



A Paradigm Transformation in Vietnam's Auditing Profession Driven by Artificial Intelligence and Data Analytics

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Abstract

Research purpose:

The purpose of this study is to explore how artificial intelligence (AI) is changing the audit profession in Vietnam. It explores the ways in which new technologies, evolving regulations, and market pressures are reshaping the role of auditors, and identifies what skills and strategies are required for firms to adapt successfully.

Research motivation:

Vietnam offers a unique context for studying AI adoption in auditing. On one hand, the government actively promotes digital transformation and the Big Four are advancing in AI applications. On the other hand, many small and medium-sized firms face financial, technical, and regulatory barriers that slow adoption. At the same time, the absence of AI-specific auditing standards creates uncertainty, making it difficult for firms to fully embrace innovation. This tension highlights the need to understand both the opportunities and challenges of AI adoption in Vietnam's audit sector.

Research design, approach, and method:

The study adopts a qualitative, exploratory approach. It synthesizes insights from academic literature, regulatory documents, and industry reports to map current adoption patterns, highlight challenges, and propose a multi-stakeholder framework for responsible AI integration into Vietnamese audit practice.

Main findings:

The study finds that AI is not replacing auditors but rather enhancing their work by automating routine tasks and enabling them to focus on higher-value activities such as judgment, skepticism, and strategic analysis. While the Big Four can invest heavily in advanced AI solutions, local firms face financial and technical constraints, leading to a widening gap. Another key finding is the "regulatory paradox": although the government and the State Audit Office of Vietnam encourage AI adoption, current auditing standards do not yet provide clear guidance, leaving firms to design their own governance frameworks. As a result, the future of AI in auditing depends largely on regulatory modernization and stronger collaboration between firms, technology providers, regulators, and educational institutions.

Practical/managerial implications:

Audit firms should tailor strategies to their capacity, with Big Four advancing high-end AI solutions and local firms leveraging partnerships with domestic vendors. Regulators need to update auditing standards to reduce legal uncertainty, while universities should embed digital and AI skills into curricula to prepare future auditors. Together, these actions can narrow the technology gap and enhance audit quality in Vietnam.

Keywords: auditing, artificial intelligence, Vietnam, regulatory paradox, digital transformation, data analytics

1. INTRODUCTION

In the era of digital transformation, business systems incorporated sophisticated technological tools, fostering innovation across various organizational operations, have been motivated by greater access to extensive databases and improved direct communication (Afsay et al. 2023). The adoption of artificial intelligence (AI), big data, and cloud computing is driving a fundamental change in organizational processes and the ways professionals perform their tasks (Shapovalova et al. 2023). AI, characterized by real-time processing, trend detection, and automation, enhances productivity and decision-making through data interpretation and learning (Jagatheesaperumal et al. 2022; Kaplan and Haenlein 2019; Seethamraju and Hecimovic 2023). In accounting profession, AI improves audit accuracy, risk assessment, and compliance efforts (Munoko et al. 2020). Big data revolutionizes data management by enabling organizations to analyze extensive

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information, anticipate trends, and inform decisions (Agustí and Orta-Pérez 2023). Cloud computing further transforms technological infrastructure by reducing reliance on physical assets and providing scalable, flexible resources over the internet, facilitating rapid market adaptation (Alotaibi 2023). Collectively, these technologies reshape professional practices by promoting agility, predictive capabilities, and automation, fostering efficiency, adaptability, and innovation throughout organizations (Rahman and Ziru 2023).

Similarly, in the field of Auditing, the integration of generative AI and AI technologies stands out as a transformative trend. In practice, AI contributes to redefining conventional auditing methods by improving efficiency and the reliability of financial reporting (Rodrigues et al., 2023). Its influence continues to expand, extending into advanced data analytics, automation, and decision-support functions. The adoption of AI also implies that auditors must acquire new digital competencies while adhering to the profession's core ethical standards. Despite these advantages, the growing literature often portrays AI integration in auditing in a predominantly positive light. Critical issues such as data security risks, the technical complexity of implementation, and the potential displacement of human auditors are frequently underexamined (Cornacchia et al., 2023). Hence, it is important to adopt a more balanced and critical view that recognizes both the transformative benefits of AI and its limitations, so that its effects on the auditing profession can be assessed thoroughly and academically.

