credits (2 semesters)
- **Year 2:** 34–35 credits (2 semesters)
- **Year 3:** 34–35 credits (2 semesters)
- **Year 4:** 27 credits (2 semesters)

3.2.4 Equality of opportunity

The University of Economics and Finance (UEF) promotes a policy that embraces equality, diversity, and inclusion.

UEF sees **equality** as ensuring equal opportunities and protection from discrimination by addressing the specific needs of different groups to enable fair access. UEF acknowledges that curriculum delivery and support services may need to be tailored or offered in more flexible ways to ensure genuine equality of access or opportunity for disadvantaged individuals and groups.

UEF understands **diversity** as the acknowledgement and appreciation of differences among people—whether cultural, social, or intellectual—which are viewed as a valuable asset to the university community. UEF is committed to fostering mutual understanding between diverse groups and individuals, aiming to draw on everyone’s talents and experiences. Respect underpins all aspects of diversity.

UEF defines **inclusion** as the extent to which individuals feel they belong, are valued, and are actively included in the workplace, education, and society. To achieve this, the university and its staff must take proactive steps in designing and implementing services, practices, and processes that respond to the needs of staff, faculty, students, academics, and other stakeholders.

UEF places particular emphasis on **gender equality** among faculty and students.

Group	Female (%)	Male (%)
Faculty – Finance and Banking	54%	46%
Faculty – English Language	65%	35%
Students	62%	38%
Students – English Language	65.9%	34.1%

Each year, UEF produces a gender pay gap report comparing salaries and bonuses across male and female staff in management, academic and support roles.

The university organises numerous events for women, including on Vietnamese Women's Day (20 October) and International Women's Day (8 March), alongside other dedicated occasions. UEF also prioritises equality for diverse groups, including those from different religious backgrounds and the LGBTQ+ community.

Support is offered through the Office of Student Services, along with unique facilities such as dedicated social areas, academic support zones for disabled students, and psychological counselling sessions, talk shows and seminars on gender equality and inclusion hosted by the Centre for Psychological Counselling and Legal Support Services and the Centre for Service Learning.

Further information about relevant policies can be found in Vietnamese on the website⁸. Additional inclusive facilities include a silent room and designated amenities for disabled individuals.

UEF has been awarded QS 5 Stars in the Inclusiveness category. The university also boasts 52 student clubs and societies, primarily led by students, which actively promote gender equality, diversity and inclusion through various initiatives and activities.

Appraisal:

The structure of both study programmes supports the smooth implementation of the curriculum and helps students to reach the defined learning outcomes. The programme consists of courses and assigns credits per course on the basis of the necessary student workload. Practical components, if existent, are designed and integrated in such a way that credits can be acquired. The course descriptions provide detailed descriptions of intended learning outcomes, and the information defined in the ECTS Users' Guide.

There are legally binding study and exam regulations which contain all necessary rules and procedures and take into account national requirements where applicable. Although the study programmes are designed so that students can study for a certain time at other HEIs or do internships without any extension of their overall study time, there are no dedicated mobility windows. In order to increase student mobility, the expert panel recommends implementing mobility windows. The recognition of degrees and periods of study at other HEIs is regulated

⁸ <https://www.uef.edu.vn/gioi-thieu/uef-ban-hanh-chinh-sach-phat-trien-ben-vung-ve-moi-truong-13834>, last accessed Mai 2, 2025.

analogous to the Lisbon Recognition Convention, the recognition of periods of practical work is also clearly defined. However, the Diploma Supplement that is issued to the graduates does not contain an ECTS grading table with a relative grade, access requirements, official duration of programme in credit and or/years as well as programme learning outcomes, so that the panel recommends the following **condition**:

The University supplies the Diploma Supplement with a grade distribution table in accordance with the ECTS User's Guide 2015⁹, access requirements, official duration of programme and programme learning outcomes.

The feasibility of the workload in the study programmes is ensured by a suitable curriculum design, by a plausible calculation of workload, by an adequate number and frequency of examinations, by appropriate support services as well as academic and general student counselling. When reviewing the workload, UEF also takes into account evaluation findings, including student feedback and the programme's success rate.

UEF ensures gender equality and non-discrimination. Students with disabilities are provided with affirmative actions concerning time and formal standards/requirements throughout the programme and examinations. Students in special circumstances, such as single parents, foreign students, students with a migration background and/or from so-called non-academic backgrounds, are particularly assisted. Information and regulations on equal opportunities are available on the University's website, but only in Vietnamese (see condition chapter 5.3.1). UEF's library is equipped with a voice-over system to enhance the study experience for students with visual impairments. The university also offers a range of support services for students with special needs, particularly those with hearing impairments, including access to sign language interpreters. In addition, UEF is considering the installation of Braille signage in the library in the near future.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
3.2 Structure					
3.2.1* Modular structure of the study programme (Asterisk Criterion)			X		
3.2.2* Study and exam regulations (Asterisk Criterion)				condition	
3.2.3* Feasibility of study workload (Asterisk Criterion)			X		
3.2.4 Equality of opportunity			X		

3.3 Didactical concept

3.3.1 Logic und plausibility of the didactical concept (Asterisk Criterion)

⁹ See [ECTS User's Guide 2015](#) (pages 39-41) for an explanation of grade distribution tables.

UEF upholds a comprehensive educational philosophy centred on comprehensive education and lifelong learning.

Comprehensive Education:

The University aims to foster the full development of students' qualities and competencies, encouraging a spirit of community and social responsibility. Students are trained to engage in creative thinking and international integration while being prepared to adapt to a constantly changing world.

Lifelong Learning:

UEF implements modern and advanced teaching methods and educational technologies. It provides a diverse learning and research environment designed to foster, support, and enhance students' self-directed learning and capacity for lifelong learning.

This philosophy is coherently reflected across the study programmes' objectives, Programme Learning Outcomes (PLOs), teaching and learning activities, methodologies, and extracurricular provisions. The programmes employ an outcome-based education (OBE) approach, supported by targeted professional development. Lecturers receive training in OBE and hands-on teaching methodologies, with a strong emphasis on Project-Based Learning and activity-based pedagogy, including Jigsaw, station learning, instructional backward design, facilitation techniques, and Work-Based Learning. These materials were developed by USAID, whose experts trained two facilitators who then delivered the programmes to UEF lecturers.

Students in both study programmes are encouraged to adopt a responsible learning attitude, facilitated by a broad spectrum of strategies including direct and indirect instruction, experiential learning, independent learning via self-study, and diverse pedagogical approaches such as,

- Discussion
- Lecture
- Collaborative Learning
- Flipped Learning
- Reflection
- Blended Learning
- Problem-Based Learning
- Project-Based Learning
- Team-Based Learning
- Community-Engaged Learning
- Work-Based Learning

These methods are employed to promote active participation and accountability in the learning process. Please refer to the list of relevant courses for Finance and Banking [Exhibit 3.31] and English Language [Exhibit 3.32], which illustrate the implementation of these approaches.

Hands-On Learning & Work-Readiness:

Students engage in hands-on experiences that promote higher-order thinking and application of knowledge. Teaching methods such as Problem-Based and Project-Based Learning require students to devise solutions based on classroom learning, which enhances knowledge

retention and equips them with essential workplace skills—teamwork, communication, collaboration, time management, problem-solving, creativity, and lifelong learning.

Experiential Learning:

Work-Based Learning is a major component of the study programmes. It is achieved through internships, field trips, workplace exposure, and practical experiences, all aimed at developing students' professional readiness and responsible learning behaviours.

Co-Curricular Enrichment & Industry Engagement:

To further promote active learning, students participate in industry-led talk shows, seminars, workshops, and other student-driven activities throughout the academic year. UEF also offers access to over 52 student clubs and societies, which provide varied learning environments. These clubs not only promote peer learning but also offer inspiration through industry experts and successful alumni.

Programme Specification and Curriculum Mapping:

Teaching and learning methodologies are well-documented in the programme specifications, including a comprehensive matrix mapping PLOs to courses, teaching methods, and assessment strategies. This was clearly defined in the 2022 specifications and updated in 2024.

