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Vietnamese financial services to shift from online to a connected, AI-enabled financial ecosystem

Vietnam's financial digitalisation is moving into a new phase, as policymakers shift attention from putting services online to building a connected, AI-enabled financial ecosystem.

The Ministry of Finance has already established a broad digital foundation across taxation, customs, treasury operations and public administration. The next priority is deeper integration. By linking systems through the National Financial Database and shared digital architecture, authorities aim to create a more unified information environment where data can be reused across agencies, reducing duplication and lowering compliance costs for businesses and citizens.

AI is also being approached less as a collection of isolated applications and more as a common sector-wide capability. A recent ministry survey identified 150 potential AI requirements, later consolidated into 80 use cases and 11 shared applications. This model could improve scale and consistency while supporting automation, risk monitoring, forecasting and regulatory decision-making across multiple financial functions.

The larger challenge, however, will be governance rather than algorithms. AI in finance depends on reliable data, strong cybersecurity, clear accountability and infrastructure able to operate continuously at national scale.

This creates a broader opportunity for cloud, data centres, digital identity, integration platforms and advanced analytics providers. Vietnam's next stage of financial modernisation will therefore depend not only on adopting AI, but on creating the trusted data and infrastructure required to turn AI into measurable operational value. VIR



The Nanning–Can Tho container service creates a potential logistics corridor linking China directly with the Mekong Delta

The launch of the Nanning–Can Tho container service marks more than the opening of a new shipping route. It creates a potential logistics corridor linking southwestern China directly with the Mekong Delta, one of Vietnam’s most important agricultural and food-processing regions.

The route’s strategic value lies in its multimodal structure. Cargo from inland China can move by rail or road to Nanning, continue through the Pinglu Canal by inland waterway and then reach southern Vietnam by sea. This provides an alternative to traditional routes through northern Vietnam and could improve access between Chinese production centres and the Mekong Delta.

The opportunity is particularly significant for temperature-sensitive cargo. Seafood, fruit, agricultural products and processed food could benefit from a more direct cold-chain connection with southwestern China. But transit time alone will not determine competitiveness. Schedule reliability, customs clearance, first- and last-mile connectivity and uninterrupted temperature control will be equally important.

The bigger challenge is cargo balance. A container service becomes commercially sustainable only when operators can secure sufficient volumes in both directions. Vietnam can export agricultural and food products northward, while machinery, inputs and consumer goods can move southward.

For operators, the key indicators will therefore be load factors, backhaul volumes, cost per container, reefer utilisation and schedule reliability.

If those economics work, the Nanning–Can Tho service could develop beyond a trial route into a durable China–Mekong supply-chain corridor. Baocongthuong



Tik Tok shop to apply fee for parcels weighing more than 10 kilograms

TikTok Shop's decision to introduce a logistics operating fee for parcels weighing more than 10 kilograms marks a broader shift in Vietnam's e-commerce market from growth at all costs toward tighter platform economics.

From October 12, sellers will pay between US\$ 0.12 and US\$ 2.7 per heavy parcel, with the charge deducted directly from settlement proceeds. The fee will also remain non-refundable when an order is successfully delivered but later returned. For merchants in furniture, home appliances and other bulky categories, the impact will be felt directly in contribution margins.

The move also reflects a more sophisticated approach to platform pricing. Rather than raising commissions uniformly, TikTok Shop is increasingly differentiating fees by category and cost-to-serve. Earlier adjustments reduced commission rates for selected essential goods, while heavier products now face additional logistics charges. This suggests platforms are moving toward more granular monetization models based on operational complexity.

For sellers, the implication is clear: headline commission rates are no longer enough to assess platform attractiveness. Merchants must calculate the full cost of selling, including advertising, affiliate commissions, promotions, logistics and return expenses.

More broadly, Vietnam's e-commerce competition is entering a new stage. As platforms spend more on fulfillment, technology and customer service, the focus is shifting from subsidized GMV growth to sustainable unit economics. Sellers, especially smaller merchants and low-margin categories, will increasingly need to optimize product mix, pricing and channel allocation rather than relying on a single marketplace. VTCnews



Vietnam's next energy phase will be defined by execution capability rather than ambition alone

Vietnam's energy transition is entering a more demanding phase. The challenge is no longer simply to set capacity targets, but to build the institutions, financing structures and industrial capabilities needed to deliver them.

