VINUNIVERSITY TECHCOMBANK

STATE OF AI
IN VIETNAM 2025-2026

Vietnam's First Comprehensive Report on AI Maturity, Adoption, and Use Cases

Insights from 100+ Business Leaders Across Industries
In-depth Case Studies from 10 Leading Organizations in Vietnam

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April, 2026

Supported by Techcombank Research Grant

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This project is supported by Techcombank Research Grant.

ACKNOWLEDGEMENT

The research team lead by Dr. Abhishek Nayak would like to express its sincere gratitude to all the individuals and organizations that made the **State of AI in Vietnam 2025–26** report possible.

We extend our special thanks to **Techcombank** for serving as the industry partner for this initiative and providing a research grant. Their support and engagement helped strengthen the connection between academic research and real-world industry perspectives on AI adoption in Vietnam.

We would also like to thank our **100+ respondents representing about 75 organizations from Vietnam** who participated in our survey and interviews. Their perspectives, experiences, and honest reflections form the backbone of this research and provide a comprehensive view of AI adoption across Vietnam's business landscape.

This report would not have been possible without the dedication and efforts of all the **contributors, researchers, and collaborators** involved in the project. Their work in data collection, analysis, case study development, and report preparation has been invaluable.

Finally, we acknowledge the strong support and research environment provided by **VinUniversity**, including its research infrastructure and academic ecosystem, which enabled the successful completion and publication of this report.

We are deeply grateful to the following organizations for contributing **original case studies** and sharing valuable insights into their AI journeys:

- **Techcombank** (https://techcombank.com/)
- **Ipsos** (https://www.ipsos.com/en-vn)
- **Cimigo** (https://www.cimigo.com/en/)
- **LTS Group** (https://ltsgroup.tech/)
- **VerySell** (https://verysell.ai/)
- **Vera AI** (https://verysell.ai/ai-solutions/vera-customer-support-operations/)
- **Cốc Cốc** (https://coccoc.com/)

Their openness in sharing experiences, challenges, and results has significantly enriched the report and provided practical insights into how AI is being implemented across industries.

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DISCLAIMER

- The data used in this report has been collected from 100+ respondents representing **more than 75 companies.** While most participating organizations are based in Vietnam, some are global companies with operations in Vietnam.

- This report aims to present the most up-to-date view of AI adoption, use cases, and implementation trends in Vietnam at the time of the research. However, given the rapid pace of AI development, it is possible that certain emerging initiatives or use cases were not captured if they were not publicly available or disclosed during the research period.

- Any references in the report to **“top AI companies” in Vietnam** are not intended to represent an exhaustive list. In cases where certain companies are not included, this may be due to limited publicly available information regarding their AI initiatives, difficulty in reaching relevant representatives, or organizations declining to provide input due to confidentiality considerations.

- The case studies on **FPT, VinFast, and Foxconn** were compiled using **secondary sources and publicly available information.** All other case studies in the report were contributed by participating companies using a combination of primary inputs and secondary research. All authors and contributors have been appropriately recognized in the **Contributing Authors** section of the report.

- While every effort has been made to ensure the accuracy and integrity of the information presented, the findings and interpretations in this report reflect the analysis of the research team based on the available data during the study period.

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FOREWORD

Vietnam is entering a defining decade for artificial intelligence—one where AI will move from “interesting pilots” to the everyday infrastructure of how industries operate. In banking and financial services, we expect AI to shift from supporting decisions to shaping them in real time: anticipating customer needs, preventing fraud before it happens, accelerating credit decisions with stronger risk signals, and transforming how employees work through copilots and agentic workflows. The most important outcome will not be automation for its own sake, but a more inclusive and resilient financial system—one that helps customers and businesses access better experiences, better insights, and better outcomes.

At Techcombank, we see AI adoption as a long-term capability build—not a short-term technology program. Our approach is grounded in three principles.

- First, **platform first**: we invest in modern, scalable foundations so that AI becomes repeatable, governed, and cost-efficient rather than a series of one-off models.
- Second, **value-chain embedding**: we design AI to live inside day-to-day business processes—from marketing, sales and service to risk, operations, and technology—so impact is measurable and compounding.
- Third, **trust by design**: we treat governance, privacy, security, and model risk management as core product requirements, not afterthoughts.

Vietnam’s ambition is also being catalyzed by national-scale initiatives such as the “A.I Challenges” program—Vietnam’s first national, prime-time AI competition—where Techcombank is recognized as the exclusive sponsor and co-organizer, with a total awards value of USD 1 million. The program has already attracted 400+ contestants from nine countries and is amplified through extensive national television and press coverage, helping to inspire and surface the next generation of Vietnamese AI talent and practical, real-world solutions.

This year’s results reinforce that direction. We have progressed from discrete analytics initiatives to operating an enterprise-wide AI and data monetization engine, delivering measurable outcomes such as ~VND 1.3 trillion incremental value uplift and scaled adoption across multiple functions. Our modern data foundations—managing petabyte-scale data and high-frequency processing—enable continuous learning systems rather than static reporting, supported by reusable assets like an enterprise feature store. We are also advancing AI products that democratize knowledge and analytics—bringing secure information retrieval and natural-language access to insights to thousands of colleagues across the organization.

We also see agentic AI moving from concept to everyday productivity through deployments like **Smartie—our Teams-native enterprise assistant.** Smartie delivers grounded Q&A over approved internal documents with clickable citations, and—where enabled—“Talk to Data” conversational analytics that routes each question to the best method (semantic models, SQL, APIs, or certified dashboards) while respecting governance and access boundaries. Responses are structured and explainable (answer summary → insights → recommendations → traceability), demonstrating how agentic workflows can democratize knowledge and analytics without compromising trust.

Equally important is the legacy we are building: a data-driven culture. Technology alone does not create transformation—people do. We have invested in data literacy and AI fluency through structured learning, internal communities, and applied innovation programs that help teams turn ideas into practical solutions. This cultural foundation is what turns AI from a specialist tool into a shared organizational capability.

Looking forward, the next phase of AI in Vietnam will be defined by both opportunity and responsibility. The challenges are real: talent scarcity, fragmented data quality, changing regulations, third-party dependency in foundation models, and new risks such as hallucination, bias, cybersecurity threats, and privacy exposure. For banks, these risks are amplified by the need for explainability, auditability, and customer trust. That is why we continue to strengthen governance—standardizing model documentation, ensuring lineage and monitoring, and embedding privacy- and security-by-design across solutions.

We are optimistic about Vietnam's AI future because the ingredients are increasingly present: a fast-growing digital economy, ambitious enterprises, and a vibrant innovation ecosystem. This is why the **State of AI in Vietnam 2025–26 report** is both timely and important. By bringing together insights from more than 75 organizations, real-world industry case studies, and structured research on AI maturity, governance, talent, and impact, the report provides a practical view of how AI is being adopted across Vietnam today. For business leaders, it offers benchmarks and lessons on how to scale AI responsibly. For policymakers and ecosystem builders, it highlights opportunities and gaps that will shape Vietnam's next phase of AI development. And for researchers, students, and innovators, it serves as a foundation to better understand how AI is transforming industries and where the next wave of innovation will emerge.

Techcombank will continue to play an active role in leading from the front —investing in research, platforms, talent, and responsible AI—so that AI becomes a force multiplier for sustainable growth, competitiveness, and meaningful customer impact.

Santhosh Mahendiran
Chief Data & Analytics Officer, Techcombank

PART 1

SURVEY RESEARCH INSIGHTS
AI MATURITY, ADOPTION, USE CASES, IMPACTS & CHALLENGES

Insights from 100+ Business Leaders Across Industries, representing 75+ organizations

CHAPTER 1: INTRODUCTION

Artificial Intelligence is rapidly transitioning from a promising technology to a foundational capability shaping how organizations operate, compete, and innovate. Vietnam, with its fast-growing digital economy, dynamic entrepreneurial ecosystem, and strong national focus on technology-driven growth, stands at an important moment in its AI journey. It is in this context that we present the **State of AI in Vietnam 2025–26**, a research initiative led by the College of Business Management at VinUniversity.

PROJECT OBJECTIVE

The primary objective of this project is to evaluate the **current state of AI adoption in Vietnam** by engaging directly with industry leaders, executives, and organizations that are actively exploring or implementing AI. Through semi-structured interviews and structured research instruments, we sought to gather meaningful insights that capture not only the extent of AI utilization but also the strategies, challenges, and opportunities shaping AI adoption across sectors. Our goal has been to produce an actionable report that combines analytical rigor with practical relevance for businesses, policymakers, and researchers.

RESEARCH SCOPE

The scope of the study was designed to provide both breadth and depth across the AI ecosystem in Vietnam:

- **B2C Insights:** We conducted a comprehensive survey with questions about AI maturity, adoption, use cases, impact, governance, challenges & risks with employers and industry leaders to understand AI awareness, adoption trends, and real-world business applications of AI across organizations in Vietnam.
- **B2B Case Studies:** The report includes detailed case studies from companies implementing AI, documenting their strategies, implementation journeys, outcomes, and organizational transformation driven by AI adoption.

WHY THIS REPORT MATTERS NOW

This report comes at a critical moment in Vietnam's development. As the country accelerates its transition toward a knowledge-based and innovation-driven economy, AI is becoming an essential driver of productivity, competitiveness, and digital transformation. Despite this momentum, there has been limited consolidated research that systematically examines AI adoption across organizations in Vietnam. This report represents **one of the first comprehensive research driven efforts to document the State of AI in Vietnam**, providing timely insights for decision-makers, industry leaders, and the broader innovation ecosystem.

A key strength of this research lies in the scale and diversity of participation. We collected insights and responses from **more than 100+ respondents representing 75+ companies** across industries and at different stages of AI maturity. **IT, Technology, and Communications** accounted for the largest share of participants at **35%**, followed by **Banking and Finance (19%), Management Consulting Services (12%),** and **Manufacturing (11%).** This diversity enables the report to provide a comprehensive view of how AI is being explored, adopted, and scaled across Vietnam's business landscape.

Another distinctive feature of this report is the strong collaboration with industry partners. By working directly with companies, we were able to document original case studies that demonstrate how AI is being implemented in real operational contexts. These cases highlight practical applications of AI in areas such as customer engagement, analytics, automation, and decision-making, offering valuable insights for organizations beginning or scaling their AI journey.

RESEARCH METHODOLOGY AND CREDIBILITY

The credibility of this research is grounded in a hybrid and comprehensive methodology that combines qualitative insights with structured data analysis. The study incorporates a detailed research instrument of approximately thirty questions designed to examine multiple dimensions of AI adoption, including:

- Overall AI maturity of organizations in Vietnam
- AI use cases across business functions
- Leadership and governance structures for AI
- AI-related risks and biases
- Skills, training, and talent gaps
- The impact of AI on business performance and strategy

This multidimensional framework enables the report to move beyond surface-level observations and provide deeper, evidence-based insights into organizational AI readiness.

CONNECTING RESEARCH WITH INNOVATION AT VINUNIVERSITY

This initiative is closely aligned with broader AI and innovation efforts at VinUniversity, including the work of the CAIR Center for AI Research, which focuses on advancing applied AI research and industry collaboration. It also complements academic and executive programs such as the **MBA in Innovation & AI and executive education initiatives** designed to help leaders make AI-driven strategic decisions.

Through these initiatives, VinUniversity aims to bridge research, education, and industry practice while contributing to Vietnam's growing AI ecosystem.

We hope that **State of AI in Vietnam 2025–26** contributes meaningfully to the national and regional conversation on AI adoption and supports Vietnam's continued progress as an emerging hub for technology, innovation, and responsible AI development.

CHAPTER 2: VIETNAM AI MARKET OVERVIEW

2.1 GLOBAL AI TRENDS AND VIETNAM'S POSITION

Vietnam's AI market continues to expand rapidly, driven by digital transformation across sectors such as finance, healthcare, retail, and manufacturing. The market, valued at approximately **USD 932 million in 2025,** is projected to grow at a **CAGR of over 26% through 2031**, reflecting increasing enterprise adoption and investment in AI technologies (Statista, 2025).

Beyond market size, Vietnam is increasingly recognized as an **emerging AI-powered economy,** where AI is expected to contribute significantly to productivity, innovation, and new business models (VietnamNet, 2026).

a. Key Growth Hubs and Ecosystem Development

AI growth in Vietnam is concentrated in major urban centers:

- **Ho Chi Minh City** serves as the commercial and startup hub, supported by strong private investment and innovation ecosystems (VietnamNet, 2026).
- **Hanoi**, as the political and research center, plays a key role in government-led digital transformation initiatives (MIC, 2025).

These cities host a growing network of tech companies, startups, and research institutions, driving AI experimentation and adoption across industries (Vietnam Social Security, 2025).

b. Strong Government Push and Policy Frameworks

The Vietnamese government has positioned AI as a national priority through:

- The **National AI Strategy to 2030**, aimed at strengthening global competitiveness (Vietnam Law, 2021). The overarching goal is to position Vietnam as a leading AI innovation hub within the ASEAN region by 2030.
- Introduction of **responsible AI principles** through Decision No. 1290/QD-BKHCN (MOST, 2024)
- Planned investments of up to **USD 1 billion** to support AI infrastructure, R&D, and talent development (VnEconomy, 2024). For example, NVIDIA signed a Memorandum of Understanding (MOU) with the Ministry of Planning and Investment to establish two cutting-edge AI centers in Vietnam

c. Increasing Private Sector and Global Collaboration

Vietnam is attracting strong interest from global technology companies and investors:

- Strategic collaborations, such as partnerships with global AI firms, are accelerating capability building (VnEconomy, 2024). Apart from AI R&D and Data Centers collaboration, NVIDIA is supporting multiple AI startups in Vietnam.
- Domestic enterprises are increasingly integrating AI into customer experience, operations, and product innovation (VietnamNet, 2026)
- FPT has also built a **global AI partner ecosystem** with firms such as NVIDIA, ASUS, and Hewlett Packard Enterprise to accelerate enterprise AI adoption (FPT Software, 2024).

This aligns with broader industry trends where AI is being adopted for **high-impact, business-facing applications.**

d. Vietnam's Rising Global Position and Adoption Levels

Vietnam has made striking progress in global AI rankings, with a series of recent indices painting an increasingly optimistic picture — though one that still comes with important caveats.

A breakthrough in the World AI Index - According to the **WIN World AI Index Survey 2025**, a global initiative measuring AI perception, understanding, and preparation across 40 countries on five continents, Vietnam ranked **6th overall** with a score of 59.2 out of 100 (VnEconomy, 2025).

This marked the first time Vietnam had entered the top 10 globally in terms of AI awareness and readiness for adoption (VietnamPlus, 2025).

Beyond perception surveys, Vietnam ranks **38th globally in AI adoption** across industries (VnEconomy, 2025).

Trust and acceptance as standout strengths - Vietnam performed particularly well in two sub-dimensions: it ranked **3rd globally in AI trust (65.6 points)** and **5th in AI acceptance (71.6 points)** (VnEconomy, 2025). These scores suggest that Vietnamese society is broadly open to AI integration — a favorable cultural foundation for accelerated adoption across sectors.

Actual usage still lags perception - Despite the strong headline ranking, a notable gap exists between attitude and behavior. Vietnam's actual AI usage score was considerably lower at 37.6 points, placing it **17th out of 40 countries** — its weakest area.

Vietnam's **AI Preparedness Index score stands at 0.48, below the global average of 0.5,** indicating that foundational capabilities—such as high-quality data infrastructure, advanced talent pools, and governance frameworks—are still developing (**IMF, 2024**). Compared to more advanced economies like the UK, Australia, and the United States (all above 0.7), Vietnam is still in a **catch-up phase in terms of systemic readiness**. Other Southeast Asian nations such as Thailand, Indonesia, and Malaysia have also surpassed Vietnam in their AI preparedness. Table provided below provides a summary of Vietnam's position across major AI indices-

Index	Vietnam's Standing	Key Gap
WIN World AI Index 2025	6th globally, 1st in SEA (trust & acceptance)	Actual daily usage low (17th)
Oxford Insights Gov. AI Readiness 2024	~57–59th globally, 5th in ASEAN	Trails Singapore, Malaysia, Thailand, Indonesia
IMF AI Preparedness Index 2024	0.48 (below 0.50 global avg)	Infrastructure & regulatory depth
WIPO Global Innovation Index 2025	44th globally, 3rd in ASEAN	Innovation inputs weaker than outputs
AI Startup Ecosystem	2nd in SEA by startup volume	Trails Singapore in capital depth

Table - Summary of Vietnam's position across major AI indices

In conclusion, while Vietnam's current AI Preparedness Index indicates room for improvement, the country's AI market is undeniably poised for strong growth. This growth is underpinned by substantial government and private sector investments, accelerated digital transformation across industries, and supportive government policies that are systematically building a robust AI ecosystem. With ongoing efforts to refine its legal framework and enhance its national capabilities, Vietnam possesses significant potential to emerge as a leading AI innovation hub within the ASEAN region.

2.2 MAJOR AI COMPANIES IN VIETNAM

Vietnam’s artificial intelligence (AI) ecosystem is being shaped by a handful of major domestic companies making significant strides across infrastructure, research, application, and talent development. Companies like FPT Corporation, Vingroup, VNG Corporation, Viettel, Techcom Bank and VNPT are at the forefront, each carving out distinctive roles in the AI economy.

a. FPT Corporation

FPT Corporation is widely regarded as Vietnam’s AI pioneer. I n April 2024, FPT announced a **$200 million partnership with NVIDIA** to develop an “AI Factory,” a high-performance data center powered by NVIDIA H100 GPUs, focused on generative AI, autonomous systems, and green technologies (Reuters, 2024a; Hanoitimes, 2024). Operational from early 2025, the facility enables businesses to optimize large language models, build intelligent agents rapidly, and ensure data sovereignty through local processing (FPT, 2024a).

In parallel, FPT is investing in long-term ecosystem development through a **$174 million AI complex in Bình Định Province,** integrating research, education, and digital infrastructure to support innovation and cybersecurity capabilities (Reuters, 2024b).

Talent development remains a core priority, with plans to train **30,000 AI-skilled professionals** through partnerships with NVIDIA and educational institutions (Hanoitimes, 2024; VnExpress, 2024).

By combining advanced infrastructure, talent development, and enterprise solutions, FPT is positioning itself as a global systems integrator.

b. Vingroup (VinAI, VinBrain, VinRobotics)

Vingroup has established itself as a **leading AI innovator in Vietnam** through its ecosystem of subsidiaries, including VinAI, VinBrain, and VinRobotics.

VinAI focuses on applied AI, particularly in smart mobility, with solutions such as MirrorSense and DrunkSense showcased at CES 2025 and deployed in over **80,000 vehicles globally**, with ambitious expansion targets (Vingroup, 2025). These developments highlight Vietnam’s growing capability to translate AI research into scalable, real-world applications.

In healthcare, VinBrain developed **DrAid, an FDA-cleared diagnostic tool** deployed across more than 100 hospitals, reinforcing Vingroup’s strength in medical AI. Its acquisition by NVIDIA in 2024 underscores the global relevance of Vietnam’s AI innovation (Vietpress, 2025; Reuters via NVIDIA announcement).

Vingroup is also expanding into next-generation technologies through the launch of VinRobotics in 2024, aimed at developing humanoid robots and industrial automation systems (Vingroup, 2024; Thanh Niên, 2024).

At the same time, strategic portfolio adjustments—such as Qualcomm's acquisition of a majority stake in **Movian AI**—reflect a sharper focus on core AI strengths like autonomous mobility and robotics (Vietpress, 2025).

Overall, Vingroup's integrated approach, combining **AI research (VinAI), healthcare innovation (VinBrain), and data platforms (VinBigData),** positions it as a key driver of Vietnam's AI ecosystem and a growing player in global AI innovation.

c. Techcom Bank

Techcombank is rapidly advancing an **"AI-first" strategy**, embedding AI across core banking operations to drive **customer experience, productivity, and growth.** At the center of this transformation is a cloud-based "data brain" built on Amazon Web Services and Databricks, integrating data from over 50 systems to enable real-time analytics and decision-making (Techcombank, 2025–2026; AWS, 2025).

Recent initiatives highlight strong execution. The use of Amazon Q Developer has significantly improved developer productivity—saving substantial development time—while emerging agentic AI capabilities are enabling automated assistants for fraud detection and personalized interactions (AWS, 2025).

Programs like "Business AI Arena" further demonstrate investment in AI talent development and capability building (Techcombank, 2026).

AI is already delivering measurable business impact. Techcombank has scaled **hyper-personalization**, delivered millions of tailored customer insights and significantly improving marketing conversion rates. Internally, tools like **LACE** and **GeoSense AI** enhance sales effectiveness and frontline decision-making (Techcombank, 2024–2025).

Overall, Techcombank exemplifies how Vietnamese organizations are moving from **AI experimentation to scaled, value-driven implementation**, particularly in customer experience, operations, and digital innovation.

d. VNG Corporation (Zalo)

Known for its messaging app Zalo, VNG Corporation has evolved into an AI-first business, investing across infrastructure, platforms, and applications. With over **300 AI engineers,** the company aims to lead AI commercialization in the region, supported by strong integration of AI into products like Zalo and ZaloPay (VietnamPlus, 2024; xe.today, 2025).

A key pillar of its strategy is GreenNode, its AI Cloud unit, which launched a **large-scale AI data center in Bangkok** in partnership with NVIDIA and ST Telemedia. The rapid deployment and early revenue generation highlight strong execution and commercialization capability.

On the platform side, VNG provides end-to-end AI development tools, including access to over 100 pretrained models and infrastructure powered by advanced GPUs. Its proprietary Vietnamese LLM, **KiLM (7B parameters)**

demonstrates competitive performance and positions Vietnam among the few ASEAN countries with indigenous LLM capabilities (VNG Cloud, 2025; NhanDan, 2025). AI adoption is already visible at scale, with millions of users engaging AI features such as chatbots, voice recognition, and translation on Zalo. This has contributed to strong business performance, with **22% revenue growth and a return to profitability,** driven in part by AI-led services (NhanDan, 2025; TheInvestor, 2025).

e. Viettel

Viettel – Vietnam's military-run telecom and technology conglomerate – stands at the forefront of developing indigenous AI infrastructure, products, and national tech capabilities. In April 2024, **Vietnam's Prime Minister** explicitly tasked Viettel with spearheading the country's semiconductor and AI ambitions, aiming for self-reliance by end-decade; this positioned Viettel as a strategic pillar in Vietnam's digital sovereignty drive (Reuters, 2024). Viettel responded by aggressively investing in high-performance computing and AI research, alongside chip design and smart infrastructure.

Through Viettel AI, the group has built **advanced GPU-powered platforms** supporting applications such as callbots, speech-to-text, OCR, and digital twins for smart cities and enterprise automation. Its AI systems are already delivering impact at scale—for example, **AI callbots handling millions of customer interactions annually,** significantly reducing costs and improving productivity (VietNamNet, 2024; VnEconomy, 2024).

Viettel is also pushing cutting-edge innovation, including the development of a proprietary 5G chipset and its "Human AI" assistant Vi An, showcased at Mobile World Congress 2024. Partnerships with NVIDIA and Presight, (UAE-based big data and generative AI firm), further strengthen capabilities in **computer vision, NLP, and smart city solutions** (VietnamPlus, 2024; Vietnam News, 2024).

Overall, Viettel's broad AI portfolio—spanning public services, enterprise solutions, and defense applications—positions it as one of Vietnam's most comprehensive and strategically important AI players.

f. VNPT (Vietnam Posts and Telecommunications Group)

VNPT, as Vietnam's major state-owned telecommunications group, is playing a central role in advancing **"Make in Vietnam" AI**, focusing on **domestic platforms, smart city solutions, and public sector applications.**

Its SmartVision system—an AI-based computer vision platform—won top recognition at the AI City Challenge 2024 and is now deployed across multiple provinces for traffic monitoring and security applications (Thanh Niên, 2024; Vietnam.vn, 2024).

VNPT is building a national AI ecosystem through large-scale deployment of AI Assistants (SmartBots), designed for sectors such as healthcare, customer service, and digital identity (eKYC). These solutions leverage large language models to deliver context-aware, real-time interactions (VNPT, 2023; VNPT, 2025).

At scale, VNPT's AI capabilities are already widely implemented, with dozens of computer vision models deployed **across 30+ provinces and 50+ clients**, alongside platforms like **vnSocial and eKYC systems** handling massive volumes of real-world data and transactions (VNPT, 2025; Thanh Niên, 2024).

Overall, VNPT's strategy emphasizes AI sovereignty, public infrastructure, and nationwide deployment, positioning it as a key enabler of Vietnam's digital government and smart city transformation.

Comparative analysis of companies

A comparative analysis of the companies is given in the subsequent figures below. The "primary focus & strategic role" column captures both what each company does and why it matters strategically for e.g. FPT is an infrastructure and integration play, while Techcombank is a vertical adopter in the banking industry. The key use cases column reveals two clusters: companies with broad horizontal use cases spanning multiple sectors (FPT, Viettel, VNPT) versus companies with narrow but deep use cases in specific verticals (Techcombank in banking, Vingroup in mobility and health). Finally, Commercialization maturity considers AI infrastructure, use case maturity, talent & R&D, commercialization, and sector depth. For e.g.

- **FPT** is the most infrastructure-heavy player. It is a generalist integrator rather than a vertical specialist.
- **Vingroup** is the inverse — it has the deepest sector specialization (automotive AI, medical diagnostics, robotics) and the most globally validated use cases (FDA-cleared DrAid), but its commercialization at scale lags FPT and VNG.
- **VNG** leads on commercialization maturity. Revenue growth of 22%, millions of daily Zalo users engaging AI features, and being one of the few ASEAN companies with an indigenous LLM (KiLM) make it the most commercially execution-ready of the group.
- **Viettel** occupies a unique position — it has the strongest government mandate and the broadest public-sector deployment, but its global reach and commercialization are intentionally limited by its state-strategic orientation.
- **Techcombank** is the clearest example of deep vertical AI — narrower than the others in breadth, but arguably the most mature in terms of measurable business impact within a single sector (banking personalization, fraud detection, developer productivity).
- **VNPT** is the most nationally oriented, with deployments across 30+ provinces, but lags on commercialization maturity and R&D depth compared to the private players.

Company	Primary Focus & Strategic Role	Key Use Cases	Commercialization Maturity
FPT	Infrastructure provider & global systems integrator	GenAI platforms, autonomous systems, LLM optimisation, green tech	Advanced
Vingroup	Applied AI product creator & deep-tech innovator	Smart mobility (ADAS), medical diagnostics, humanoid robotics	Scaling
VNG	AI-first consumer platform & cloud infrastructure player	Chatbots, voice recognition, translation, AI-powered payments	Leading
Viettel	National AI sovereignty champion & defense technology leader	Callbots, OCR, speech-to-text, digital twins, smart city, 5G chip	Scaling
TCB	Vertical AI adopter driving AI-first banking transformation	Hyper-personalisation, fraud detection, developer automation, eKYC	Advanced
VNPT	Public infrastructure AI enabler & e-government platform builder	Traffic monitoring, SmartBots, eKYC, computer vision (30+ provinces)	Developing

Figure – Comparative analysis of six Vietnamese companies

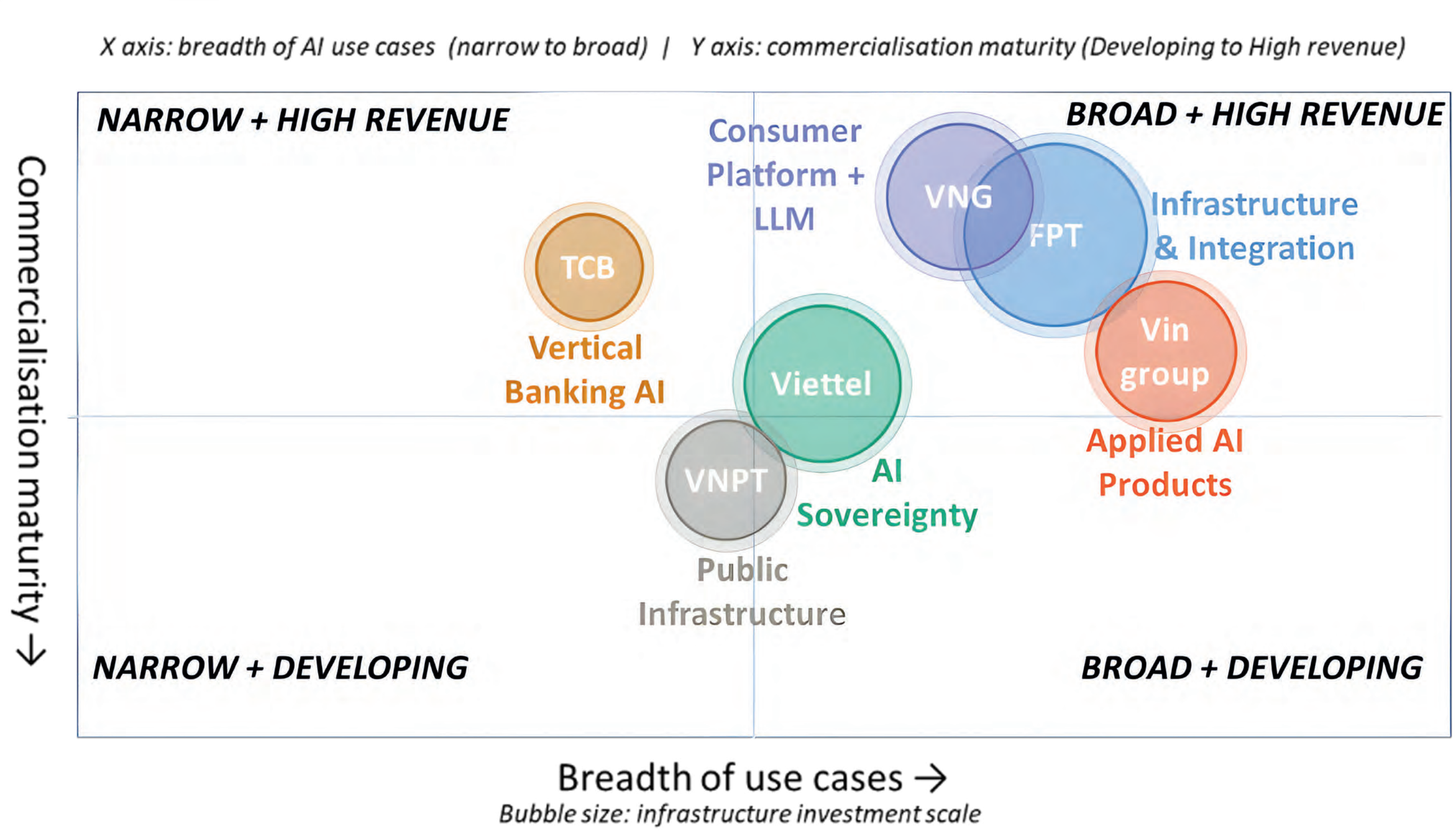


Figure – AI Strategic Positioning map of six domestic Vietnamese companies

International AI Companies in Vietnam

Vietnam's AI ecosystem is increasingly shaped by global technology leaders, who are investing in infrastructure, talent, and partnerships to accelerate local capability building.

NVIDIA - NVIDIA maintains its foundational role with its R&D center established post-2024 announcement, focusing on software development and collaborations with startups, universities, and firms like FPT, Viettel, and VNG for high-performance computing and generative AI. (NVIDIA, 2024).

