

عنوان مقاله:

Market Discipline of Commercial Banks: Reality in the US and Viet Nam

محل انتشار:

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خلاصه مقاله:

Market discipline is considered one of the three important pillars in order to remain the stability of banking system. The financial system will work efficiently when the effectiveness of market discipline and the role of market discipline in handling problem banks are controlled and monitored. This article will approach to the aspects of participants involved in the deposits and the loans that their actions have caused turmoil on financial markets. The first part of article will consider carefully the definition of the market discipline and those who will implement the necessary preconditions for effective operation. Then, the article will discuss the indiscipline in the United States during the financial crisis and the undisciplined movement of commercial banks in Vietnam for the period 2008 – 01/2016. Hence, the article will recommend some solutions to increase the discipline in the activities of commercial banks in Vietnam, such as strengthening the leading role of central banks in regulating the economy and the monetary policy to stabilize the general price levels; raising the importance of corporate governance in financial institutions; and finally, ensuring the transparency of information systems.

کلمات کلیدی:

Market discipline, commercial banks, deposit rate and lending rate

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