3.3.2 Course materials (Asterisk Criterion)

The course materials for the two study programmes—Finance and Banking and English Language—comprise lecturers' notes, presentation slides, textbooks, reference materials, websites, and academic papers. These materials are carefully selected by the lecturers and approved by the Board of Directors and the Board of Presidents to ensure consistency, relevance to the respective courses, and alignment with the intended course learning outcomes.

Textbooks, reference materials, and recommended websites are explicitly listed in the course syllabi. Lectures and presentation slides are uploaded to the Learning Management System (LMS) prior to the commencement of each course. Students are also able to communicate with academic staff via the LMS [Exhibit 3.42].

Beginning in the academic year 2023–2024, experienced lecturers are required to develop dedicated course books tailored to the needs of the students.

3.3.3 Guest lecturers

Guest lecturers for the Finance and Banking and English Language study programmes include invited academics from other universities as well as industry professionals. UEF has an established policy to invite experienced guest speakers from industry to deliver selected sessions within various courses. This initiative provides students with valuable opportunities to gain both theoretical insights and practical knowledge directly from professionals actively engaged in the field.

A distinctive feature of UEF is its tradition of inviting long-standing and experienced guest speakers to participate in the annual celebration of Teacher's Day on 20 November. This gesture signifies the university's recognition of these professionals as "industry lecturers".

Industry lecturers contribute real-world case studies drawn from their professional practice, thereby enriching the academic curriculum. Their involvement plays a crucial role in enhancing students' understanding of practical applications and in fostering the development of industry-relevant skills.

Several experienced guest lecturers have been invited to enrich the **Bachelor of English Language** programme with practical insights. For instance, an IELTS instructor at Jaxtina English System, delivered a session on *job interview techniques in English*, helping students enhance their employability and communication skills. A lecturer at Ho Chi Minh City University of Education and a graduate of Curtin University, Australia, shared his expertise on *translation and interpreting*, with a focus on integrating technology in language teaching. Additionally, one guest speaker from National Geographic Learning, with a Master's in Applied Linguistics from the University of Queensland, conducted a session on *critical thinking in the AI era*, encouraging students to develop essential 21st-century skills.

As part of the Bachelor of Finance and Banking programme, UEF regularly invites distinguished guest lecturers from the financial and technological sectors to enhance students' practical knowledge and industry readiness. For example, the Director of the Brokerage Division at Rong Viet Securities delivered a workshop on the *Top-Down Method in Stock Investment Analysis*, helping students develop strong analytical and data interpretation skills. An Investment Manager at LOGOS Group, led a session on *Corporate Governance and ESG Trends in Vietnam*, encouraging strategic thinking and raising awareness of sustainable financial practices. In another workshop a Financial Supervisor at Carlsberg Vietnam, trained students on *Dashboard Reporting Applications in Financial Analysis*, equipping them with essential technical and data processing skills.

Emerging technologies were also covered in depth. The Deputy Director of the Institute of Blockchain Technology and AI conducted a session on the *Application of Blockchain and AI in Learning*, offering students valuable insights into digital transformation and its relevance in finance. In a similar vein the AI Team Leader at Vietcap Securities discussed *AI Applications in Finance*, highlighting how artificial intelligence is reshaping investment strategies and financial analysis.

These guest lectures are designed not only to provide cutting-edge knowledge but also to inspire students to explore diverse career paths and develop the competencies needed for success in a dynamic, global financial environment.

3.3.4 Lecturing tutors

UEF maintains a policy of employing lecturing tutors across most undergraduate programmes. However, for certain specialised courses within the English Language programme, English language tutors—typically outstanding students from the same programme—are engaged to provide additional support.

To ensure that students receive effective academic guidance and fully comprehend their lessons, UEF has established a robust academic support system managed by the Centre for Academic Support. This centre is responsible for delivering a wide range of support and advisory services, including:

- Guiding students on effective learning strategies and appropriate academic pathways;
- Providing comprehensive advice on academic disciplines, programmes, study plans, and learning trajectories;
- Organising sessions with academic advisors to offer career orientation and assist students in selecting suitable specialisations;
- Delivering remedial classes to help students promptly address knowledge gaps and complete modules within the semester timeframe.

In addition, UEF provides further support through the Faculty of Finance and Accounting and the Faculty of English Language, with dedicated teams consisting of Deans, Vice Deans, mentors, and faculty secretaries.

UEF also upholds a formal office hours policy for academic staff. Each academic member is required to hold two office-hour sessions per week. These sessions are designed to assist students who require further explanation of course content, as well as those needing support with assignments, group work, or other academic and non-academic concerns.

Appraisal:

The didactical concept of **Finance and Banking** programme is described, plausible and oriented towards the programme objectives. It allows for the application of different teaching and learning methods, such as, for instance, case studies or practical projects. Students are encouraged to take an active role in creating the learning process. Modern topics are already covered in the Finance and Banking study programme, but to improve it further the expert panel **recommends** including more courses specific in AI technology in the finance and banking sector.

UEF wrote in its statement, that it will officially implement the course “Applied Informatics and Artificial Intelligence” for all study programmes from Cohort 2025. This course is designed to provide students with practical knowledge and skills related to the application of AI in financial services, data analytics, and digital banking. The expert panel welcomes the change and looks forward to reading the course description during the reaccreditation process.

Although the English language programme integrates different teaching and learning methods such as, for instance, case studies or practical projects, there is still room for improvement. Therefore in order to be comparable to other BA programmes for the English language (e.g. see the Vietnam National University HCMC) the expert panel recommends the following **condition**:

The university is aligning its didactic concept with other national and international universities.

This could for example be achieved through the following steps:

Language skills classes:

The University

- decreases the number of English language skill modules.
- implements an integrated approach in the language courses (i.e. courses teaching several skills simultaneously and developing students' communicative competence) illustrated by an adapted programme structure.

Intercultural communication classes:

The University

- expands modules beyond a mere level of knowledge about cultures and in doing so
- includes a reflective and analytical approach as well as theoretical study of cultural phenomena and cultural contact. (This could e.g. be achieved by studying Byram's model of intercultural communicative competence (knowledge, attitudes, skills) or a text by Risager 2013.)

Specialisation FLT:

The University

- includes or strengthens concepts such as communicative language teaching, communicative competence, intercultural communicative competence, reflective practice, classroom management, learning psychology or microteaching.
- deletes any outdated 'historical' content, such as e.g. the grammar-translation method, direct method, audio-lingual method. This measure could free up time for including the previously mentioned concepts.

The accompanying course materials are oriented towards the intended learning outcomes and correspond to the required qualification level. They are up to date and digitally accessible for the students. They are user-friendly and encourage students to engage in further independent studies.

For the **English Language** programme, academic referencing is missing in the teaching materials. The panel expert panel recommends the following **condition**:

The University uses academic referencing in their teaching materials.

Guest lecturers are invited and contribute to the students' qualification process with their special experience, either from professional practice or scientific work, but also, for example, from culture and politics.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
3.3 Didactical concept					
3.3.1* Logic and plausibility of the didactical concept (Asterisk Criterion)			FaB	EL condition	
3.3.2* Course materials (Asterisk Criterion)			FaB	EL condition	
3.3.3 Guest lecturers			x		
3.3.4 Lecturing tutors					x

3.4 International outlook

3.4.1 International contents and intercultural aspects (Asterisk Criterion)

The international orientation of UEF is clearly reflected in its mission, vision, core values, and educational philosophy. UEF's mission is to cultivate high-quality human resources capable of meeting the demands of society and contributing to global integration. The university aspires to become one of the leading institutions in Vietnam, with a prestigious regional reputation and a role as a cradle for training successful global citizens. Its core value of integration promotes comprehensive international cooperation and cross-border academic engagement.

Bachelor of Finance and Banking

The Bachelor of Finance and Banking programme includes a broad range of courses with international content, such as: *The Economics of Money, Banking and Financial Markets*, *International Finance*, *Capital Market*, *Risk Management and Insurance*, *Corporate Finance*, *Commercial Bank Management*, *Financial Analysis*, *Research Methodology in Finance and Banking*, *Fintech in the Banking Industry*, *Advanced Corporate Finance*, *Multinational Corporation Finance*, *International Payments*, and *Cross-Cultural Communication*. Furthermore, courses like World Economic Geography, Japanese Ethnology, Korean Traditional Culture, Profile of China, and Cultures of Southeast Asian Countries also reflect the programme's intercultural dimension.