As Vietnam continues to integrate into the global economy and align with international financial reporting and auditing standards, the adoption of advanced technologies becomes increasingly critical. The Vietnamese auditing sector is undergoing a critical transition, driven by both the government's strong digital transformation agenda and the practical benefits of adopting AI. The adoption of AI in auditing firms has changed the profession from a traditional, manual-based practice to a technology-driven, data-centric discipline. The government has identified digital transformation and AI as strategic priorities to modernize the national economy and bolster its global competitiveness. A central goal of this agenda is for the digital economy to contribute at least 50% of the nation's GDP by 2045, with AI being designated as a core technology essential to achieving this vision. This high-level political commitment creates a favorable environment for technology adoption across all industries, including the highly regulated field of auditing, providing an competitive advantage for firms investing in innovation (Bao moi, 2025). Of course, AI applications, such as automated data analysis, anomaly detection, and predictive analytics, have the potential to enhance audit efficiency, accuracy, and fraud detection, thereby improving the overall quality of financial reporting. However, the implementation of AI in Vietnam also presents challenges, including technological readiness, regulatory frameworks, data security concerns, and the need for auditor training. This context highlights the need for research that examines not only the opportunities AI presents but also the challenges it poses for auditors and regulators. Investigating this topic not only contributes to the existing literature on digital transformation in emerging markets but also provides valuable insights for policymakers, practitioners, and academic researchers in shaping strategies for sustainable adoption of AI in the auditing profession.

As organizations increasingly embrace the integration of more advanced technologies into their processes, it becomes crucial to address the best practices to adopt to meet the challenges and opportunities of daily operations. Faced with a dynamic technological landscape and the integration of AI in auditing, auditors face the challenge of working with greater creativity and being attuned to the creation of innovative frameworks that simplify the execution of their tasks. By conducting a systematic qualitative review, this study aims to investigate both the opportunities and challenges of AI adoption in the Vietnamese auditing sector, ensuring that innovation is pursued alongside professional integrity and compliance with international standards. This study is to answer the following questions, including What are truly happening in AI auditing practices and How AI and Data Analytics reshape auditing practices, auditors' competences and capabilities in Vietnam.

This study contributes to the literature by providing a comprehensive synthesis of current knowledge on AI adoption in auditing, with a specific focus on the Vietnamese context as an emerging market. Besides, it contributes to practice by identifying both opportunities and barriers to AI integration, offering insights for auditors, firms, and regulators seeking to enhance audit quality while safeguarding professional ethics. Also, it proposes a framework that can guide future empirical investigations and support practitioners in implementing AI-driven audit procedures more effectively.

2. LITERATURE REVIEW

2.1 Digital transformation, AI adoption and Data analytics in Auditing industry

Digital transformation in auditing is closely linked to broader shifts in the global economy and evolving professional practices (Rodgers et al., 2023). The transition from traditional audits to technology-driven processes is driven by centralized accounting systems and the expansion of e-commerce (Semenikhin et al., 2023). While digitalization offers significant opportunities, it also raises challenges related to data analysis, trust in emerging technologies, ethical standards, and business model innovation, alongside profound cultural and strategic changes for auditors (Estep et al., 2023). The interplay between global trends and practical realities is reshaping the foundations of auditing practices. This convergence demonstrates that the ongoing transformation is shaped by diverse factors, ranging from economic conditions to organizational dynamics (Leocádio et al., 2024). Hence, sustaining efficiency and transparency under such conditions requires not only proactive adaptation but also a critical reassessment of traditional frameworks.

In the digital world, the use of technology advancement in auditing is a necessity due to the large-scale adoption of information systems and enterprise resource planning (ERP) systems across organizations (Alles, 2015; Braun and Davis, 2003). Technological advancements provide auditors with the capacity to navigate complex business environments characterized by high inherent risks, while also enabling the application of professional judgment within more structured audit processes (Cao et al., 2015). The integration of technology has been shown to enhance efficiency, automation, accountability, and data processing capabilities, while simultaneously lowering costs, minimizing human error, reducing audit risks, and decreasing the volume of technical information required in audit tasks (Janvrin et al., 2008; Lowe et al., 2018). Conversely, auditors' inability or reluctance to adopt technological tools creates significant challenges, leading to adverse consequences for audit service delivery (Tiberius & Hirth, 2019), undermining the auditing profession as a whole (Manita et al., 2020), and diminishing audit quality in today's increasingly complex environment (Salijeni et al., 2019). Prior research also indicates that technological adoption in auditing has not advanced to the level necessary to meet modern demands (Kim et al., 2009). While large international audit firms, particularly the Big Four, have incorporated technology extensively into their practices (Salijeni et al., 2019; Krieger et al., 2021), a considerable number of smaller firms—especially in developing economies (Mahzan & Lymer, 2014; Widuri et al., 2016)—continue to exhibit limited or improper utilization of technological tools (Alles & Gray, 2016; Meredith et al., 2020). Auditing technologies are generally classified into two broad groups: traditional and advanced (Alles & Gray, 2016; Krieger et al., 2021). Traditional tools encompass computer-assisted audit tools and techniques (CAATs), generalized audit software (GAS), and other general IT applications (Krieger et al., 2021). CAATs, for instance, cover systems such as electronic audit working papers, database management applications, and business intelligence software designed for auditing purposes. In contrast, advanced auditing technologies involve more sophisticated innovations, including big data analytics (BDA), robotic process automation (RPA), artificial intelligence (AI), and blockchain (Krieger et al., 2021; Alles & Gray, 2016; Cao et al., 2015). However, adopting these advanced tools requires specialized infrastructure and skill sets within audit firms (Dagilene & Kloviene, 2019; Salijeni et al., 2019; Haddara et al., 2018), which often creates significant challenges for auditors (Alles & Gray, 2016). As a result, the uptake of advanced technologies remains relatively limited, with widespread application observed primarily among large audit firms in developed economies (Eilifsen et al., 2019; Salijeni et al., 2019; Alles & Gray, 2016).