Google - Engaging via partnerships and technology transfer. In 2025 Vietnam's government proposed cooperation with Google to build AI-based training for public-sector personnel. Google's products (Search, Android, Cloud, AI tools) are widely used in Vietnam and Google executives have expressed commitment to Vietnam's digital transformation (especially education and training) (Google, 2025)

Amazon Web Services - In 2026, AWS accelerated Vietnam's shift to enterprise-wide generative AI and agentic AI, predicting widespread adoption of autonomous agents for reasoning and task execution. Programs like the Generative AI Accelerator persisted, partnering with startups such as AI Hay and enterprises like Techcombank, while marking AWS's 20th anniversary with expanded cloud and AI initiatives. (Amazon Web Services, 2026; Vietnam Investment Review, 2026).

Microsoft, IBM, Meta, Huawei: A broader group of global firms is contributing to Vietnam's AI ecosystem:

- **Microsoft** is advancing enterprise AI through tools like Copilot and expanding partnerships in healthcare and enterprise solutions (e.g., VinBrain).
- **IBM** is focusing on AI governance, hybrid cloud, and financial services applications, including collaborations with firms like FPT.

- **Meta** is driving AI adoption among businesses **through AI-enabled marketing tools and content solutions, with strong uptake among Vietnamese enterprises.**
- **Huawei** continues to strengthen AI infrastructure, telecom systems, and smart city solutions, while exploring next-generation AI-enabled devices.

Together, these firms contribute technology platforms, cloud infrastructure, and skills development, accelerating Vietnam's AI maturity across industries (SmartOSC DX, 2025; Vietnam Investment Review, 2026).

2.3 CHALLENGES FOR AI DEVELOPMENT IN VIETNAM

a. Talent Shortage and Skills Gap

Vietnam faces a **significant shortage of AI talent**, limiting its ability to scale adoption. As of 2024, the country had around 700 AI engineers, but only about 300 were considered highly skilled experts—meeting roughly 10% of market demand (Innovature Inc., 2025; Vietnam.vn, 2024). More broadly, Vietnam is projected to require up to 700,000 IT and AI professionals, with a shortfall of 150,000–200,000 (Innovature Inc., 2025; Vietnam.vn, 2025).

While over 50 institutions offer AI-related programs, **practical, industry-ready training remains limited**, with many graduates lacking hands-on experience (Innovature Inc., 2025; Vietnam.vn, 2024). The issue is further compounded by **brain drain**, as top talent seeks better opportunities abroad (Vietnam Economic and Trade Annual Report, 2024).

Although initiatives such as university–industry partnerships and global training programs are expanding, current efforts are insufficient to meet accelerating demand, posing a major constraint on AI growth.

b. Infrastructure Deficits and Data Limitations

Vietnam's AI development is constrained by **limited access** to high-performance computing infrastructure, including GPUs, data centers, and local cloud capacity (Vietnamnet, 2024). As a result, many firms rely on overseas platforms, increasing costs and limiting scalability (Reuters, 2024).

Data availability is another major challenge. **Datasets remain fragmented and siloed**, with limited access to high-quality, labeled data across sectors (Vietnamnet, 2024). Public data-sharing mechanisms are still underdeveloped, restricting innovation.

While the government is investing in digital infrastructure—such as fiber-optic expansion and data center incentives—**gaps in connectivity, power stability, and cloud infrastructure c**ontinue to hinder large-scale AI deployment (Financial Times, 2024; Reuters, 2024).

c. Regulatory and Ethical Uncertainty

Vietnam's AI regulatory environment is **still evolving**, with existing frameworks providing only partial guidance. Policies such as Decree 13/2023 introduce data protection rules but lack clarity on AI-specific issues like liability, intellectual property, and algorithmic transparency (Vietnam Briefing, 2023; Vietnamnet, 2024).

d. Funding Constraints and Market Readiness

Vietnam's AI investment landscape remains highly concentrated among large corporations such as FPT, Vingroup, and Viettel (Vietnam Economic Annual Report, 2024). Early-stage startups face limited access to funding, with most capital directed toward mature ventures.

SMEs encounter **high implementation costs and limited support mechanisms**, resulting in low adoption rates. Only a small proportion of SMEs have experimented with AI, and even fewer sustain long-term deployments (Vietnam Economic Annual Report, 2024).

Although government initiatives such as innovation funds and tax incentives are emerging, their scale remains insufficient to drive widespread AI commercialization, particularly among smaller enterprises (Vietnam Briefing, 2023).

e. Cultural Resistance and Digital Literacy Barriers

AI adoption in Vietnam is uneven, with significant disparities between urban and rural areas. Limited digital access and skills in underserved regions restrict the inclusive benefits of AI (Vietnamnet, 2024).

Within organizations, **cultural resistance and fear of job displacement** continue to slow adoption. Only a small proportion of enterprises are fully prepared for AI integration, with leadership readiness and workforce capabilities remaining key challenges (Vietnamnet, 2024).

Efforts to address these barriers—such as digital literacy programs, AI education, and corporate training—are growing. However, without broader improvements in awareness, skills, and organizational readiness, AI adoption will remain uneven and underutilized.

Figure provided below gives a summary of these challenges and maps them with a severity rating (Critical / High / Moderate). Talent shortage and infrastructure are rated Critical — reflecting both the scale of the gap and the speed at which demand is widening it. Regulation and funding are High, as they constrain specific segments (SMEs, sensitive sectors) without blocking the entire ecosystem. Cultural and literacy barriers are Moderate — real, but more tractable over time through education and awareness programs.

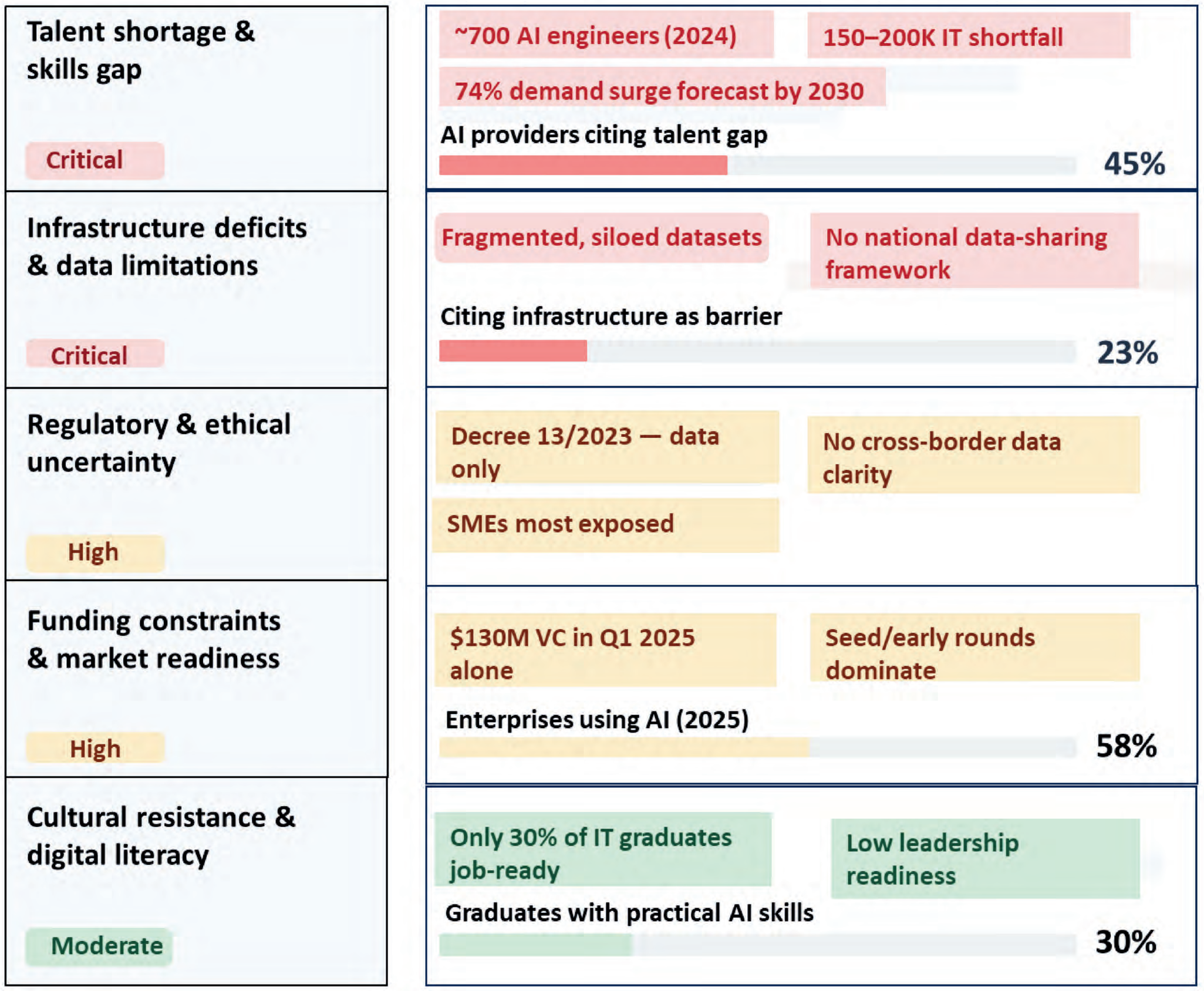


Figure – Summary of Challenges for AI adoption in Vietnam and their severity rating

CHAPTER 3: PRIMARY RESEARCH INSIGHTS

RESEARCH METHODOLOGY

This section outlines the research design, data collection methods, and sampling approach used to compile the State of AI in Vietnam report. Our methodology combined a **hybrid research approach**, leveraging a large-scale primary survey, in-depth semi-structured interviews with industry leaders, and extensive desk research. The desk research drew from credible global and local AI sources, including governmental reports, academic studies, and market analyses. The quantitative methodology mainly uses a questionnaire to measure 4 key areas of investigation, including (1) AI adoption and maturity, (2) Use cases and tools, (3) Governance and risks and (4) Impact across industries, analyzing data on its integration and business outcomes. Additionally, for qualitative analysis, we developed case studies with Vietnamese companies to provide a deeper, more contextual understanding of AI implementation in specific sectors.

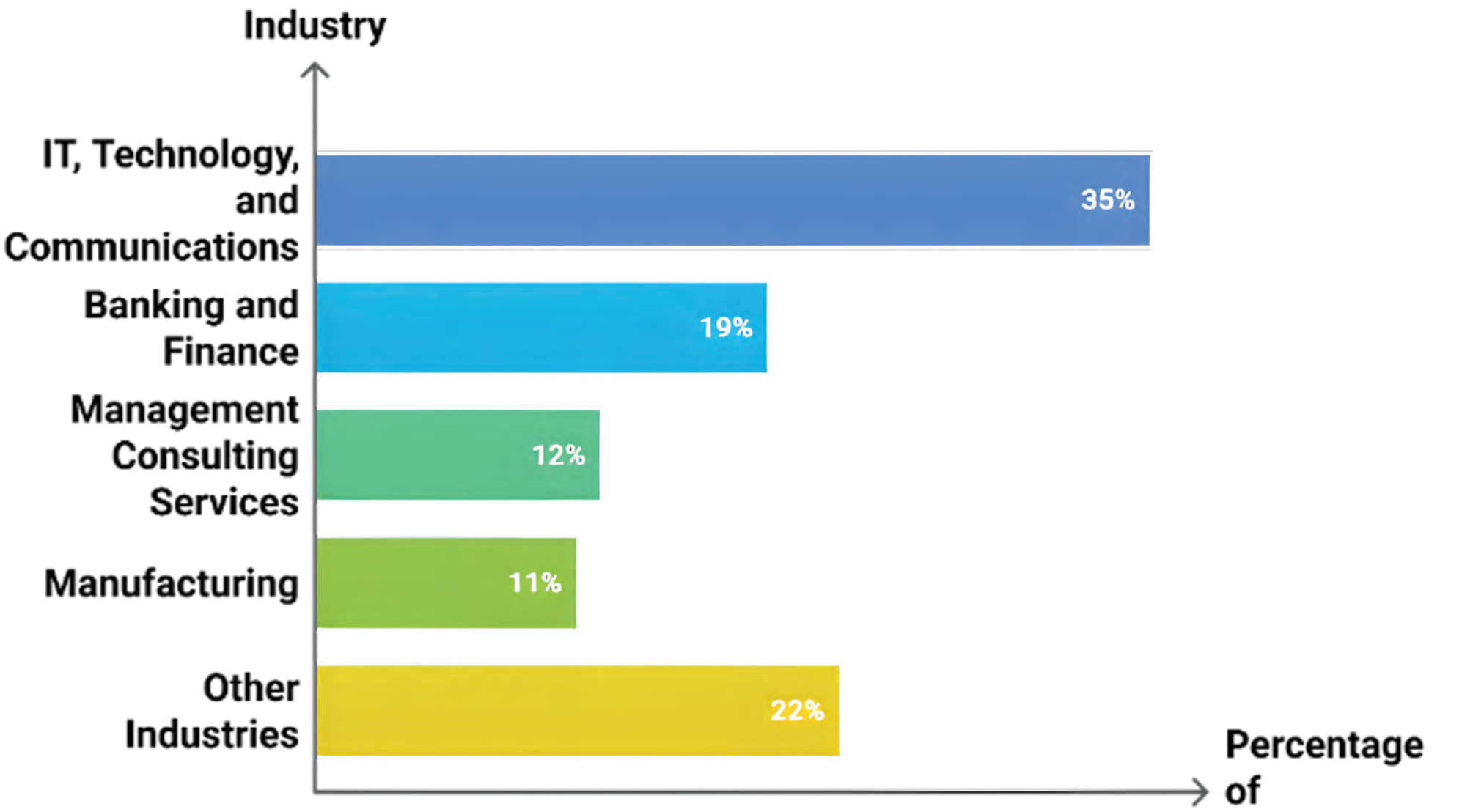
PROFILE OF RESPONDENTS

Before examining deeper patterns of AI maturity and adoption, it is important to understand the profile of the survey participants. This section provides an overview of respondents by industry, professional role, and organizational function. Establishing this context helps ensure that the findings are interpreted appropriately and reflect the perspectives of the sectors and job functions represented in the study. It also allows us to observe whether particular industries or leadership levels are driving AI adoption in Vietnam.

Gender representation among respondents was relatively balanced, with **59% male and 41% female participants**, providing a reasonably diverse perspective across organizations.

From an industry perspective, respondents were primarily concentrated in sectors where AI adoption is already gaining strong momentum. **IT, Technology, and Communications** accounted for the largest share of participants at **35%**, followed by **Banking and Finance (19%), Management Consulting Services (12%), and Manufacturing (11%)**. The remaining **22%** of respondents represented a broader mix of industries, including **Retail and Consumer Goods, Education, Marketing Agencies, Healthcare, Transportation, Automotive, and Real Estate**. Overall, this distribution aligns with widely observed global trends, where technology-driven and data-intensive industries tend to lead in AI experimentation and deployment.[1]

[1] Mckinsey article - https://www.mckinsey.com/featured-insights/themes/how-ai-is-transforming-6-major-industries
TechUk article - https://www.techuk.org/resource/the-top-five-sectors-using-ai-most-and-the-opportunities-that-await.html



Distribution of Participants by Industry

In terms of professional roles, the survey was intentionally designed to capture perspectives from individuals involved in decision-making related to AI adoption, investment, governance, and security. As a result, **approximately 77% of respondents were from middle and senior management levels**, including roles such as department heads, team leaders, senior analysts, founders, CEOs, directors, and general managers. The remaining **23%** were from **junior management roles,** including assistant managers, business analysts, and supervisors. This composition strengthens the reliability of the insights, as the responses largely reflect individuals directly involved in shaping or implementing AI initiatives within their organizations.

Finally, looking at the **organizational functions** represented in the survey, the largest share of respondents came from **Marketing and Sales (31%)**, followed by **IT and Technical roles (22%)** and **Product and Service Development (21%)**. Additional representation came from **Operations (11%)** and **Human Resources (7%)**, while the remaining **8%** fell under **Other functions**, including cross-functional leadership, governance, and advisory roles within their organizations.

Overall, this functional distribution provides a well-balanced perspective across business and technical domains. Importantly, many of these functions—particularly Marketing, Product, and IT—are areas where AI use cases are currently emerging most rapidly within organizations.[2]

[2] Bain Insights - https://www.bain.com/insights/five-functions-where-ai-is-already-delivering-tech-report-2024/

3.1 OVERALL AI MATURITY OF ORGANIZATIONS IN VIETNAM

Vietnam's AI Adoption Accelerates, but Governance Is Still Catching Up

Survey findings point to strong momentum in Vietnam's AI journey:

77% **of respondents suggest that organizations are already experimenting with AI or using it in key functions such as Marketing and Product development** (Intermediate & Exploratory Stage).

11% **further report that AI is embedded across functions**, reflecting an advanced stage of adoption—primarily among firms in the Technology and Banking sectors. (Advanced Stage)

12% **meanwhile remain in the awareness stage,** indicating that while adoption is accelerating, a portion of organizations are still at the early stages of their AI maturity path

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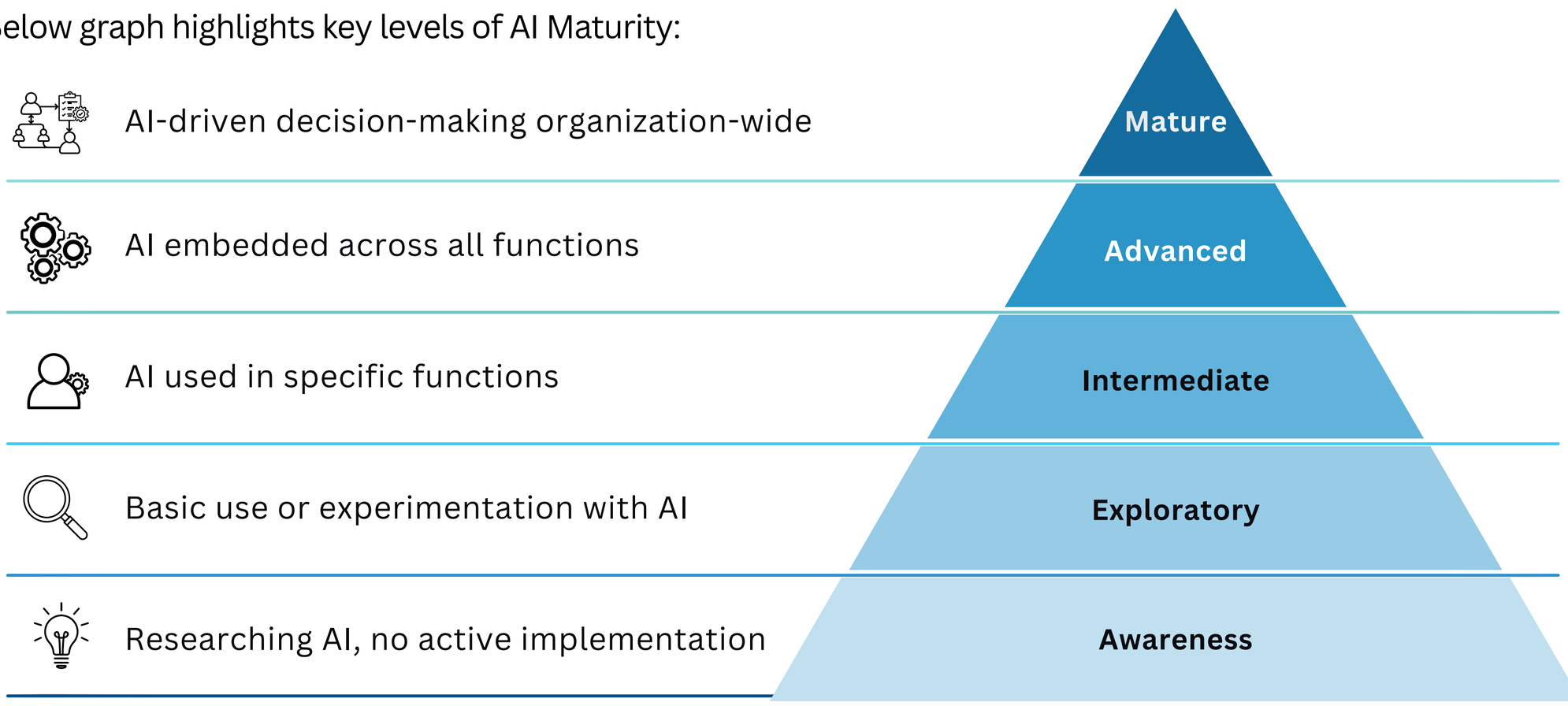
What is AI Maturity Pyramid?

AI maturity refers to an organization's ability to **strategically, operationally, and ethically implement AI** across its functions. From addressing where Vietnamese organizations stand on the AI maturity curve, the analysis can provide a data-driven answer to the central question:

"How prepared are these organizations to leverage AI for sustainable strategic advantage?"

Below graph highlights key levels of AI Maturity:

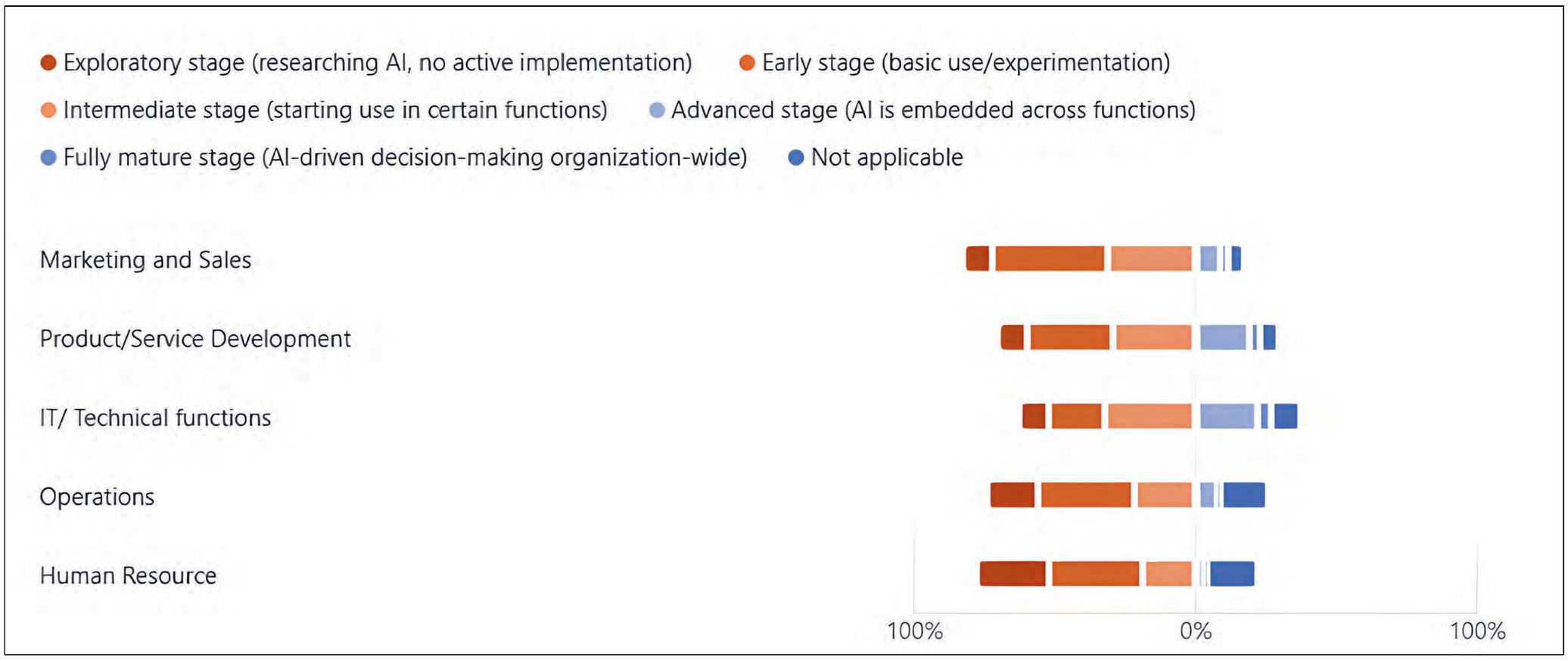


These findings are in line with recently published reports that provide positive news for Vietnam's AI adoption such as Vietnam outperforming its South East Asian peers in AI application in **AI to marketing, customer service, and business operations. (Lazada, 2025). Also, Việt Nam has secured the leading position in Southeast Asia for AI user readiness and trust, according to the 10th edition of the e-Conomy SEA 2025 report by Google, Temasek and Bain & Company.**[3]

[3] VietnamNews article - https://vietnamnews.vn/economy/1730694/viet-nam-leads-southeast-asia-in-ai-adoption-trust.html

AI Maturity for each function

We further analyze AI Maturity in Organizations with respect to each function as shown in the below graph:



Marketing & Sales – Leading but still not fully mature: This function shows the highest relative maturity, with many firms in the **intermediate stage** and some progressing toward **advanced adoption.**

Product & Service Development – Rapidly emerging maturity: Product development is moving quickly into the **intermediate-to-advanced range**, reflecting the rise of AI in innovation (e.g., generative design, feedback analysis).

IT & Technical Functions – Balanced and enabling maturity: IT shows a **well-distributed maturity profile,** with firms spread across early, intermediate, and some advanced stages. This reflects its dual role: both adopting AI (e.g., code generation, chatbots) and enabling it across the organization (infrastructure, pipelines).

Operations – Moderate adoption with fragmentation: Operations largely sit in the **early-to-intermediate stages**, with fewer firms reaching advanced maturity. While there is clear adoption in areas like inventory, logistics, and quality control, implementation is often siloed.

Human Resources – Least mature and most uneven: HR is clearly the **least mature function,** with a concentration in exploratory and early stages and relatively high “not applicable” responses.

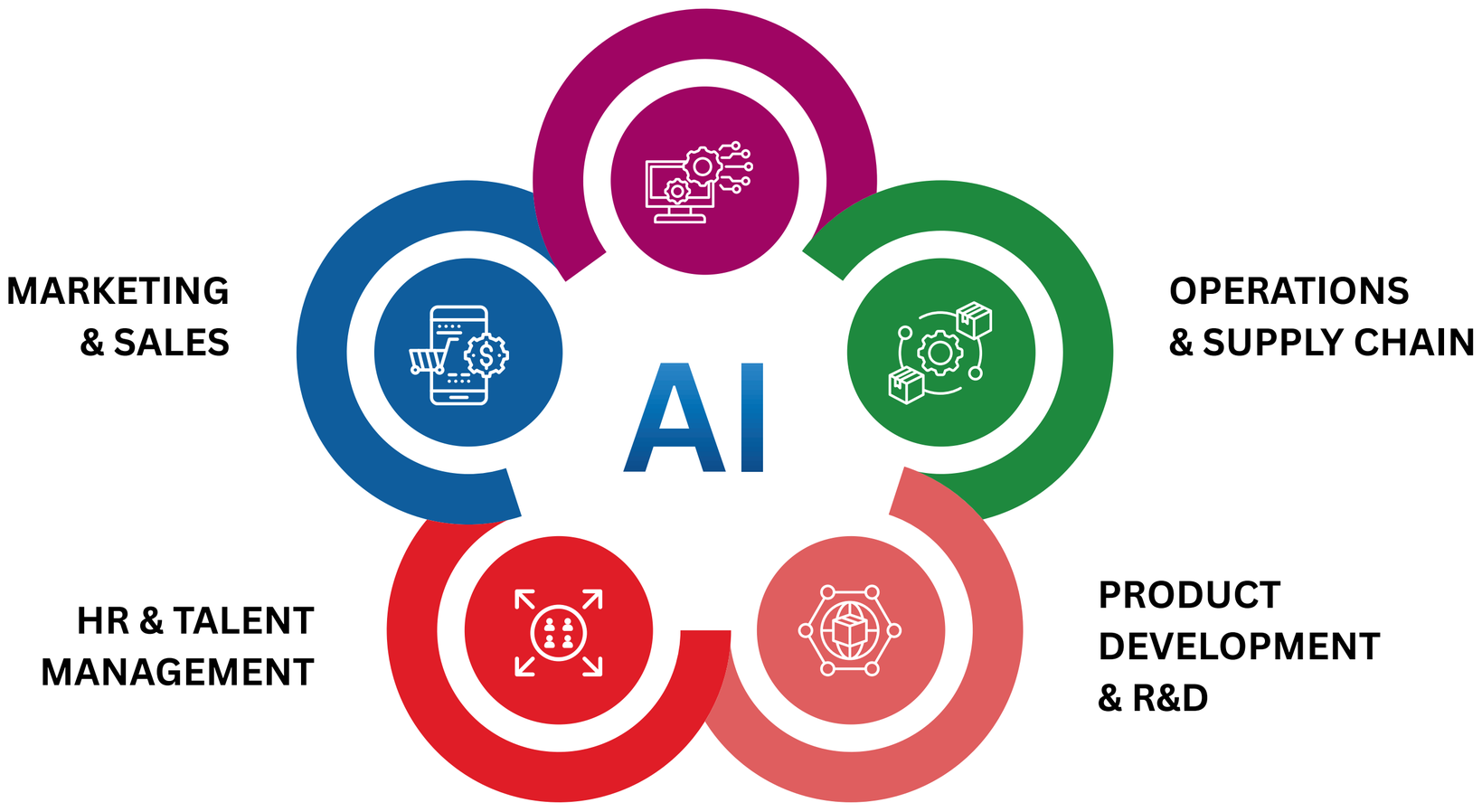
Cross-Functional Insight – Vietnamese firms overall are in a **“mid-maturity transition phase”**:

- Strong progress in **customer-facing and innovation-driven functions** (Marketing, Product)
- Gradual build-out in **enabling and operational areas** (IT, Operations)
- Lagging adoption in **people-centric functions** (HR)

This pattern reflects a typical AI adoption curve: companies start where ROI is immediate and data is accessible, then expand toward more complex, integrated, and strategic use cases as capabilities mature.

3.2 AI USE CASES BY FUNCTION

AI's transformative impact can be most clearly seen when examining **specific business functions**. This section categorizes and analyzes AI use cases reported by respondents across **five** key areas:



By mapping functional AI applications, we identify where adoption is strongest, where untapped opportunities lie, and how AI is reshaping core operational areas in Vietnamese businesses.

While AI's potential is universal, its true transformative power within the modern Vietnamese enterprise is realized when applied across different internal functions. This section moves from a high-level view to a granular analysis of how a single business deploys AI across its core operational pillars. We investigate how Vietnamese companies are using intelligent automation across their structure: personalizing customer journeys **(Marketing and Sales),** accelerating innovation cycles **(Product/Service Development),** bolstering cybersecurity with intelligent threat detection **(IT/ Technical functions),** optimizing factory floor efficiency **(Operations)**, and streamlining talent acquisition **(Human Resource).**

By dissecting these intra-company use cases, we can map the maturity of AI adoption department by department, revealing where it creates the most value and where opportunities for deeper, more integrated implementation exist.

