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Earning with AI in Vietnam

A deep map of every realistic way a Vietnamese person who has just learned AI coding ("vibe coding" with Claude Code, Cursor, Lovable, Bolt, v0, Replit) can turn it into money in 2026: selling to Vietnamese businesses, to foreign clients, and building your own products.

79.6M

monthly Zalo users, yet only ~3,500 active Zalo Mini Apps

\$11B

Shopee + TikTok Shop + Lazada + Tiki sales in H1 2026, +44% year on year

6.1M

household businesses; lump-sum tax abolished from 1 Jan 2026

0 VND

tax on business income below 1 billion VND a year (~\$38k), Decree 141/2026

Exchange rate used: 1 USD $\approx$ 26,000 VND. 1 million VND $\approx$ \$38. All figures carry a source at the end; some prices come from agency blogs and aggregators and should be treated as ranges, not facts.

Seven things to remember

- 1 Do not sell "a website". Sell a money result.** Direct bookings without the 15–20% Booking/Agoda fee, fewer no-shows thanks to VietQR deposits, a chatbot that answers customers at 2 a.m. A beautiful site sells badly; a site that brings orders sells well.
- 2 Zalo is the main road.** 79.6 million people use it every month, but only about 3,500 Mini Apps are active. Mini Apps are just web apps (React), the perfect format for AI coding.
- 3 E-commerce sellers are the richest and most digital customers.** ~470,000 active sellers on TikTok Shop and Shopee need product descriptions, AI photos, livestream scripts and auto-replies every week — that is a subscription, not a one-off job.
- 4 Do not build accounting, e-invoice or POS software.** MISA, Viettel, KiotViet and Sapo give it away free or for 99–250k VND/month, and the state subsidises it (Decree 20/2026). Build the customer-facing layer on top of it.
- 5 Taking payments is solved.** PayOS and SePay confirm VietQR bank transfers automatically through a webhook, with 0% fee and even on a personal bank account. You can sell "automatic payment confirmation" as its own service.
- 6 Foreign clients pay 5–10× more, but competition is harder.** AI integration and automation work on Upwork grew by more than 90% in a year; n8n automation pays \$40–100/hour. You need English, a portfolio and Payoneer (Wise and Stripe do not work for Vietnam residents).
- 7 The window is 6–18 months.** Vibe-coding courses (FUNiX, VietIS, Cole, NOHI) are producing new competitors every month. Pick one niche now and become "the person" for it.

Six shifts that opened the door

1. The 2026 tax reform

Resolution 198/2025/QH15 abolished lump-sum tax (*thuế khoán*) and the licence fee for household businesses from 1 Jan 2026. Everyone now declares real revenue. Household businesses with more than 1 billion VND a year must issue e-invoices from a cash register (Decree 70/2025). Millions of small owners are being pushed into digital tools for the first time – they need help, and they now think about software.

2. A huge digital gap

Only about 25% of ~900,000 enterprises had a .vn domain (end of 2023); in the EU 70–90% of firms have a website. For household businesses the “website” is usually a Facebook page, a Zalo account and a Shopee shop. Fewer than 40% of SMEs can afford medium or advanced digitalisation.

3. AI made custom work cheap

The market already has a 5–10× gap between a “template site for 2 million” and a “custom site for 20 million VND”. With AI tools one person can deliver custom quality at template cost, in days instead of weeks.

4. Money moves by QR

About 90 million bank app accounts use VietQR; NAPAS processes 32+ million transactions a day; QR payments grew 107% in 2024. Cross-border QR with China, Thailand, Cambodia and Laos already works – useful for tourist businesses.

5. Global demand for AI builders

Upwork: demand for AI skills +109% in 2025, AI integration +178%, AI work above \$300M a year. Fiverr 2026: searches for "Claude Code" +938%, n8n automation +125%, "vibe coding" +61%. Clients pay for someone who plugs AI into their business, not for generated pictures.