The role of auditors has grown increasingly complex, extending beyond traditional assurance tasks to encompass business analysis and the preparation of external reports (Eulerich et al., 2019). In response to the demands of the information age and evolving client expectations, audit firms are under pressure to shift from conventional audit approaches toward data-driven practices that are expected to enhance audit quality (Kend & Nguyen, 2020; Lohapan et al., 2021; Zureigat, 2015; Chae et al., 2020). The audit process itself involves multiple stages, including planning, client risk assessment, testing internal controls, collecting evidence, and communicating results to stakeholders. Increasingly, these tasks rely on data analytics (Appelbaum et al., 2017). By leveraging technological tools, auditors can better understand their clients and evaluate risks (Bauer & Estep, 2019). To provide informed professional judgments on management's financial statements, they must develop a comprehensive view of client risks and employ objective techniques for gathering sufficient evidence (Zureigat, 2014; Ji et al., 2020; Salijeni et al., 2021). Data analytics, in this context, refers to the systematic processing of available data to generate decision-useful information, thereby improving both the efficiency and quality of audit outcomes (Salijeni et al., 2019). As emphasized by the Institute of Chartered Accountants in England and Wales, it is essential for the auditing profession to remain adaptive and proactive in recognizing how emerging technologies are reshaping audit procedures. One of the key challenges auditors face lies in managing and filtering vast volumes of data to identify information that is relevant and useful for audit procedures (Hussien et al., 2021). To address this issue, many audit firms have increasingly adopted big data analytics (BDA), which enables auditors to detect anomalies and derive valuable insights through techniques such as data analysis, modeling, and visualization during the planning and execution of audit engagements (Salijeni et al., 2019). However, the effective use of BDA requires substantial investment in technological infrastructure, specialized software, and the continuous development of auditors' technical skills in order to facilitate appropriate data extraction from clients and third-party sources (Lee, 2021).

Building on the adoption of big data analytics, recent studies highlight the significant role of Artificial Intelligence (AI) in further enhancing the efficiency and quality of auditing processes. By reengineering AI systems around both their benefits and limitations, research has emphasized the transformative impact of AI on audit practices (Dunn & Hollander, 2017). Evidence shows that large audit firms are likely to continue investing in expert systems and neural networks tailored to industry-specific tasks as a means of reducing audit risks (Bogdan et al., 2023). Similarly, multinational corporations are increasingly developing in-house auditing functions equipped with AI applications to reinforce internal controls and mitigate business risks, a trend also confirmed in prior studies (Li et al., 2018). AI is particularly valuable in automating repetitive audit procedures, enabling auditors to process large datasets, detect unusual transactions, and conduct comprehensive risk assessments (Dincă et al., 2024). Beyond efficiency, AI also contributes to greater transparency and accountability by improving data analysis and error detection. In this regard, auditors can leverage AI to identify non-compliant transactions and strengthen the reliability of audit outcomes. Consistent with this perspective, Nguyen et al. (2022) demonstrate that AI fosters more transparent financial information, underscoring its positive impact on modern auditing practices. A report by the World Economic Forum (2015) further supports this trend, predicting that

by 2025, 30% of corporate audits would be conducted using AI, as indicated by 75% of surveyed Chief Information Officers (CIOs). This projection highlights AI as a crucial development in both accounting and auditing, where it facilitates automated processing and delegation of tasks in areas such as procurement, invoicing, order placement, cost reporting, accounts payable, and accounts receivable, thereby streamlining internal processes and strengthening overall efficiency. Nevertheless, while the literature largely portrays AI as a transformative force, there remains a lack of critical examination of its practical challenges, ethical implications, and adoption barriers, particularly within emerging markets such as Vietnam.

2.2 Technology Readiness and Adoption Dynamics

Research on technology adoption in auditing has frequently employed established acceptance frameworks such as Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and Technology-Organization-Environment (TOE) (e.g., Chafik & Mghizou, 2018; Janvrin et al., 2009; Rosli et al., 2013; Li et al., 2018). These models have been applied across both external and internal auditing, considering adoption at the individual auditor level as well as at the organizational level. However, prior studies indicate a stronger emphasis on the individual perspective, with fewer investigations addressing firm-wide adoption (Curtis & Payne, 2006; Rosli et al., 2013; Kim et al., 2009; Li et al., 2018). Studies by Curtis and Payne (2006), Kim et al., (2009) analyze factors influencing the acceptance of technology by external auditors from the individual perspective whereas Rosli et al. (2013) examines similar factors at the organizational level.