3.2a

MARKETING & SALES

Personalization and Content Automation grows in Vietnamese Firms while majority of them take a cautious approach towards predictive analytics

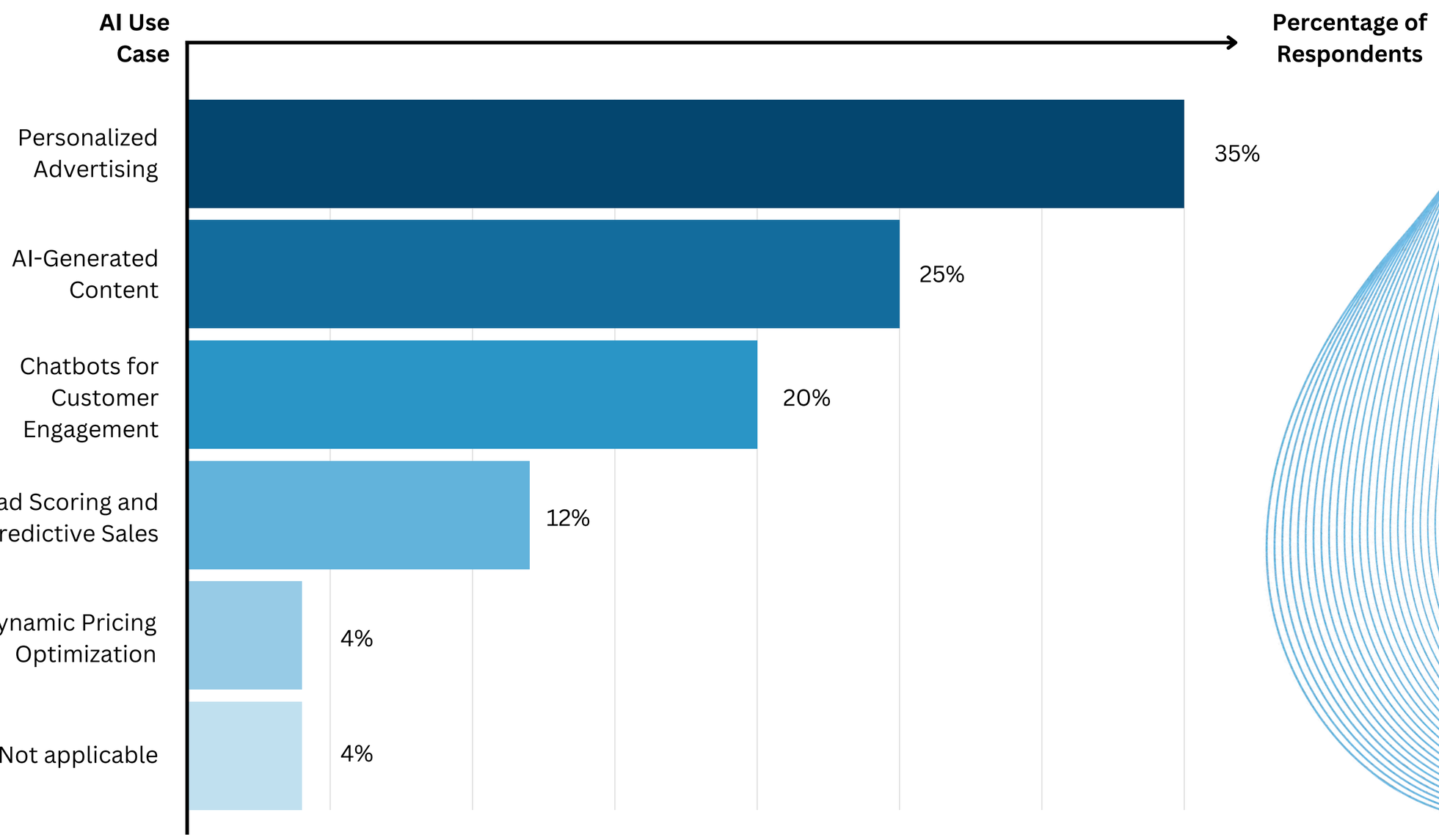
SUMMARY OF FINDINGS

Vietnamese companies are prioritizing AI where it delivers immediate business ***value—personalized recommendations (35%)****.*

AI-generated marketing content (25%), *and* ***chatbots for engagement (20%).***

This indicates that AI adoption in Vietnam is being driven first by customer-facing growth functions, with more advanced capabilities like predictive sales analytics (12%) and dynamic pricing (4%) still emerging.

AI USE CASES IN MARKETING & SALES



KEY INSIGHTS FROM MARKETING & SALES AI USE CASES

- **Customer-facing AI dominates adoption**: Personalization, content generation, and chatbots are leading use cases, showing that firms prioritize improving customer experience, engagement, and conversion through scalable, always-on digital interactions.
- **Focus on quick ROI and scalability**: Companies are leveraging AI mainly for marketing execution (e.g., targeted ads, social content) and reducing content production time where impact is **immediate and measurable,** rather than investing heavily in complex backend analytics.
- **Emerging but Less Widespread Advanced Analytics**: Applications like predictive sales analytics and dynamic pricing remain less adopted, suggesting capability gaps in data infrastructure and a more cautious approach to high-risk, data-intensive AI systems.

3.2b

PRODUCT DEVELOPMENT/ RESEARCH & DEVELOPMENT

Companies Prioritize AI-Driven Product Design: Vietnam's Shift Toward AI-Powered Innovation

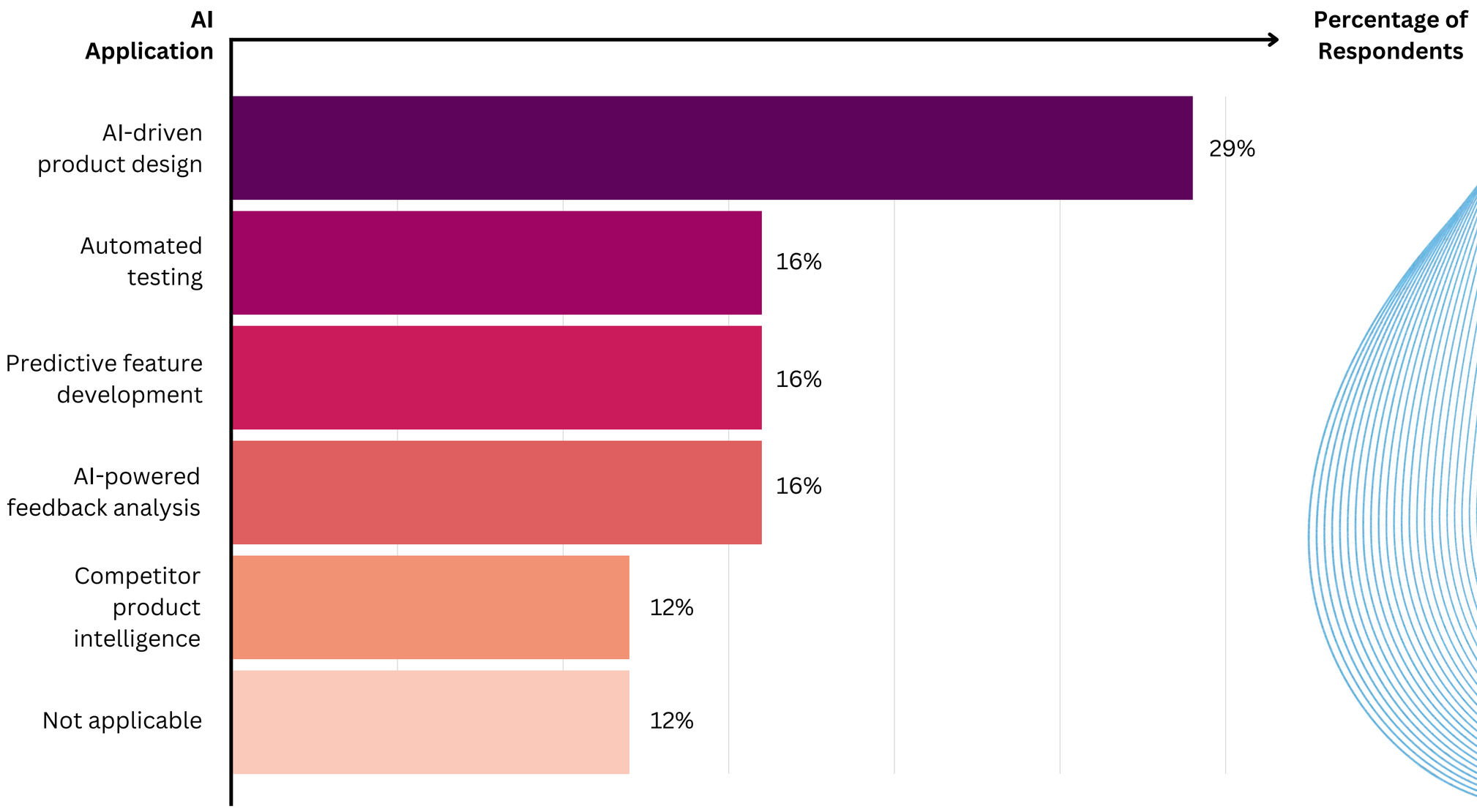
SUMMARY OF FINDINGS

AI-driven product design leads adoption (29%) *followed by* ***automated testing, predictive feature development*** *and* ***AI-powered feedback analysis (16% each).***

Competitor product intelligence is emerging (12%) and only 12% respondents indicate Not applicable.

These patterns suggest a very encouraging trend as Vietnamese companies are beginning to embed AI directly into how products are designed, tested, and improved—marking a shift from experimentation toward AI-enabled innovation.

AI USE CASES IN PRODUCT DEVELOPMENT / R&D



KEY INSIGHTS FROM PRODUCT DEVELOPMENT / R&D USE CASES

- **Shift from efficiency to innovation leadership**: The strong adoption of AI-driven product design (e.g., generative prototyping, concept development) indicates that Vietnamese firms are aligning with global leaders by using AI not just to optimize processes, but to actively drive new product creation and accelerate innovation cycles.
- **Acceleration of product development and reliability**: Firms are leveraging AI to shorten development cycles via automated testing and improve product features before launch, indicating a stronger focus on speed-to-market combined with more data-informed validation processes.
- **Emergence of Customer & Competitor Intelligence**: Growing use of AI to analyze reviews, feedback and competitor benchmarking shows that organizations are embedding AI into product strategy—using it to better understand customer needs, prioritize features, and continuously refine offerings.

3.2c

OPERATIONS & SUPPLY CHAIN

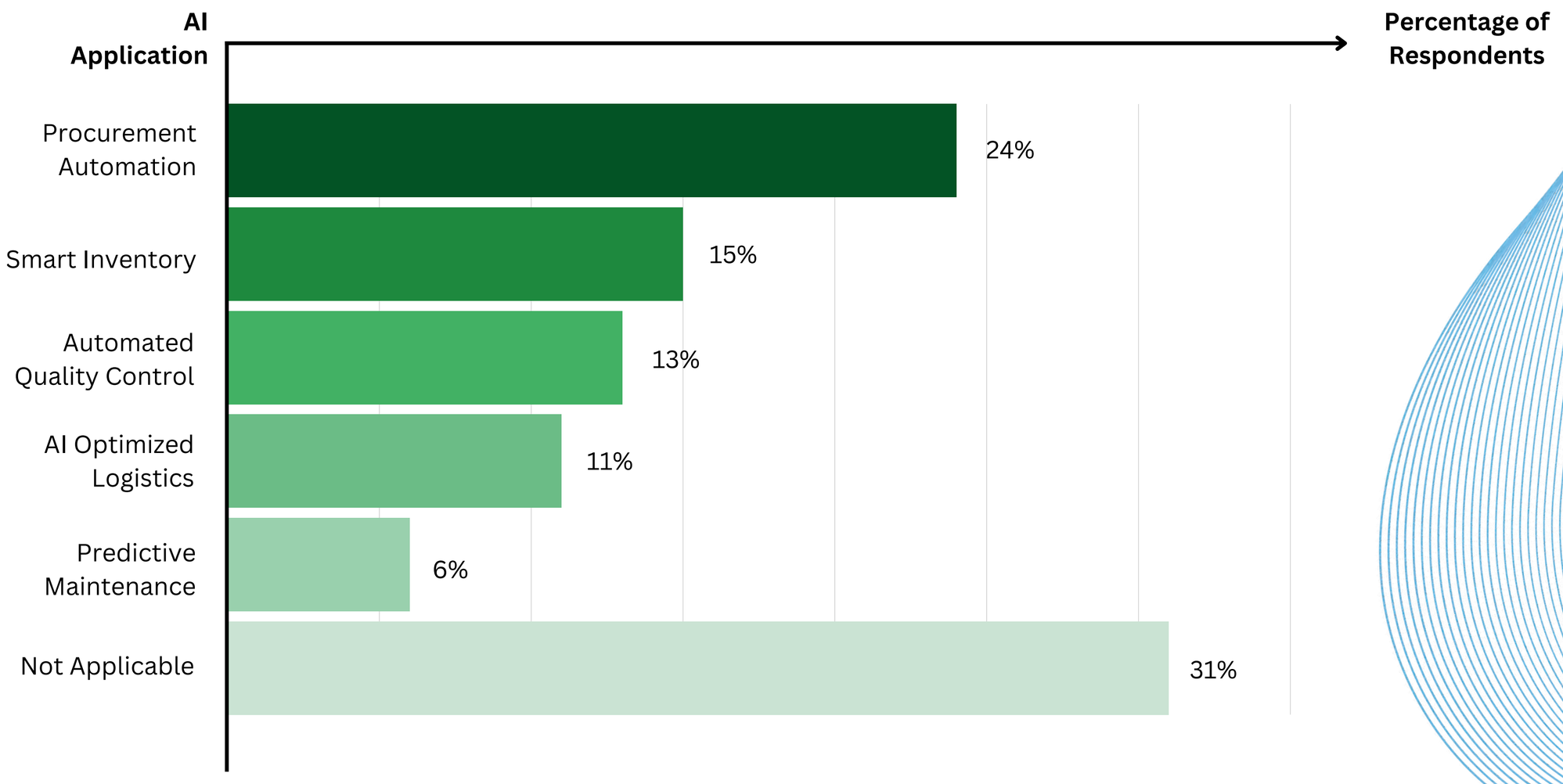
AI adoption in Operations & Supply Chain remains at surface level, While Early Adopters Prioritize Procurement Automation and Smart Inventory Management

SUMMARY OF FINDINGS

Operational AI adoption in Vietnam is emerging but uneven—while procurement automation (24%) and smart inventory (15%) are gaining traction, ***automated quality control (13%) , AI optimized Logistics (11%) & Predictive Maintenance of equipment (6%)*** *show promising trends.*

However, ***31% of respondents report no operational AI use****, indicating many firms are still in early adoption stages. The survey shows a clear maturity pattern: organizations typically start with automation and data-driven optimization before advancing to more complex AI-driven operational systems.*

AI USE CASES IN OPERATIONS & SUPPLY CHAIN



KEY INSIGHTS FROM OPERATIONS & SUPPLY CHAIN USE CASES

- **Efficiency-first adoption in back-office operations**: The strongest signal is in procurement automation, where AI is used for contract and invoice data extraction. This shows companies are prioritizing low-risk, high-efficiency use cases that streamline administrative workflows and improve data accuracy.
- **Gradual expansion into core operational intelligence**: Adoption across smart inventory (e.g. AI forecasting demand surges, optimizing stock levels) , quality control (Computer vision inspecting production lines for defects), and logistics optimization (e.g. route planning efficiency) indicates that firms are beginning to apply AI to more strategic operational areas.
- **Early-stage maturity with significant untapped potential**: Lower adoption in predictive maintenance and a high “not applicable” response suggest that many organizations are still in early stages. While interest in AI for operations is growing, widespread implementation is constrained by infrastructure, data readiness, and integration complexity.

3.2d

IT/ TECHNICAL FUNCTION

AI in IT Is Being Driven by Developer Productivity Gains and the Rise of Intelligent Internal Support, with Infrastructure and Security Adoption Still Maturing

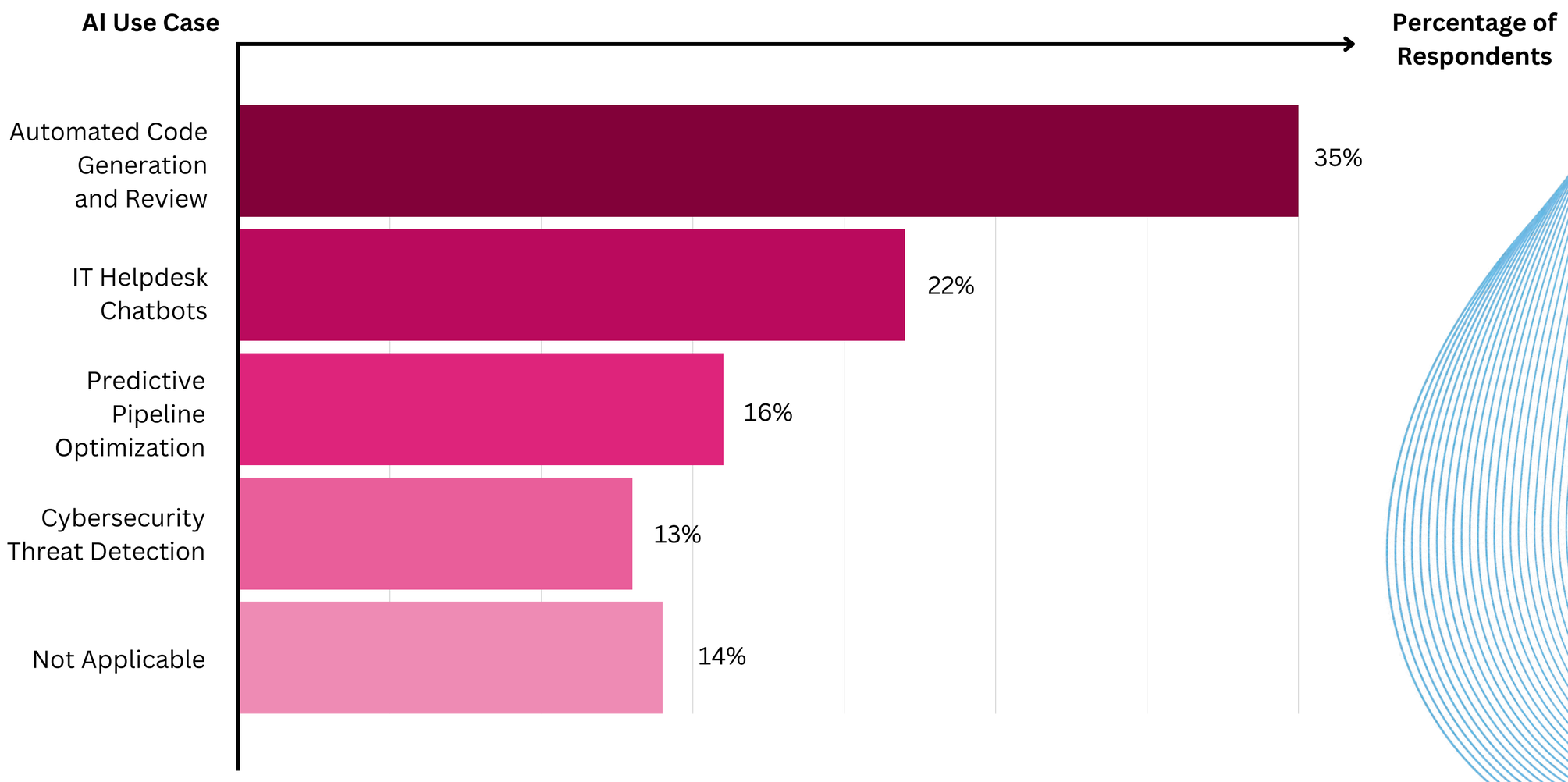
SUMMARY OF FINDINGS

35% *of the respondents identify* ***automated code generation and review*** *as* ***the most critical use case****, followed by* ***prioritizing IT helpdesk chatbots (22%)*** *suggesting that companies are focusing on improving developer productivity and internal service delivery.*

Meanwhile, interest in predictive pipeline optimization (16%) and cybersecurity threat detection (13%) indicates AI is gradually expanding into infrastructure and security. Finally, 14% report no immediate AI use cases.

The results highlight that organizations are prioritizing areas where immediate efficiency gains are possible.

AI USE CASES IN IT/ TECHNICAL FUNCTIONS



KEY INSIGHTS FROM IT & TECHNICAL FUNCTIONS USE CASES

- **Developer productivity is the primary driver of adoption**: Automated code generation and review clearly lead, showing that organizations are prioritizing AI tools that accelerate software development, reduce manual effort, and improve code quality—aligning with global trends in AI-assisted engineering.
- **AI is transforming internal IT service delivery**: The strong adoption of IT helpdesk chatbots highlights a shift toward automating internal support functions, improving response times, and reducing operational workload through always-on, scalable assistance.
- **Infrastructure and security use cases are growing but maturing:** Moderate adoption of predictive pipeline optimization (e.g. automatic scaling of cloud resources based on workload) and cybersecurity threat detection suggests rising interest in AI-driven IT operations and risk management, though implementation is still dependent on data maturity and digital infrastructure readiness.

3.2e HR & TALENT MANAGEMENT

AI in HR Is Led by Talent Screening, While Many Organizations Are Still Early in Adoption

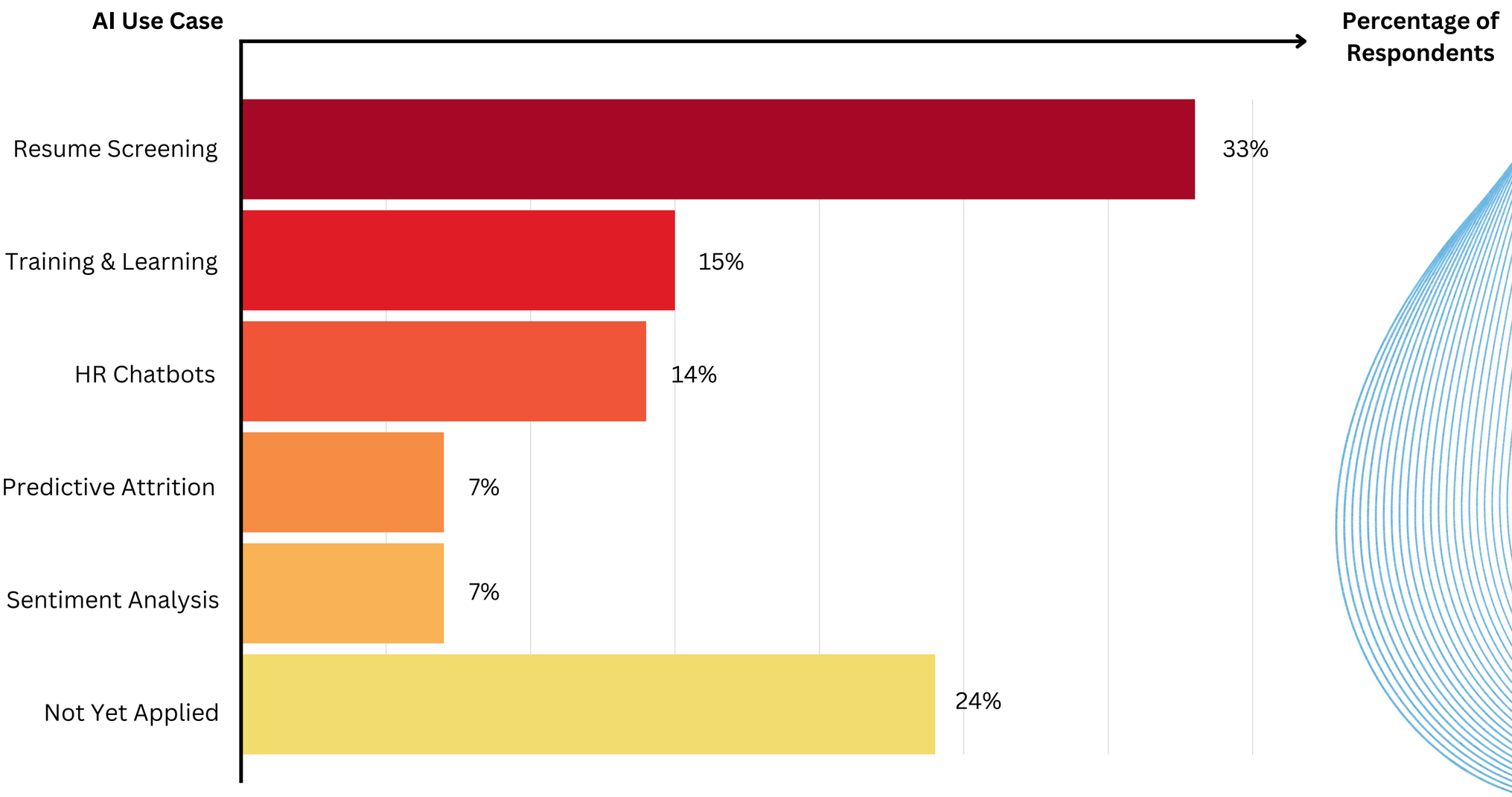
SUMMARY OF FINDINGS

*AI adoption in HR among Vietnamese organizations is currently led by recruitment-focused applications, with **33% respondents prioritizing resume screening** and candidate matching as the most critical use case.*

Emerging use cases like AI-led training (15%) and HR chatbots (14%) show expansion into employee development, while advanced applications like predictive attrition and sentiment analysis (both 7%) remain early-stage.

Meanwhile, 24% report no AI use in HR, highlighting that many organizations are still in early adoption stages.

AI USE CASES IN HR & TALENT MANAGEMENT



KEY INSIGHTS FROM HR & TALENT MANAGEMENT USE CASES

- **Recruitment is the primary entry point for AI adoption**: Resume screening and candidate matching dominate by a wide margin, showing that organizations prioritize AI where it delivers immediate efficiency—handling large applicant volumes, reducing hiring time, and improving match quality.
- **Adoption remains uneven and early-stage**: A high number of “not applicable” responses indicates that many firms have yet to embed AI across HR functions, suggesting lower maturity compared to areas like marketing or IT and highlighting gaps in data readiness and HR tech integration.
- **Shift toward employee-centric and strategic HR is emerging**: Growing use of AI in personalized learning, HR chatbots, and early-stage workforce analytics signals a gradual transition—from transactional automation to more strategic applications like employee development, engagement, and predictive workforce planning.

3.3 LEADERSHIP & GOVERNANCE STRUCTURE FOR AI

Effective AI adoption hinges on strategic leadership and robust governance frameworks. This is particularly critical in Vietnam, where the corporate landscape spans large state-owned enterprises, multinational subsidiaries, and fast-moving local startups. Each of these actors approaches AI with different levels of resources, capabilities, and strategic intent, making governance a decisive factor in determining long-term impact.

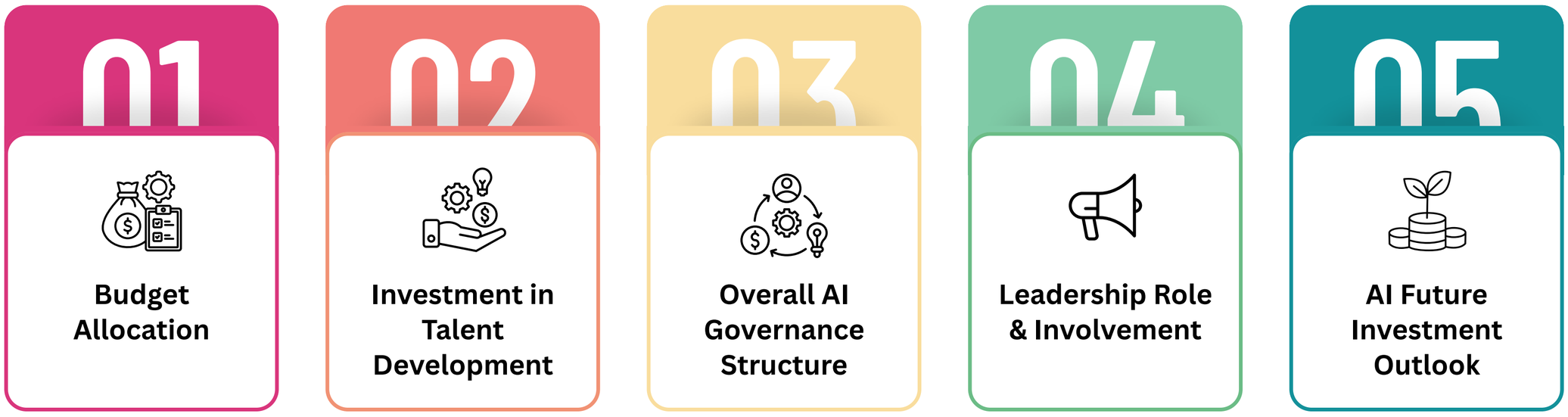
This section examines how Vietnamese organizations are structuring their AI initiatives and embedding them within their broader business strategies. In some cases, adoption is driven by **top-down mandates**, often aligned with national priorities such as the Government's National Digital Transformation Program[4] through 2025, **with a vision to 2030,** which encourages enterprises to embed digital technologies, including AI, into their operations. In other cases, AI emerges from **bottom-up experimentation,** where individual departments or functional teams pilot use cases tailored to their immediate needs, from automating routine processes to enhancing customer engagement.

Beyond adoption pathways, the analysis also considers the ownership and governance of AI projects. We explore whether AI initiatives are concentrated within specialized innovation units, distributed across functional departments, or directly overseen by executive leadership. The presence – or absence – of formal AI strategies, ethical guidelines, and risk management policies is also assessed, as these elements signal whether businesses are moving toward a cohesive, enterprise-wide AI vision or whether implementation remains fragmented, tactical, and reactive.

By evaluating these governance structures, this section seeks to clarify whether Vietnamese enterprises are positioning AI as a strategic enabler of long-term competitiveness or treating it merely as a set of isolated tools for short-term efficiency gains.

AI adoption is not solely a technical challenge—it is a **leadership and governance** challenge. This section explores **who "owns" AI initiatives** in Vietnamese organizations, the presence (or absence) of formal AI strategies, and whether dedicated governance mechanisms are in place. The aim is to assess whether AI implementation is being driven top-down by leadership vision or bottom-up by departmental experimentation.