6. Laws that help

The Digital Technology Industry Law (in force 1 Jan 2026) can reimburse startups up to 50% of technology and prototype costs and created a National AI Development Fund. The new tax threshold means most beginners pay 0 tax on business income.

What it costs to start: about \$40–45 a month

Tool	Price (2026)	Use it for
Claude Pro / Max	\$20 / \$100 / \$200 per month	Claude Code – writing whole apps, fixing bugs, writing Vietnamese copy
Cursor	Free; Pro \$20	AI code editor
Lovable / Bolt / v0 / Replit	Free tiers; paid \$20–25	Fast prototypes and demos (real cost on credits is often 2–3× the plan)
Cloudflare Pages / Workers	Free, commercial use allowed	Best free hosting for client sites
Vercel Hobby	Free, non-commercial only	Personal projects; paid work needs Pro \$20
Supabase	Free (pauses after 7 idle days); Pro \$25	Database, login, file storage
n8n / Make	n8n self-hosted free; cloud from ~\$20	Automations, AI agents, integrations
Domain .vn / .com.vn	.vn ~350k VND/yr; .com.vn 250k VND/yr; .com ~\$10/yr	Registrars often give 2 years free to young people and businesses

One landing page sold for 3 million VND pays for two months of tools.

Ten local business ideas

Each idea: who pays, the price the market accepts, how long it takes with AI, and how to sell it. Prices in VND.

A1 Landing pages for real-estate agents



Who pays: 300–400k practising property brokers (only ~40,000 licensed). Every new project (*dự án*) needs its own landing page for Facebook Ads – an agent may order 5–20 a year.

Price: 2–4 million per page. **Time with AI:** 3–6 hours. **Stack:** static page on Cloudflare + lead form → Google Sheets + Zalo button + PDPL consent checkbox.

How to sell: build one template, then change photos, prices and location per project. Offer "a landing page in 24 hours". Find agents in district property groups on Facebook.

A2 Business websites that bring orders



Who pays: formal SMEs and household businesses over the 1 billion VND threshold (cafés, shops, spas with 83+ million VND monthly revenue).

Market prices: template site 2–7M; SME site 8–20M; online store 15–50M; premium corporate 20–50M. **Sweet spot for you:** a custom 5–8 page, 2-language site with booking or ordering for 6–12M in 1–2 days, plus 300–700k/month support.

Competitors: Haravan (from 299k/month) and Sapo (from 170–249k/month) for stores; LadiPage for landing pages. Beat them on custom design, Vietnamese copywriting and personal service.

A3

Zalo Mini Apps: booking, loyalty, catalogue

★★★★★

Why: 79.6M monthly Zalo users; Mini Apps have 13M+ monthly users but only ~3,500 active apps. The platform is free; customers log in with one tap by phone number and pay by ZaloPay or VietQR.

Price: simple app 10–20M; standard business package 15–30M; your offer 8–20M + 500k/month. **Time:** 3–7 days.

Best combos: booking + ZNS reminders for spas, salons, dentists, English centres (ZNS costs from 200 VND per message vs 600–1,000 VND for SMS); loyalty points for cafés and F&B chains; product catalogue and ordering for sellers who today take orders by hand in Zalo groups.

A4

AI chatbots for Zalo OA, Messenger and websites

★★★★★

The gap: Zalo OA only offers scripted bots, with no large language model inside. A bot that actually knows the menu, prices, schedule and policies – built on Claude or GPT with the business's own knowledge base – is new for most small businesses.

Price: setup 2–5M + 500k–1.5M per month (tokens + support). Scripted bots sell for ~3M a year, so position yours as "a staff member who never sleeps". **Client value:** bots handle 70–80% of routine questions.

Watch: collect consent, never let the bot promise prices it does not know, hand over to a human for complaints.

A5

Seller toolkit for Shopee & TikTok Shop

★★★★★

Market: top-4 platforms sold \$16.4B in 2025 and \$11B in H1 2026 (+44%). Shopee ~54.5%, TikTok Shop ~43.4% – a duopoly. 266k+ TikTok sellers and 209k+ Shopee sellers with revenue (H1 2025).