Key determinants of technology acceptance include facilitating conditions, perceived usefulness, effort expectancy, and organizational resources (Pedrosa et al., 2019). Environmental and organizational factors, such as client AIS complexity, professional body support, firm size, management commitment, and IT competency, also play a critical role (Siew et al., 2020). Complementary evidence further suggests that the technological capabilities of audit firms are a decisive factor influencing auditors' adoption of new technologies (Krieger et al., 2021). Through a qualitative study, the findings demonstrate that organizational, technological, and environmental attributes collectively shape auditors' acceptance of technology, with the technological capabilities of audit firms identified as a critical enabler for external auditors' adoption. In Vietnam, the role of technology readiness (TR) in fostering the adoption of artificial intelligence (AI) among accountants and auditors in Vietnam is found, with perceived usefulness (PU) and perceived ease of use (PEOU) as mediating factors (Nguyen et al., 2025). Accordingly, evidence from a survey of 143 accountants and auditors demonstrates a significant positive association between individual technology readiness (TR) and the likelihood of adopting AI. Two mediating constructs—Perceived Usefulness (PU) and Perceived Ease of Use (PEOU)—play a central role in this relationship. In practical terms, auditors are considerably more inclined to embrace AI when they perceive it as beneficial for their professional tasks and when the tools provided are accessible. This underscores the importance of human-centered design and targeted training initiatives in facilitating effective adoption.

Despite the growing global body of research on technology adoption in auditing and accounting, empirical evidence from Vietnam remains scarce. Most prior studies have focused on developed economies, where digital infrastructure, regulatory frameworks, and professional practices differ substantially from those in emerging markets. In Vietnam, little is known about how accountants and auditors are prepared to adopt such technologies. This gap highlights the need for research that explores the determinants of AI adoption in Vietnam.

3. METHODOLOGY

This study adopts a qualitative research design based on the documentation method, with a focus on synthesizing secondary data from academic journals, government regulations, professional reports, and corporate publications. The aim is to provide a comprehensive analysis of how artificial intelligence (AI) and data analytics are reshaping Vietnam's auditing profession within the broader context of digital transformation.

To enhance the rigor of the analysis, NVivo15 software was employed to systematically organize, categorize, and interpret the collected data. Following established qualitative research practices, the coding process was conducted in three sequential stages (Braun and Clarke, 2006; Strauss and Corbin, 1990). First, open coding was applied to identify initial concepts and recurring themes across the dataset. Second, axial coding was performed to establish connections between categories, highlighting the relationships between technology adoption drivers, regulatory frameworks, and professional practices. Finally, selective coding was used to integrate the emerging categories into core themes, thereby constructing a coherent analytical framework that reflects the dynamics of AI adoption in Vietnam's auditing industry.

This methodological approach ensures both transparency and analytical depth, enabling the study to capture not only the theoretical dimensions of technology adoption but also its practical implications for auditors, firms, and regulators. By combining systematic documentation with structured coding using NVivo15, the research provides a robust foundation for understanding the opportunities, challenges, and contextual factors shaping AI and data analytics adoption in Vietnam's auditing profession.

4. FINDINGS AND DISCUSSION

4.1 The Big Four: Global AI Platforms in a Local Context

The adoption of advanced AI technologies in Vietnam’s auditing profession is primarily drivers by the Big Four firms—PwC, Deloitte, EY, and KPMG—whose substantial global research and development investments enable them to deploy proprietary AI platforms and deliver technology-powered services tailored to large, complex, and multinational clients.

PwC Vietnam (n.d., accessed August 4, 2025) has aligned with its global “Next Generation Audit” initiative, a strategy characterized as “human-led but tech-powered” with an explicit “AI-first” philosophy. In Vietnam, PwC employs tools such as Halo for Journals, a machine learning platform designed to process extensive volumes of accounting entries, particularly relevant in high-transaction industries such as banking and finance (Viet Da, n.d., accessed August 4, 2025). Beyond its technological deployments, PwC plays an influential role in the local market through training initiatives for Vietnamese auditors and advisory support to the State Audit Office of Vietnam (SAV) regarding generative AI (PwC, n.d., accessed August 4, 2025).

Deloitte Vietnam (n.d., accessed August 4, 2025), which has grown from a joint venture into a fully integrated member of Deloitte’s global network, centers its efforts on embedding AI into “Omnia”, the firm’s global audit platform. Within Vietnam and the wider Southeast Asian region, Deloitte uses Argus, an AI-powered application for document analysis, anomaly detection, and automated audit planning. Current developments include extending Omnia’s functionality through generative AI for tasks such as memo drafting and data extraction, alongside the creation of firm-specific AI agent systems.