In this section we analyze Leadership and governance based on:



[4] Luatvietnam article - https://english.luatvietnam.vn/decision-no-749-qd-ttg-on-approving-the-national-digital-transformation-program-until-2025-with-a-vision-184241-doc1.html

3.3a

BUDGET ALLOCATION

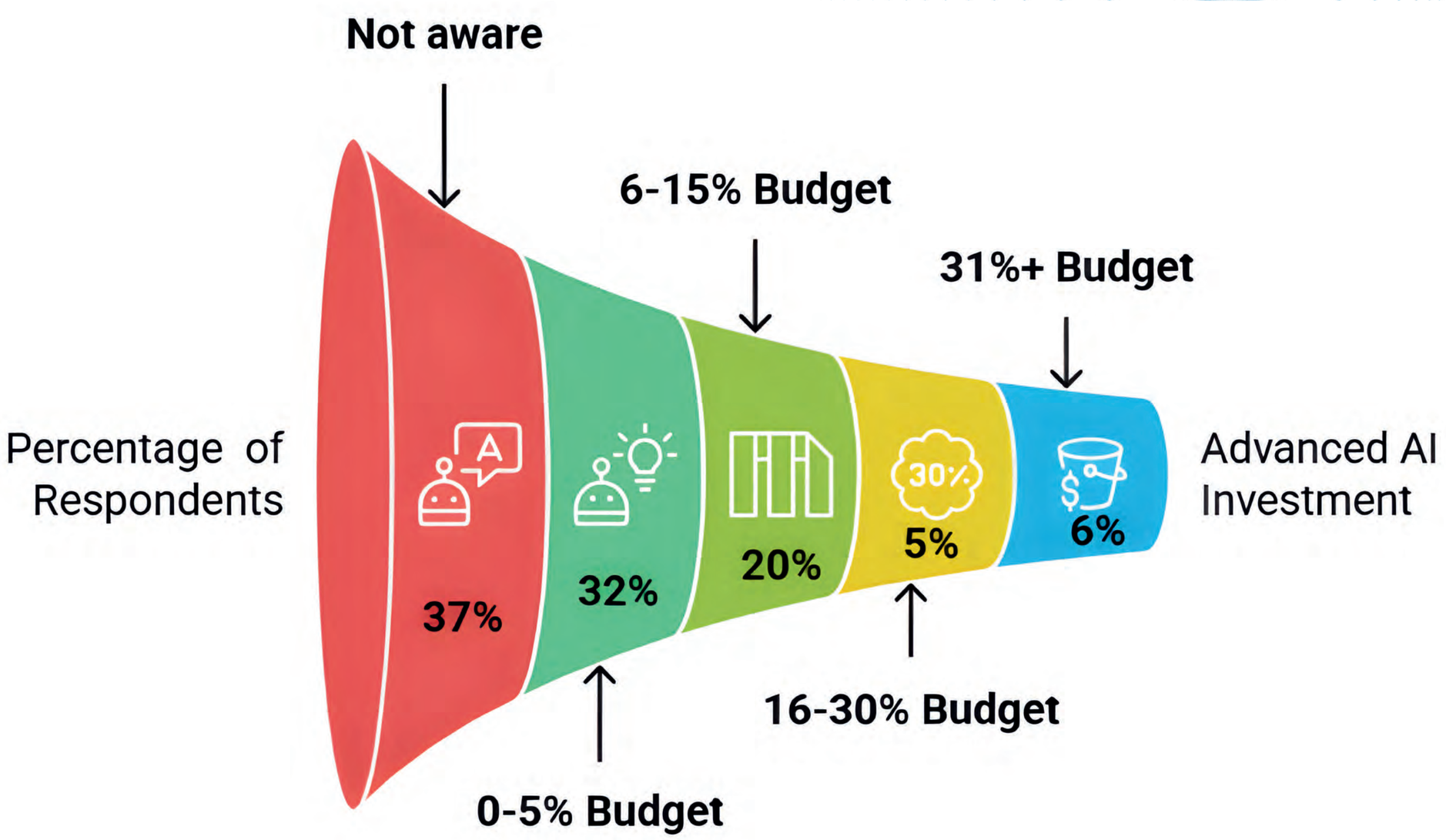
AI Investment in Vietnam Remains Early-Stage, with Limited Budget Allocation and Significant Visibility Gaps

SUMMARY OF FINDINGS

*AI investment across Vietnamese organizations is still at an early stage: **32% of companies allocate only 0–5% of their budget to AI**, while just a small minority invest at more advanced levels. At the same time, **37% of respondents are unsure about their company's AI budget**, indicating that governance and financial clarity around AI initiatives are still developing.*

This shows that while interest and experimentation with AI are rising, structured and large-scale investment strategies are only beginning to emerge.

AI BUDGET ALLOCATION TRENDS



KEY INSIGHTS FROM BUDGET ALLOCATION

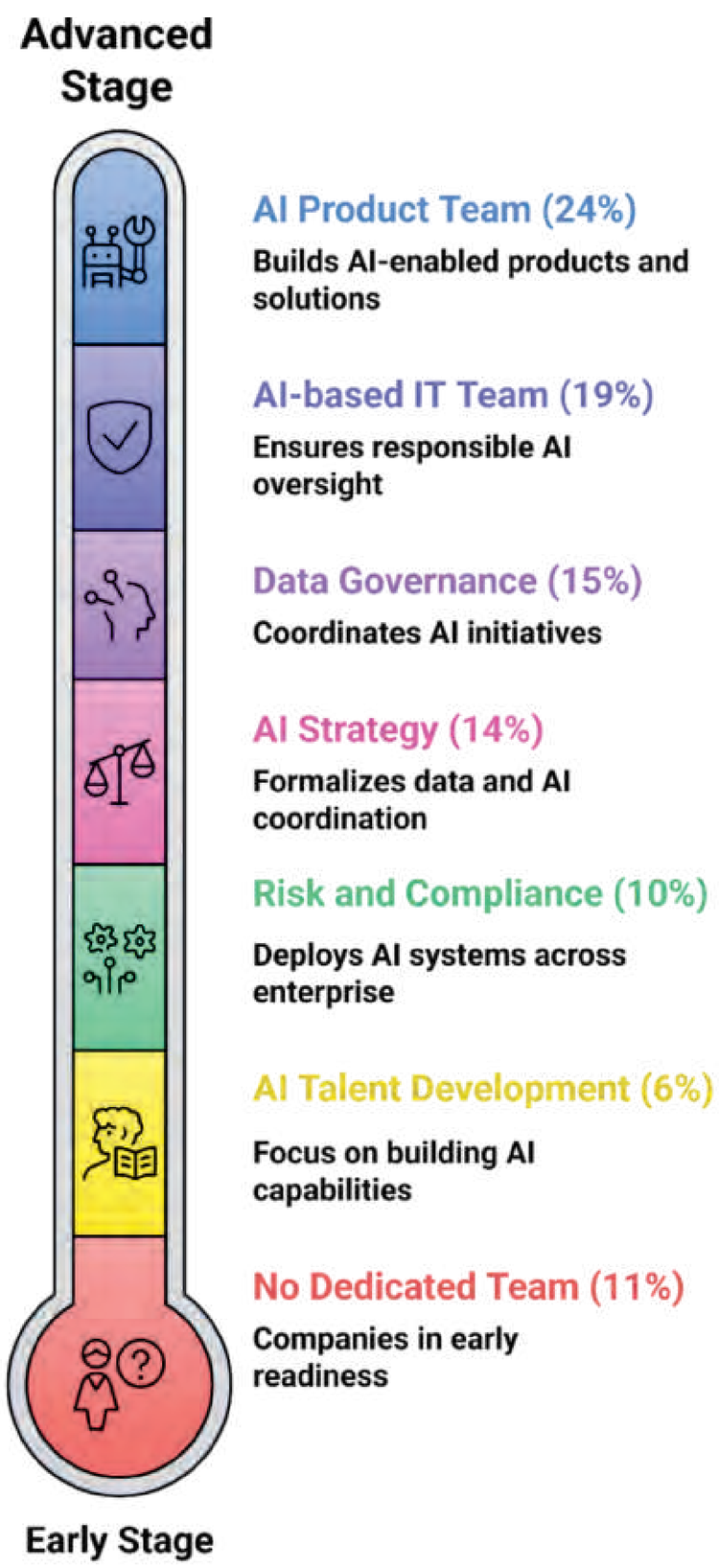
- **Lack of budget clarity signals low institutionalization**: The high proportion of respondents who are unsure about AI spending highlights that AI investment is often **decentralized, fragmented, or not formally tracked**, pointing to gaps in governance and strategic alignment.

- **Transition toward structured investment is underway**: While AI adoption is growing in Vietnam, **formalized investment strategies and clear budget ownership are still evolving,** reflecting an early-to-mid maturity stage across many organizations.

3.3b INVESTMENT IN TALENT DEVELOPMENT

AI Product and Data Teams Lead Organizational Readiness, While Talent and Risk Structures Continue to Emerge

AI TEAM MATURITY RANGES FROM EARLY TO ADVANCED STAGES



SUMMARY OF FINDINGS

*Organizations in Vietnam are building AI capabilities primarily through **AI Product teams (24%)** and **AI-based IT teams (19%)**, signaling a strong focus on deploying AI solutions and integrating them into core systems. This is followed by **AI governance and strategy (combined 29%)***

*At the same time, the relatively lower presence of AI Talent Development (10%) and Risk & Compliance teams (6%) suggests that many companies are still in the early stages of building sustainable AI capabilities. These findings align with global patterns in AI adoption, where companies typically **prioritize product experimentation and engineering capabilities first**, before fully building governance, talent pipelines, and risk management structures*

KEY INSIGHTS FROM INVESTMENT IN TALENT DEVELOPMENT

- **Product and technical teams are leading AI adoption:** The dominance of AI product and IT teams shows that organizations are prioritizing **building and deploying AI solutions first**, focusing on tangible outputs and business value before fully developing supporting structures.
- **Governance and strategy capabilities are emerging but not yet mature**: The presence of data governance and AI strategy teams indicates progress toward more structured AI management, but these functions are still developing and not yet deeply embedded across all organizations.
- **Critical gaps in talent and responsible AI readiness**: Limited investment in AI talent development and risk/compliance teams, along with many firms lacking any dedicated AI structure, highlights a key challenge—**scaling AI sustainably will require stronger focus on skills, governance, and ethical oversight in the next phase of maturity.**

3.3c

OVERALL AI GOVERNANCE STRUCTURE

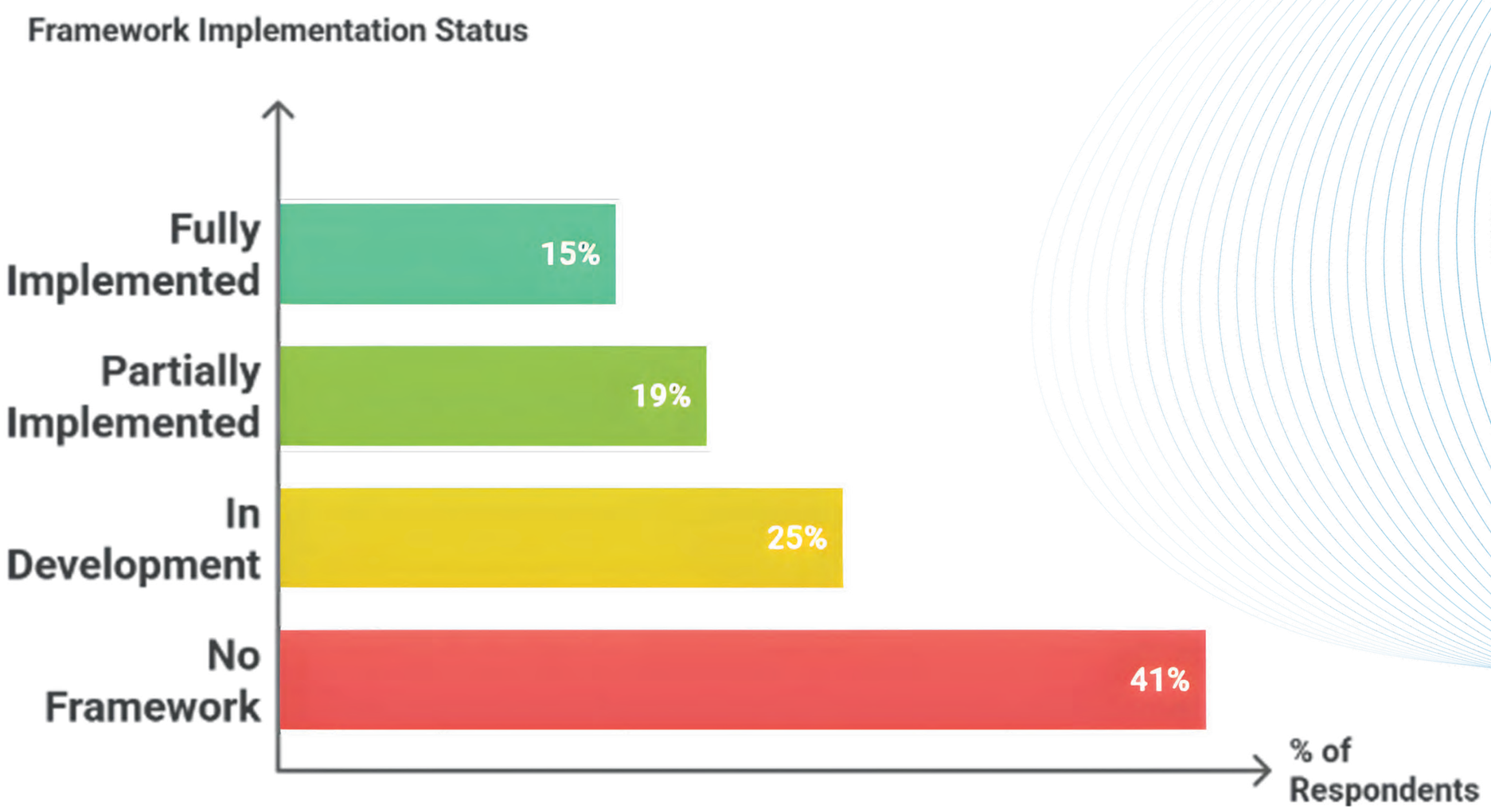
AI Governance Still Emerging in Vietnam: Most Organizations Are Building or Yet to Establish Formal Frameworks

SUMMARY OF FINDINGS

AI governance in Vietnam is still in a formative stage: ***41% respondents report having no formal framework****, while* ***25% report that they are actively developing guidelines*** *and 19% have partially implemented governance policies.*

Only 15% organizations currently operate with fully established AI governance structures, highlighting a clear opportunity for Vietnamese companies to strengthen risk management, ethical oversight, and policy frameworks as AI adoption continues to scale.

AI FRAMEWORK IMPLEMENTATION



KEY INSIGHTS FROM OVERALL AI GOVERNANCE STRUCTURE

- **Use Cases Progress but Governance Maturity lags** – Vietnamese organizations initially focus on deploying AI use cases before formalizing governance frameworks related to ethics, risk management, data governance, and compliance

- **Vietnamese Organizations aligned with global trends** - AI adoption is progressing faster than governance maturity, which is common in rapidly developing digital economies. As AI scales across sectors such as banking, technology, and e-commerce in Vietnam, governance frameworks will likely become a critical enabler for trust, regulatory readiness, and long-term AI value creation.

3.3d LEADERSHIP ROLE & INVOLVEMENT

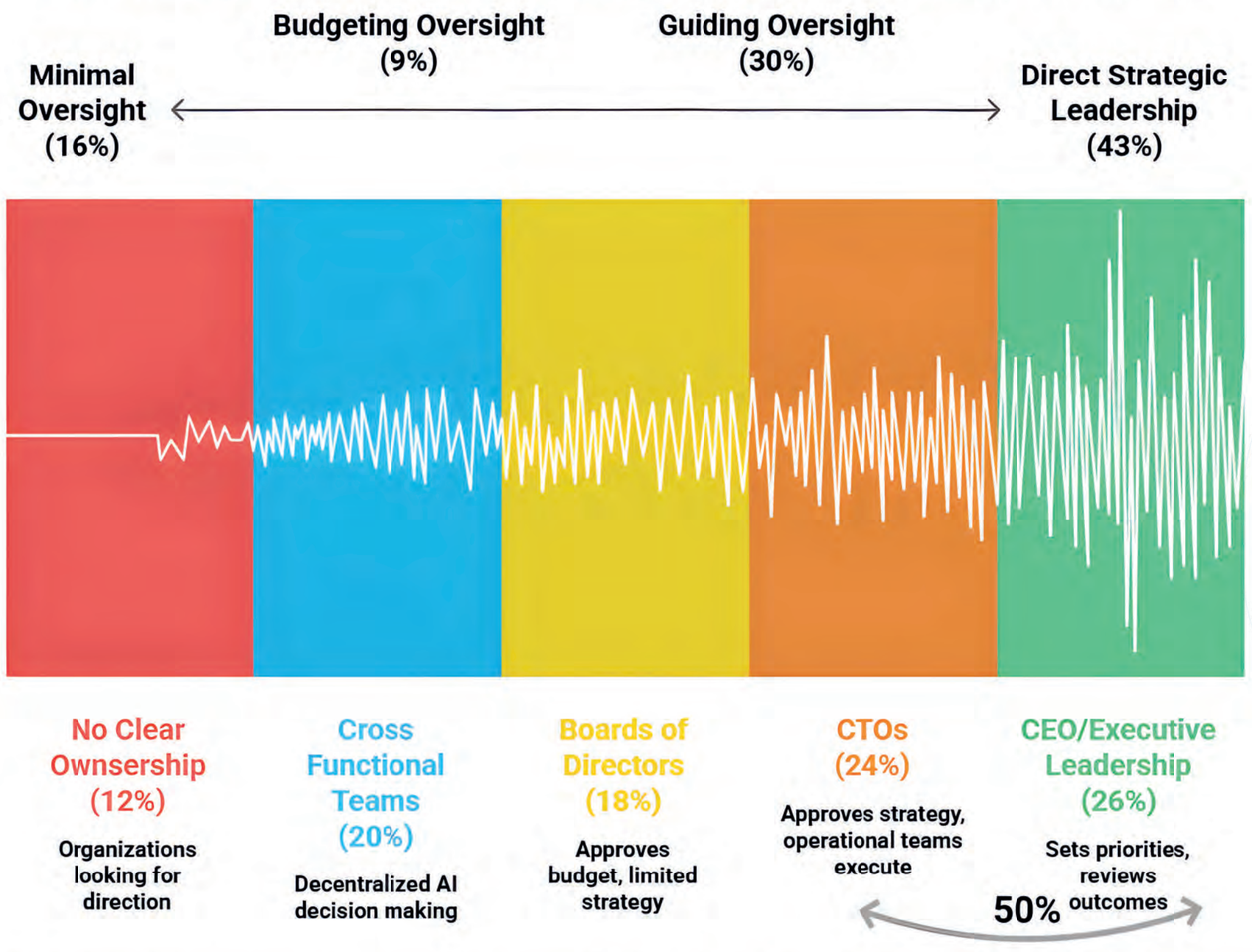
Executive Leadership and CTOs Drive AI Strategy in Vietnam, while hybrid governance models are emerging

SUMMARY OF FINDINGS

Leadership Involvement combines two factors who leads the decisions and what is their level of involvement from Centralized to Decentralized AI leadership in Vietnam is increasingly anchored at the executive level, with ***50% respondents identifying CEO/Executive leadership and CTOs as key drivers of AI strategy*** *and* ***20% suggest that cross functional teams are key decision Makers.***

Looking at leadership involvement, ***43% report that leaders directly set AI priorities and KPIs*** *while* ***30% report guiding oversight means letting the operations team drive execution****. This reflects a broader industry shift where AI is becoming a boardroom priority, particularly in technology and financial sectors in Vietnam.*

AI leadership style ranges from direct to minimal involvement.



AI Strategy ownership ranges from Centralized to Decentralized decision making

KEY INSIGHTS FROM LEADERSHIP ROLE & INVOLVEMENT

- **AI is now a top-down strategic priority**: Strong involvement from CEOs, executive leadership, and CTOs shows that AI is no longer treated as a purely technical initiative but is increasingly embedded in **core business strategy and decision-making at the highest levels.**
- **Hybrid governance model is emerging**: The presence of Boards and Cross-functional teams indicates that organizations are moving toward a **blended structure—combining centralized strategic direction with decentralized execution**, which is a hallmark of maturing AI organizations.
- **Fragmentation still exists in early-stage firms**: The share of companies with no clear ownership (12%) and minimal oversight (16%) highlights that a segment of organizations still lacks structured governance, suggesting **inconsistent leadership alignment and an incomplete transition to mature AI management models.**

These findings align with broader industry and Vietnam-specific trends. Across global markets, organizations that successfully scale AI typically have strong executive sponsorship and clear governance models. Vietnam is beginning to follow this trajectory, particularly in sectors such as technology, banking, and digital services, where AI adoption is accelerating and leadership teams are prioritizing AI-driven transformation.

3.3e

AI FUTURE INVESTMENT OUTLOOK

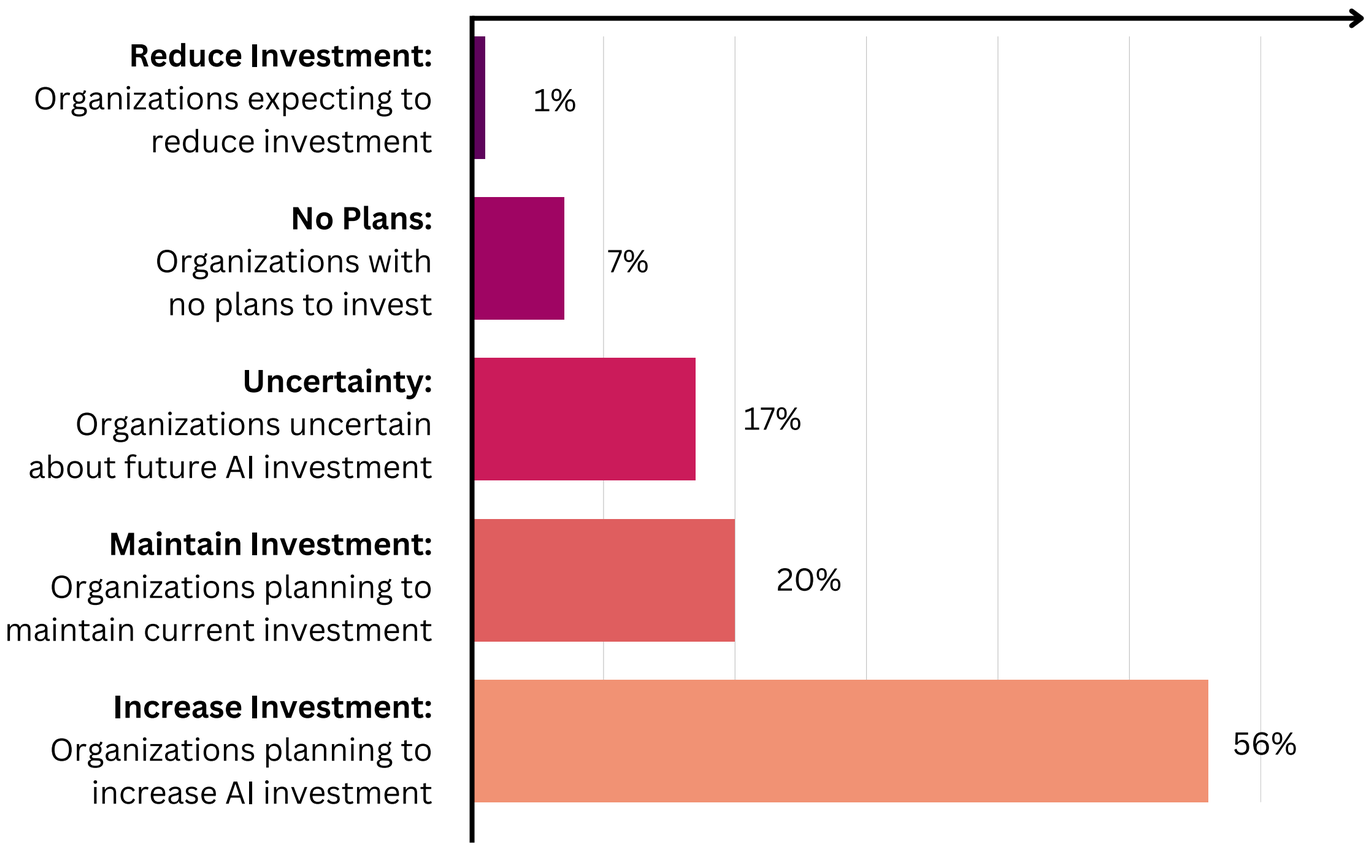
Majority of Organizations Planning to Increase Spending, with Strong Focus on Generative AI and Customer Experience

SUMMARY OF FINDINGS

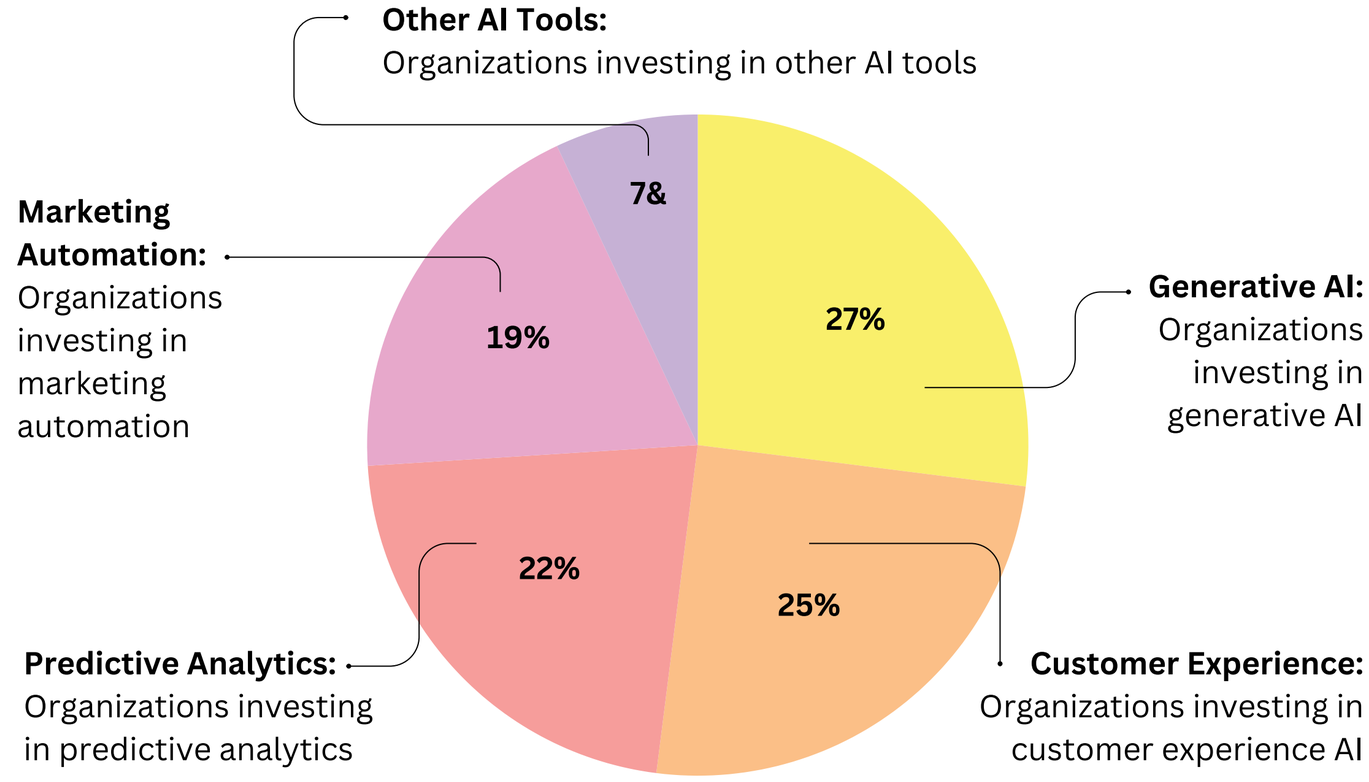
This insight combines two factors- How much organizations are willing to invest and where they would like to invest (tools).

Investment momentum in Vietnam is clearly accelerating. With ***56% organizations planning to increase AI spending and strong interest in generative AI (27%), customer experience AI (25%), and predictive analytics (22%),*** *Vietnamese companies are moving beyond experimentation toward scaling AI initiatives that directly impact growth, customer engagement, and data-driven decision-making.*

AI INVESTMENT PLANS OVER THE NEXT 12 MONTHS



AI TOOL INVESTMENT BY ORGANIZATION



KEY INSIGHTS FROM AI INVESTMENT OUTLOOK

- **Strong momentum toward scaling AI adoption**: A majority of organizations plan to increase AI investment, signaling a clear shift from experimentation to **broader deployment and scaling of AI initiatives** across business functions.
- **Investment is concentrated on high-impact, customer-facing use cases**: Generative AI, customer experience, and predictive analytics dominate priorities, indicating that firms are focusing on **applications with immediate ROI, measurable performance gains, and competitive differentiation.**
- **Transition to maturity is underway but not uniform**: While many companies are scaling investments, the presence of firms maintaining, uncertain, or not investing highlights **uneven readiness**, suggesting that capability gaps (e.g., ROI clarity, governance, talent) still influence the pace of AI expansion

3.4 AI-RELATED RISKS AND BIASES

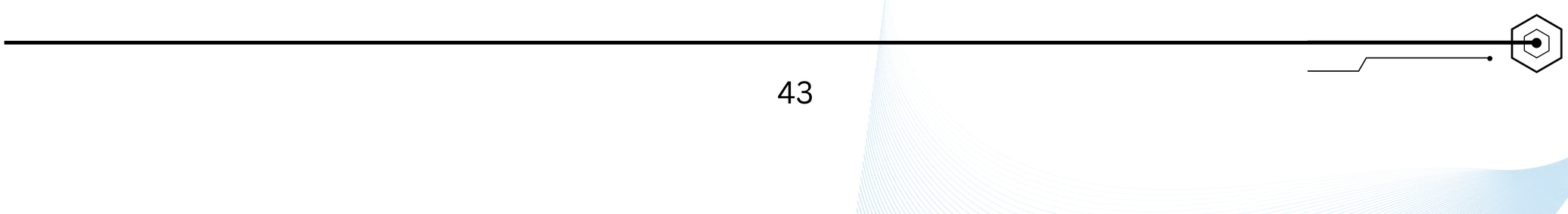
The rapid pursuit of AI's benefits in Vietnam is occurring alongside a rapidly evolving regulatory and ethical landscape, introducing a new spectrum of complex risks. This landscape is actively being shaped by foundational legislation like the **2018 Law on Cybersecurity** and new regulations, most notably the government's **Decree 13/2023/ND-CP** on Personal Data Protection, which establishes a comprehensive legal framework for data handling and user consent (Government of Vietnam, 2023). Such regulations have fundamentally reshaped the operational terrain, transforming data privacy and security from abstract concerns into tangible compliance imperatives with significant legal and financial consequences for all organizations.

Beyond this clear legal baseline, however, lies a landscape of more nuanced ethical challenges that are often harder to define and manage. This section aims to explore the full spectrum of these risks. It investigates how Vietnamese organizations perceive and prioritize challenges ranging from immediate cybersecurity threats and privacy violations to the complex dilemmas of algorithmic bias, fairness, and transparency.

Furthermore, this analysis will assess the maturity of the mitigation strategies being implemented. Are companies proactively building comprehensive governance frameworks and investing in ethical AI training, or are their actions primarily reactive and focused on meeting minimum legal requirements? The objective is to map out this critical risk landscape, evaluate the current state of preparedness among Vietnamese businesses, and identify the key challenges they face in building trustworthy and responsible AI.

The benefits of AI come with **ethical, regulatory, and operational risks**. This section synthesizes survey responses on the most pressing AI-related risks, including **data privacy, security vulnerabilities, algorithmic bias, and regulatory uncertainties**. The goal is to understand whether Vietnamese businesses are aware of these challenges, and how they are preparing to mitigate them while pursuing AI-driven growth.