What to sell: a private web tool per seller – upload a product photo, get a title, SEO description, hashtags, a 60-second video script and a livestream script in Vietnamese; bulk descriptions for 200 SKUs (1–3M); AI product photos instead of a studio; auto-replies to reviews; a multi-platform orders dashboard.

Model: 1–3M setup + 500k–2M per month. Livestream agencies charge 5–20M per package, so AI scripts are cheap in comparison. Note: TikTok's own basic AI assistant is free – sell *custom* tools tuned to the shop's brand and products.

A6

"Automatic payment confirmation" with VietQR

★★★★★

How it works: the site creates an order with a unique code, shows a dynamic VietQR with the amount; PayOS or SePay sends a webhook when money arrives; the order turns "paid" and a Zalo ZNS or email goes out. 0% fee, no acquiring contract, works on a personal account.

Price: 1–3M, 2–4 hours of work. VNPay charges 0.88–1.1% per payment, so the client saves money forever. Also sell sync of payments into Google Sheets or the POS.

A7

Multilingual sites for dental clinics & medical tourism

★★★★★

Market: 12,000–15,000 licensed dental clinics; dental services \$2.35B (2025); dental tourism estimated up to \$5.5B by 2030. Clinics need EN/KO sites, price calculators, quote-request forms, WhatsApp and Zalo buttons.

Price: 10–30M per site + monthly SEO content. The highest ticket among small businesses: one implant is worth \$500–1,000, so one lead pays for the site.

A8

Direct-booking sites for homestays & tours

★★★★

Market: record 21.2M international arrivals in 2025 (+20%): China 5.28M, Korea 4.33M. Da Nang alone lists 580+ homestays and villas on one aggregator.

Sell: a direct-booking site in EN/KO/ZH that saves the 15–20% OTA commission, VietQR Global for Chinese guests, an AI concierge on WhatsApp/KakaoTalk/Zalo, tour pages. **Price:** 5–15M. **Pitch:** "one direct booking a month pays for the site".

A9

Mini-LMS and AI tools for English & education centres

★★★★

Market: already ~900 English centres in Hanoi and ~600 in HCMC in 2019, many more today, plus IELTS classes; EdTech domains +25%.

Sell: centre website with trial-lesson form; schedule, homework and grades for parents in a Zalo Mini App; ZNS reminders; VietQR tuition payments; AI exercise generators and IELTS essay checkers. **Price:** 8–25M + subscription.

A10

F&B: bilingual QR menus, online ordering, loyalty

★★★★

Market: ~300,000 F&B outlets, but 50,000+ closed in a year and POS systems with QR ordering are cheap (iPOS from 99k, Sapo FnB from 160k, CukCuk from 199k/month).

Sell the brand experience, not POS: a menu in VI/EN/KO/ZH with photos for tourist areas, a pickup-ordering site to avoid 20–30% Grab/ShopeeFood commissions, a loyalty Mini App. **Price:** 3–8M + 300–700k/month. Target survivors above the 1 billion threshold.



Bonus: "digital setup" for household businesses after the tax reform



Do not compete with MISA or Viettel – connect to them. Turnkey onboarding of KiotViet/Sapo/MISA (500k–2M), a simple revenue dashboard for self-declaration, payment reconciliation, training. Accountants and POS resellers see every business that is going digital – pay them a referral fee.