EY Vietnam (n.d., accessed August 4, 2025) pursues a holistic strategy by integrating AI across its full audit cycle through the EY.ai ecosystem, underpinned by EY Fabric. Its digital audit framework combines EY Canvas (the central audit platform), EY Helix (data analytics), and EY Atlas (cloud-based knowledge management and repository). In practice, these tools facilitate the analysis of unstructured sources such as contracts and invoices, as well as the detection of fraud risks within large datasets. Notable applications include EY Canvas AI for knowledge aggregation and the EY Virtual Internal Auditor (VIA) platform, which provides continuous monitoring of client risks.

KPMG Vietnam (n.d., accessed August 4, 2025) differentiates itself through its emphasis on responsible AI adoption, guided by the Trusted AI framework. Its services integrate AI and machine learning within advanced Data & Analytics solutions, enabling the processing of large-scale datasets and the generation of predictive insights for decision-making. A distinctive feature of KPMG’s approach in Vietnam is its focus on auditing AI systems themselves, thereby addressing risks related to algorithmic bias, cybersecurity, and regulatory compliance.

Building on the discussion of the Big Four’s pivotal role in advancing AI adoption, the following comparative overview outlines the distinctive features and applications of their audit platforms within the Vietnamese context. Table 1 provides a comparative analysis of the AI-enabled audit platforms deployed by the Big Four firms in Vietnam, highlighting their distinctive strategies, technological capabilities, and areas of application.

Table 1. Comparative Analysis of Big Four AI Audit Platforms in Vietnam

Firm	Platform/Initiative Name(s)	Key AI/Analytics Features	Noted Applications in Vietnam/SEA
PwC	Next Gen Audit, Halo for Journals, Agent OS	AI-first strategy, ML for journal entry analysis, AI agents for workflow automation, dynamic risk assessment.	Analysis in financial/banking sectors, internal workshops for auditors, advising SAV on AI potential.
Deloitte	Omnia, Argus	GenAI for data extraction & drafting, anomaly detection, AI agents, proactive risk management.	Use of Argus for data matching and audit planning, advisory services for clients on AI implementation.
EY	EY.ai, Digital Audit (Canvas, Helix, Atlas), EY VIA	ML for unstructured data analysis, fraud risk assessment, AI-powered chatbots, continuous risk monitoring platform.	Explicitly stated on EY Vietnam site, implying local application of these global tools for enhanced audit quality and value.
KPMG	Data & Analytics Services, Trusted AI Framework	Data strategy & governance, ML for predictive analytics, focus on auditing AI systems for risk and compliance.	Offers data science and AI/ML integration services to Vietnamese clients; emphasis on responsible AI deployment.

The strategies of the Big Four illustrate how Vietnam’s auditing landscape is being reshaped by global leaders who set new standards for the integration of artificial intelligence and data analytics. Their substantial technological resources and proprietary platforms allow them to deliver advanced, AI-enabled audit solutions and to influence local professional practices through training, advisory, and regulatory engagement. However, this also underscores a widening capability gap between multinational firms and domestic audit practices, many of which lack the infrastructure and expertise to implement AI at a comparable scale. Consequently, while the Big Four are accelerating the digital transformation of auditing in Vietnam, their dominance raises critical questions regarding the diffusion of innovation and the inclusivity of technological advancement across the broader profession.

4.2 The Local Survivals: Vietnamese Technology and Service Innovators

While the Big Four firms spearhead AI-driven audit innovations from a global vantage point, the broader landscape of AI adoption in Vietnam is also being shaped by local technology enterprises. Unlike their multinational counterparts, which focus on complex and resource-intensive platforms tailored for large corporations, Vietnamese firms concentrate on developing affordable solutions for the small and medium-sized enterprise (SME) sector. This difference underscores a dual-track evolution: global firms setting benchmarks for advanced audit technologies, and local companies drive digital transformation across the economy. Parallel to these global giants, a vibrant ecosystem of Vietnamese technology companies is playing a critical role in driving AI adoption, particularly within the Small and Medium Enterprises (SME) sector. Instead of replicating the sophisticated platforms of the Big Four, these domestic firms concentrate on delivering cost-effective, accessible, and efficiency-oriented solutions that underpin the digital infrastructure of the national economy.

As a market leader in accounting software, MISA plays a central role in the digital transformation of hundreds of thousands of SMEs. Its flagship platform, MISA AMIS, exemplifies the integration of AI into daily accounting practices. Equipped with features such as the “AVA” AI assistant for voice commands and task automation, optical character recognition (OCR) for invoice data entry, and automated financial reporting, the system facilitates the production of structured, high-quality data which is an essential foundation for effective audit analytics.

Following its acquisition by FPT, a national leader in AI development, Base.vn has become a prominent SaaS provider for enterprise management. The company is developing a comprehensive ERP solution with an AI-enhanced accounting and finance module capable of real-time analysis and risk forecasting, directly strengthening internal audit processes. Its Base Work+ platform has also been adopted by local audit firms such as AUD Việt Nam to optimize workflow management, improve audit project oversight, and address operational challenges during peak reporting periods.