We analyze this part on following:



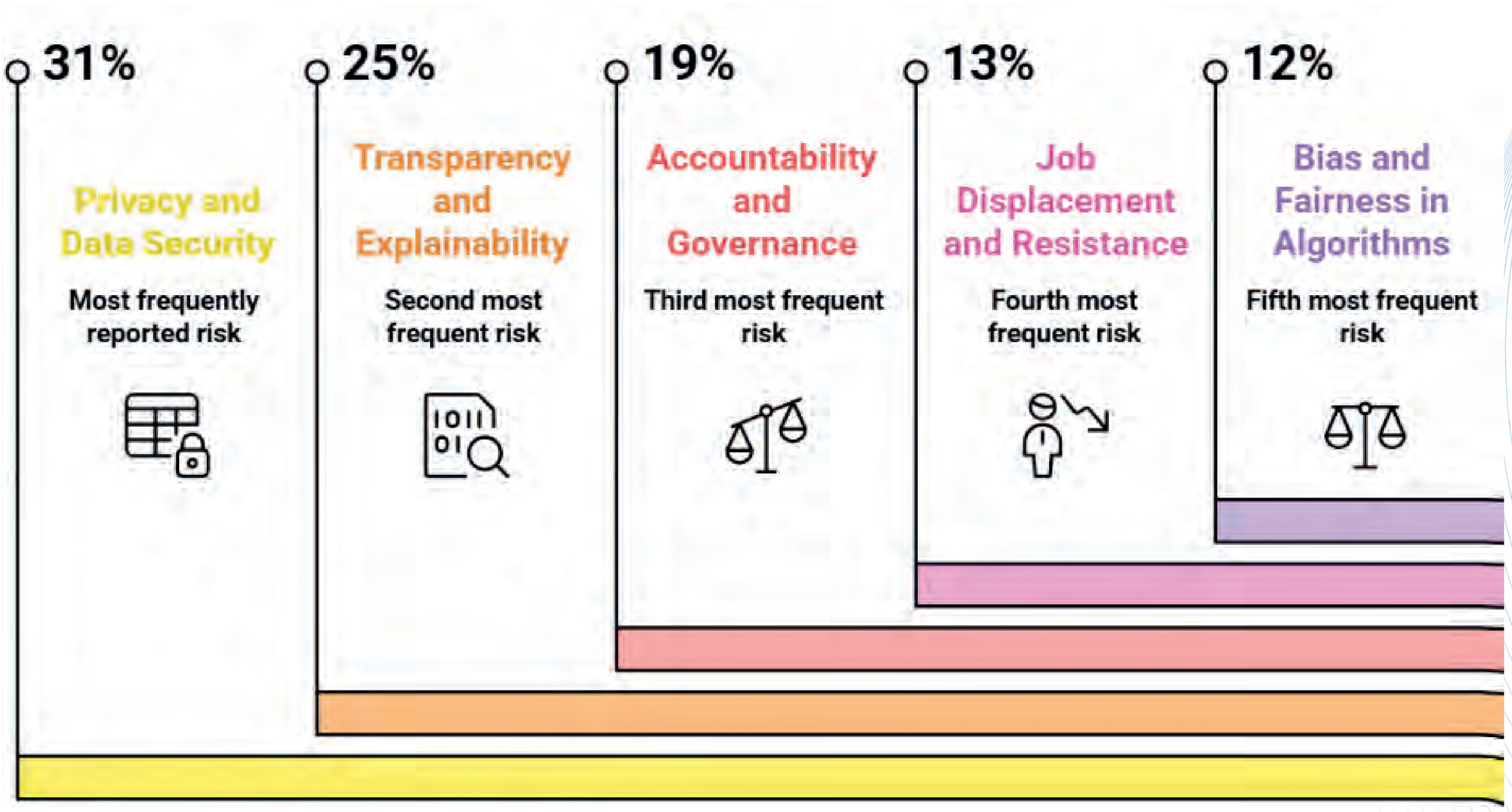
3.4a AI RISKS FACED

Data Privacy, Transparency, and Data Quality Emerge as the Top AI Risks for Vietnamese Organizations

SUMMARY OF FINDINGS

Vietnamese organizations are rapidly advancing in AI adoption, but with scale comes responsibility. Respondents suggest the type of AI risks their organizations have been exposed to ***Privacy and data security risks (31%), transparency concerns (25), and governance gaps (19%)*** *are now among the most prominent challenges. Another interesting indirect risk is Job displacement and employee resistance to change (13%).*

AI RISKS FACED BY ORGANIZATIONS



KEY INSIGHTS FROM AI RISKS FACED

- **Risk concerns are shifting from technical to strategic and ethical issues:** The highest concern around Privacy & Data Security (e.g., non-consensual data usage) highlights that as AI adoption scales, organizations are most focused on **protecting sensitive data and ensuring compliance**, making it the primary barrier to trusted AI deployment.
- **Trust and transparency are becoming critical priorities:** Strong concerns around Transparency & Explainability (e.g., inability to justify AI-driven outcomes) and Accountability & Governance (e.g., unclear ownership of AI errors, lack of audit trail) indicate that organizations are struggling to **build explainable, auditable, and well-governed AI systems**, which are essential for decision-making credibility.
- **Workforce and ethical risks are emerging as secondary challenges:** Issues like job displacement, employee resistance, and algorithmic bias (e.g., gender/racial bias in hiring algorithms, skewed loan approval models) suggest that organizations are beginning to confront the **human and ethical implications of AI**, though these are still less dominant than data and governance risks.

3.4b AI RISK MANAGEMENT

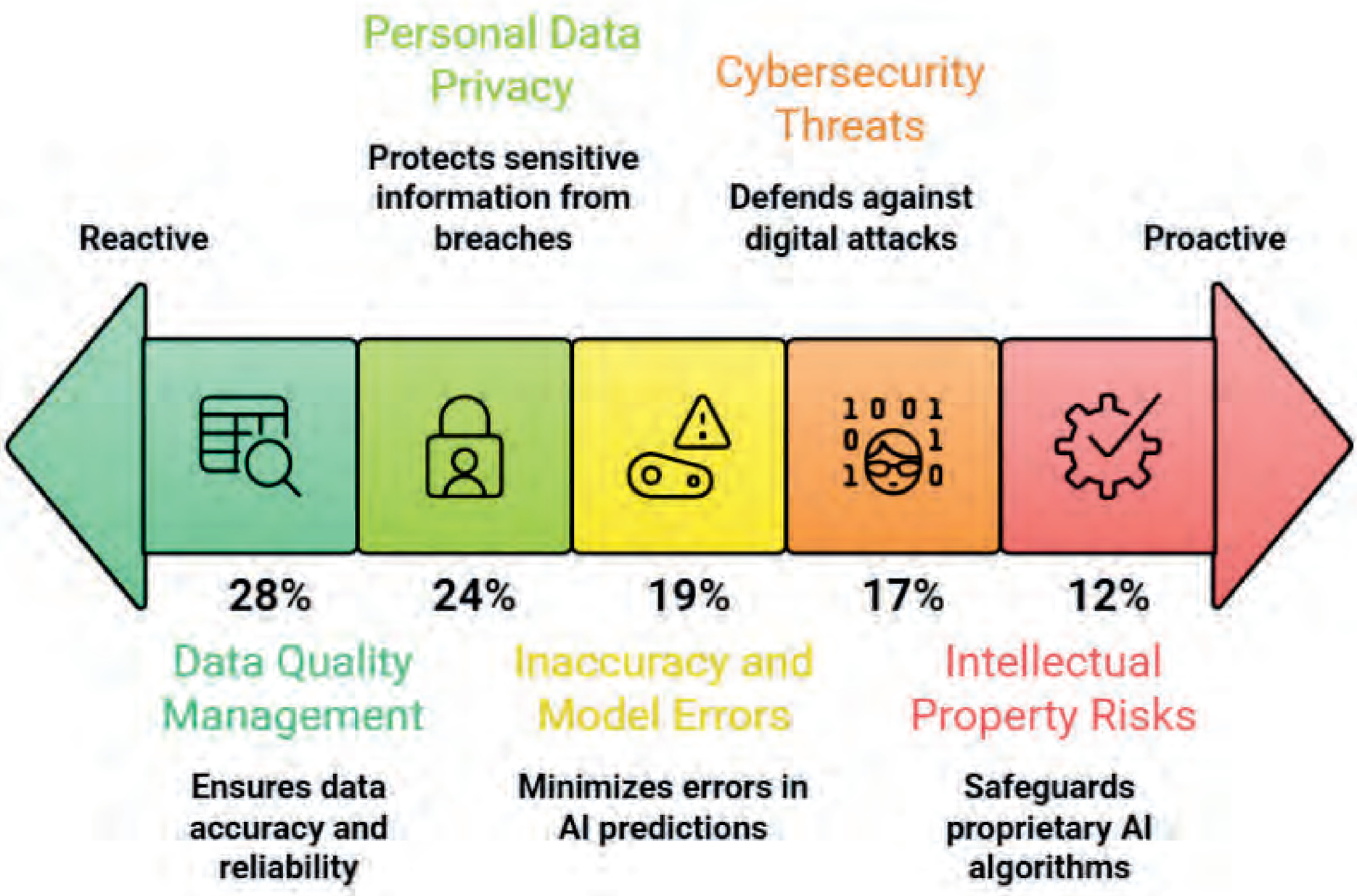
Organizations are prioritizing data quality and privacy while gradually expanding toward other AI risks management

SUMMARY OF FINDINGS

*This insight talks about what Risks does the respondent's organization is actively managing. Companies reactively strengthening safeguards—**prioritizing data quality (28%), personal data protection (24%),** and **model accuracy (19%).***

This signals a clear shift from simply adopting AI to managing it responsibly, aligning Vietnam with global movements toward trustworthy and well-governed AI systems.

ORGANIZATIONS ACTIVELY MANAGE AI RISKS, FROM DATA TO INTELLECTUAL PROPERTY



KEY INSIGHTS FROM AI RISK MANAGEMENT

- **Strong focus on data-centric risk management**: The highest emphasis on Data Quality Management and Personal Data Privacy shows that organizations are prioritizing **data reliability and protection** as the foundation for trustworthy AI systems.
- **Shift from reactive to more proactive risk areas**: While traditional risks like data quality and privacy dominate, growing attention to Cybersecurity Threats (17%) and Intellectual Property Risks (12%) indicates that companies are beginning to **anticipate and manage more complex, forward-looking AI risks**.

3.4c

AI RISK MITIGATION

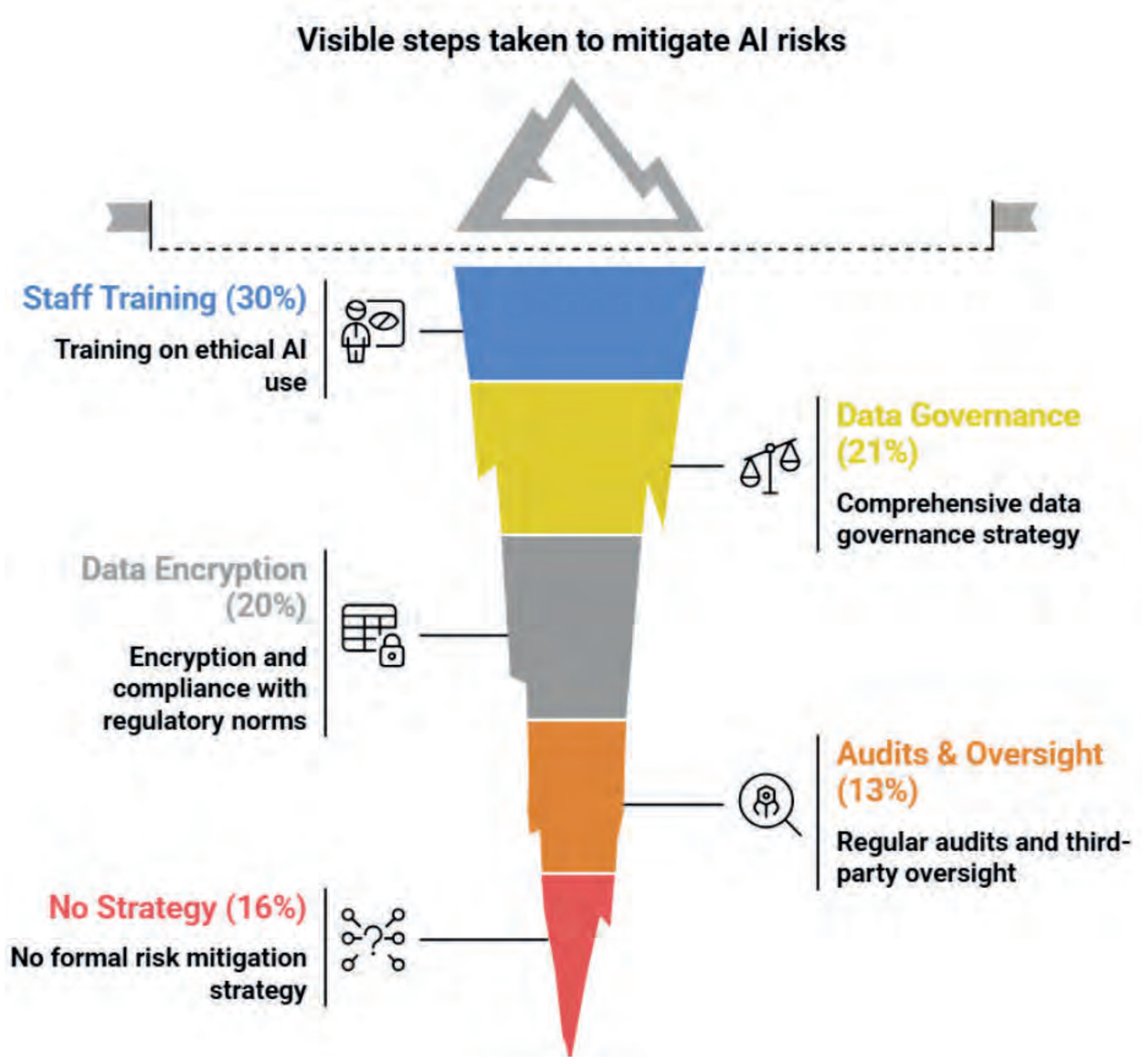
Ethical AI Training and Data Governance Lead Risk Mitigation Efforts in Vietnamese Organizations

SUMMARY OF FINDINGS

*As AI adoption accelerates, Vietnamese organizations are focusing first on building internal readiness—**30% of respondents' organizations have introduced ethical AI training**, while **21% are implementing data governance frameworks** and **20% are strengthening encryption and regulatory compliance**.*

However, with 16% organizations still lacking a formal mitigation strategy, the findings highlight a critical transition point: the next phase of AI adoption in Vietnam will depend on how quickly companies move from experimentation to structured risk management.

AI RISK MITIGATION STRATEGIES IN VIETNAMESE ORGANIZATIONS



KEY INSIGHTS FROM AI RISK MITIGATION

- **Human capability building is the primary line of defense:** The strong emphasis on staff training on ethical AI use shows that organizations recognize **responsible AI starts with people**, making awareness and internal capability the most widely adopted mitigation approach.
- **Data governance and compliance are central to risk control:** High adoption of data governance strategies and data encryption with regulatory compliance indicates that firms are prioritizing **data protection, legal alignment, and structured handling of sensitive information** as AI scales.
- **Governance maturity is improving but remains uneven:** While some organizations are implementing audits and third-party oversight, a significant portion still lacks formal mitigation strategies—highlighting a **gap between AI adoption and risk management readiness**, and the need for more comprehensive, institutionalized frameworks.

3.5 SKILLS, TRAINING & TALENT GAPS

Realizing the vision outlined in Vietnam's **"National Strategy for AI Research, Development, and Application to 2030"** which aims to position Vietnam as an AI innovation hub in ASEAN is fundamentally dependent on human capital (Prime Minister of Vietnam, 2021). The strategy itself calls for building a high-quality AI workforce and creating a national center for big data and high-performance computing.

However, despite concerted efforts from leading institutions like the Hanoi University of Science and Technology, Vietnam National University, and corporate powerhouses like FPT and VinAI, a significant gap persists between national ambition and the available talent pool.

This section delves into the organizational perspective on the human capital challenges hindering AI adoption. It analyzes survey responses to identify the top challenges firms report, whether it be a lack of understanding, the high cost of reskilling, or difficulty retaining talent.

Furthermore, it provides insight into how organizations are prioritizing their efforts by revealing which specific skill domains, whether technical, strategic, or operational, they believe are most critical to address for successful AI integration.

AI's potential can only be realized if organizations have **access to the right talent** and invest in continuous upskilling. This section examines the **availability of AI-skilled professionals in Vietnam**, current **training and reskilling initiatives,** and the gap between organizational needs and existing capabilities. It provides insights into where the talent shortages are most acute and highlights possible strategies for closing the gap.

We analyze this section with:

1

TOP CHALLENGES FOR AI INCLUSION AND ADOPTION

2

SKILL DEVELOPMENT INITIATIVES

3.5a

TOP CHALLENGES FOR AI INCLUSION AND ADOPTION

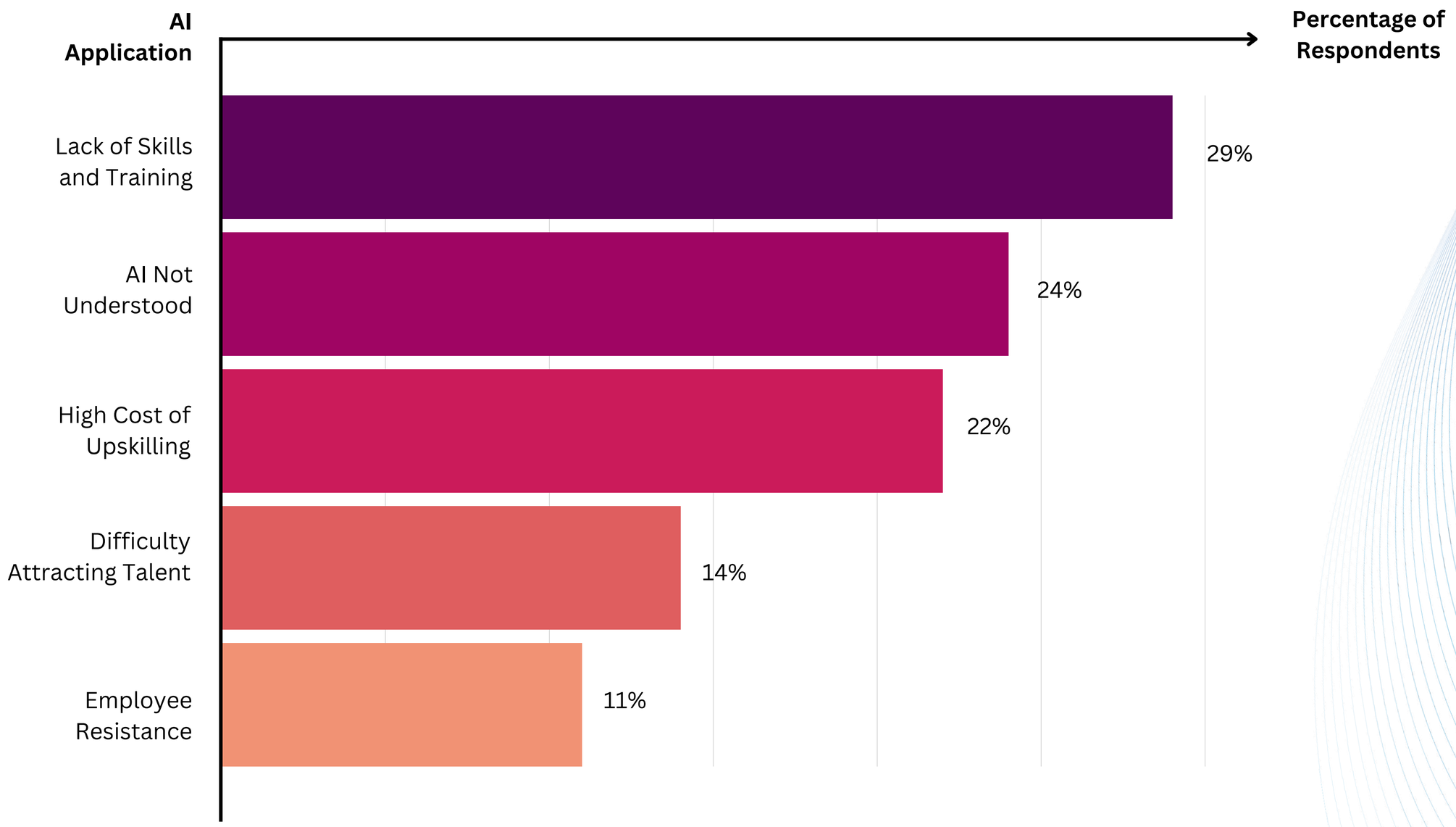
Skills Gap Emerges as the Biggest Barrier to AI Adoption in Vietnamese Organizations

SUMMARY OF FINDINGS

The biggest barrier to AI adoption in Vietnam is not employee resistance—but capability.

*With **29% respondents citing lack of skills** and training, **24% indicating AI is not yet well understood**, and **22% highlighting the high cost of upskilling**, the findings suggest that the next phase of AI growth in Vietnam will depend on how effectively organizations invest in talent development and internal AI literacy.*

CHALLENGES IN AI ADOPTION



KEY INSIGHTS FROM TOP CHALLENGES FOR AI INCLUSION & ADOPTION

- **Talent and skills gap is the primary barrier to AI scaling:** The overwhelming challenge of lack of skills and training indicates that while AI interest is high, organizations lack the **technical and practical expertise needed to implement and expand AI initiatives effectively.**
- **AI understanding remains shallow across organizations:** High responses for AI not being effectively understood suggest that gaps exist not only at the technical level but also in **strategic and managerial understanding,** limiting the ability to identify and execute high-impact AI use cases.
- **Capability building is costly and competitive:** The significant impact of high upskilling costs and difficulty attracting/retaining talent highlights that developing AI capabilities requires **substantial investment and faces strong market competition for skilled professionals.**
- **Workforce resistance is not the main constraint:** Lower concern around employee resistance suggests that employees are relatively open to AI adoption, meaning the key challenge is **enabling them with the right skills and knowledge rather than overcoming cultural barriers.**

3.5b SKILL DEVELOP-MENT INITIATIVES

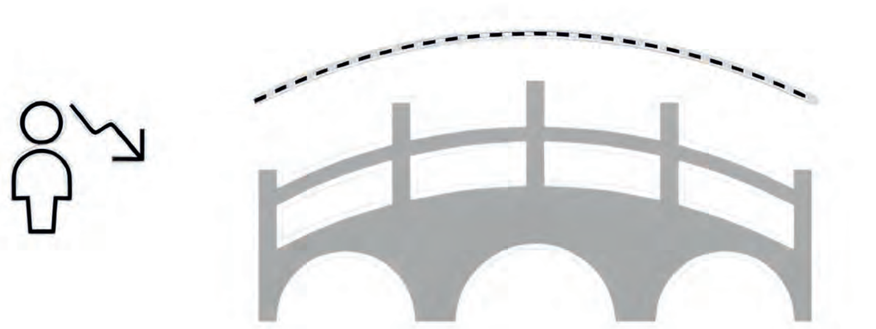
Learning Ecosystems, Not Just Tools, Are Driving AI Skill Development

SUMMARY OF FINDINGS

AI adoption in Vietnam is increasingly shaped by capability building rather than technology access. One hand respondents suggest that ***all 3 types*** *of* ***skills strategic*** *(aligning with AI with business goals),* ***technical*** *(building & managing AI systems) and* ***operational*** *(integrating AI into workflows) remain equally important (~32% each).*

On the other hand, organizations are investing heavily in learning ecosystems—Internal/ External trainings & workshops (55%), peer discussions & industry events (29%), and industry reports (16%) to close the talent and knowledge gap needed to scale AI effectively

ORGANIZATIONS BRIDGE THE AI SKILLS GAP THROUGH CONTINUOUS LEARNING



Skills Gap

Strategic, technical, and operational skills (~33%) are lacking.

AI Readiness

Organizations align AI with business objectives and achieve outcomes.

Internal/External Trainings Workshops (55%)

Discussion & Industry Events (29%)

Industry Reports (16%)

KEY INSIGHTS FROM SKILL DEVELOPMENT INITIATIVES

- **Continuous learning ecosystems are critical to scaling AI**: Heavy reliance on workshops, peer discussions, and training programs shows that firms are building dynamic, multi-channel learning environments to rapidly upskill teams and keep pace with evolving AI technologies.
- **Governance and ethical capabilities remain underdeveloped**: The low focus on ethical and compliance expertise suggests that while companies prioritize immediate business and technical needs, responsible AI skillsets are still emerging and will become more critical as adoption matures.
- **Shift toward hybrid talent and cross-functional expertise**: The overall pattern indicates a growing need for professionals who can bridge business strategy and AI implementation, reflecting a broader transition from experimentation to scalable, organization-wide AI adoption.

3.6 AI ROI & MEASUREMENT

Ultimately, AI adoption is only meaningful if it drives measurable **business, societal, and economic outcomes.** This section assesses AI's reported impact on **productivity, innovation, and competitive advantage** in Vietnamese organizations. It also touches on the broader societal implications, including economic growth and job market transformation. Finally, it provides a future outlook, based on respondents' expectations for AI's role in their organizations over the next 3–5 years.

This section is analyzed by:

1

CREATING & MEASURING AI IMPACT

2

AI ROI MEASUREMENT

3.6a

TOP OBJECTIVES FOR AI ADOPTION

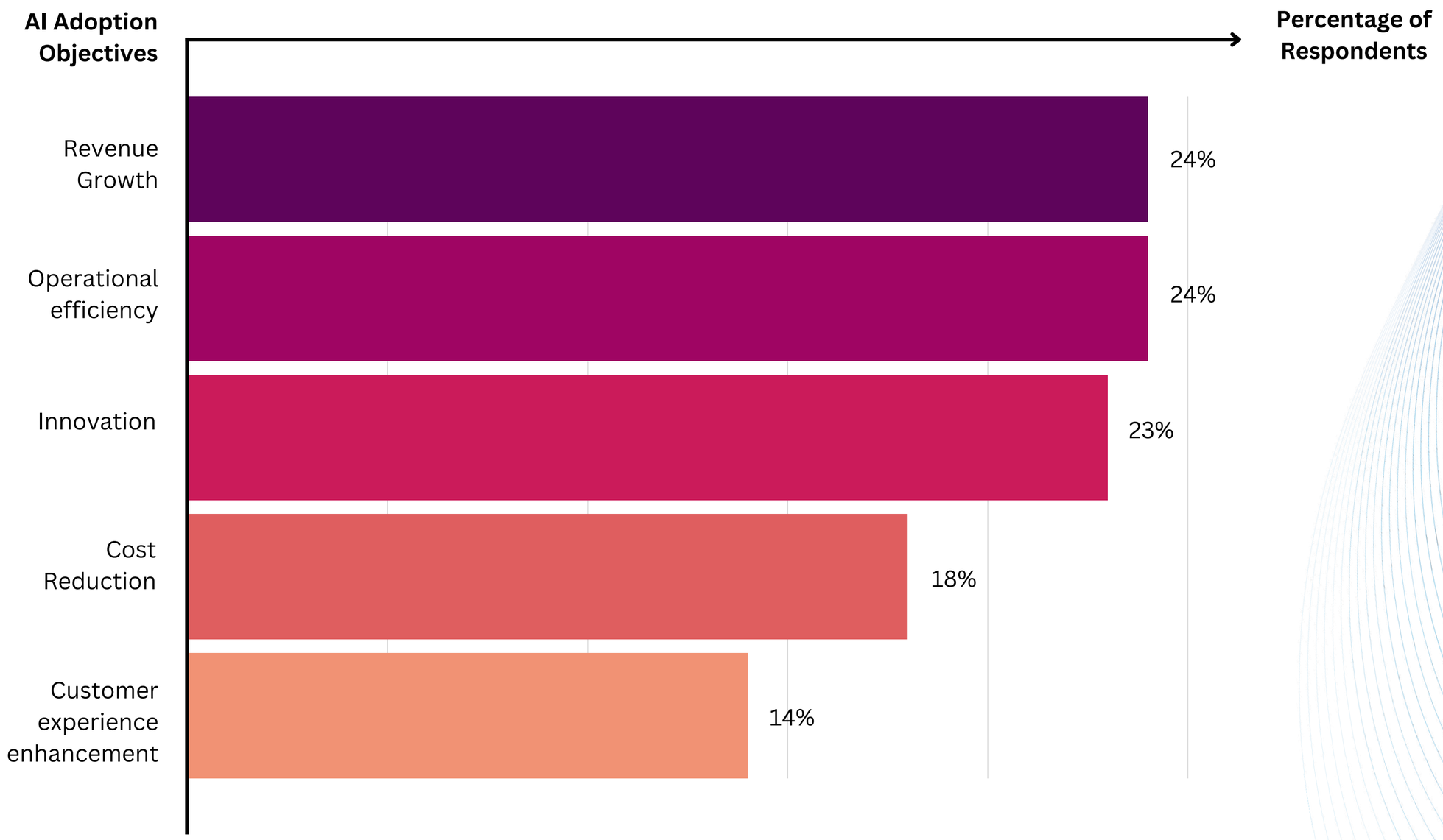
Growth and Efficiency, Not Just Cost Savings, Are Driving AI Impact

SUMMARY OF FINDINGS

Organizations are adopting AI primarily to unlock growth and improve operations rather than simply cut costs.