In 2024, the curriculum was updated to include further international and intercultural perspectives by introducing new elective modules such as Global Citizens, International Law, Diplomatic Protocols, Global Issues, and Global Strategic Management. The curriculum also features Project Design 1 and Project Design 2, which are interdisciplinary in nature and aim to develop creativity, innovation, design thinking, analytical and critical thinking skills. These modules are aligned with the United Nations Sustainable Development Goals (SDGs), reinforcing the programme's global relevance.

The programme is benchmarked against similar programmes from prestigious institutions, including:

- University of the Incarnate Word (USA)
- University of the West of England (UK)

- Monash University (Australia)
- University of Lincoln (UK)

These comparisons have been made in terms of programme objectives, learning outcomes, structure, content, and didactical approaches. The curriculum also includes seven English-taught courses to prepare students for professional instruction, research, and academic reading in English. Additionally, the teaching and learning materials are primarily in English.

Bachelor of English Language

The Bachelor of English Language programme similarly incorporates a strong international orientation, with courses such as: *American and British Literature*, *Cross-Cultural Communication*, and *International Business Management*. The programme also offers a rich selection of intercultural electives, including: World Economic Geography, Japanese Ethnology, Korean Traditional Culture, Profile of China, Cultures of Southeast Asian Countries, and multiple levels of foreign language instruction in Japanese, French, Chinese, and Korean (from levels 1 to 4).

In 2024, the programme was further enriched with internationally oriented electives including Global Citizens, International Law, Diplomatic Protocols, Global Issues, and Global Strategic Management. Like the Finance and Banking programme, it includes Project Design 1 and Project Design 2, focusing on essential competencies such as creativity, innovation, design thinking, and critical analysis. These modules also incorporate the United Nations Sustainable Development Goals.

The English Language programme has been benchmarked with comparable programmes at:

- Ho Chi Minh City University of Foreign Languages and Information Technology (Vietnam)
- Hoa Sen University (Vietnam)
- University of Gloucestershire (UK)
- University of Malaya (Malaysia)

Teaching and learning materials are primarily in English, reinforcing the programme's international orientation and preparing students for global academic and professional environments.

3.4.2 Internationality of the student body

UEF currently has an international student body comprising approximately 1%, with the majority of international students coming from Laos. At present, the Finance and Banking study programme has not yet enrolled any international students. However, the Faculty of Finance and Accounting is actively seeking to attract international applicants in the near future.

To enhance international engagement, UEF has recently launched several outbound student exchange programmes and study tours in countries such as South Korea and Malaysia. These

initiatives aim to increase international student participation across the university, including within the Faculty of Finance and Banking and the Faculty of English Language.

In June 2023, one **Finance and Banking** student took part in a study tour visiting Nanyang Technological University in Singapore, Peninsula College, and Open University in Malaysia, reflecting the university's growing emphasis on international exposure and global academic cooperation.

3.4.3 Internationality of faculty

The **Finance and Banking** programme is staffed by three full-time and four part-time lecturers, including several local academics who hold degrees from overseas universities. The **English Language** programme benefits from the involvement of forty foreign lecturers, comprising fourteen full-time and twenty-six part-time teaching staff. A number of academic staff members across both programmes have obtained their qualifications from international institutions.

Beginning in the academic year 2023–2024, UEF implemented a policy aimed at attracting more international lecturers. This initiative is designed to enhance the international dimension of the programmes by providing students with global knowledge, intercultural skills, international experiences, and a broader international outlook.

3.4.4 Foreign language contents

Students enrolled in the Banking and Finance programme at UEF complete seven English courses before beginning their professional modules. English is used as the medium of instruction for English Language courses. Additionally, 50% of all undergraduate modules — including those in the Finance and Banking programme — are delivered in English. This also applies to student activities, competitions, seminars, and workshops. The English Language programme is also delivered primarily in English, with the exception of courses in political education, physical education, and military training.

Extracurricular activities in both study programmes are structured with an international orientation. International guest speakers are invited on a regular basis. From the academic year 2024–2025 onwards, inbound and outbound student exchange programmes and study tours are scheduled. These are intended to provide international exposure and to support the development of intercultural competencies.

UEF organises cultural performances, including those involving international participants. International seminars, workshops, and competitions are also held for academic staff and students, such as the *Peninsula College x UEF – Accounting & Finance Challenge*. Academic staff are involved in international research collaboration.

In the English Language programme, international seminars, workshops, and competitions have been conducted for academic staff and students. Examples include the *UK Education and Technology Roadshow* in Ho Chi Minh City; *the Intercultural Immersion Programme: Art Around the World* (co-hosted by Almaty Management University and Cintana Education); *the International Language Programme* (co-hosted by Universiti Teknologi MARA, Malaysia and

UEF); and *the Mid-Autumn Festival* with International Students. Academic staff participate in international research collaboration. The programme content and the majority of extracurricular activities, workshops, conferences, and talk shows are delivered in English.

Appraisal:

International contents are an integral part of the curriculum of both study programmes. Students are thus prepared for the challenges in an international working environment. Through practical examples, students are enabled to act in an intercultural environment.

The international composition of the student body does not correspond to the programme concepts. Since the study programmes do not have international students the expert panel **recommends** intensifying measures to promote internationality of the student body which are goal oriented.

The international composition of the faculty (teachers from different countries, teachers with international academic and professional experience) promotes the acquisition of international competences and skills. Both study programmes have lecturers with international background or experience, but the number could be increased. Therefore, the expert panel **recommends** intensifying measures to promote internationality of the faculty which are goal oriented (including outgoing staff mobility).

The proportion of foreign language courses and required foreign language materials corresponds with the qualification objectives of the study programme.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
3.4 Internationality					
3.4.1* International contents and intercultural aspects (Asterisk Criterion)			x		
3.4.2 Internationality of the student body				x	
3.4.3 Internationality of faculty			x		
3.4.4 Foreign language contents			x		

3.5 Multidisciplinary competences and skills (Asterisk Criterion)

Multidisciplinary competencies and skills are addressed in curriculum design and development, teaching methodologies, teaching and learning activities, assessment processes, and extracurricular activities. In addition to the interdisciplinary content incorporated into the curriculum, the two study programmes include teaching approaches such as Problem-Based Learning, Project-Based Learning, Community-Engaged Learning, and Work-Based Learning, which are intended to support the development of multidisciplinary competencies.

These teaching methodologies are applied to facilitate the development of skills including problem-solving, critical thinking, design thinking, analytical skills, communication, teamwork,

collaboration, leadership, and conflict resolution. Multidisciplinary competencies and skills are also integrated into various student activities.

UEF offers a range of student clubs and societies that organise activities throughout the year. These activities are designed to support the development of students' competencies, promote participation in community and social initiatives, encourage creative engagement, and provide opportunities for international interaction, in accordance with the institution's educational philosophy.

Formative and summative assessments — including assignments, project work, internship reports, and graduation theses — are used to monitor and support the development of multidisciplinary competencies and skills.

Appraisal:

The students acquire communication and public-speaking skills as well as cooperation and conflict handling skills in accordance with the module/course descriptions. This is supported by means of suitable didactical and methodological measures.

The acquisition of further multidisciplinary competences, such as leadership skills and broad contextual knowledge, is ensured.

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
3.5*	Multidisciplinary competences and skills (Asterisk Criterion)			x		

3.6 Skills for employment / Employability (Asterisk Criterion)

UEF integrates skills for employment and employability into its undergraduate programmes through classroom activities combined with applied teaching methodologies. These include problem-based learning, project-based learning, community-engaged learning, and work-based learning. Students participate in group discussions, individual and group presentations, and complete assignments and projects aimed at developing a range of skills such as problem-solving, critical thinking, and creative thinking.

All undergraduate programmes at UEF include the modules Project Design 1 and Project Design 2, which involve the development of design thinking, analytical thinking, innovative thinking, and skills related to the Sustainable Development Goals (SDGs). Employment-related skills are also incorporated into work-based learning components, such as field trips, compulsory internships of three months for all students, and the preparation of internship reports.

To support preparation for future labour markets, undergraduate programmes include courses designed to provide students with relevant knowledge and skills for enhancing employment opportunities, including in international contexts.