Nuclear power illustrates the shift most clearly. Preparations for Ninh Thuan 1 and 2 are increasingly focused on project-owner capability, including safety governance, engineering, workforce development, grid integration and supply-chain readiness. For a nuclear programme expected to run for decades, these capabilities will matter as much as technology selection itself.

Gas-to-power is also becoming more balanced. Vietnam is developing two parallel pillars: imported LNG, represented by projects such as Nhon Trach 3 and 4, and domestic gas from the Block B–O Mon chain. This combination could improve supply resilience and reduce dependence on a single fuel source. Yet economics will remain critical, particularly LNG pricing, power dispatch and long-term financing.

Meanwhile, offshore wind is beginning to look less like a future power project and more like an industrial opportunity. Vietnamese companies are demonstrating capabilities in offshore substations, fabrication, marine engineering and logistics for international projects. That creates a pathway to transfer decades of oil and gas expertise into renewable energy.

The broader lesson is that Vietnam's next energy phase will be defined by execution capability rather than ambition alone. Success will depend on whether the country can align capable project owners, finance, domestic supply chains, infrastructure and technology partnerships. In that sense, the energy transition is increasingly becoming an industrial transformation strategy as well as a power-sector challenge. EVN/PVN



Vietnam is preparing to introduce outlet retail as a new commercial format

Vietnam is preparing to introduce outlet retail as a new commercial format, but the initiative is about more than creating another channel for discounted goods. It signals an effort to connect modern retail expansion with tourism, entertainment and domestic brand development.

The first opportunity lies in destination retail. Rather than operating as stand-alone discount stores, proposed outlet developments could combine shopping with restaurants, leisure and cultural experiences. Locations near major cities, tourism centres and transport corridors would allow operators to draw spending from both local consumers and visitors. This could create a retail format positioned between conventional shopping malls and tourism destinations.

A second opportunity is the creation of a new distribution platform for Vietnamese brands. With domestic products expected to represent 30-40% of merchandise at pilot projects, outlets could help local companies clear inventory, reach tourists and build brand visibility. Dedicated Vietnamese gift categories could further connect retail spending with the country's tourism economy.

Execution, however, will determine whether the model becomes commercially sustainable. Successful outlet destinations typically require convenient access, strong visitor flows and a sufficiently attractive mix of brands to encourage consumers to travel specifically for shopping.

Vietnam's proposed locations around major urban and tourism corridors broadly follow this logic. The bigger challenge will therefore not be constructing the country's first outlet centre. It will be creating enough consumer traffic, brand participation and complementary attractions to make the destination economically viable.

If those elements align, outlets could become a meaningful addition to Vietnam's increasingly diversified retail landscape.

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Projects combining scale with innovation, localization and measurable spillover effects will be prioritized

Vietnam is preparing to reshape its investment regime in a way that could matter more for the quality of foreign capital than for headline inflow numbers.

The first shift is broader market access. Proposed revisions to the Investment Law would ease entry conditions for overseas investors under a more transparent and consistent framework. For global funds and strategic investors, this could reduce uncertainty around sectors that remain partially restricted and reinforce Vietnam's broader push to deepen its capital markets.

The second change is more consequential. Hanoi is moving away from an incentive model dominated by tax breaks and land concessions toward support linked to what investors actually deliver. Projects that strengthen domestic supply chains, raise technological capability, expand research links or contribute to greener production may receive greater policy backing. This would reward long-term economic impact rather than initial capital commitments alone.

Third, foreign investment is likely to become more geographically and sectorally targeted. High-tech, digital and green projects are expected to concentrate in major growth centres, while manufacturing, processing and supplier networks could expand into surrounding provinces. That points to a more deliberate cluster strategy, where anchor investments are used to build wider industrial ecosystems.

For investors, the message is increasingly clear: Vietnam still wants more capital, but it is becoming more selective about the kind of capital it values most. The next phase of FDI policy is likely to favour projects that combine scale with innovation, localization and measurable spillover effects. VIR



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