*The top objectives—**revenue growth (24%), operational efficiency (24%), and innovation (23%)**—outpace cost reduction (18%) and Customer experience enhancement (14%), showing that AI is increasingly viewed as a strategic driver of new products, smarter workflows, and competitive advantage.*

TOP OBJECTIVES FOR AI ADOPTION



KEY INSIGHTS FROM TOP OBJECTIVES FOR AI ADOPTION

- **AI is strongly positioned as a growth engine**: The top priorities—revenue growth, operational efficiency, and innovation—are closely aligned, indicating that organizations are leveraging AI to **drive business expansion, improve performance, and stay competitive simultaneously.**
- **Shift beyond cost savings toward strategic impact**: While cost reduction remains relevant, its lower ranking shows that companies are moving past basic automation and increasingly using AI for **higher-value outcomes such as innovation, experimentation, and long-term value creation.**

This pattern mirrors a wider shift across industries where AI is moving from **automation-led ROI** toward **business transformation**. Companies in sectors like technology, finance, manufacturing, and retail are using AI to:

- Launch AI-enabled products and services
- Improve decision-making with predictive analytics
- Streamline complex operations and supply chains
- Accelerate experimentation and innovation cycles

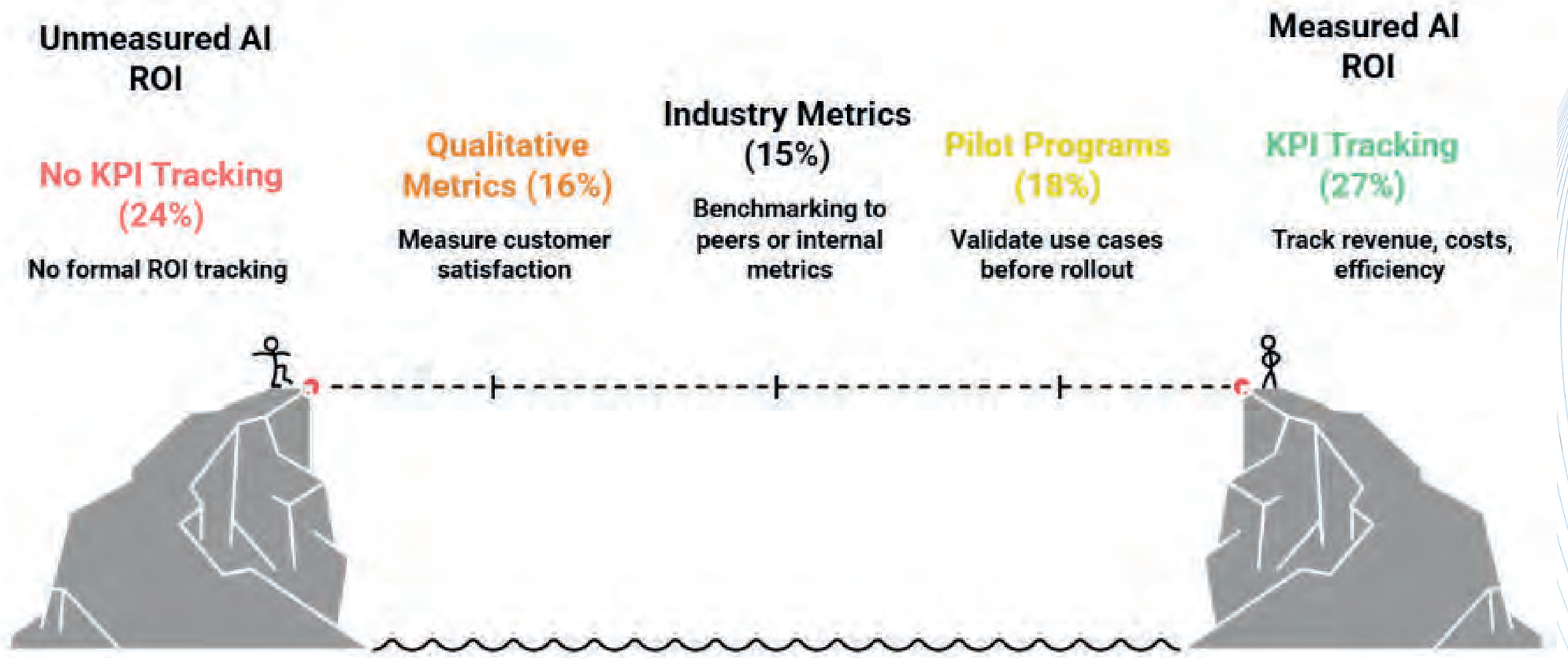
3.6b AI ROI MEASUREMENT

Organizations Have Clear AI Goals, but ROI Measurement Is Still Catching Up

SUMMARY OF FINDINGS

***Organizations clearly aim to use AI for revenue growth and operational efficiency**, but while **27% track financial KPIs, 18% validate use cases and 15% follow Industry benchmarks a substantial portion—over 24% respondents**—either lack formal ROI tracking or don't know how impact is measured, revealing a maturity gap between ambition and accountability.*

AI ROI MEASUREMENT JOURNEY



KEY INSIGHTS FROM AI ROI MEASUREMENT

- **Clear business ambition, but uneven measurement maturity:** While organizations prioritize AI for revenue growth, efficiency, and innovation, only a portion have structured KPI tracking in place—indicating a gap between **strategic intent and the ability to quantify real impact.**
- **Transition from experimentation to value realization is underway:** The widespread use of pilot programs shows that many firms are still validating use cases before scaling, reflecting a **gradual shift from experimentation toward proven, value-generating AI deployments.**
- **Significant gaps in ROI tracking remain:** A notable share of organizations either do not track ROI or are unsure how to measure it, highlighting that **AI performance management and value measurement frameworks are still developing across the market.**

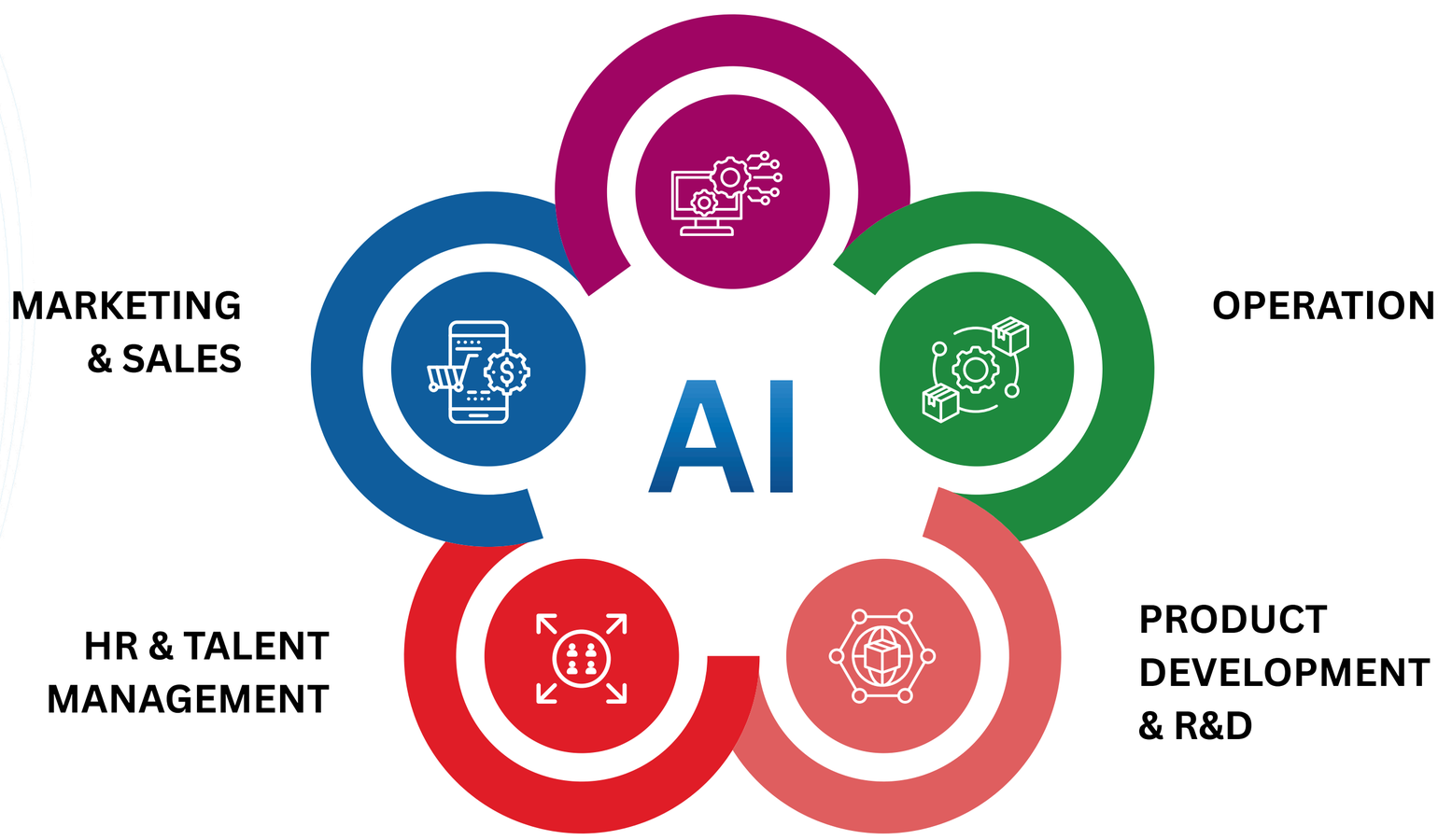
3.7 AI IMPACT ON DIFFERENT FUNCTIONS

For any business, the adoption of Artificial Intelligence is not an academic exercise but a strategic investment expected to yield tangible returns.

This part of the report provides a granular analysis of the "why" and "how" of AI's business impact in Vietnam, examining the objective of organizations in applying AI and the real-world value such technology is delivering.

It begins by identifying the primary organizational objectives for deploying AI, from enhancing operational efficiency to creating new revenue streams. Subsequently, it investigates the crucial and often challenging process of quantifying AI's impact, exploring the metrics and methodologies companies use to measure return on investment. Finally, the analysis breaks down the reported impact of AI across different business functions – including marketing, operations, IT and tech, HR and R&D – to provide a comprehensive picture of where this technology is delivering the most tangible value for Vietnamese enterprises today.

This section analyzes the impact of AI on:



3.7a

AI IMPACT ON MARKETING & SALES

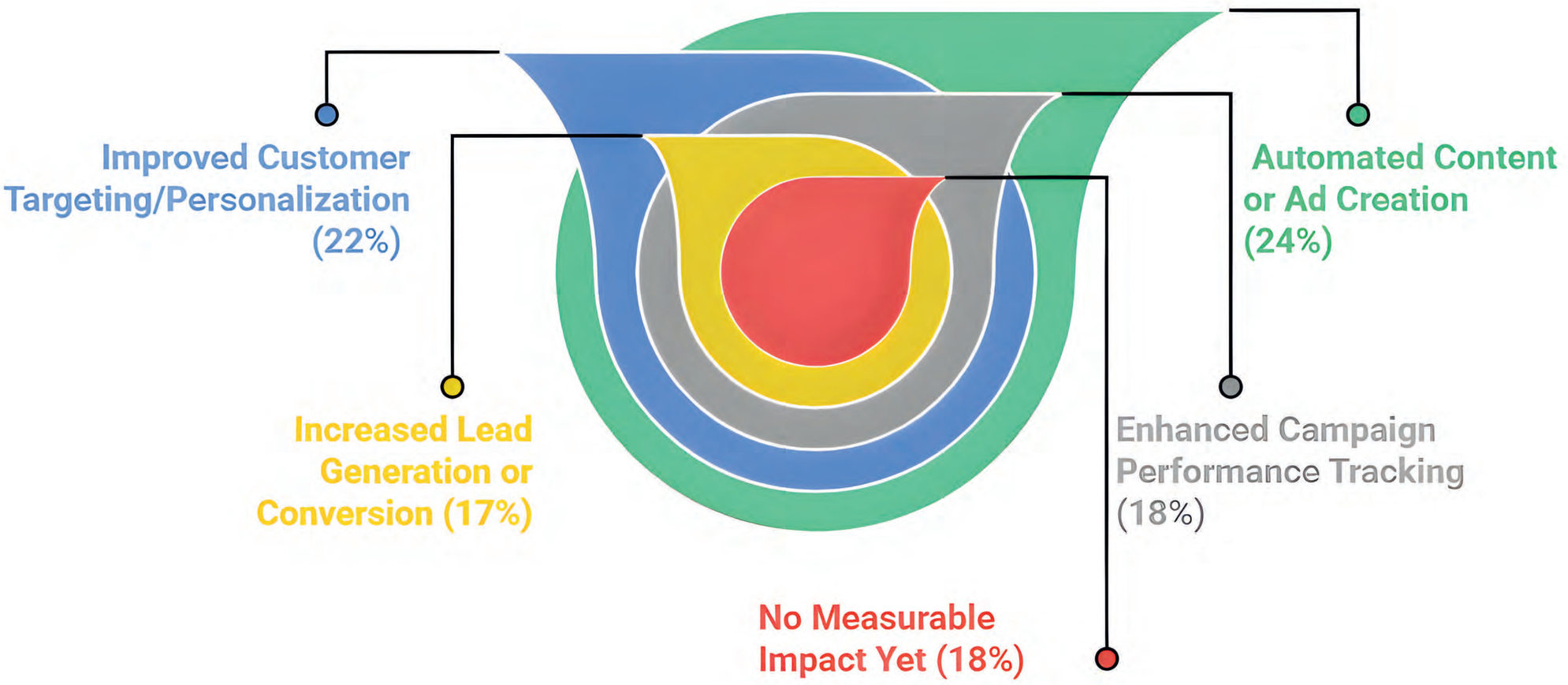
AI Is Transforming Marketing Through Automation and Personalization

SUMMARY OF FINDINGS

*Organizations are seeing the strongest marketing impact from AI in **automated content and advertising (24%)**, followed by **improved customer targeting and personalization (22%)** and **campaign performance tracking (18%),** showing that AI is rapidly becoming a core engine for modern marketing growth.*

Also 17% respondents indicate revenue impact of AI with increased lead generation/conversion.

AI IMPACT IN MARKETING & SALES



KEY INSIGHTS FROM AI IMPACT ON MARKETING & SALES

- **AI is delivering strong, execution-level impact:** High adoption in automated content creation and customer targeting/personalization shows that organizations are using AI to **scale marketing output, improve targeting accuracy, and enhance campaign effectiveness.**
- **Marketing leads in early AI value realization:** Compared to other functions, marketing demonstrates faster measurable impact—through improved tracking and conversion—indicating it is **one of the most mature and ROI-visible areas of AI adoption.**
- **Marketing is the fastest path to AI ROI—but not universal yet:** While many firms are seeing results, the presence of organizations with no measurable impact suggests that **success depends on data quality, implementation maturity, and integration with marketing processes.**

3.7b

AI IMPACT ON PRODUCT & SERVICE DEVELOPMENT

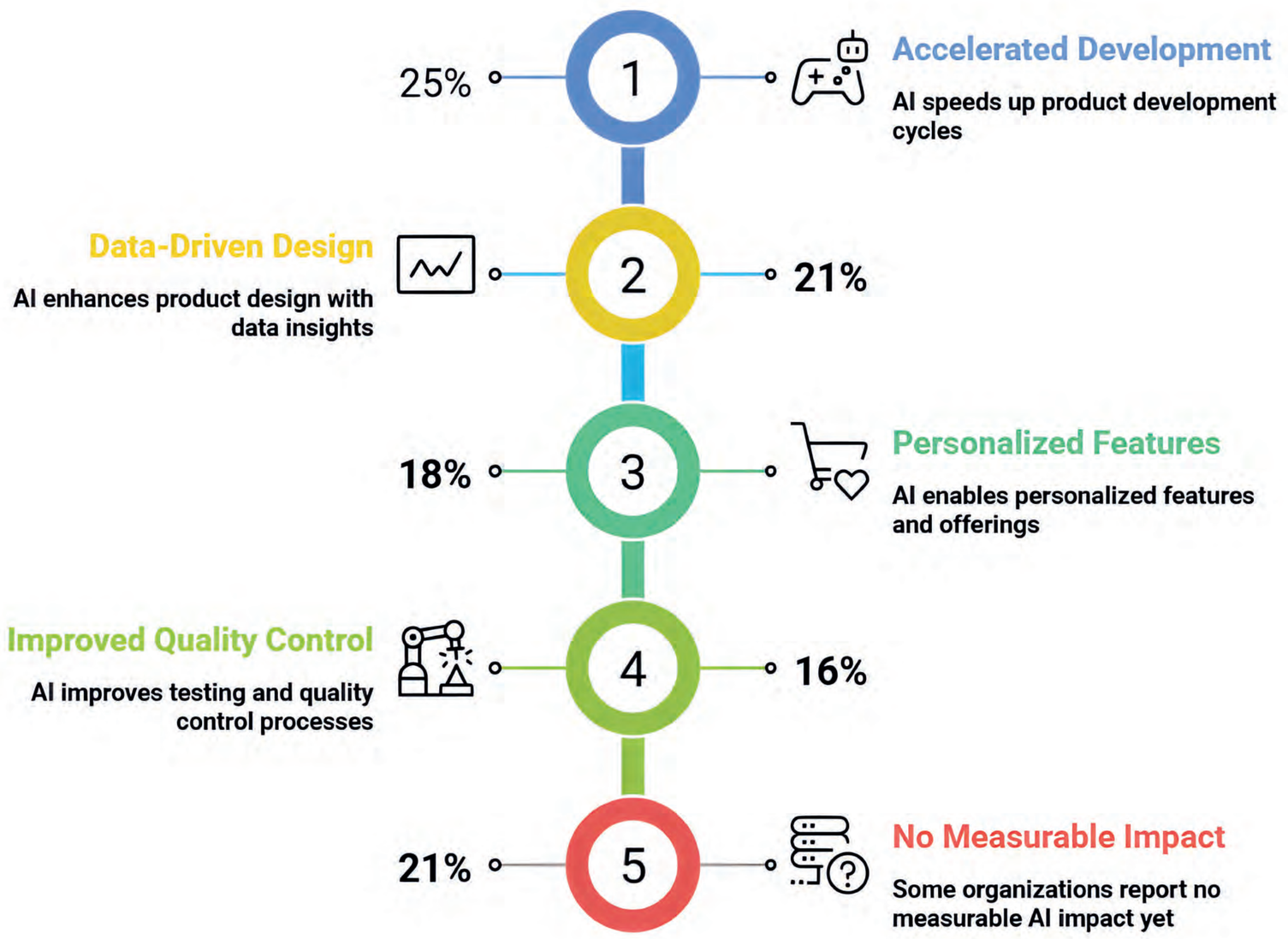
AI Is Accelerating Product Innovation and Data-Driven Development

SUMMARY OF FINDINGS

*The most significant product development impact from AI is **faster development cycles (25%)** and **better product design driven by data insights (21%)**, highlighting how AI is shifting from operational support to a strategic driver of innovation.*

Other areas of impact include Feature personalization (18%) and improve quality control (16%). However still 21% respondent do not see any measurable impact in product & service development

AI IMPACT ON PRODUCT & SERVICE DEVELOPMENT



KEY INSIGHTS FROM AI IMPACT ON PRODUCT & SERVICE DEVELOPMENT

- **AI is accelerating innovation and time-to-market**: The strong impact on accelerated product development cycles shows that organizations are using AI to **shorten development timelines and bring products to market faster,** a key competitive advantage.
- **Data-driven design is becoming central to product strategy**: High adoption in enhanced product design through data insights and personalized features indicates that companies are leveraging AI to **build more user-centric, insight-driven products.**
- **Value realization is growing but not yet universal**: While many firms see improvements in testing, quality, and design, a notable share reports no measurable impact, suggesting that **capabilities, data maturity, and integration still determine success in AI-driven product innovation.**

3.7c

AI IMPACT ON OPERATIONS

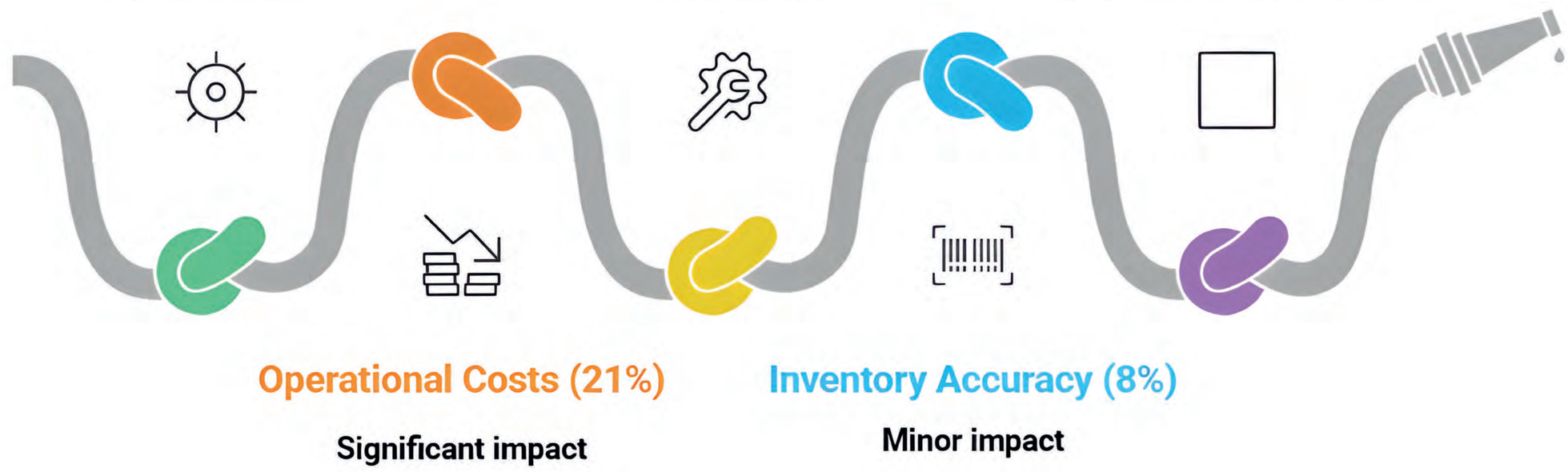
Operational Efficiency Is Emerging as a Core Outcome of AI Adoption, but overall impact remains low

SUMMARY OF FINDINGS

*AI is primarily improving operational performance through **faster processes (27%)** and **cost reductions (21%)**, indicating that many organizations are using AI to streamline workflows and increase productivity across operations.*

However, majority of the respondents (35%) indicate that no measurable impact has been seen in the Operations area.

AI IMPACT ON OPERATIONS



KEY INSIGHTS FROM AI IMPACT ON OPERATIONS

- **Efficiency gains are the primary source of AI value**: The strongest impact on process efficiency and cost reduction shows that organizations are leveraging AI to **streamline workflows, reduce waste, and improve operational performance.**
- **Advanced operational use cases are still emerging**: Lower impact in areas like predictive maintenance (reduced downtime) and inventory accuracy suggests that **more sophisticated, data-intensive applications are still in earlier stages of adoption.**
- **Adoption depth remains uneven across firms**: A significant number of organizations report no measurable impact, indicating that **successful operational AI depends on data integration, infrastructure, and implementation maturity.**

3.7d AI IMPACT ON IT/ TECHNICAL FUNCTION

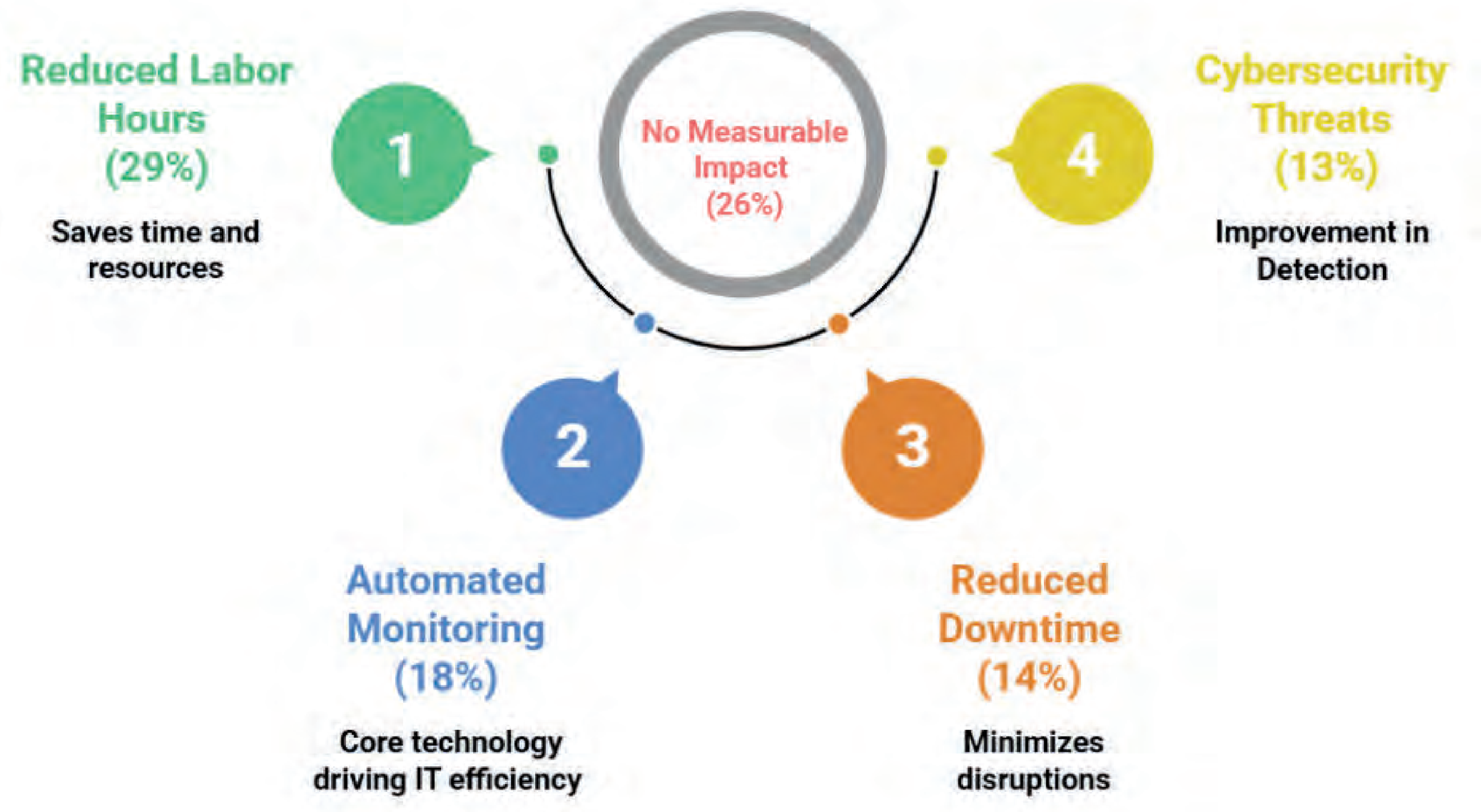
AI Is Reducing Technical Workload and Improving IT Efficiency

SUMMARY OF FINDINGS

AI is already delivering tangible efficiency gains in IT environments, particularly through automation and productivity improvements. The most significant impact is seen in ***reduction in labor hours (29%)****, followed by* ***automated infrastructure monitoring and maintenance (18%)****, reduced system downtime or incidents (14%), and improved cybersecurity threat detection (13%).*

However, ***a notable portion of organizations (26%)*** *have not yet realized measurable benefits, indicating that while momentum is strong, adoption maturity and outcomes still vary across firms.*

AI IMPACT ON IT EFFICIENCY



KEY INSIGHTS FROM AI IMPACT ON IT / TECHNICAL FUNCTION

- **Productivity gains are the primary value driver:** The strongest outcome—reduction in labor hours—shows that AI is significantly **improving developer and IT team productivity by automating routine and repetitive technical tasks,** aligning with global trends in AI-assisted engineering.
- **Shift toward intelligent, automated IT operations:** Adoption of automated infrastructure monitoring, reduced system downtime, and cybersecurity threat detection indicates that organizations are moving **toward AIOps—using AI to proactively manage systems, detect anomalies, and enhance reliability and security.**
- **Maturity gap remains across organizations:** Despite clear benefits, organizations report no measurable impact in some cases, suggesting that **effective implementation depends on infrastructure readiness, data quality, and integration of AI into IT workflows.**

3.7e

AI IMPACT ON HR & TALENT DEVELOPMENT

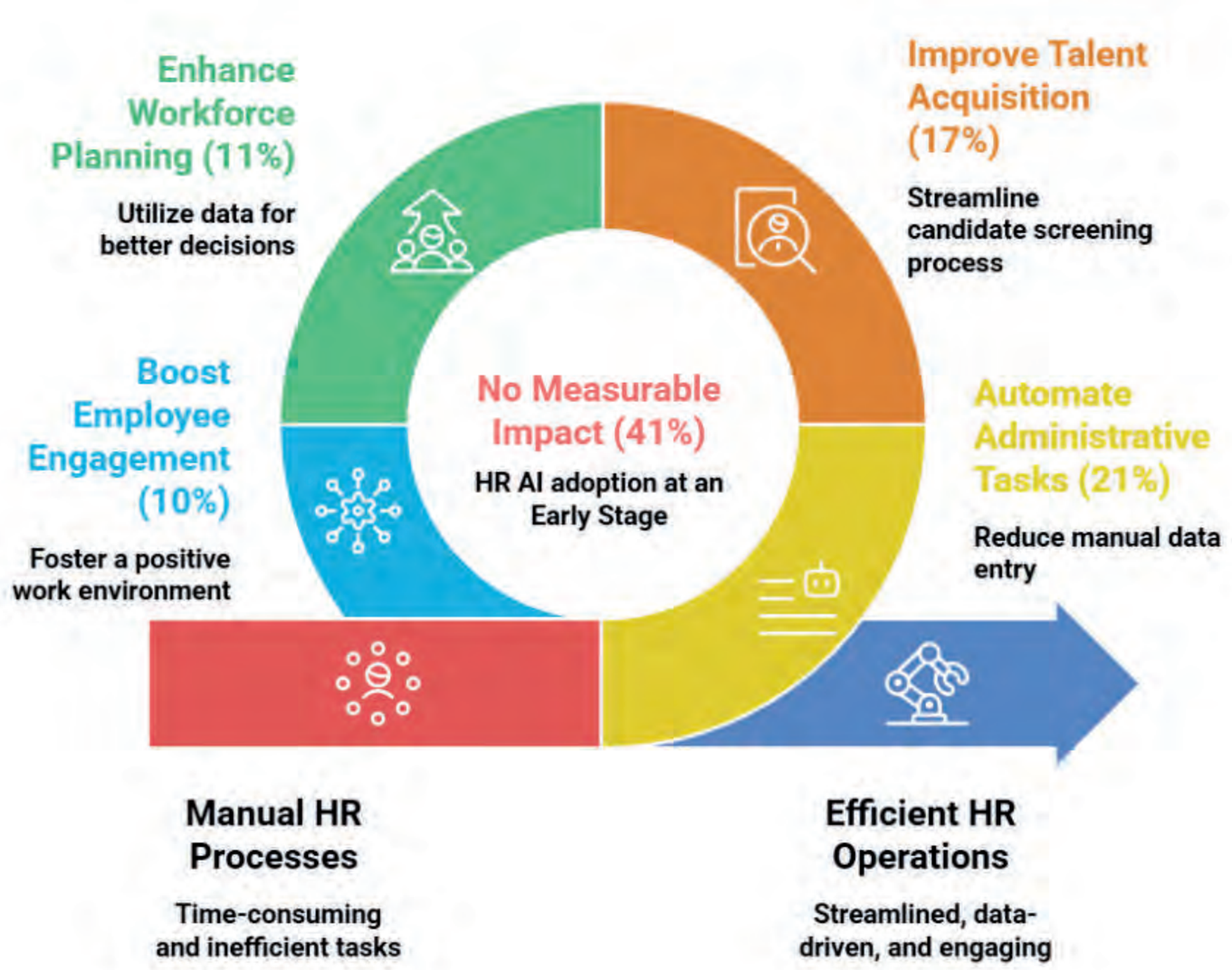
AI Is Gradually Reshaping HR
Through Automation and Smarter Hiring

SUMMARY OF FINDINGS

AI is beginning to deliver value in HR, primarily through operational efficiency and hiring improvements. The most notable impacts include ***automated administrative HR tasks (21%)*** *and* ***improved talent acquisition and candidate screening (17%)****, followed by better workforce planning (11%) and enhanced employee engagement (10%).*

However, a large share of organizations report no measurable impact (41) highlighting that AI adoption in HR is still in its early stages and varies significantly across firms..

AI IMPACT ON HUMAN RESOURCES



KEY INSIGHTS FROM AI IMPACT ON HR & TALENT DEVELOPMENT

- **AI adoption in HR is still early-stage and uneven**: A significant number of organizations report no measurable impact or not applicable, indicating that HR lags behind other functions in AI maturity and widespread implementation.
- **Automation and recruitment are the primary value drivers**: The strongest impacts are seen in automated administrative tasks and talent acquisition/candidate screening, showing that organizations are focusing on **efficiency gains and improving hiring processes** as initial use cases.
- **Gradual shift from manual to data-driven HR operations**: The spectrum illustrated in the chart highlights a transition from manual, time-consuming HR processes toward efficient, data-driven HR operations, with emerging gains in workforce planning and employee engagement signaling **early movement toward more strategic HR transformation.**

CROSS-FUNCTIONAL INSIGHTS

Looking at all five areas together, several patterns emerge:

AUTOMATION IS THE FIRST MAJOR VALUE DRIVER

The strongest impacts across functions come from automating repetitive tasks (content creation, IT operations, HR administration).

IMPACT MATURITY DIFFERS BY FUNCTION

Marketing, IT, and Product teams show faster realized benefits, while HR and some operational areas are still catching up.

REVENUE AND INNOVATION BENEFITS ARE EMERGING NEXT

Marketing and product development show strong movement toward growth-focused AI use cases.

A NOTICEABLE SHARE OF ORGANIZATIONS STILL REPORT LIMITED IMPACT

Across functions, **20%-30% of respondents on average** in several categories say they see no measurable impact yet—indicating many AI initiatives are still evolving.

BIG PICTURE: WHAT THIS MEANS FOR AI ADOPTION

When viewed alongside earlier findings in your dataset (objectives, ROI tracking, skills development), the story becomes clearer:

01

Organizations are investing in AI to drive **efficiency, innovation, and growth.**

02

Many are starting to see **real operational and marketing gains.**

03

However, the **maturity of AI impact varies significantly by department,** suggesting that enterprise-wide AI transformation is still underway.