UEF also addresses the development of lifelong learning skills through the use of contemporary teaching methods and educational technologies. The learning and research environment is structured to support self-directed learning and the development of lifelong learning capacities. Teaching and learning activities in the Finance and Banking and English Language programmes are designed to foster the ability to learn independently, in line with the institution's educational philosophy.

The programmes aim to support the development of a range of competencies and skills related to lifelong learning, including cultural awareness, communication, foreign languages, digital competence, scientific and technological literacy, social and civic competence, and an entrepreneurial approach.

Appraisal:

The promotion of employability – for instance through the integration of theory and practice and through the promotion of multidisciplinary competences and skills – runs as a common thread of the study programmes through all their modules.

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
3.6*	Skills for employment / Employability (Asterisk Criterion)			x		

4. Academic environment and framework conditions

4.1 Faculty

4.1.1 Structure and quantity of faculty in relation to curricular requirements (Asterisk Criterion)

The table below shows how many faculty members the two study programmes at USU have.

Table 11: Structure of faculties

	Bachelor of English Language	Bachelor of Finance and Banking
Full-time teaching staff	67	51
Part-time teaching staff incl. visiting/adjunct lecturers	62	15
Total number of teaching staff	129	66
<i>Among them:</i>		
Teaching staff with professional experience	120	0
Teaching staff with international experience	39	0
Number of professors	0	1
Number of associate professors	2	1
Number of assistant professors	0	0
Number of senior lecturers	0	2
Number of lecturers	129	66
PhD holders	20	11
Master degree holders	103	53
Guest lecturers	62	14
	Bachelor of English Language	Bachelor of Finance and Banking
Total number of supporting administrative staff	4	4

4.1.2 Academic qualification of faculty (Asterisk Criterion)

Academic staff involved in teaching are planned and recruited in accordance with the requirements for teaching, research, and community engagement. Recruitment and promotion processes are carried out based on the provisions of the Labour Code No. 45 issued by the National Assembly and the regulations of the Ministry of Education and Training (MOET), specifically the circular on the working regimes of lecturers in higher education. These processes consider criteria such as professional qualifications, teaching experience,

instructional ability, class management, student engagement, leadership or administrative responsibilities, and research involvement.

Performance management for academic staff is based on teaching workload, the quality of teaching, research outputs, and contributions to community service. Faculties determine recruitment needs based on the demands of teaching, research, and community engagement, as well as the strategic development plans of the study programmes and UEF's Human Resources Development Plan.

This recruitment framework also applies to succession planning, promotion, deployment, continuous professional development, recognition and reward, termination, and retirement arrangements. The Faculty of Finance and Accounting and the Faculty of English Language submit staffing requirements to the University Office, which includes a Personnel Section. The Personnel Section gathers input from all faculties and institutes to develop an annual recruitment plan for the university, aligned with the HUTECH Human Resources Development Plan, and announces recruitment opportunities via the UEF website.

Recruitment is carried out according to a formal process, which defines the specific steps and responsibilities of each unit involved. In addition, the university has established clear regulations concerning recruitment and staff attraction, remuneration policies, and professional development measures, outlining policies related to the recruitment and retention of personnel, incentive structures, and ongoing development opportunities.

Candidates for lecturer positions are required to meet the criteria set out in the relevant regulations for each role, including positions such as probationary lecturer and lecturer. These regulations are applicable across all faculties at UEF. For appointment to a lecturer position, a candidate must hold at least a Master's degree, possess a minimum of three years of teaching experience in higher education, and have obtained a pedagogical certificate. Additional selection criteria may include academic qualifications from an overseas institution and the ability to use English as a medium of instruction.

Lecturers at UEF are expected to fulfil the annual workload requirements for teaching and research, as well as office hours, as outlined in the university's policy on academic staff working regulations.

The competencies expected of academic staff include subject- or course-specific knowledge, pedagogical and didactic methods, research capabilities, professional skills, and roles related to leadership and administration. These competencies are defined, monitored, and evaluated based on academic qualifications, teaching experience, and skills. Particular attention is given to teaching methodologies during the recruitment process, which is conducted by the faculties in coordination with the University Office.

Academic staff performance is evaluated through class observation sessions conducted each semester, as well as through annual performance reviews, which are carried out at the end of the academic year by the faculties and subsequently by the Board of Directors or Management. Academic staff are also expected to engage in ongoing professional development through programmes offered by UEF or external institutions. These professional development programmes may focus on subject-specific content, teaching methodologies, assessment practices, information technology, and other relevant areas.

Information related to academic staff competencies is communicated via the UEF staff portal, email, and in scheduled meetings. Lecturers who wish to pursue further study are eligible for reduced tuition fees if enrolling in programmes at UEF. Upon completion of a doctoral degree, financial incentives are provided. Academic achievements are acknowledged during official university events.

UEF offers a wide range of professional development opportunities covering:

- Innovative teaching methods,
- Technology-enhanced learning,
- New models for student engagement in blended and online learning,
- Discipline-specific workshops and training,
- Quality assurance frameworks such as FIBAA,
- The role of quality as a driver of institutional development.

Currently, over 75% of UEF's faculty participate in professional development annually, which has earned the university the maximum score in this criterion of the QS Stars Rating System. Each study programme specification includes a recommended matrix aligning courses with appropriate teaching and learning methods. Lecturers are encouraged to select a blended approach based on students' backgrounds, subject requirements, learning styles, available learning spaces, and technology integration—especially relevant in adapting to post-COVID-19 educational shifts.

4.1.3 Pedagogical / didactical qualification of faculty (Asterisk Criterion)

Pedagogical qualifications and practical teaching experience are among the criteria required for lecturer positions. As part of the recruitment process, candidates are required to deliver teaching demonstrations. Those who pass the interview stage enter a probationary period in the lecturer role for one academic year. Following this period, they are evaluated by a panel prior to formal appointment as a lecturer at UEF. This procedure applies to all lecturer appointments at the university.

Lecturers are encouraged to maintain and enhance their professional and pedagogical knowledge and skills through continuous learning. This is supported by a range of internal professional development programmes, as well as opportunities provided by external institutions. These programmes include training in teaching methodologies, assessment practices, the use of educational technologies to support student engagement, learning management systems (LMS), outcome-based education, and participation in both internal and international workshops, seminars, and conferences.

Each year, a significant proportion of lecturers and support staff participate in professional development activities. The university monitors participation rates in relation to internal and external benchmarks.

4.1.4 Practical business experience of faculty

Finance and Banking

The faculty team of the Faculty of Finance and Accounting is composed of both full-time and part-time academic staff. All faculty members hold at least a Master's degree, and the team includes both Vietnamese and international lecturers. A number of full-time faculty members have studied abroad and received training in their respective specialisations. Many have practical experience in industry, including roles in financial institutions and banks. These faculty members are involved in various aspects of student support, including academic guidance, participation in student research, and facilitating connections to practical working environments.

In addition to teaching, some faculty members are engaged in scientific research and collaborate with local authorities to share research outcomes. Part-time lecturers are drawn from a range of higher education institutions across Vietnam, as well as from industry sectors, financial institutions, and banks. Industry professionals contribute in different capacities, such as teaching core courses (managing one class), delivering guest lectures (one session per course), offering extracurricular sessions, or co-teaching specific modules (one to two sessions per course).

English Language

Faculty members in the English Language programme come from a variety of professional backgrounds. Some have experience working in or in collaboration with enterprises, managing their own start-ups, or holding part-time positions in business organisations. Prior to entering full-time teaching roles in higher education, several staff members held positions in sectors such as insurance, banking, and aviation. Others have managed English language centres offering instruction to children, teenagers, and adults in areas such as IELTS, TOEIC, and general communication skills. Some have also provided English language training to company staff at the request of their employers.

These professional experiences are incorporated into teaching practices, with lecturers providing students with examples, case studies, and insights from industry contexts. This approach supports the connection between academic content and practical application. The integration of such perspectives into teaching aims to contribute to the development of students' practical skills and familiarity with current trends in the professional environment.

