

**Kỷ luật thị trường ngành ngân hàng:
Đánh giá tổng quan một số vấn đề nổi bật**

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Tóm tắt: Bài viết này đánh giá vai trò tiềm năng của kỷ luật thị trường (KLTT) trong việc tác động đến hoạt động giám sát hệ thống ngân hàng bằng cách lược khảo các nghiên cứu trong và ngoài nước. Trước tiên, nhóm tác giả tiến hành phân tích cơ sở lý luận đưa đến hình thành nên KLTT, cơ chế vận hành và ý nghĩa của nó. Nhóm tác giả tóm lược các thành phần chính tham gia vào KLTT. Sau cùng, nhóm tác giả tóm tắt một số nghiên cứu thực nghiệm đã được tiến hành trong khoảng thời gian 20 năm trở lại đây. Qua bài viết này, nhóm tác giả hy vọng sẽ đóng góp thêm vào dòng nghiên cứu KLTT trong nước và tạo thuận lợi hơn cho những nghiên cứu định lượng trong tương lai.

Từ khóa: Kỷ luật thị trường, hệ thống ngân hàng, các nghiên cứu, vai trò giám sát.

Mã phân loại JEL: E59, G21, G39.

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