PART 2:

CASE STUDY RESEARCH DEEP DIVE ON AI IMPLEMENTATION, CHALLENGES & RESULTS

Case Studies from 10 AI Pioneers in Vietnam

CASE STUDY 1

TECHCOMBANK'S SMARTIE

Pioneering Conversational AI for Enterprise Knowledge Access

How Vietnam's leading commercial bank deployed an agentic RAG assistant to transform how 12,000+ employees access institutional knowledge - cutting information retrieval time by 46% and handling 25,000+ queries at 99.9% uptime

TRIGGER FOR AI TRANSFORMATION

By 2024, Techcombank — one of Vietnam's top commercial banks with over 12,000 employees — faced a knowledge management crisis at scale. With an internal document base exceeding 12,000 files (policies, compliance guidelines, procedures, training manuals), staff were spending excessive time searching for information rather than acting on it. Three structural pain points drove the decision to build Smartie:

- **Information retrieval friction**: Employees in compliance, risk, and operations often struggled to find the right and latest policies. This caused delays, repeated work, and inconsistent decisions
- **Static infrastructure limits**: Traditional intranet and search tools could not keep up with complex banking rules or frequent updates, especially when searching using natural language
- **Data sovereignty imperative**: As a bank, Techcombank must keep all data secure. Any AI system must run on internal data within a private cloud, so they cannot use standard third-party tools

This trigger maps directly to the Vietnam survey's findings: Banking & Finance (19%) is the second-largest industry represented, and IT & Technical functions show strong AI maturity.

AI SOLUTION & IMPLEMENTATION

Techcombank built Smartie on an agentic Retrieval-Augmented Generation (RAG) architecture — combining large language models with a robust document retrieval system. Key design decisions reflected both functional and compliance requirements:

- **Bilingual NLP (Vietnamese + English)**: Custom tokenisation and domain-specific fine-tuning to handle Vietnamese banking terminology
- **Contextual role-awareness**: Responses are tailored by department and seniority.
- **Agentic capabilities**: Document summarisation, policy change highlighting, natural language querying across 12,000+ documents.

RESULTS & KEY IMPACT

Business Function	Smartie / Techcombank Impact	Vietnam Survey Insight
Operations	Information retrieval time improved by 46%; over 25,000 queries handled at 99.9% uptime; policy compliance consistency improved across branches by eliminating reliance on informal knowledge transfer	27% report faster processes as #1 operational AI impact; procurement & workflow automation leads ops adoption (24%)
IT / Technical	Private cloud deployment with strict access controls, audit trails, and confidence-scored response validation; integration with Microsoft Teams and internal portal; metadata standardisation across legacy document silos	Code generation (35%) and IT helpdesk chatbots (22%) lead IT use cases; labour-hour reduction is primary IT AI impact (29%); Smartie's RAG architecture reflects the survey's finding that IT is an enabling function for AI across the organisation
Product / R&D	Smartie's modular, multi-persona architecture designed to scale across new domains (retail, risk, compliance, HR) without rebuilding — enabling rapid deployment of new knowledge verticals as product extensions	Faster development cycles (25%) and data-driven design (21%) lead product AI impact

STRATEGIC OUTLOOK

Techcombank's Smartie represents one of Vietnam's most mature enterprise AI deployments — an internally built, governance-first, platform-scale agentic system. The Vietnam survey shows **only 11% of organizations have reached the advanced stage** where AI is embedded across multiple functions; Smartie is a clear example of this cohort.

With **56% of firms planning to increase AI investment** (generative AI 27%, customer experience 25%), and the survey identifying **trust, explainability, and data privacy** as the top risk concerns **(31%)**, Techcombank's confidence-scoring pipeline, private cloud deployment, and audit trail architecture offer a **governance blueprint for any regulated industry** navigating AI at scale.

CASE STUDY 2

VINFAST AI ASSISTANT

AI-Driven Transformation in the Global EV Race

How Vietnam's pioneering EV manufacturer embedded AI across product, manufacturing, and operations to achieve 192% delivery growth — while navigating a $3.18B net loss and the strategic dilemma between AI investment and the path to profitability

TRIGGER FOR AI TRANSFORMATION

In 2023, VinFast faced simultaneous competitive, operational, and financial pressures that made AI integration a foundational requirement rather than a strategic option. Three converging forces crystallised the urgency:

- **Consumer demand for smart vehicles**: Global EV buyers expected AI-powered co-pilots, personalised infotainment, advanced driver assistance, and connected services
- **Manufacturing quality at scale**: A target of 950,000 vehicles annually by 2026 made manual quality inspection unscalable
- **Brand credibility gap**: Competing against established global EV giants required VinFast to demonstrate technological parity quickly — AI-driven features like MirrorSense (CES 2024 recognition) served as both a functional necessity and an international credibility signal

These triggers align directly with the Vietnam survey: the Automotive sector is among the broader manufacturing cohort (11% of survey respondents), and the survey identifies AI-driven product design (29%), predictive maintenance (6% current but rapidly growing), and automated quality control (13%) as the three most strategically important yet underpenetrated manufacturing AI use cases. VinFast's deployment spans all three simultaneously — making it one of the most comprehensive AI programmes in this report.

AI SOLUTION & IMPLEMENTATION

VinFast deployed a multi-pronged AI strategy across product features and factory operations, leveraging deep learning, NLP, and computer vision in parallel:

- **Intelligent AI Assistant (NLP)**: Integrated into the VF vehicle series as a hands-free co-pilot — providing personalised infotainment, EV-specific route optimisation, charging station location, and voice-controlled vehicle functions
- **MirrorSense (Computer Vision / Deep Learning)**: AI-based automatic mirror adjustment detecting driver head position with 10mm accuracy
- **Smart Manufacturing — Hai Phong Factory (Computer Vision & ML)**: AI-driven inspection systems detecting microscopic defects invisible to the human eye
- **Battery Management Systems (BMS)**: In-house proprietary AI development shifting VinFast from assembly-focused operations to genuine innovation, embedding AI into core EV technology architecture

RESULTS & ALIGNMENT WITH VIETNAM SURVEY FINDINGS

Business Function	VinFast AI Impact	Vietnam Survey Insight
Marketing & Sales	192% YoY EV delivery growth in 2024 (97,399 units); CES 2024 MirrorSense recognition providing international brand validation; AI co-pilot features differentiating VF series in premium EV market segments	AI personalisation (35%) and chatbots (20%) lead marketing AI adoption; Vietnam leads Southeast Asia in AI user readiness and trust — VinFast's in-vehicle AI assistant is the most consumer-facing AI product in this report, directly driving purchase decisions
Operations	Gross margin improved from −62.7% (Q2 2024) to −24.0% (Q3 2024) — AI manufacturing efficiencies cited as a key driver; AI inspection targeting microscopic defect detection across Hai Phong factory; predictive maintenance targeting 70% breakdown reduction and 30–50% unplanned downtime reduction	Operations AI remains the least penetrated function (31% no use; quality control 13%, predictive maintenance only 6%); VinFast's factory AI programme represents the advanced benchmark for Vietnamese manufacturing — mirroring Foxconn's Lighthouse trajectory
Product / R&D	MirrorSense: 10mm precision driver head detection trained on 25M images — CES 2024 recognised; NLP co-pilot providing EV-specific route, charging and personalisation intelligence; in-house BMS as core EV technology IP	AI-driven product design leads at 29%; faster development cycles (25%) and data-driven innovation (21%) are top product AI impacts; VinFast's MirrorSense and co-pilot represent the most technically sophisticated product AI deployments among Vietnamese firms in this report

STRATEGIC OUTLOOK

VinFast presents the most acute version of a dilemma the Vietnam survey identifies broadly: the tension between **AI investment** for long-term competitive positioning and the financial pressure to reach **profitability**. The survey shows **56% of Vietnamese firms plan to increase AI spending**, yet **over 24% lack formal ROI tracking** — making it difficult to justify continued investment when losses are visible and returns are deferred.

VinFast's unresolved question — whether to **scale AI aggressively across global assembly plants or consolidate toward profitability** — is, in microcosm, the strategic question facing Vietnam's entire AI-adopting enterprise sector as it transitions from experimentation to value realisation.

CASE STUDY 3

FPT'S MAYA AI AGENT

Building an AI-Driven Enterprise from the Inside Out

How Vietnam's largest technology company embedded a multilingual AI agent at the core of HR operations — achieving 30–70% efficiency gains, a 5.4% retention uplift, and 13,000 monthly transactions across 32,000 employees

TRIGGER FOR AI TRANSFORMATION

Between 2022 and 2025, FPT Corporation — Vietnam's largest technology company faced structural constraints that made incremental process improvement insufficient. Three converging pressures drove the decision to build Maya:

- **Operational scalability limits**: As FPT Software expanded globally, manual HR processes created compounding friction. Research cited by FPT Digital found managers losing up to 8 hours per week on administrative tasks, translating into enterprise-scale productivity drain
- **Talent retention pressure**: Onboarding inefficiencies, fragmented cross-department communication, and burnout risk disproportionately affected early-tenure employees.
- **AI Agent technology maturity**: By 2023–2024, advances in LLMs, contextual reasoning, and system integration enabled AI agents to plan multi-step actions and execute workflows autonomously — moving far beyond rule-based chatbots. Gartner projected that by 2028, at least 15% of routine work decisions would be made by AI agents

This trigger directly reflects Vietnam survey findings: the skills gap (29%) and high upskilling costs (22%) are the top adoption barriers — but FPT's case shows the inverse: a technology-native firm that turned AI into an internal HR infrastructure asset first, then scaled it externally. The survey also identifies HR as Vietnam's least AI-mature function (41% no measurable impact), making FPT's Maya deployment a significant outlier with direct lessons for the broader market.

AI SOLUTION & IMPLEMENTATION

FPT built Maya as a 'digital colleague' — an AI agent designed for human-centric interaction rather than transactional task completion. Three architectural choices distinguished Maya from conventional HR chatbots:

- **Deep system integration**: Maya connects directly to HR, attendance, leave management, and approval platforms — employees complete tasks through a single conversational interface instead of navigating multiple applications
- **Sentiment and emotion analysis**: Maya detects employee mood through conversation patterns and adjusts responses accordingly.
- **Multilingual and globally ready**: Vietnamese, English, and Japanese support across FPT's distributed workforce

RESULTS & ALIGNMENT WITH VIETNAM SURVEY FINDINGS

Business Function	FPT Maya Impact	Vietnam Survey Insight
Operations	30–70% improvement in efficiency of internal system interactions vs. manual processes; ~13,000 transactions per month across HR, leave, attendance, and approvals; ~30% improvement in overall employee productivity — all measured across 32,000+ employees	27% report faster processes as #1 operational AI impact; workflow automation leads ops adoption (24%);
IT / Technical	Maya integrates LLMs with enterprise HR systems, attendance platforms, and approval workflows; multilingual NLP (Vietnamese, English, Japanese);	IT helpdesk chatbots (22%) and code generation (35%) lead IT AI use cases; labour-hour reduction (29%) is primary IT impact;
Product / R&D	Maya productised from internal FPT tool into an external AI consulting offering and agentic AI product for enterprise clients; FPT's 'inside-out' model creates a continuously improving product that gets smarter with each internal deployment cycle	AI-driven product design leads at 29%; faster development cycles (25%) and data-driven innovation (21%) are top product impacts; FPT's strategy of using internal operations as an R&D environment mirrors the survey's finding that advanced firms (11%) embed AI across functions before externalising it
HR	5.4% increase in employee retention; 12.3% reduction in new-hire attrition; 8 hours/week per manager reclaimed from administrative tasks; sentiment-aware responses reducing burnout signals — measurable human capital outcomes alongside efficiency metrics	HR is Vietnam's least AI-mature function (41% no measurable impact); AI-led training and learning (15%) is a growing use case; FPT's Maya is the most comprehensive HR AI deployment in this report — and a direct rebuttal to the survey's finding that HR AI impact remains elusive for most Vietnamese organisations

STRATEGIC OUTLOOK

FPT's Maya deployment offers a replicable model for any Vietnamese enterprise navigating the survey's two most persistent challenges: the **skills gap (29%) and shallow AI understanding** across organisations. By embedding AI into its own HR operations first, FPT built internal capability, FPT's **'inside-out' philosophy** was explicit: embed AI into its own operations before offering it to clients, using its own organisation as a proving ground for enterprise AI transformation at scale.validated ROI, and created a credible external offering — all simultaneously.

The survey shows **only 11% of Vietnamese organisations have reached advanced AI maturit**y where AI is embedded across multiple functions; FPT's inside-out strategy is the clearest blueprint in this report for how to reach that tier. For Vietnam's broader AI ecosystem, the lesson is direct: **sustainable AI leadership comes from operational maturity, not just technological access.**

CASE STUDY 4

IPSOS VIETNAM

AI Transformation of Market Research

How a global FDI research agency applied AI to the insight industry itself — cutting research turnaround by 50%, delivering 20–60% cost savings, and doubling subgroup analytical depth for Vietnamese enterprise clients

TRIGGER FOR AI TRANSFORMATION

Ipsos Vietnam, part of a global research network active in 90+ markets, identified three converging triggers that made AI-powered research transformation both urgent and strategically differentiated:

- **Consumer perception gap:** Ipsos's Global AI Monitor revealed that many urban Vietnamese think AI is more beneficial than risky, but less than one-third actually understand it well.
- **Research speed mismatch**: Traditional research cycles of weeks were incompatible with clients' go-to-market timelines in a fast-moving digital economy. Tasks like transcription, coding, and data cleaning take up too much time.
- **Insight industry disruption**: Competitors and company research teams are starting to use AI tools themselves. This puts pressure on Ipsos to deliver faster and better insights to stay competitive

This trigger is uniquely positioned relative to the Vietnam survey: while most organisations apply AI within their own operations, Ipsos applied AI to generate the insights that other organisations need to make AI adoption decisions. The survey's finding that fewer than 10% of firms have advanced AI maturity — and that trust and explainability are the top risk concerns (25%) — validates the exact market gap Ipsos identified and moved to fill.

AI SOLUTION & IMPLEMENTATION

Ipsos Vietnam deployed a portfolio of AI-powered research tools, localising global solutions for the Vietnamese market while simultaneously building internal GenAI capability:

- **AI-Boosted Ideation Workshops & AI Moderators**: Accelerated co-creation sessions with faster brainstorming.
- **Persona Bots**: Simulated consumer segments enabling clients to test product concepts, messaging, and pricing.
- **Synthetic Data in Product Testing**: Predicted trial and usage potential in categories with limited respondent availability by using simulated data.
- **Internal GenAI Capability**: Organisation-wide training and certification programme; knowledge-sharing sessions by expertise level; Ipsos Vietnam ranked among the top GenAI adopters across the global Ipsos network

RESULTS & ALIGNMENT WITH VIETNAM SURVEY FINDINGS

Business Function	Ipsos Vietnam Impact	Vietnam Survey Insight
Marketing & Sales	Clients achieve faster go-to-market decisions backed by deeper consumer intelligence; Persona Bots enable pre-launch concept testing against simulated segments; 20–60% cost savings free budget for broader campaign testing	AI-driven personalisation (35%) and predictive analytics (12%) are top marketing use cases; survey shows marketing leads AI maturity in Vietnam — Ipsos's Persona Bots directly enable the customer targeting and segmentation that Vietnamese firms are investing in
Operations	Research turnaround cut by up to 50%; automated data collection, cleaning, and analysis eliminates manual bottlenecks;	27% report faster processes as #1 operational AI impact; procurement & workflow automation leads ops adoption; Ipsos's 50% turnaround gain mirrors the operational efficiency gains Vietnamese organisations report as their primary AI objective (24%)
HR	Researchers upskilled from data processors to AI-augmented consultants; organisation-wide GenAI certification programme; Ipsos Vietnam became a top GenAI adopter within the global network.	Skills gap is the #1 AI adoption barrier (29%); AI-led training and learning (15%) is a growing HR use case; Ipsos's structured upskilling programme directly addresses the survey's finding that high upskilling costs (22%) and shallow AI understanding are the primary constraints on Vietnam's AI scaling

STRATEGIC OUTLOOK

Ipsos Vietnam occupies a distinctive position in Vietnam's AI landscape: it is the only case study in this report where AI is applied to generate the insights that enable every other organisation's AI adoption decisions. The Vietnam survey shows that **trust and explainability are the top AI risk concerns (25%)**, that ROI measurement frameworks are still underdeveloped (**24% lack formal tracking**), and that AI understanding remains shallow across organisations.

Ipsos's Global AI Monitor data, Persona Bots, and synthetic research tools directly address this **measurement and comprehension gap** — making Ipsos not just an AI adopter, but an **infrastructure provider for Vietnam's responsible AI ecosystem.**

CASE STUDY 5

ASKCIMIGO

Reimagining Consumer Intelligence with AI

How Cimigo built an AI-powered platform to deliver instant insights and transform research productivity

TRIGGER FOR AI TRANSFORMATION

In 2024, after completing the Lead with AI executive programme, Cimigo's founder recognised a dual imperative: global competitors were scaling AI capabilities rapidly, and Cimigo's clients were frustrated by slow, expensive, and inaccessible research. Three pain points crystallised the need to act:

- Large corporations monopolised quality insights; smaller firms lacked affordable access.
- Standard projects took 3–6 weeks—far too slow for decision-making needs.
- Staff turnover erased institutional knowledge, forcing repeated research cycles.

Internally, producing sharp strategic summaries from dense data was time-consuming. AI offered a path to speed, scale, and democratisation

AI SOLUTION & IMPLEMENTATION

Launched in July 2025, AskCimigo is a modular consumer intelligence platform built on:

- NLP via LLMs (GPT & Claude) to interpret queries in Vietnamese or English
- Vector databases for semantic search across Cimigo's proprietary survey reports
- Knowledge graphs (Cypher queries) linking consumer behaviour, market categories & context
- SQL generation and Python execution for on-demand statistical analysis and visualisation
- A caching layer to reduce latency and cost; all delivered through a conversational portal

The platform acts as a living memory bank—allowing managers at any level to query consumer data instantly, bypassing dashboards or analyst delays. Internally, AI was first deployed for coding open-ended survey responses, reviewing transcripts, and drafting report narratives.

RESULTS & KEY IMPACT

Business Function	AskCimigo Impact	Vietnam Survey Insight
Marketing & Sales	Instant, conversational access to consumer insights; personalisation & segmentation at speed	AI-driven personalisation (35%) & content automation (25%) are top use cases; marketing leads AI maturity
Operations	32% faster reporting; 100% internal adoption; 1.5-day summaries reduced to 20 minutes	27% report faster processes as #1 operational AI impact; procurement & workflow automation gaining traction
Product / R&D	Living 'memory bank' preventing repeated research; new SaaS product line potential	Faster development cycles (25%) & data-driven design (21%) are top product impacts; 29% use AI-driven design

STRATEGIC OUTLOOK

The survey shows **56% of Vietnamese organisations plan to increase AI investment**, prioritising generative AI (**27%**) and customer experience (**25%**). **AskCimigo** sits precisely at this intersection. The central strategic question—whether to remain a proprietary differentiator or scale as a standalone SaaS platform—mirrors the broader transition Vietnam's enterprises face: **from AI experimentation to AI-as-a-product.**

CASE STUDY 6

SMARTDEV'S NORA

Transforming RFP Intelligence and AI-Driven Delivery

How a Vietnamese IoT outsourcing firm used an AI agent to automate RFP qualification, accelerate proposal cycles, and embed AI across its engineering workflow

SmartDev
AI Powered Software Development

TRIGGER FOR AI TRANSFORMATION

In 2023, SmartDev's sales team faced a productivity crisis: Sales Development Representatives (SDRs) were spending hours manually scanning government portals for RFP opportunities, chasing low-potential bids with no standardised scoring criteria. At the same time, competitors were deploying automation, and clients demanded faster, more tailored proposals.

Three core pain points drove the decision to act:

- Manual, fragmented RFP discovery with inconsistent qualification logic
- No systematic fit-scoring—leads were pursued based on intuition rather than data
- Rising customer expectations for speed and tailored responses that manual processes could not meet

SmartDev's trigger reflects the survey's #1 adoption objective: operational efficiency (24%), closely followed by revenue growth (24%).

AI SOLUTION & IMPLEMENTATION

SmartDev adopted NORA—an AI agentic platform from Verysell AI—and embedded it into a structured 3-phase RFP qualification workflow, plus a 5-phase proposal development process:

- Phase 1–3 (Qualification): Upload RFP → prompt analysis → NORA returns a Summary Brief, a Fit Score (0–10), and scored rationale for each component
- Scoring logic: Only RFPs scoring 7+ advance; weekly feedback loops refine scoring criteria

NORA's engine combines

- NLP for requirement extraction
- ML models for RFP text analysis
- and a scoring algorithm.

Across the engineering workflow, SmartDev also integrated GitHub Copilot, Cursor, PR-Agent, and an internal AI testing copilot—measured via an Analyticverse dashboard tracking DORA metrics, AI commit %, and prompt accuracy.

RESULTS & KEY IMPACT

Business Function	SmartDev / NORA Impact	Vietnam Survey Insight
Marketing & Sales	RFP qualification efficiency +40%;	AI personalisation (35%) & predictive analytics (12%) are top sales use cases; customer-facing AI dominates adoption across Vietnam
Operations	Proposal development cycles shortened 30%; AI handles repetitive drafting; leadership visibility into pipeline quality +30%	27% report faster processes as #1 operational AI impact; procurement & workflow automation gaining traction (24% adoption)
IT / Technical	85% fewer bugs, 25% faster delivery, 80% quicker code reviews, 73% higher testing efficiency via AI copilots (Copilot, Cursor, PR-Agent)	Code generation (35%) leads IT use cases; labour-hour reduction is primary impact (29%); cybersecurity & AIOps maturing

STRATEGIC OUTLOOK

SmartDev's case demonstrates AI adoption at two levels:

SmartDev's dual-track model—**AI as a service offering** and **AI as an internal productivity engine.**

This positions it ahead of Vietnam's mid-maturity transition curve, particularly as governance, measurement (DORA metrics), and talent development (AI Champions) are already embedded.

CASE STUDY 7

VERYSELL AI'S VERA

Delivering AI Agent–Powered Customer Support Transformation for VeryPay

How a Vietnamese AI company built a multi-agent support platform that slashed ticket resolution time, eliminated backlogs, and redefined fintech customer service in Africa

Verysell AI
Applied AI Lab

TRIGGER FOR AI TRANSFORMATION

Verysell AI is a company specializing in creating tailored AI solutions for industries including banking, finance, insurance, e-commerce, and retail. VeryPay — (Ugandan fintech , part of Verysell group) expanding mobile wallet access across underbanked African markets — faced a customer support crisis driven by rapid growth.

Three structural failures crystallised the urgency:

- Manual ticket logging created slow response times and missed SLA targets, threatening customer trust in a high-stakes fintech environment
- Repetitive queries overwhelmed agents, with no automated routing or knowledge surfacing to accelerate resolution
- Workflows were fragmented across multiple tools, making visibility and escalation management inconsistent

To sustain its growth and protect customer trust, VeryPay explored deploying AI-driven ticket management and automation. Partnering with Vera, Verysell AI’s customer support solution, the company aimed to transform how issues were captured, routed, and resolved. This trigger maps with survey findings that IT helpdesk chatbots (22%) and automated workflows are among the fastest-growing AI use cases.

AI SOLUTION & IMPLEMENTATION

VERA was built on Verysell AI's NORA platform using a 70/30 model — 70% pre-built components, 30% customised to VeryPay's workflows — enabling faster deployment with lower cost.

VERA’s architecture combined three core technologies:

- Natural Language Processing (NLP) for understanding queries and surfacing relevant information.
- Multi-agent systems for routing requests, evaluating complexity, and ensuring task-specific resolution.
- Agent Dashboard for transparent agents' performance tracking, performing as a good source of insights for clients

The system was designed as plug-and-play — pre-trained and pre-integrated — to minimise adoption friction for both enterprise teams and frontline agents skeptical of earlier failed automation efforts.

RESULTS & ALIGNMENT WITH VIETNAM SURVEY FINDINGS

Business Function	VERA / VeryPay Impact	Vietnam Survey Insight
Marketing & Sales	First-touch resolution +52%; queries resolved 38% faster; customer wait time cut from 90s to 15s — directly improving satisfaction, retention and brand trust	Chatbots for customer engagement (20%) and personalisation (35%) are top marketing AI use cases; customer experience is the #2 planned AI investment area (25%) in Vietnam
Operations	Ticket backlog reduced 42% within 6 weeks; 85% of repeat issues auto-tagged with resolution paths; overall ticket handling time down 67%	27% report faster processes as top operational AI impact; procurement & workflow automation leads ops adoption (24%); SLA visibility mirrors inventory/logistics AI gains
HR	Human agents freed from repetitive ticket classification; saved average 25% time per ticket — enabling focus on complex, higher-value customer interactions requiring empathy and judgment	Automated HR/admin tasks (21%) and talent acquisition (17%) lead HR AI impact; 41% still report no measurable HR impact — VERA's agent-augmentation model offers a replicable blueprint for workforce transformation

STRATEGIC OUTLOOK

VERA demonstrates that Vietnamese AI companies can build and export enterprise-grade agentic solutions to global markets. The Vietnam survey shows **56% of firms plan to increase AI spending**, with **generative AI (27%)** and **customer experience (25%)** as the top investment priorities — precisely where VERA operates.

The **70/30 build model** (prebuilt + customised) solves a key challenge identified in the survey: high upskilling costs (22%) and infrastructure readiness barriers. By packaging AI expertise into a deployable product, Verysell AI offers a scalable export model that positions Vietnam as an AI solutions provider, not just an adopter.

CASE STUDY 8

LTS GROUP

AI-Enabled Contract Lifecycle Management

How a Southeast Asian corporate law firm scaled review capacity, eliminated contract backlogs, and decoupled revenue growth from headcount

TRIGGER FOR AI TRANSFORMATION

LTS Group (Lotus Technology Services) is a prominent IT outsourcing and services provider based in Vietnam, founded in 2016. A client of LTS Group, a mid-sized Southeast Asian corporate law firm specialising in MCA, banking & finance, and commercial disputes, faced a convergence of operational and competitive pressures that made AI adoption a strategic necessity rather than an option.

Three pain points crystallised the case for change:

- **Slow Contract Review cycles** - Contract review backlogs spanning multiple days while clients benchmarked against a 24–48 hour SLA standard — frequently triggering complaints and competitive risk
- **Employe Churn** - Associate burnout from repetitive, low-value review work driving churn and constant re-onboarding costs, while senior lawyers were tied up on routine tasks below their expertise level
- **Losing Competitive advantage** - Larger regional firms and alternative legal service providers deploying AI review tools and offering lower fixed fees.

The survey also notes that Operations AI adoption remains uneven (31% report no use yet), making the client an early mover in a function with significant untapped potential.

AI SOLUTION & IMPLEMENTATION

LTS deployed an AI-assisted contract review platform for the client in two structured phases

- Phase 1 — Pilot: AI ran in parallel with manual review on low-risk contracts (NDAs, standard service agreements). AI helped in
  - Legal clauses extraction,
  - flagged risk items
  - generated structured summaries
  - human reviewers validated outputs and calibrated false positive/negative rates

- Phase 2 — Full Rollout: After the success of the pilot phase this platform was extended to all commercial contracts with custom rule sets for each client. Also company provided free training, results dashboard to assist in client onboarding.

RESULTS & ALIGNMENT WITH VIETNAM SURVEY FINDINGS

Business Function	LTS Group Impact	Vietnam Survey Insight
Marketing & Sales	Faster 24–48h client turnaround now consistently met; standardised AI-assisted risk reporting improves client confidence; firm able to offer tech-enabled fee structures to compete against alternative providers	Automated content & reporting (24%) and improved customer targeting (22%) are top marketing AI impacts; Vietnam survey shows marketing leads AI maturity — LTS's client-facing gains mirror this pattern
Operations	Review time cut from ~3 hours to ~35 minutes per document (>80% reduction); backlog cleared via parallel AI ingestion and intelligent routing; higher, more consistent detection of key risk clauses across all contracts	27% report faster processes as #1 operational AI impact; procurement & contract automation leads ops adoption (24%); LTS's backlog clearance mirrors inventory/logistics AI gains seen in manufacturing firms
IT / Technical	Azure regional cloud deployment ensuring data residency compliance; DMS integration (despite legacy system challenges); configurable risk model with API compatibility; real-time review dashboard	Cybersecurity & infrastructure AI maturing (13%); IT helpdesk and code automation lead (35%, 22%); LTS's DMS integration challenge reflects the survey's key finding: legacy tech debt is a top implementation barrier
HR	Associates freed from routine clause review — reallocated to complex, high-value matters; reduced burnout and churn risk; structured training programme on AI output interpretation, override protocols, and audit documentation	Automated admin tasks (21%) and improved talent retention are emerging HR AI impacts; survey notes HR is least mature function (41% no measurable impact) — LTS's associate redeployment model is a replicable blueprint for professional services firms

STRATEGIC OUTLOOK

LTS Group's case illustrates a critical inflection point for professional services firms across Southeast Asia: **AI does not just improve efficiency — it fundamentally restructures the economic model.** By decoupling revenue from headcount, the firm unlocks new pricing flexibility and scale.

The Vietnam survey shows that while Operations AI adoption remains relatively nascent (**31% report no use**), it is precisely where the largest untapped potential lies. LTS's phased, governance-conscious rollout — **pilot → validate → scale**, with full audit trails and override protocols — provides a replicable model for any firm navigating the survey's top reported barriers: legacy tech debt, skills gaps, and leadership resistance to AI errors and liability.

CASE STUDY 9

CỐC CỐC

A Pragmatic Generative AI Strategy for Defending and Reinventing Search

How Vietnam's homegrown browser and search engine navigated the generative AI disruption — improving core search quality by 20%, launching and pivoting an AI chatbot, and identifying new AI-enabled revenue lines in education and B2B search APIs

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TRIGGER FOR AI TRANSFORMATION

Founded in 2010, Cốc Cốc serves 30+ million Vietnamese users through a localised browser, search engine, and advertising platform. The launch of ChatGPT in late 2023 created an existential inflection point: analysts questioned the future of ad-based search, and global AI giants with vastly superior resources moved rapidly into Cốc Cốc's core market. This forced the leadership team to answer five strategic questions simultaneously:

- Whether to build proprietary LLMs and compete with OpenAI — capital requirements that far exceeded what a Vietnamese company could sustain
- Whether to launch a standalone AI chatbot competing directly with ChatGPT, or integrate AI into existing browser and search products
- How to use LLMs to improve core search and advertising quality for Vietnamese users — a 'must do' with immediate revenue implications

This trigger directly reflects the Vietnam survey's finding that 77% of organisations are applying AI in key functions, driven by competitive pressure and the need to protect core revenue. Cốc Cốc's dilemma — a 'Make in Vietnam' platform competing against global tech giants with asymmetric resources — mirrors the survey's top barrier: skills and resource constraints (29%) combined with shallow AI understanding limiting strategic decision-making (24%).