4.1.5 Internal cooperation (Asterisk Criterion)

Internal cooperation among lecturers in the Finance and Banking programme and the English Language programme is evident across various academic activities within the faculties. Lecturers participate in multiple academic meetings related to curriculum design, review, and revision. These meetings are held on a weekly, monthly, semesterly, and annual basis. Participation in academic meetings is mandatory for all academic staff to support the implementation of academic and related activities in alignment with the strategic objectives of the university and the respective faculty plans.

Lecturers are encouraged to share practices and experiences through internal workshops, seminars, and training sessions. Class observations are conducted not only for evaluation purposes but also as part of ongoing professional development. Collaboration among lecturers is also required in relation to research, student support, and other academic responsibilities,

with regular coordination to facilitate the development of students' knowledge, skills, and attitudes.

Internal meetings are held regularly to discuss topics such as teaching methodologies, academic research, community engagement, and student-related activities. Internal cooperation is regarded as a key element in fostering engagement and encouraging active participation in both academic and non-academic activities. To support a collaborative environment, the university provides financial support for staff travel on an annual basis as part of its broader efforts to promote professional development and staff engagement.

4.1.6 Student support by the faculty (Asterisk Criterion)

UEF is a relatively young university that aims to deliver academic programmes and services to students in alignment with its institutional objectives. Student support is considered an integral component of university operations, provided by both academic and non-academic staff, including faculty members. Support includes subject-specific assistance, skill development, assignment guidance, academic advising, and pastoral care.

Lecturers are expected to allocate two sessions per week for office hours and may offer additional support depending on arrangements made between lecturers and students. Academic and non-academic support is also provided directly by faculty staff. Lecturers maintain regular interaction with students, offering support both within and beyond the classroom setting.

Communication between lecturers and students is facilitated through various channels, including social media platforms, email, and phone. As a private institution, UEF applies a student-centred approach in its teaching, learning, and student service practices.

Appraisal:

The structure and number of the faculty correspond to the programme requirements and ensure that the students reach the intended qualification objectives. The faculty's composition, consisting of full-time and part-time (visiting) lecturers, guarantees that both the academic standards and the requirements of professional practice are fully satisfied.

The academic qualification of the faculty corresponds to the requirements and objectives of the study programmes. UEF verifies the qualifications of the faculty members by means of an established procedure. Specific measures for the further qualification of the faculty members are implemented. For the English Language programme, the expert panel **recommends** establishing a formal procedure to provide lecturers with regular opportunities for further training in their subject areas. This could include participation in workshops, international conferences, and language skills development.

The pedagogical and didactical qualification of the faculty correspond to the requirements and objectives of the study programmes. UEF verifies the qualifications of the faculty members by means of an established procedure. UEF ensures that assessors are familiar with existing

testing and examination methods and receive support in developing their own skills in this field. Specific measures for the further qualification of the faculty members are implemented.

The practical business experience of the faculty corresponds to the requirement of the programmes to integrate theory and practice.

The faculty members cooperate with each other for the purpose of tuning the modules towards the overall qualification objectives. Meetings of all those teaching in the programme take place regularly.

Student support is an integral part of the services provided by the faculty. It is offered on a regular basis and serves to help students study successfully. The faculty members are available for the students outside the specified office hours as well. The students are “fully content” with the support they receive, noting that they benefit from extensive assistance and that staff members are consistently approachable, supportive, and accessible.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
4.1 Faculty					
4.1.1* Structure and quantity of faculty in relation to curricular requirements (Asterisk Criterion)			X		
4.1.2* Academic qualification of faculty (Asterisk Criterion)			X		
4.1.3* Pedagogical / didactical qualification of faculty (Asterisk Criterion)			X		
4.1.4 Practical business experience of faculty			X		
4.1.5* Internal cooperation (Asterisk Criterion)			X		
4.1.6* Student support by the faculty (Asterisk Criterion)		X			
4.1.7(*) Student support in distance learning (only relevant and an Asterisk Criterion for blended-learning/distance learning programmes)					X

4.2 Programme management

4.2.1 Programme Director (Asterisk Criterion)

The Finance and Banking programme and the English Language programme are managed by academic teams consisting of Deans, Vice Deans, and Programme Directors or Leaders. The roles and responsibilities of these positions are defined in official job descriptions, which are regulated by the university. These responsibilities include managing all aspects of the study programme, such as curriculum review and updates, development of course syllabi, formulation of operational plans, coordination of academic and non-academic activities, organisation of academic and research meetings, and participation in the recruitment of both Vietnamese and international lecturers.

In the **Finance and Banking programme**, the Vice Dean of the Faculty concurrently serves as Programme Leader. This role includes responsibilities related to programme evaluation and development, management of teaching and operational processes, review of teaching methods and syllabi, curriculum updates, and lecturer coordination.

In the **English Language programme**, the Dean concurrently assumes the role of Programme Director. This position involves oversight of the study programme, including curriculum review and updates, teaching and learning processes, instructional approaches, development of programme learning outcomes and course content, as well as coordination of student-related activities.

4.2.2 Process organisation and administrative support for students and faculty

UEF has established policies and procedures to provide academic and non-academic support to students. Services include academic guidance, IT and library support, career services (e.g. internships, field trips, job opportunities, CV and cover letter writing), mental health services (via a health clinic and psychological support), financial assistance through scholarships and bursaries, and participation in 52 student clubs and societies.

Support extends to students from minority and underrepresented groups, including those with disabilities and LGBTQ+ communities, with facilities such as accessible computers, wheelchair ramps, and mental health services. Additional infrastructure includes a cafeteria, bookstore, social spaces, a silent room, and a support centre for minority groups.

Academic support is provided by lecturers and faculty-based staff. The Academic Support Centre, under the Department of Academic Services, has six staff dedicated to undergraduate support. The Finance and Banking and English Language programmes each have four full-time support staff. These teams monitor attendance, address academic concerns, track student progress, and support skill development (e.g. problem-solving, communication, time management). They also arrange extra classes, advise on study strategies, and maintain regular contact with students and families.

Non-academic support is offered through various departments. UEF's 52 clubs and societies span academic, social, and sporting interests, with documented activities provided. Accommodation is arranged in collaboration with the Dormitory of the National Universities and affiliated guest houses. Additional support includes IT services, health clinics, and various scholarship schemes.

Appraisal:

The programme director coordinates the activities of everyone involved in the programme and ensures that the programme runs smoothly.

Faculty members and students are supported by the administration in the organisation of the study programme. Sufficient administrative staff is available. Decision-making processes, authority, and responsibilities are clearly defined. Teachers and students are included in the decision-making processes where their areas of work are involved.

The opportunities of electronic service-support are used and supplement personal one-to-one counselling. UEF offers the administrative staff opportunities for continuous professional development.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
4.2 Programme management					
4.2.1* Programme Director (Asterisk Criterion)			x		
4.2.2 Process organisation and administrative support for students and faculty			x		

4.3 Cooperation and partnerships

4.3.1 Cooperation with HEIs and other academic institutions or networks (Asterisk Criterion for cooperation programmes)

At the national level, UEF maintains a network with other universities in Vietnam through research collaborations, joint workshops, seminars, conferences, admissions events, and career counselling activities for prospective students. These engagements are organised throughout the year to facilitate mutual cooperation and understanding.

UEF is a member of the Association of Vietnam Universities and Colleges (AVU&C), which comprises 325 universities and colleges. AVU&C aims to support educational development through collaborative initiatives, the organisation of events to exchange practices, and the implementation of strategic plans to meet growing educational demands and to explore future directions in education.

UEF also participates in a group of eight universities with similar academic programmes and developmental orientations. These institutions convene regularly to exchange experiences in governance, management, teaching and learning activities, student engagement, and academic–industry relations.

At the regional and international levels, UEF is a member of the Vietnam–Southeast Asia Friendship Association, which is involved in activities promoting people-to-people diplomacy. The association organises events, develops collaborative initiatives, and fosters connections within the ASEAN Community.

UEF is an associate member of the ASEAN University Network – Quality Assurance (AUN-QA), which includes 30 core members and 147 associate members. Through this network, member institutions engage in AUN-QA programmes and projects, participate in joint initiatives and events, and collaborate on quality assurance efforts in higher education, including sharing practices and participating in assessments at both institutional and programme levels.

Additionally, UEF is a member of the Accreditation Council for Business Schools and Programs (ACBSP), which includes over 1,260 member campuses and more than 10,000 individual

members globally. ACBSP operates across 11 geographic regions and facilitates workshops and seminars on business education through both regional and international events.