Sector priority table

Sector	Number of targets	Typical ticket (VND)	Recurring income	Difficulty to sell	Priority
Shopee / TikTok sellers	~470k	1–5M	High (tool subscription)	Low – already digital	★★★★★
Dental & clinics	12–15k	10–30M	High (SEO, content)	Medium	★★★★★
Real-estate agents	300–400k	2–4M × many	Medium	Low	★★★★
Spas & salons	tens of thousands	5–12M	Medium	Medium	★★★★
English centres	thousands	8–25M	High	Medium	★★★★
Homestays & tourism	thousands (Da Nang, Hoi An, Phu Quoc)	5–15M	Medium	Medium	★★★
Cafés & restaurants	~300k	3–8M	Low–medium	High (free POS, closures)	★★★

A ready-made service menu

Package	What's inside	Price (VND)	Your time with AI
Landing "Nhanh"	1 page, form, Zalo button, VietQR, PDPL consent	2.5–4M	3–6 h
Business website	5–8 pages, 2 languages, booking or orders, SEO	6–12M	1–2 days
Payment automation	PayOS/SePay webhook → Sheets/POS + ZNS	1–3M	2–4 h
Zalo Mini App	Booking, loyalty or catalogue	8–20M	3–7 days
AI chatbot	LLM + business knowledge base, Zalo OA / Messenger / site	2–5M + 0.5–1.5M/month	1–2 days
Seller toolkit	AI descriptions, photos, live scripts for Shopee/TikTok	1–3M + 0.5–2M/month	1 day
Care plan	Edits, hosting, domain, monthly report	300–700k/month	1–2 h/month

Benchmark. A junior full-stack developer (0–1 year) earns a median ~10.1M VND a month; with 1–2 years, ~20.4M (ITviec 2025–26). Two or three landing pages a month already beat a junior salary.

Selling AI skills abroad from Vietnam

Foreign clients pay 5–10× Vietnamese prices, but you compete with the whole world. The money is in **integration and automation** (+90% on Upwork) – simple generated content is getting cheaper (pay per contract –13%).

Platforms

Platform	Fee to freelancer	Notes
Upwork	0–15% (usually ~10%) + Connects \$0.15 each	Withholds 2% PIT + 5% VAT for Vietnam (Decree 117/2025). Response rate on AI/ML bids only 5–7%; ~12 bids per hire.
Fiverr	20% flat	Good for beginners: fixed-price "gig" packages.
Contra	0% commission	Portfolio-first; many Framer/Webflow projects.
Toptal	–	Accepts ~3%. Not for beginners.

Gigs and rates in 2026

Service	Rate / ticket
n8n / Make automation	\$40–100/h; one workflow \$400–1,200; AI multi-workflow system \$1,500–4,500; retainer \$1,200–8,000/month
AI chatbots	Junior \$25–60/h; RAG + integrations \$50–90/h; Fiverr fixed ~\$216; local-business support bot \$300–1,500
Framer sites	\$500–2,000 typical freelance site
Webflow	Junior \$25–50/h; landing \$1,500–3,500
AI voice agents	\$2,500–5,000 + \$500–1,000/month (Vapi/Retell + n8n)

Realistic path: months 1–3 at \$15–30/h with small \$100–500 fixes to collect 5–10 reviews; months 4–12 at \$30–50/h with retainers; then a narrow niche ("AI automation for clinics / real estate / Shopify stores") at \$50–80/h.

B1

White-label subcontractor for Western agencies ★★★★★

Vietnamese developers through vendors cost \$26–37/h; Western AI automation agencies charge \$100–300/h or \$5k–50k per project. An agency sells an n8n/AI project for \$5–15k and can pay a Vietnamese subcontractor \$1.5–4k. Sell a **fixed price for a result**, not hours – outsourcing rates are falling because of AI. Find partners on LinkedIn ("white-label n8n / Webflow partner"), Upwork agency tab, n8n/Webflow/Framer communities.

B2

AI Automation Agency (AAA) ★★★

SMB projects \$2.5–15k + retainers \$500–3,000/month. Suggested packages: **Starter \$500–900** (one workflow: form lead → AI enrichment → CRM → notification); **Growth \$1,500–3,000 + \$300–600/month** (3–5 workflows + RAG chatbot + monthly value report); **Voice agent \$2,500–5,000 + \$500–1,000/month**. Risks: it is a sales business, not passive income; clients churn when automation becomes "invisible" – send a monthly report of hours and money saved. Start after ~6 months of freelancing.