AI SOLUTION & IMPLEMENTATION

Cốc Cốc adopted a three-tier AI strategy — must-do core improvements, rapid experiments, and new business exploration — deliberately avoiding overinvestment in areas where global players hold structural advantages:

- **Core (Must Do):** Integrated LLM components into search and advertising systems to improve query understanding and intent matching
- **Experiment:** Launched Cốc Cốc AI Chat (May 2024) when ChatGPT was unavailable in Vietnam; iterated through Q3 2024; closed the standalone product after concluding direct LLM competition was unsustainable; pivoted to integrating third-party LLMs (ChatGPT, Google Gemini) into the browser as an AI assistant layer
- **New Businesses:** AI-powered online education platform (English learning / IELTS preparation — accessible and affordable for Vietnamese learners)

RESULTS & ALIGNMENT WITH VIETNAM SURVEY FINDINGS

Business Function	Cốc Cốc Impact	Vietnam Survey Insight
Marketing & Sales	20% improvement in organic search quality and search ad relevance — directly improving advertiser ROI and user satisfaction; LLM-powered intent matching serving 30M users and tens of thousands of advertisers	AI personalisation (35%) and predictive analytics (12%) are top marketing use cases; survey shows marketing leads AI maturity in Vietnam — Cốc Cốc's 20% quality lift operationalises these use cases at the largest consumer scale of any case in this report
IT / Technical	Engineering teams adopted Cursor and AI coding tools for accelerated development;	Code generation (35%) leads IT AI use cases in Vietnam; labour-hour reduction (29%) is primary IT impact; survey notes infrastructure AI is maturing.
Product / R&D	AI-powered English learning and IELTS preparation platform (new product line); Search API business for LLM providers needing Vietnamese web grounding (new B2B product); browser-integrated AI assistant replacing standalone chatbot — extending core product lifespan in the generative AI era	AI-driven product design leads at 29%; faster development cycles (25%) are top product impacts; 56% of firms plan to increase AI investment — Cốc Cốc's product pivot from AI Chat to Search API and Education reflects the survey's finding that new revenue streams, not just efficiency, are becoming the primary AI investment rationale
HR	Company-wide AI tool access and experimentation policy; staff enabled with ChatGPT, Copilot, Midjourney APIs; internal AI champions model — starting from leadership, cascading to early adopters who become team-level champions for safe experimentation	Skills gap (29%) and high upskilling costs (22%) are top HR/adoption barriers; AI-led training (15%) is a growing use case; survey's finding that employee resistance is lower than expected — the real barrier is enabling staff with the right tools and frameworks

STRATEGIC OUTLOOK

Cốc Cốc's case is the most instructive in this report for **resource-constrained organisations** — which describes the majority of Vietnamese firms in the survey. The **three-tier strategy** (must-do / experiment / new business) with explicit kill criteria for failed experiments is a directly replicable AI governance framework. The **pivot from competing with ChatGPT to integrating it** — and from building LLMs to supplying localised data to LLM providers — illustrates the survey's broader lesson: sustainable AI advantage for Vietnamese firms lies in **local data assets, user relationships, and market context,** not in attempting to match global infrastructure investment. The Search API business, if realised, would position Cốc Cốc as AI infrastructure for Vietnam — a role with compounding strategic value as LLM adoption accelerates.

CASE STUDY 10

FOXCONN BAC NINH

Smart Factory AI for Quality and Sustainability

How Vietnam's first WEF Sustainable Lighthouse Factory used deep-learning inspection and generative AI carbon accounting to achieve +80% defect detection, −34% direct emissions, and 90% supply chain emissions visibility across 128 SME suppliers

TRIGGER FOR AI TRANSFORMATION

Foxconn entered Vietnam in 2007, initially running labour-intensive assembly at efficiency levels below its established Chinese facilities. By 2020, three converging pressures made incremental improvement insufficient — demanding a fundamentally different factory model built around AI and digital integration:

- **Apple supply chain standards**: As a primary assembler for Apple, Foxconn's Vietnamese plants were required to match the quality ceiling of Zhengzhou and Wuhan factories
- **China Plus One diversification**: Trade policy uncertainty and Apple's explicit supply chain diversification mandate required Foxconn to build genuine operational capability in Vietnam, not merely absorb overflow production
- **Complex quality control challenge**: With tens of millions of products each year and up to 1,500 solder points on each board, it was very hard to detect defects accurately using manual checks or basic automated systems

These triggers align directly with Vietnam survey findings: Manufacturing (11%) is the 4th largest sector represented, and Operations AI adoption — while currently fragmented — is identified as having the largest untapped potential. The survey shows that only 6% of firms have deployed predictive maintenance AI and just 13% use AI quality control, making Foxconn's deployment a significant outlier and a benchmark for what is achievable at scale.

AI SOLUTION & IMPLEMENTATION

Foxconn built two distinct but interconnected AI systems at the Bac Ninh facility, earning WEF Lighthouse status in October 2024 and Sustainable Lighthouse elevation in January 2026 — the first in Vietnam and second in Foxconn globally:

- **Deep-Learning Quality Inspection**: GPU-accelerated computer vision cameras at every production station capture PCB images in real time. Further, deep learning models trained on millions of compliant and defective examples detect not only known defect classes (solder bridges, misaligned components, insufficient paste) but also novel anomalies never explicitly programmed — unlike rule-based AOI systems
- **AI platform for sustainability**: A system that automatically collects and standardizes emissions data from 128 suppliers for free, replacing manual and inconsistent reporting.
- **Critical design insight**: Quality management and sustainability were handled together using one AI system, instead of being separate. This allowed both to use the same data and improve continuously over time

RESULTS & KEY IMPACT

Business Function	Foxconn Bac Ninh Impact	Vietnam Survey Insight
Operations	Labor productivity +190%; on-time delivery 99.5%; manufacturing costs −45% (Bac Giang); defect detection rate +80% group-wide; inspection cycle time −30%; ticket backlog equivalent eliminated through real-time continuous inspection replacing batch manual review	Operations AI adoption remains the most fragmented function in Vietnam (31% report no use); automated quality control stands at only 13% adoption; predictive maintenance at 6% — Foxconn's deployment represents the advanced ceiling of what operations AI can deliver when fully implemented
IT / Technical	NVIDIA Omniverse digital twin integrating energy systems across production equipment, HVAC, and lighting; GPU-accelerated inference servers for real-time vision processing; GenAI carbon accounting platform handling automated data verification across 128 suppliers	IT functions as an enabling layer across AI deployments; infrastructure and AIOps are maturing (predictive pipeline optimisation 16%, cybersecurity 13%); Foxconn's NVIDIA Omniverse integration represents the most technically advanced IT AI architecture across all Vietnam case studies in this report

STRATEGIC OUTLOOK

Foxconn's Bac Ninh factory is the most technically advanced AI deployment in this report and the clearest evidence that Vietnam can host **globally competitive smart manufacturing**. The Vietnam survey shows Operations AI remains the least penetrated function (**31% no use, quality control at only 13%**), yet the survey also identifies it as where the largest untapped efficiency potential lies. Foxconn's dual-system architecture — quality AI and sustainability AI sharing the same infrastructure — demonstrates that treating these as a unified engineering problem, rather than separate initiatives, is what generates Lighthouse-level results. For Vietnamese manufacturers at any scale, Bac Ninh sets the direction of travel: **AI-native quality systems, digital twin energy management, and supplier ecosystem AI onboarding** are the next wave of operational competitive advantage.

CROSS CASE ANALYSIS

Together, the cases span seven industries, ten organizations (domestic and FDI), and all five major business functions — providing a comprehensive cross-sectional view of how AI is being deployed, what it is achieving, and where common obstacles lie.

Organisation	Sector	Core AI Technology	Top Impact Function	AI Maturity
Techcombank – Smartie	Banking & Finance	Agentic RAG	Operations	Advanced
VinFast – AI Assistant	Automotive / EV	CV + NLP + ML	Product	Advanced
FPT – Maya	IT Services	Agentic LLM	HR	Advanced
Ipsos Vietnam	Market Research (Foreign)	GenAI + Synthetic Data	Product	Advanced
Cimigo – AskCimigo	Market Research (Local)	NLP + Vector DB +	Marketing	Intermediate
SmartDev – NORA	IT Outsourcing	NLP + ML Scoring	Sales	Intermediate
Verysell AI – VERA	AI / Fintech Export	Multi-Agent + NLP	Operations	Advanced
LTS Group – CLM	Legal / Professional Svcs	NLP + Configurable ML	Operations	Intermediate
Foxconn – Bac Ninh	Smart Manufacturing	Deep Learning CV + GenAI	Operations	Advanced
Cốc Cốc	Browser / Search / AdTech	LLM + Search ML	Marketing	Intermediate

Table – Comparison of cases on Core Technology, Function & AI maturity

CROSS CASE ANALYSIS

AI Maturity ratings reflect the assessment framework from the State of AI in Vietnam survey, where 'Advanced' denotes AI embedded across multiple functions with measurable, scaled impact; 'Intermediate' denotes structured deployment in one or more functions with validated but still-maturing outcomes. The 'Top Impact Function' identifies where each organization's AI investment delivered its most differentiated outcome — not necessarily the only function affected.

Summary of Impact created

Across the ten cases, AI delivered measurable impact in every deployment — though the nature, scale, and pace of returns varied significantly by sector, function, and strategic intent.

Organisation	Headline Quantified Results
Techcombank – Smartie	46% faster retrieval; 25,000+ queries/month; 99.9% uptime across 12,000 employees
VinFast – AI Assistant	192% YoY delivery growth; gross margin −62.7% → −24.0%; 70% breakdown reduction (target)
FPT – Maya	30–70% efficiency gain; 5.4% retention uplift; 12.3% new-hire attrition reduction; ~30% productivity gain
Ipsos Vietnam	50% turnaround reduction; 20–60% cost savings; 100% more subgroup exploration
Cimigo – AskCimigo	32% reporting speed improvement; 100% internal adoption; 1.5 days → 20 min for strategic summaries
SmartDev – NORA	40% RFP qualification efficiency; 30% shorter proposal cycles; 85% fewer bugs; 25% faster delivery
Verysell AI – VERA	52% first-touch resolution; wait time 90s → 15s; 67% ticket handling reduction; 42% backlog cleared in 6 weeks
LTS Group – CLM	3 hours → 35 minutes per contract review (>80% reduction); backlog cleared; SLA compliance restored
Foxconn – Bac Ninh	+190% labour productivity; 99.5% OTD; +80% defect detection; −34% Scope 1&2 emissions; 90% supply chain visibility
Cốc Cốc	20% improvement in search quality & ad relevance; AI Chat launched and pivoted in 12 months; Search API + EdTech new revenue lines

Table – Summary of Impact created for each case

Three observations stand out from the aggregate results.

- First, **operational efficiency** is the universal first-order gain — every case reported faster processes, reduced manual effort, or lower cost per transaction.
- Second, the cases with the largest headline numbers **(Foxconn: +190% productivity; VERA: 67% ticket handling reduction; LTS: >80% review time reduction)** share a common structural feature: AI replaced a highly manual, high-volume process end-to-end rather than augmenting a partially automated one.
- Third, Cốc Cốc is unique in this set as the only case where the primary **AI outcome was defensive — protecting** and improving a core revenue product rather than automating a process — while simultaneously opening new AI-enabled revenue lines.

Based on the above impact created we have summarized in a company map

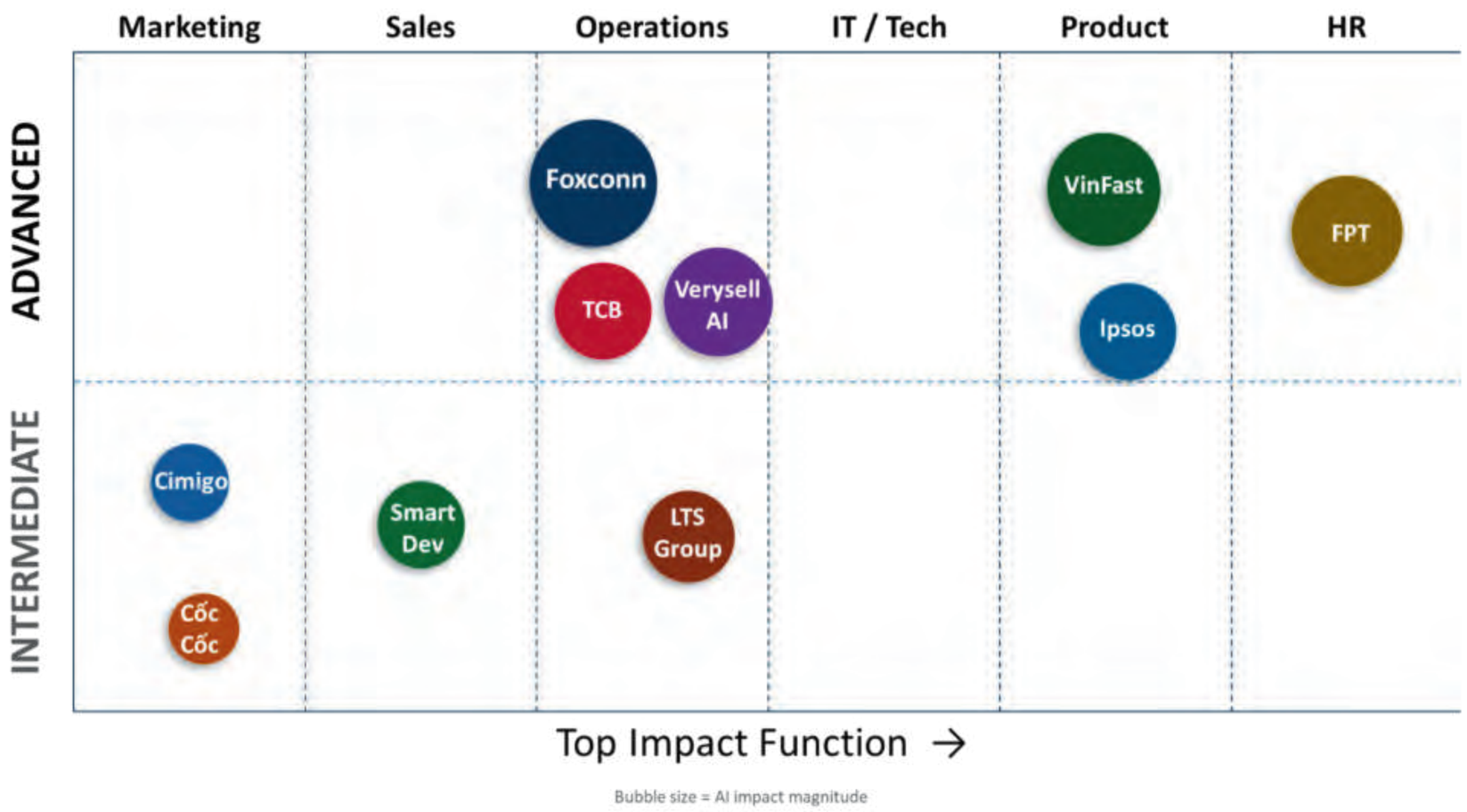

Figure – Brand map of companies on AI maturity, Function and Impact created

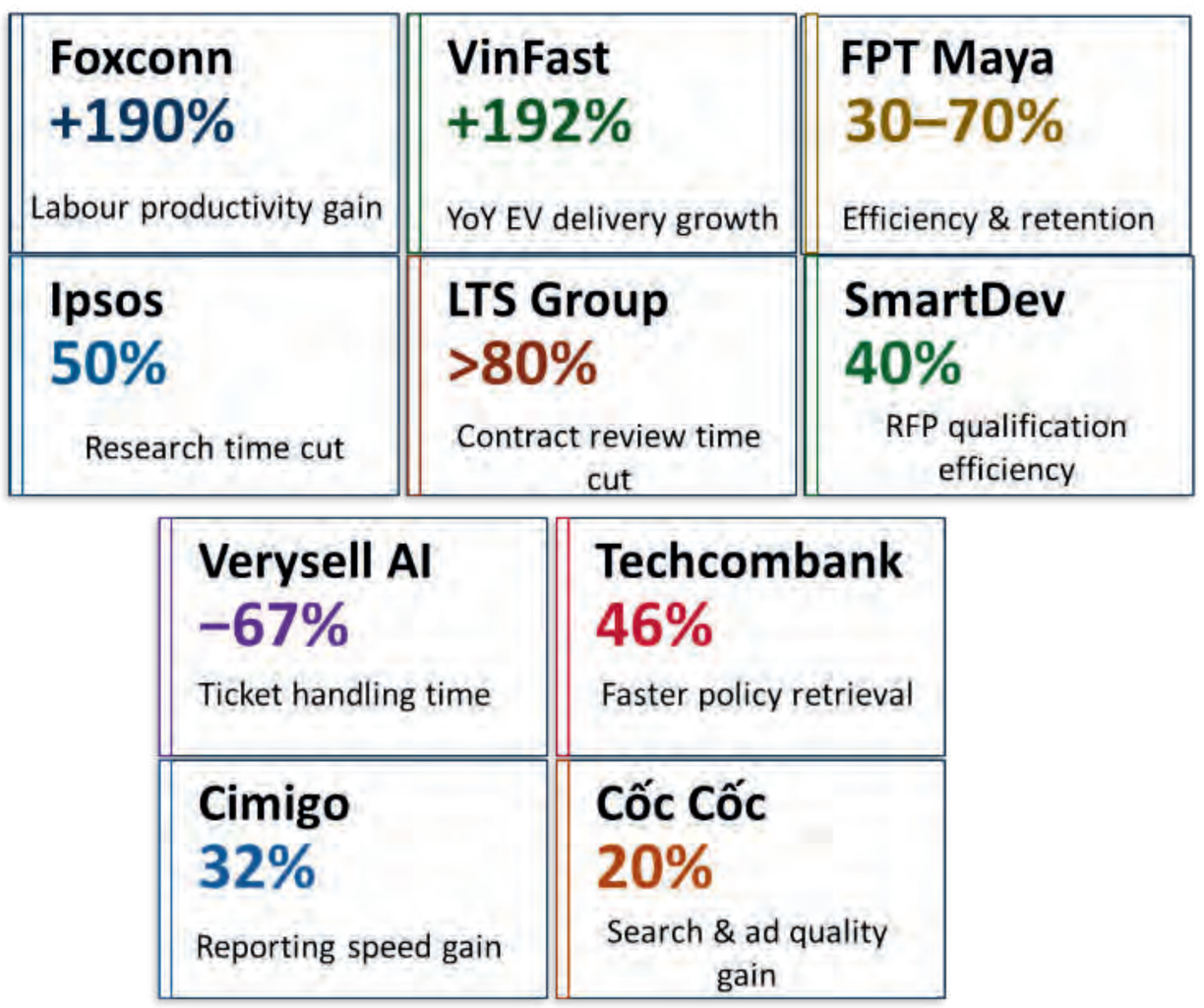

Figure - Key quantified results across all 10 case studies · State of AI in Vietnam 2025–26

HOW THE CASES CONNECT TO SURVEY FINDINGS

Confirming the Survey's Core Pattern

The Vietnam survey identifies a **'mid-maturity transition phase'** in which organizations are moving from experimentation toward scaling. The ten cases confirm this pattern but reveal the next phase: organizations that have already crossed the mid-maturity threshold are grappling with governance, ROI measurement, and the question of whether to productize internal AI capability externally.

The ROI Measurement Challenge

The survey finds that over **24% of organizations lack formal ROI tracking** — a finding reflected even within the advanced cases in this report. VinFast shows the sharpest version: 192% delivery growth alongside a $3.18B net loss, making it difficult to isolate the AI contribution to financial outcomes. This is not a failure of AI; it is a failure of measurement infrastructure.

Organizations that **invest early in AI measurement frameworks** — DORA metrics (SmartDev), VERA's Agent Dashboard (Verysell), Analyticverse (SmartDev), Foxconn's WEF-verified KPI suite — are building the accountability layer that will be essential for the next phase of AI scaling across Vietnam's enterprise sector.

The Four High-Frequency Barriers

Legacy system integration, skills gaps, cultural resistance, and data quality appear in four or more cases each — and all four are independently validated as top barriers in the Vietnam survey (skills gap: 29%, high upskilling costs: 22%, AI not well understood: 24%).

The cases offer a consistent mitigation model: phased rollout, parallel-run validation, structured training programmes, and transparency mechanisms that build trust with skeptical users. Cốc Cốc's internal champion model — identifying early adopters who evangelise AI tools before rolling out company-wide — is a particularly replicable approach for resource-constrained organisations.

CHAPTER 4 - CONCLUSION

KEY LEARNING & FUTURE REFLECTIONS

Vietnam is entering a **decisive phase in its AI adoption journey**. The survey results show that AI is no longer an experimental technology for many organizations—**77% are already applying AI in specific business functions**, and **11% have embedded AI across multiple functions**. This signals a strong shift from awareness toward operational deployment.

However, the findings also reveal a **maturity gap between adoption, governance, and capability building**. While organizations are actively investing in AI tools, increasing budgets, and seeing measurable benefits in areas such as marketing automation, product development, and IT efficiency, several structural challenges remain. Governance frameworks are still developing, AI investment visibility is limited in many companies, and the **skills gap is emerging as the most significant barrier to scaling AI effectively**.

The survey ultimately shows that Vietnam's AI transformation is **accelerating—but still uneven across organizations and functions**. Companies are beginning to capture real business value, yet the next phase of growth will depend on how quickly they strengthen talent pipelines, governance systems, and measurable ROI frameworks.

KEY LEARNINGS & TAKEAWAY

1. AI adoption across business functions is Uneven

Operations — Universal but Uneven

Vietnam survey reveals **that 31% of organizations report no operational AI use**, and quality control (13%) and predictive maintenance (6%) remain niche. The cases in this report represent a self-selected frontier cohort — their collective Operations AI maturity is 3–5 years ahead of the median Vietnamese organization.

Foxconn and VinFast set the manufacturing ceiling; Verysell VERA and LTS Group demonstrate what the same principle looks like in services and professional services.

IT/Technical — The Enabling Layer

IT functions both as an adopter of AI (code generation, helpdesk automation) and as the enabling infrastructure for AI across other functions.

SmartDev embeds AI copilots at every stage of the engineering workflow; Foxconn uses NVIDIA Omniverse as the digital twin backbone; Techcombank runs its agentic RAG on a private cloud with confidence-scored validation pipelines.

This shows that IT is not merely a support function for AI adoption — it is the competitive differentiator between organizations that deploy AI tactically and those that scale it strategically.

Product/R&D — The Innovation Engine

At one end, VinFast and Foxconn embed AI at the physical product design and quality layer. At the other, Cimigo , Ipsos , and Verysell AI have productized their AI into externally deployable solutions — turning internal capability into market offerings.

FPT Maya sits at the intersection: an internal tool productized into an external AI consulting proof of concept. This inside-out product strategy is the most replicable model for Vietnamese enterprises seeking to capture both internal efficiency and external revenue from a single AI investment.

Marketing & Sales — High Maturity, Growing Sophistication

Survey's finding suggest that Marketing leads AI maturity across Vietnamese organizations. However, the cases reveal a qualitative shift underway: organizations are moving beyond content automation and chatbots (the survey's top use cases at 25% and 20% respectively) toward AI-driven personalization at scale, predictive customer intelligence, and AI-verified credentials as sales differentiators.

VinFast's MirrorSense and Foxconn's WEF Lighthouse designation illustrate how operational AI excellence translates directly into marketing value with global OEM clients.

HR — The Lagging Function and the Biggest Opportunity

HR is the least consistently covered function — present as primary in only four cases — mirroring the survey's finding that **41% of organizations report no measurable HR AI impact.** Yet, one of the strongest human capital outcomes in this report emerge from HR AI: FPT Maya's 5.4% retention uplift and 12.3% new-hire attrition.

The pattern is clear: organizations that apply AI to employee experience and workflow automation — not just to recruitment screening — unlock compounding returns on human capital investment that extend well beyond the initial efficiency case.

2. Talent and skills are the primary bottleneck

Vietnam’s AI growth is increasingly constrained by a **talent and capability gap**, not technology access. Survey findings show that **lack of skills (29%)**, **low AI understanding (24%)**, and **high upskilling costs (22%)** are the biggest barriers to scaling AI. While organizations are investing heavily in **AI product and IT teams**, there is **limited focus on talent development and governance**, creating an imbalance in long-term capability building.

Both survey data and case studies highlight that advanced firms (e.g., FPT, Viettel) are investing in structured talent pipelines and continuous learning, while many organizations remain stuck at mid-maturity due to insufficient skills across strategic, technical, and operational dimensions. Three critical skill dimensions (equally important ~32% each):

- **Strategic skills** (aligning AI with business goals)
- **Technical skills** (building and managing AI systems)
- **Operational skills** (embedding AI into workflows)

3. ROI tracking is a structural gap

A significant share of Vietnamese organizations still lack formal AI ROI tracking frameworks, with **over 24% unable to measure or attribute impact** effectively. While firms are adopting AI with clear strategic intent—focused on revenue growth (24%), operational efficiency (24%), and innovation (23%)—measurement practices remain inconsistent. Only a minority track financial KPIs (27%), validate use cases (18%), or benchmark against industry standards (15%).

Case evidence reinforces this gap:

- Cốc Cốc demonstrates strong measurement discipline by **shutting down its AI Chat product when ROI proved unsustainable.**
- Verysell AI and SmartDev show the opposite success path—converting internal AI tools into revenue-generating products.

This highlights a critical insight: AI success depends as much on measurement discipline as on technical capability.

4. Leadership Optimistic but is lagging Governance

AI in Vietnam is increasingly a top-management priority, with around **50% of organizations led by CEOs/CTOs** and 20% driven by cross-functional teams. Leadership involvement is also strong—**43% of leaders directly set AI priorities and KPIs**, while 30% provide oversight and delegate execution. This reflects a shift toward AI being managed at the boardroom level, especially in technology and financial sectors.

However, governance is lagging behind adoption:

- **41% of firms have no formal AI governance framework** and 25% are still developing guidelines

This creates a clear disconnect—**strong leadership intent but immature governance systems**, limiting scalable and responsible AI deployment.

5. Organizations are prioritizing deployment over sustainability/ risks

Vietnamese organizations are **prioritizing AI deployment over long-term sustainability**, creating an imbalance in maturity. While firms are heavily investing in **product teams, IT capabilities, and training**, relatively less focus is placed on **risk management, compliance, and governance structures**.

Encouragingly, there is a growing shift toward responsible AI practices. Organizations are actively managing key risks such as: Data quality (28%) & Personal data protection (24%). However, 16% of organizations still lack any formal risk mitigation strategy, highlighting a critical transition point

FUTURE REFLECTIONS - WHAT THIS MEANS FOR VIETNAM'S AI ECOSYSTEM

Vietnam is clearly in a **mid-maturity transition phase in AI adoption**, mirroring global trends but with uneven depth of capability. On one hand, the country shows **strong adoption momentum**, with organizations actively deploying AI across functions. On the other, **institutionalization remains weak**—particularly in governance, talent development, and infrastructure.

The contrast between **frontier firms and the broader market** is stark:

- **Advanced organizations** (e.g., Techcombank, FPT, Foxconn, Verysell AI) are already tackling **second-order challenges** such as ROI measurement, scaling AI across functions, and productizing internal capabilities.
- The **majority of firms**, however, remain in **experimentation or early scaling**, struggling with skills, governance, and execution consistency.

Overall, Vietnam's AI landscape reflects a **two-speed economy**: a small group of advanced players driving innovation, and a larger base still building foundational capabilities.

Gap Identified	Recommendations for Industry/ Government
1. Uneven AI adoption across business functions	• Start with **high-volume operational use cases** (Foxconn: +190% productivity) • Scale horizontally across functions (FPT → HR, IT, enterprise AI) • Build **cross-functional AI squads** (Techcombank model)
	• National AI Strategy 2030 – Prioritize Sector-specific AI playbooks mandated for manufacturing, finance, healthcare
2. Talent and skills are the primary bottleneck	• Build **internal AI academies** (FPT training 30,000 AI workers) • Embed **AI in workflows** (SmartDev copilots, Techcombank dev tools) • Shift to **hands-on learning ecosystems** (projects, use cases) • Executive Education courses designed for specific skills development
	• Develop programs similar to National reskilling fund under Programme 50K (50,000 digital engineers by 2025)
3. ROI tracking is a structural gap	• Implement **ROI frameworks tied to business KPIs** (revenue, efficiency) • Adopt **kill criteria** for projects not delivering value (Cốc Cốc model • Productize AI (Verysell, SmartDev → revenue streams)
	• Subsidies & tax incentives proposed to be linked to measurable AI impact (draft decree, 2024)

4. Leadership optimistic but governance lagging	• Build **AI governance from Day 1** (audit trails, validation pipelines – Techcombank) • Create **AI councils** (business + IT + risk) • Define ownership models **(central vs federated)**
	• Formalizing Artificial Intelligence Governance: Vietnam's First AI Law • Regulatory sandbox programme for fintech and healthtech AI e.g. (State Bank of Vietnam (SBV) for Fintech) • Professional AI ethics guidelines through the newly established AI Ethics Committee under the Vietnam Software and IT Services Association (VINASA)
5. Deployment prioritized over risk & sustainability	• Embed **risk-by-design systems** (data quality, explainability, monitoring) e.g. Foxconn integrates risk management by design — quality control AI embedded in production • Create **dedicated AI risk teams** • Continuous **AI audits & model validation VinFast MirrorSense** addresses data quality at sensor level — upstream risk control
	• Policies emphasize **AI ethics, data protection, cybersecurity** **e.g.** Decree 13/2023 on personal data protection — foundational AI risk compliance layer • Vietnam's Ministry of Information and Communications (MOIT) working on AI-specific risk and ethics guidelines (aligned with EU AI Act principles)

Table – Gap Analysis and Actionable Recommendations

	• Recommendations for industry investments
	• Recommendations for Government Policy & Regulatory Frameworks

Vietnam's AI advantage will be built on data — not on competing with the world's largest models

Vietnam's AI journey is accelerating, uneven, and — crucially — still open. The survey and case evidence together tell a story of real momentum constrained by structural gaps in talent, governance, and measurement. But they also reveal something more optimistic: a clear and achievable path to competitive differentiation that does not require Vietnamese firms to outspend or out-engineer OpenAI, Google, or Baidu. The advantage is closer to home.

Localized Intelligence

Global foundation models provide the engine. Vietnamese firms that wrap them in domain context, local data, and integration depth will outperform those using models out of the box.

- Cốc Cốc shifted from building LLMs → leveraging search data + APIs
- Cimigo, Ipsos use proprietary datasets as differentiation
- Techcombank uses its "data brain" for hyper-personalization

Finally, Vietnam does not need to win the model race to win the AI era. The country's real assets — a rapidly digitalizing economy, a young and tech-engaged population, deep sector data in manufacturing, finance, and services, and a growing cohort of firms with the discipline to measure and scale — are precisely the inputs that turn global AI infrastructure into local competitive advantage. The next phase of Vietnam's AI transformation will be defined not by which models organizations adopt, but by how well they understand, own, and activate their data. That is a race Vietnam is well-positioned to run.

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STATE OF AI IN VIETNAM 2025-2026

VIETNAM'S FIRST COMPREHENSIVE REPORT ON AI MATURITY, ADOPTION, AND USE CASES

State of AI in Vietnam 2025–26 provides one of the first comprehensive, research-driven views of how artificial intelligence is being adopted, scaled, and governed across organizations in Vietnam. Drawing on insights from 100+ industry leaders and 75+ companies, this report goes beyond surface-level trends to deliver practical, evidence-based insights.

Inside this report, you will discover:

- A clear assessment of AI maturity across Vietnamese organizations
- 10 AI use cases across business functions including marketing, operations, finance, and strategy
- Insights into leadership, governance, and decision-making structures shaping AI adoption
- Key challenges, risks, and ethical considerations, including bias and implementation barriers
- Analysis of talent gaps, skills development, and organizational readiness
- Actionable perspectives on AI's impact on productivity, competitiveness, and innovation

By combining rigorous research with real industry experiences, this report equips readers with the knowledge needed to move from experimentation to meaningful AI-driven transformation.

WHO SHOULD READ THIS REPORT?

This report is designed for decision-makers, practitioners, and thinkers shaping the future of business and technology in Vietnam and beyond:

- Business Leaders & Executives seeking to understand how AI can drive strategic advantage
- Entrepreneurs & Startup Founders exploring opportunities to build AI-enabled products and services
- Policy Makers & Government Stakeholders shaping Vietnam's digital and innovation agenda
- Technology & AI Professionals looking for insights into real-world adoption and industry trends
- Academics & Students interested in applied AI, innovation, and emerging market dynamics

The research team lead by Dr. Abhishek Nayak would like to express its sincere gratitude to all the individuals and organizations that made the State of AI in Vietnam 2025–26 report possible.

We extend our special thanks to Techcombank for serving as the industry partner for this initiative and providing a research grant.

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