To support activities related to the Sustainable Development Goals (SDGs), UEF is also a member of the Alliance for Sustainability Leadership in Education and the Sustainable Development Solutions Network. These memberships promote integration of sustainability in operations, teaching, and research.

4.3.2 Cooperation with business enterprises and other organisations (Asterisk Criterion for educational and vocational programmes, franchise programmes)

UEF places emphasis on work-based learning activities, including pre-internships, internships, job opportunities, and career counselling and development. The university maintains ongoing collaboration with industry partners to support student employability and enhance learning opportunities.

Curriculum development processes include input and feedback from employers and alumni, which are taken into account during updates and reviews. UEF maintains a network of approximately 1,000 companies, both nationally and internationally. Each year, around 500 companies engage with the university through various activities; a list of companies participating in such engagements is available for reference.

The university continues to broaden employment pathways for students by developing partnerships with companies and corporations both within Vietnam and internationally.

Appraisal:

The scope and nature of cooperation with HEI, other academic institutions and networks relevant for the programmes are plausibly presented. The agreements forming the basis of the cooperation are documented. The cooperation is actively pursued and has a clear impact on the conception and implementation of the study programme. All such activities contribute to the development of the students' qualification and skills.

In case that other academic institutions or organisations conduct parts of the study programme, UEF ensures that the quality standards are met.

The scope and nature of cooperation with business enterprises and other institutions relevant to the programme are plausibly presented. The agreements forming the basis of the cooperation are documented. The cooperation is actively pursued and has a clear impact on the conception and implementation of the study programme. All such activities contribute to the development of the students' qualification and skills.

In case that other organisations conduct parts of the study programme, UEF ensures that the quality standards are met.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
4.3 Cooperation and partnerships					
4.3.1(*) Cooperation with HEIs and other academic institutions or networks (Asterisk Criterion for cooperation programmes)			X		
4.3.2(*) Cooperation with business enterprises and other organisations (Asterisk Criterion for educational and vocational programmes, franchise programmes)			X		

4.4 Facilities and equipment

4.4.1 Quantity, quality, media and IT equipment of teaching and group rooms (Asterisk Criterion)

UEF operates across two campuses, offering a range of facilities to support teaching, learning, research, and student life. These include classrooms, computer laboratories, lecture halls, self-study areas, a library, canteen, gym, and both indoor and outdoor sports areas. Classrooms and meeting spaces are equipped with projectors, computers, sound systems, air conditioning, lighting, and camera systems to support academic activities. The main campus occupies a spacious area of nearly 24,000 square metres and is a 23-storey building with 3-level underground parking. The other campus is a 16-story building occupying an area of 10,000 square metres, with 2-level underground parking and superior facilities.

Facilities and equipment are reviewed annually. Each unit submits a Facility Report to the Department of Facility Management at the beginning of the academic year, outlining current inventory, condition, and requests for new equipment. The university prioritises regular investment, maintenance, and upgrades to ensure infrastructure remains functional and aligned with demand.

A campus-wide Wi-Fi network supports access to academic resources and administrative communication. UEF uses several in-house and external software tools, including:

- Edusoft / Edusoft.NET – for student records and academic services
- LMS – for teaching materials, assignments, and communication
- Library App (LibUEF) – for access to digital resources
- Microsoft Teams / Google Meet – for online learning and meetings

Facilities and technological resources are centrally managed and shared across all faculties. Programmes may also utilise additional tools relevant to their discipline.

Technology in the Finance and Banking Programme

The programme integrates various tools to enhance instruction and practice:

- LMS, Microsoft Teams, Misa SME Tax Software
- Web-based platforms (e.g. Web mtax, Vietstock, Google Finance)
- Kahoot, Quizizz, YouTube for interactive learning

- Microsoft Office, Stata, EViews, ChatGPT for data and research skills
- Zalo for communication

Technology in the English Language Programme

Digital tools used include:

- LMS and gamification platforms (Kahoot, Mentimeter, Blooket)
- Moodle, Google Classroom, Padlet for classroom management
- TikTok, Facebook, Zalo for content sharing and communication
- Google Forms, Quizlet, SurveyMonkey for assessment
- Google Drive, OneDrive for e-portfolios
- AI-supported platforms (ChatGPT, Poe)
- Microsoft Teams, Google Meet, Zoom for online lessons

These resources support blended learning, assessment, communication, and digital literacy across both programmes.

4.4.2 Access to literature (Asterisk Criterion)

Students have access to literature via the UEF library. The library has a series of physical and online books and software as in the following table:

Table 12: Annual statistics of the number resources and textbooks

Year	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
1. Currently available					
1.1. Number of physical resources	7704 volumes/ 33019 of books	7936 volume / 33651 of books	9101 volumes/ 35289 of books	10034 volumes/ 36412 of books	10734 volumes/ 37342 of books
1.2. Number of Electronic resources	22859	22867	23581	24876	25400
2. Additional					
2.1. Number of new physical resources	1775 volumes/ 3541 of books	236 volumes/ 632 of books	1170 volumes/ 1638 of books	933 volumes/ 1123 of books	728 volumes/ 930 of books
2.2. Number of new Electronic resources	972	8	714	1296	524
Total physical resources	7704 volumes /33019 of books	7936 volumes /33651 of books	9101 volumes /35289 of books	10034 volumes /36414 of books	10734 volumes /37342 of books
Growth Rate of Physical Resources (Physical Resources)	12.01%	1.91%	4.86%	3.18%	2.55%
Total Electronic Resources	22859	22867	23581	24876	25400
Growth Rate of Electronic Resources	4.44%	0.034%	3.12%	5.49%	2.10%

The library contains most of the teaching material requested by lecturers. The books are updated and renewed every year based on the requests of the faculties and programmes. In addition, students can access ebooks. The UEF library connects to the database of the library of HUTECH (Ho Chi Minh City University of Technology – HUTECH).

UEF's library holds a collection of approximately 8,100 volumes and 34,200 copies of printed books. In addition, the university provides access to a wealth of online learning resources, notably through SpringerLink—a comprehensive scientific, technological, and medical database. This platform offers content from over 3,460 journals, more than 170 electronic reference works, and in excess of 45,000 e-books.

The library's current opening hours are as follows:

Monday to Friday: 7:30am–6:30pm

Saturday: 7:30am–4:30pm

The library is conducting a survey among students regarding the demand for extended opening hours according to the following schedule: from 07:30 to 20:30 (Monday to Friday), 07:30 to 16:30 (Saturday) and Sunday morning.

Based on the results of this survey, and in line with the university's commitment to continuous improvement, UEF plans to extend the library's opening hours in the 2025–26 academic year.

Appraisal:

The quantity, quality, media and IT facilities of the teaching rooms meet the standards required for the programme, even taking into account the resource needs of other study programmes. The rooms are properly equipped for disabled students and give them barrier-free access. Access to the internet via wireless LAN is provided free of charge. A sufficient number of group rooms is available. The panel would like to positively highlight the media innovation lab, which can be used by other programmes.

The opening hours of the library take students' needs sufficiently into account. Access to the literature and journals as well as to digital media (e.g. electronic media, databases) is ensured. The literature expressly required for the study programme is available in the library and also kept up to date. The panel would like to positively highlight that around 75 % of the books in the library is also digitally available as was mentioned during the on-site visit by the university. The panel notes positively that approximately 75% of the library's book collection is also available in digital format, as stated by the university during the on-site visit.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
4.4 Facilities and equipment					
4.4.1* Quantity, quality, media and IT equipment of teaching and group rooms (Asterisk Criterion)			x		
4.4.2* Access to literature (Asterisk Criterion)			x		

4.5 Additional services

4.5.1 Career counselling and placement service

At UEF, prospective undergraduate students receive career counselling related to their chosen programmes through both online platforms and in-person sessions, including approximately 1,600 annual visits to high schools nationwide.

For current students, the Centre for Corporate Relations, supported by six dedicated staff members, coordinates career counselling and industry engagement. The Centre provides guidance on career paths and development, job opportunities, and CV and cover letter preparation. It also organises industry-focused workshops, internships, field trips, job fairs, and other work-based learning (WBL) activities, acting as a liaison between students, academic staff, and industry partners.