As a long-established software provider, Viet Đa Ltd company is differentiating itself by embedding audit-specific AI applications into its SME-oriented solutions. These tools aim to support internal audit by conducting cost trend analysis, identifying anomalies in expenditures, and aligning financial reporting with IFRS standards. The company’s strategy is to bridge the operational gap between routine accounting activities and formal audit requirements for smaller businesses. Several additional firms, including Lạc Việt with its LV-DX Accounting software and AI-driven chatbot, as well as KiotViet, are progressively incorporating automation and machine learning features into their platforms. Collectively, these actors are fostering the digitization of financial data at the grassroots level, thereby laying the groundwork for the broader application of advanced audit analytics across Vietnam’s economic landscape.

Table 2. Profile of Key Vietnamese Technology Vendors for Accounting & Audit

Vendor	Key Product(s)	AI-Powered Features	Target Market
MISA	MISA AMIS	"AVA" AI assistant, automated invoice processing, automated reporting, risk warnings.	Primarily SMEs, with over 250,000 business users.
Base.vn (FPT)	Base Work+, Base Finance+ (ERP)	Workflow automation for audit firms, real-time data analysis, risk forecasting for internal audit.	SMEs and mid-market enterprises seeking integrated business management.
Viet Đa	Accounting Software with AI Module	Cost trend analysis, anomaly detection, IFRS standardization support for internal audit.	SMEs seeking affordable, embedded smart audit features.
Lac Viet	LV-DX Accounting	AI chatbot for internal finance queries, OCR for automated data entry, financial analysis and warnings.	Businesses seeking to automate accounting and improve financial management.

In summary, Vietnamese technology firms have significantly advanced the digital transformation of accounting,

particularly among SMEs, by embedding AI into core financial management processes. These innovations generate structured, high-quality data that can serve as a foundation for future audit analytics. However, it is important to note that such contributions remain concentrated in accounting functions, with dedicated AI-driven auditing solutions yet to emerge from local firms. There is a limited domestic auditing firms beyond the Big Four have developed AI-driven audit solutions.

4.3 The Public Sector Vanguard: The State Audit Office of Vietnam (SAV) under Vietnam Ministry of Finance

Building on the global trend of adopting Big Data Analytics and Artificial Intelligence (AI) in auditing, the Vietnamese auditing sector is undergoing a pivotal transformation. This shift is driven by the convergence of a strong national digital transformation strategy and the practical business case for AI, which together are propelling the profession from traditional, manual-based practices toward a more technology-enabled and data-centric model. In Vietnam, the adoption of AI is no longer a future possibility but an emerging reality that is redefining efficiency, value creation, and the foundation of audit assurance. A key driver of this transformation is the government's explicit commitment to digital transformation as a national priority, with the ambitious target of having the digital economy contribute at least 50% of GDP by 2045 (Bao Moi, 2025). Within this strategy, AI is positioned as a core breakthrough technology, essential for modernizing economic activities and enhancing global competitiveness. Such high-level political commitment creates a favourable institutional environment for technological innovation across industries, including the highly regulated field of auditing.

In this context, the State Audit Office of Vietnam (SAV) plays a particularly active and influential role. Rather than acting solely as a regulator, the SAV has become a frontrunner in piloting AI adoption to strengthen the effectiveness and transparency of public sector auditing. This strategic direction is formalized through Decision No. 675/QĐ-KTNN, which establishes the framework for piloting AI applications within audit processes. Current initiatives include the use of SAV-developed AI tools for data analysis, anomaly detection, and risk-based audit procedure selection. In practice, these applications allow auditors to process large volumes of unstructured financial data, identify suspicious patterns, and enhance accountability in public financial management (Si, 2025). By applying AI to audits of public funds and state-owned enterprises, the SAV sets a benchmark for the broader auditing profession, creating implicit pressure for private sector firms to adopt comparable technological capabilities.

This dynamic contributes to a clear segmentation within the Vietnamese audit market. Global firms such as the Big Four capitalize on their resources and international expertise to deliver high-end, insight-driven AI assurance services to large corporations. At the same time, local technology providers are enabling small and medium-sized enterprises (SMEs) to access cost-effective AI solutions tailored to their needs. For mid-tier and smaller audit firms, this creates both opportunities and competitive pressures, compelling them to either invest in developing in-house AI capabilities or strategically collaborate with local technology vendors. While existing studies have extensively examined the application of advanced technologies such as Big Data Analytics and AI in developed economies, relatively little attention has been devoted to emerging markets where institutional frameworks, resource constraints, and organizational readiness differ significantly. In the Vietnamese context, although the State Audit Office (SAV) has pioneered pilot programs, empirical evidence regarding the extent of AI adoption, its challenges, and its impact on audit quality across private audit firms remains scarce. Most academic contributions tend to emphasize global perspectives or case studies from large international audit firms such as Big 4, overlooking the practical realities faced by mid-tier and small audit firms that constitute the majority of the market.