Micro-SaaS, extensions, templates, courses

Proof it works from Vietnam. Tony Dinh (TypingMind) launched 5 days after the ChatGPT API came out, made \$22k in the first week and ~\$130–160k per month by late 2025. Before that he sold Black Magic (\$128k) and Xnapper (\$150k). His biggest asset was not code – it was an English-speaking audience on X built by "building in public".

Channel	Economics
Chrome extensions	First sale usually after 3–6 months; side income \$500–2,000 MRR after 6–12 months; full-time \$5–15k MRR is rare.
Framer templates	Creator keeps 100% of marketplace sales; beginners \$500–2,000 per template; good templates \$200–3,000/month.
ThemeForest / Envato	Flat 50% author commission from July 2026 – channel got worse.
Gumroad	10% + \$0.50, merchant of record, payouts via PayPal.
App Store / Google Play	\$99/year / \$25 once; the store pays you, no Stripe needed.
Micro-SaaS	100 customers × \$100 = \$10k MRR, 70–90% margin – but the median is close to zero without distribution.

Getting paid without Stripe

Stripe is **not available** to Vietnam residents (not in its 46 countries) and neither is Wise. Use a "merchant of record": **Lemon Squeezy** (5% + \$0.50, Vietnam in payout list) or **Polar** (Vietnam supported), or Paddle. Stripe Atlas (\$500 + \$100/year + US accounting) only makes sense after ~\$10k MRR. Never fake your country in Stripe or Wise – accounts get frozen exactly when money arrives.

C1 Teaching AI and vibe coding in Vietnamese



TikTok has 76.1M adult users in Vietnam, YouTube 62.1M. Unica pays authors up to 90%; Udemy 37% on organic sales. Mass courses sell for ~199k–999k VND, cohorts/bootcamps 3–15M. The Vietnamese ticket is 5–10× lower than Western, so use content mainly as a **funnel**: free TikTok/YouTube → Zalo/Facebook group → cheap course → clients and consulting. What sells: "AI for business without code", "n8n for SMEs", "build an app without a programmer", "freelance with AI".

Getting paid and staying legal

Receiving foreign money

- **Payoneer** – works; withdraw to Vietcombank, BIDV, Techcombank, ACB, VPBank. Real loss ~2.5–4.5% on \$1,000.
- **PayPal** – works but more expensive (~3–4% FX spread + 60,000 VND withdrawal).
- **SWIFT to a USD account** – \$10–30 bank fees; the bank may ask for a contract or invoice; transfers from \$1,000 are reported to the State Bank.
- **Wise, Stripe** – not available to residents.

Taxes in 2026

- Lump-sum tax abolished; you declare real revenue.
- Individual business revenue **below 1 billion VND/year (~\$38k) – 0 PIT and 0 VAT** (Decree 141/2026, applies from 1 Jan 2026).
- Above it: services pay 2% on the part above the threshold.
- Upwork still withholds 2% PIT + 5% VAT; whether it can be refunded under the new threshold – **ask a tax adviser**.
- Registering as a household business (*hộ kinh doanh*) gives you a tax ID and looks professional to bigger clients.