Each faculty is supported by a network of Deans or Vice Deans and a designated WBL coordinator. UEF collaborates with around 1,000 companies, with approximately 500 engaging annually through Memoranda of Understanding/Agreements, recruitment events, guest lectures, and practical training activities.

Additional support includes a career portal, appointment system for individual advising, and interview preparation sessions. Guest speakers and industry professionals regularly contribute to student development through practical insights and career-related guidance.

4.5.2 Alumni Activities

The UEF Alumni Association, established in 2017, maintains and strengthens connections between alumni and the university. Alumni engagement activities are coordinated by the Department of Student Services, with the Executive Board of the Alumni Association serving as the link between alumni and UEF.

Networking and Events

UEF organises regular meetings, workshops, seminars, and sharing sessions to connect alumni and current students. These events offer networking opportunities and career insights.

Curriculum Feedback

Alumni contribute feedback on study programmes, teaching methods, and academic experiences. This input informs curriculum review and development.

Reunions and Gatherings

Annual alumni reunions are held by both the Faculty of Finance and Accounting and the Faculty of English. Alumni share professional experiences, industry trends, and skills relevant to finance, commerce, accounting, and language education.

Community Involvement

Alumni participate in social and community projects, such as the Green Summer programme. These activities support a professional alumni network and promote opportunities for collaboration, career development, and mutual support.

Scholarship Support

Alumni also sponsor scholarships for current students. For example, alumni from the Faculty of English have funded English language courses, contributing both financial assistance and motivation.

Faculty of Finance and Accounting

Alumni initiatives focus on building long-term relationships for collaboration in training, research, and career development. Biannual events themed Convergence—Sharing—Development provide platforms for sharing experiences, discussing industry developments, and aligning alumni engagement with UEF's strategic goals.

Faculty of English

The faculty maintains an active alumni network through annual meetings, inspirational talks, career counselling, and job sharing. Alumni also provide curriculum feedback and help facilitate links with external business partners.

Appraisal:

Career counselling and placement services are offered to the students and graduates to promote their employability. UEF provides sufficient resources.

In addition, career counselling and placement services are offered to the students and graduates on an individual basis. Such activities are planned on a long time basis, performed regularly, and are actively marketed. Sufficient staff is available for this purpose. Students have access to the HEI-wide corporate network. UEF brings its graduates in contact with representatives from business enterprises at regular events.

An alumni organisation has been set up with the aim of developing an alumni network.

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
4.5	Additional services					
4.5.1	Career counselling and placement service		x			
4.5.2	Alumni Activities			x		

4.6 Financing of the study programme (Asterisk Criterion)

UEF operates with a centralised budget that supports all study programme activities. As a private university, its primary financial resource is student tuition fees. Budget allocation follows

national financial regulations and the university's internal financial policies to ensure appropriate and effective funding.

The Board of Directors reviews and updates financial strategies annually. Funding is provided for all aspects of study programmes, including governance, operations, facilities, teaching, research, and community engagement, to ensure continuity and quality.

The University maintains transparency and accountability in its financial operations, particularly in relation to admissions, curriculum, staffing, infrastructure, and quality assurance. To support students with financial difficulties and promote access, UEF offers a range of scholarships and bursaries for both prospective and current students.

During the on-site visit UEF stated that 95% is financed by tuition fee. They do diversification from better earning faculties if not enough.

During the on-site visit, UEF stated that approximately 95% of its funding comes from tuition fees. In cases where financial shortfalls occur, funds are reallocated from faculties with higher income to support those with lower earnings.

Appraisal:

The income related to the programme ensures that each cohort of students starting within the accreditation period can complete the study programme.

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
4.6*	Financing of the study programme (Asterisk Criterion)			X		

5. Quality assurance and documentation

5.1 Quality assurance and quality development with respect to contents, processes and outcomes (Asterisk Criterion)

Internal Quality Assurance at UEF

Since its establishment, UEF has developed and implemented a structured internal quality assurance (QA) system to monitor and improve university activities. The Centre for Quality Assurance supports the Board of Management with planning and implementing both internal and external QA processes, including assessment and accreditation activities.

Established in 2017, UEF's QA system operates at both university and unit levels, with specific regulations outlining roles, responsibilities, and coordination mechanisms. The University QA Council, chaired by the President, includes senior leaders and heads of departments and faculties. QA units within faculties and departments are led by heads or deputies with supporting staff, responsible for internal QA operations and annual assessments.

The QA framework includes:

- **Monitoring tools** (e.g. academic performance, graduation/employment rates, alumni/employer feedback);
- **Evaluation instruments** (e.g. student and staff surveys, curriculum reviews, service evaluations);
- **QA processes** (e.g. for learners, staff, facilities, student support);
- **Special tools** (e.g. SWOT analysis, stakeholder surveys, document management, inter-collegial audits).

QA activities are supported by documented policies and procedures, including the QA Regulation, QA Handbook, and specific guidelines for inspections, self-assessments, programme accreditation, and surveys. A document management system, governed by clear policies, ensures accessibility, transparency, and compliance.

Documents are stored at both university and faculty levels, including digital systems such as Proofman and Google Drive, with access managed by the IT Centre. QA-related documents, reports, and survey results are published on the QA Centre's website¹⁰.

Strategic Planning and Risk Management

UEF aligns its strategic goals with educational trends and student needs. Strategic plans and risk management frameworks guide institutional development and help mitigate challenges.

Performance Monitoring and External Recognition

QA policies, procedures, and systems are reviewed annually based on end-of-year evaluations. The university uses key performance indicators (KPIs) to assess the effectiveness of QA processes. These are reviewed by the QA Centre and reported to leadership teams for continuous improvement.

Over the past five years, external quality assurance results have met or exceeded 88% satisfaction rates. The Bachelor of English Language was accredited in 2021 with 88%

¹⁰ <https://www.uef.edu.vn/qacenter/self-assessment-report>, last accessed May 6, 2025.

satisfactory criteria, and the Bachelor of Finance and Banking received 92% in 2020. UEF also received a QS Stars 4-star rating in 2022, including 5 stars in Teaching, Employability, Facilities, and Inclusiveness.

5.2 Instruments of quality assurance

5.2.1 Evaluation by students

UEF involves students, faculty, and external stakeholders in quality assurance (QA) through regular surveys and feedback mechanisms. These tools support the evaluation of strategic goals and inform planning for future development.

Students participate actively in QA via surveys on teaching quality, facilities, services, internships, programme outcomes, and employability. Key surveys include:

- Survey for new students
- Teaching evaluation surveys
- Service and support surveys
- Internship and company evaluations
- Final-year programme surveys
- Graduate employability survey

Surveys are administered online and managed by units such as the Centre for Consultancy and Student Recruitment, Department of Academic Affairs, Centre for Quality Assurance (CQA), and the IT Centre. Questionnaires are regularly reviewed to ensure relevance and effectiveness.

In addition to surveys, students may provide feedback through direct meetings with faculty leaders, email, or the CQA website. Mentor meetings are held twice per semester to discuss academic matters, and briefing sessions are conducted with class monitors to gather feedback and disseminate information. These student representatives also help encourage wider participation in university activities and share suggestions on topics such as study schedules, facilities, and student support.

5.2.2 Evaluation by faculty

Faculty members contribute to QA through surveys on research, working conditions, and academic activities. These include:

- Survey on academic activities
- Survey on organisation, management, and university operations
- Survey on study programmes
- Survey on professional development needs

These surveys are administered by the Centre for Quality Assurance in collaboration with the IT Centre and University Office. The feedback supports improvements in curriculum, teaching

methods, and the academic environment, while also informing initiatives for faculty development and teaching effectiveness.

5.2.3 External evaluation by alumni, employers and third parties

UEF conducts external evaluations involving alumni, employers, and other third parties to assess programme effectiveness and graduate outcomes. Key surveys include:

- Alumni employability survey
- Internship performance survey for host companies
- Employer evaluation of alumni
- Employer feedback on learning outcomes and study programmes

These surveys are coordinated by the Centre for Quality Assurance with support from the Centre for Corporate Partnerships. The feedback helps evaluate the long-term relevance of UEF's programmes and their alignment with industry expectations.