The regulatory framework for auditing in Vietnam is primarily overseen by the Ministry of Finance (MOF), with the Vietnamese Standards on Auditing (VSA)—largely based on the 2009 International Standards on Auditing (ISA)—providing the core set of legally binding rules for auditors. However, a major challenge for firms seeking to integrate AI into audit practices is the absence of explicit provisions within the current standards addressing the use of AI in audit procedures (WorldBank, 2025). This regulatory gap creates a legal grey area, raising concerns about the legitimacy, accountability, and credibility of audit evidence and conclusions generated with AI assistance (Lac Viet, n.d., accessed August 4, 2025). The law regulates that audit judgments must be made by a human auditor, and does not recognize decisions made solely by AI tools. This requirement effectively enforces a “human-in-the-loop” model, ensuring that while AI can support the audit process, the ultimate responsibility and accountability remain with the human professional (Nguyen et al, 2024).

Recently, the Vietnamese government has initiated efforts to modernize the legal foundation for digital transformation. The forthcoming Law on the Digital Technology Industry (effective January 1, 2026) marks a significant step, as it introduces Vietnam's first formal legal framework for AI, including a risk-based classification system and specific oversight mechanisms for high-risk applications. While not tailored specifically to auditing, this law establishes the overarching governance environment that audit firms must comply with (Sudhanshu, 2025). Complementing this, the Ministry of Science and Technology (MOST) issued non-binding AI development guidelines in June 2024 (Decision No. 1290/QĐ-BKHCN). These guidelines emphasize responsible AI practices—such as explainability, transparency, data privacy, and mandatory human oversight—signaling the government's legislative trajectory and its intention to align

auditing practices with broader principles of ethical and accountable AI adoption (ANT Lawyers, n.d., accessed August 4, 2025). These legal developments not only reflect the government's determination to establish a secure and transparent digital environment, but also highlight that the adoption of Big Data and AI in auditing in Vietnam depends not solely on firms' technological capabilities but is equally contingent upon the evolution of regulatory and institutional frameworks.

4.4 Challenges to AI adoption in Vietnam Auditing industry

Although the drivers for AI adoption in Vietnam are strong, audit firms continue to encounter obstacles that impede its comprehensive integration, including limitations in human resources, data infrastructure, financial investment, and regulatory & governance uncertainty. Among these, the most pressing reported issue is the scarcity of qualified professionals with the necessary expertise. A pronounced gap exists between the increasing demand for auditors skilled in data analytics, AI, and digital technologies, and the limited availability of such talent in the domestic labor market. Evidence from the ACCA survey (2023), which revealed that 79% of employers seek these competencies, highlights the severity of this shortage. Importantly, the issue extends beyond technical capacity; it reflects a broader transformation in professional orientation. The role of auditors is shifting away from routine manual execution toward analytical reasoning, critical evaluation, and data literacy. To remain relevant, auditors must be able to interpret and challenge AI-generated outputs, applying professional skepticism to novel forms of evidence. Studies on technology readiness in Vietnam further suggest that psychological barriers—particularly discomfort and insecurity—also hinder adoption.

Additionally, the effectiveness of AI systems is tied to the quality of the underlying database, which constitutes a significant barrier in the Vietnamese context. A large proportion of enterprises, particularly SMEs, still rely on manual bookkeeping or operate with fragmented financial systems. This practice generates unstructured, inconsistent, and low-quality datasets that are ill-suited for advanced analytical applications. In addition to data-related limitations, technical hurdles remain considerable. Legacy accounting systems are often incompatible with contemporary AI platforms, necessitating costly and complex integration efforts. Another critical concern is cybersecurity and data governance. Due to the sensitive nature of financial information, firms are exposed to risks of data breaches while also being required to comply with Vietnam's rigorous data protection and localization regulations.

Moreover, the financial burden associated with AI adoption represents a considerable barrier for audit firms. Beyond software licensing, substantial costs are incurred in upgrading IT infrastructure, expanding data storage capacity, and, most critically, delivering comprehensive training and reskilling programs for employees. Such expenditures weigh particularly heavily on small and medium-sized audit firms, thereby reinforcing a 'two-speed' market. While the Big Four are able to exploit their global resources to sustain large-scale investments, domestic firms often struggle to absorb these costs, thereby widening the technology gap between themselves and the Big Four.

Adding to these challenges is the lack of standardized guidance from the Ministry of Finance and relevant professional associations regarding the appropriate use of AI in auditing practice. In the absence of such benchmarks, firms must develop their own internal governance mechanisms for Responsible AI, encompassing measures to mitigate algorithmic bias, model inaccuracies, and broader ethical risks which is a challenge undertaking further complicated by the absence of a regulatory framework.