Survey results from students, staff, alumni, employers, and third parties are systematically analysed to identify areas for improvement. Insights gained inform strategies to enhance teaching, facilities, and student support services. This process supports continuous quality improvement and ensures alignment with stakeholder needs.

5.3 Programme documentation

5.3.1 Programme description (Asterisk Criterion)

Admission information is published on UEF's website in accordance with Ministry of Education and Training (MOET) regulations and is accessible to all stakeholders. This includes quality assurance conditions related to faculty, facilities, and annual financial reports, which are also made available online as required.

UEF collaborates with various press and media agencies to disseminate information on admissions, selection processes, study programmes, employability, and programme content. These efforts include online sessions and large-scale in-person recruitment events, featuring participation from over 120 national and international universities.

Programme specifications—covering programme descriptions, intended learning outcomes (PLOs and CLOs), structure, content, teaching methods, and assessment—are available both online and in print. This information is also presented during student orientation.

Academic and non-academic updates are shared via the university website, social media channels, and other communication platforms. UEF ensures timely and accurate dissemination of information to support transparency and stakeholder engagement.

5.3.2 Information on activities during the academic year

Information on academic year activities is available through both online and offline channels. During approximately 1,600 visits to high schools nationwide, prospective students received details through online sessions and in-person meetings. Expanding inclusion and access to higher education remains a key priority in UEF's strategic plan.

Throughout their studies, students have access to a broad range of information and support services. Functional departments and dedicated staff provide guidance on academic and non-academic matters. All relevant information is made readily available to stakeholders to ensure transparency and informed participation in university life.

Appraisal:

A quality assurance and development procedure, which systematically and continuously monitors and develops the quality of the programme with respect to its contents, processes, and outcomes, has been set up. It takes into account the evaluation results and the analysis on student workload, success rate, and graduate employment as well as the profile of the student population. Faculty members and students participate in the respective committees to plan and assess the quality assurance and development procedures. Responsibilities are clearly defined.

Evaluation by the students is carried out on a regular basis and in accordance with a prescribed procedure; the outcomes are communicated to the students and provide input for the quality development process. During the on-site visit the administrative staff and members of the quality management department informed the panel that they do not show the results to the students. As the results must be made public for the participants, the panel **recommends** publishing the results of the student evaluation for all participants.

Quality control by the faculty is carried out on a regular basis and in accordance with a prescribed procedure; the outcomes are communicated and provide input for the quality development process.

An external evaluation is carried out on a regular basis and in accordance with a prescribed procedure; the outcomes are communicated and provide input for the quality development process.

The study programme's content, curriculum and examination scheme have been suitably documented and published (e.g. course plan and exam regulations). As some links were found to be non-functional when accessed from outside the country and available only in Vietnamese language. The panel recommends the following **condition**:

The HEI:

- e) **provides comprehensive information on the website in English for all study programmes, especially Information about equal opportunities for students,**
- f) **ensures international accessibility for UEF's website.**

The HEI regularly publishes current news and information – both quantitative and qualitative – about the study programme.

	Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
5.1* Quality assurance and quality development with respect to contents, processes and outcomes (Asterisk Criterion)			X		
5.2 Instruments of quality assurance					
5.2.1 Evaluation by students				X	
5.2.2 Evaluation by faculty			X		
5.2.3 External evaluation by alumni, employers and third parties			X		
5.3 Programme documentation					
5.3.1* Programme description (Asterisk Criterion)				condition	
5.3.2 Information on activities during the academic year			X		

Quality profile

HEI: Ho Chi Minh City University of Economics and Finance (UEF), Vietnam

Bachelor programmes:

1. Bachelor Finance and Banking (FaB)
2. Bachelor of English Language (EL)

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
1	Objectives					
1.1*	Objectives of the study programme (Asterisk Criterion)			x		
1.2*	International orientation of the study programme design (Asterisk Criterion)			x		
1.3	Positioning of the study programme					
1.3.1	Positioning of the study programme in the educational market			x		
1.3.2	Positioning of the study programme on the job market for graduates („Employability“)			x		
1.3.3	Positioning of the study programme within the HEI's overall strategic concept			x		
2	Admission					
2.1*	Admission requirements (Asterisk Criterion)			x		
2.2	Counselling for prospective students			x		
2.3*	Selection procedure (if relevant)			x		
2.4(*)	Professional experience (if relevant; Asterisk Criterion for master programmes that require professional experience)					x
2.5*	Ensuring foreign language proficiency (Asterisk Criterion)			x		
2.6*	Transparency and documentation of admission procedure and decision (Asterisk Criterion)			x		
3	Contents, structure and didactical concept					
3.1	Contents					
3.1.1*	Logic and conceptual coherence (Asterisk Criterion)			x		
3.1.2*	Rationale for degree and programme name (Asterisk Criterion)			x		
3.1.3*	Integration of theory and practice (Asterisk Criterion)			x		
3.1.4	Interdisciplinary thinking			x		
3.1.5	Ethical aspects			x		
3.1.6*	Methods and scientific practice (Asterisk Criterion)			x		
3.1.7*	Examination and final thesis (Asterisk Criterion)			x		
3.2	Structure					
3.2.1*	Modular structure of the study programme (Asterisk Criterion)			x		

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
3.2.2*	Study and exam regulations (Asterisk Criterion)				condition	
3.2.3*	Feasibility of study workload (Asterisk Criterion)			x		
3.2.4	Equality of opportunity			x		
3.3	Didactical concept					
3.3.1*	Logic and plausibility of the didactical concept (Asterisk Criterion)			FaB	EL condition	
3.3.2*	Course materials (Asterisk Criterion)			FaB	EL condition	
3.3.3	Guest lecturers			x		
3.3.4	Lecturing tutors					x
3.4	Internationality					
3.4.1*	International contents and intercultural aspects (Asterisk Criterion)			x		
3.4.2	Internationality of the student body				x	
3.4.3	Internationality of faculty			x		
3.4.4	Foreign language contents			x		
3.5*	Multidisciplinary competences and skills (Asterisk Criterion)			x		
3.6*	Skills for employment / Employability (Asterisk Criterion)			x		
4.	Academic environment and framework conditions					
4.1	Faculty					
4.1.1*	Structure and quantity of faculty in relation to curricular requirements (Asterisk Criterion)			x		
4.1.2*	Academic qualification of faculty (Asterisk Criterion)			x		
4.1.3*	Pedagogical / didactical qualification of faculty (Asterisk Criterion)			x		
4.1.4	Practical business experience of faculty			x		
4.1.5*	Internal cooperation (Asterisk Criterion)			x		
4.1.6*	Student support by the faculty (Asterisk Criterion)		x			
4.1.7(*)	Student support in distance learning (only relevant and an Asterisk Criterion for blended-learning/distance learning programmes)					x
4.2	Programme management					
4.2.1*	Programme Director (Asterisk Criterion)			x		
4.2.2	Process organisation and administrative support for students and faculty			x		
4.3	Cooperation and partnerships					
4.3.1(*)	Cooperation with HEIs and other academic institutions or networks			x		

		Exceptional	Exceeds quality requirements	Meets quality requirements	Does not meet quality requirements	n.r.
	(Asterisk Criterion for cooperation programmes)					
4.3.2(*)	Cooperation with business enterprises and other organisations (Asterisk Criterion for educational and vocational programmes, franchise programmes)			x		
4.4	Facilities and equipment					
4.4.1*	Quantity, quality, media and IT equipment of teaching and group rooms (Asterisk Criterion)			x		
4.4.2*	Access to literature (Asterisk Criterion)			x		
4.5	Additional services					
4.5.1	Career counselling and placement service		x			
4.5.2	Alumni Activities			x		
4.6*	Financing of the study programme (Asterisk Criterion)			x		
5	Quality assurance and documentation					
5.1*	Quality assurance and quality development with respect to contents, processes and outcomes (Asterisk Criterion)			x		
5.2	Instruments of quality assurance					
5.2.1	Evaluation by students				x	
5.2.2	Evaluation by faculty			x		
5.2.3	External evaluation by alumni, employers and third parties			x		
5.3	Programme documentation					
5.3.1*	Programme description (Asterisk Criterion)				condition	
5.3.2	Information on activities during the academic year			x		