5. CONCLUSION AND RECOMMENDATIONS

The intersection of technological advancement, market pressures, and evolving regulatory expectations is reshaping the identity of audit professionals in Vietnam. Rather than signalling the displacement of human auditors by machines, this transformation points to a collaboration between human expertise and intelligent systems. To remain competitive, stakeholders, including audit firms, technology developers, regulators, and academic institutions, should pursue proactive strategies that embrace this paradigm shift. As AI and automation increasingly take over repetitive data-intensive tasks, the auditor's value is tied to higher-order capabilities such as judgment, analysis, and interpretation.

Evidence strongly supports AI functions as an enabling tool that strengthens human auditors. In Vietnam, the profession is therefore moving toward a collaborative model, in which critical thinking, professional skepticism, ethical reasoning, and advanced problem-solving become the defining features of auditor expertise. In this new environment, auditors transition from being processors of information to interpreters and evaluators of AI-generated outputs. The future auditor in Vietnam will be a hybrid professional, combining conventional accounting knowledge with modern technological and analytical skills. Core competencies comprises not only mastering of accounting principles, auditing standards, and sector-specific regulations remains foundational but also understanding of AI and data analytics methodologies, assess their outputs, and critically evaluate AI output limitations. Simultaneously, auditors are able to leverage data-driven evidence to deliver deeper business insights, supporting risk assessment and operational decision-making; and the profession will require robust capabilities to ensure the responsible use of AI, particularly in safeguarding fairness, transparency, and the mitigation of algorithmic bias.

Building on the challenges mentioned previously, the State Audit Office of Vietnam (SAV) emerges as a critical actor in shaping the AI adoption in auditing. As a national audit institution, SAV holds a dual responsibility: ensuring the accountability and transparency of public sector finances while also serving as a standard-setter and role model for the

audit profession. SAV initiatives in experimenting with AI-enabled tools, developing regulated guidelines for digital auditing, and engaging with international best practices. By leveraging its institutional authority and practical experience, SAV is uniquely positioned to provide the strategic orientation, technical guidance, and legitimacy needed to accelerate the responsible and effective integration of AI across Vietnam's audit sector. In parallel with SAV's leadership in piloting AI-driven audit strategy, the Ministry of Finance (MOF) has also advanced proposals to amend the Law on Independent Audit. The modernization of the Vietnamese Standards on Auditing should be an urgent priority, providing explicit and authoritative guidance on the integration of AI and data analytics into audit practice. This would reduce legal ambiguity, mitigate risks, and stimulate innovation across the profession. The lack of regulatory framework to formally recognize and regulate AI-assisted auditing gives rise to a "regulatory paradox." On one hand, the government's national strategy and SAV's proactive experimentation provide strong legitimacy for the integration of AI into auditing practices. On the other, the Vietnamese Standards on Auditing (VSA) have yet to be updated to address the use of AI, leaving firms without clear professional benchmarks. This legal uncertainty compels auditors to adopt a cautious stance, channeling investments into efficiency-enhancing and decision-support applications rather than fully autonomous, judgment-based AI systems.

Given the dual forces of innovation and regulatory uncertainty, it is urgent for audit firms to establish robust internal governance frameworks for Responsible AI, rather than waiting passively for regulation to catch up. To ensure that AI adoption enhances audit quality while safeguarding professional integrity, the following recommendations aim to provide practical guidance for audit firms, regulators, technology vendors, and educational institutions. For audit firms, differentiated pathways are essential to navigating the realities of a "two-speed" market. The Big Four are well positioned to continue leveraging their global platforms to pioneer high-end, AI-driven advisory and assurance services, while mid-tier and local firms can enhance competitiveness through strategic partnerships with domestic technology providers offering tech-cost-efficient solutions for the SME segment. At the same time, firms must prioritize talent renewal by embedding a culture of continuous digital learning, developing specialized career tracks for "digital auditors" or "audit data scientists," and incentivizing the acquisition of hybrid skillsets with digital literacy. Another critical requirement is the proactive development of internal Responsible AI frameworks that emphasize human oversight, model validation, cybersecurity, and ethical safeguards.

From a regulatory perspective, the Ministry of Finance (MOF) and the State Audit Office of Vietnam (SAV) must take the lead in updating the VSA to provide clear and authoritative guidance on AI integration, thereby reducing legal ambiguity, mitigating risks, and encouraging innovation. Establishing regulatory sandboxes would further allow the controlled testing of cutting-edge applications, such as Generative AI-assisted reporting, under direct oversight. The pioneering role of the SAV, through its internal AI governance mechanisms and pilot programs, should also be leveraged to provide practical benchmarks for the wider profession. Finally, educational institutions must urgently reform their curricula to integrate AI, data analytics, and hands-on training with modern audit tools as core elements of accounting and auditing programs. Strengthening industry linkages through collaborative training, structured internships, and co-designed research initiatives with audit firms and technology vendors will ensure that graduates are better equipped with the skills required for the digital era of auditing. Collectively, these recommendations point to a coordinated pathway for Vietnam to modernize its audit profession in alignment with global technological trends. Together, these steps form a coherent roadmap for driving innovation while safeguarding audit quality and integrity.

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