How clients are really found in Vietnam

- 1 Show, don't tell.** Message the owner with a ready demo: "I made a draft website for your spa, here is the link." With AI the demo takes 30–60 minutes – this is your biggest advantage.
- 2 Zalo first, not email.** Small businesses barely read email; Zalo messages get answered faster. Use a warm, simple Vietnamese tone, voice and video messages, no jargon.
- 3 Go where the clients are, not the freelancers.** Seller groups ("Cộng đồng nhà bán hàng Shopee", "Hội bán hàng TikTok Shop"), spa owners' groups ("Hội chủ spa"), café owners, district property groups, Da Nang/Hoi An homestay groups. Clients ask there "who can build a site or a bot?"
- 4 Google Maps is a free lead list.** Businesses with no website or an old one; homestays on Agoda/Booking with no direct site; restaurants on Foody/ShopeeFood.
- 5 Partners who already see clients:** POS resellers (Sapo, KiotViet, iPOS, MISA), accountants of household businesses, photographers, SMM agencies – pay a referral fee.
- 6 Relationships and referrals (*giới thiệu*).** The first meeting is coffee, not a sale. Do the first 3–5 clients at a discount for reviews and case studies.
- 7 Payment terms that remove fear:** 50% upfront / 50% on delivery, or "0 VND to start, 300–500k per month".
- 8 Content:** TikTok/Reels "I built a spa website in 2 hours with AI" with before/after. Freelance marketplaces vLance.vn and Fastlance.vn as a backup.

What can go wrong — and the fix

Risk	Fact	What to do
Insecure AI code	Veracode: 45% of AI-generated code has a vulnerability. Lovable CVE-2025-48757: 170 of 1,645 apps (10.3%) had an open database. Escape.tech: 58% of 1,400 vibe-coded apps had a critical issue.	Checklist on every project: database row-level security, secrets in environment variables, rate limits, CSRF, security headers; limitation-of-liability clause in the contract.
Personal data law	PDPL No. 91/2025 + Decree 356/2025 in force from 1 Jan 2026. Fines up to 3 billion VND or 5% of revenue. Small firms get a 5-year grace period for some duties.	Explicit consent checkbox (never pre-ticked) and a privacy policy on every form and bot. Note: Supabase/Vercel store data abroad = cross-border transfer.
AI law	Law No. 134/2025 in force 1 Mar 2026; labelling of AI audio, images and video; transition until 1 Mar 2027.	Label AI-generated media for clients early; it's a selling point.
Price dumping	Templates at 1.5–2M, free builders (LadiPage), thousands of new vibe coders.	Specialise in one vertical, sell results and subscriptions, not pages.
Poor mass segment	81.5% of household businesses saw revenue fall in 2025.	Target businesses above 1 billion VND, e-commerce, dental, education, tourism.
Platform dependence	Zalo, TikTok and Shopee change APIs and prices (paid OA packages since 2025).	Keep client data in your own sheets/DB; charge a care plan that covers changes.

The first 90 days and the first year

Days 1–14

Pick one niche (e.g. spas in Da Nang or TikTok sellers). Build 3 demo projects for real local businesses without asking. Register a domain, set up Claude + Cloudflare + PayOS sandbox. Make a one-page portfolio.

Days 15–45

Send 10 demos a day via Zalo/Facebook. Close 3–5 first clients at a discount in exchange for reviews. Post every project on TikTok/Facebook. Open Upwork, Contra and Fiverr profiles with one narrow offer ("n8n + AI for [niche]").

Days 46–90

Turn one-off work into care plans (300–700k/month). Turn the best project into a template you can resell. Register as *hộ kinh doanh*; set up Payoneer.

Months 4–12

Raise prices; add a second product (Mini App or chatbot). Look for 1–2 white-label agency partners abroad. Build in public in English on X/LinkedIn. Turn repeated client requests into a micro-SaaS sold via Lemon Squeezy or Polar.

A conservative income model

Month 1–2

≈ 20M VND



4 landings × 3M + 1 site × 8M

Month 6

≈ 35–40M VND



15 subscriptions × 500k + 2–3 projects × 10M

Month 12 (local + foreign)

\$1,500–4,000



subscriptions + 1–2 foreign retainers or white-label

Junior dev salary

≈ 10M VND



ITviec median, 0–1 year

The month-12 figure is an extrapolation from the rate ranges above, not survey data.

Opportunity matrix

Path	Time to first money	Realistic after 12 months	Risk	Verdict
Local services (sites, Mini Apps, bots) in one niche	2–4 weeks	35–60M VND/month	Medium	★★★★★ start here
Freelance n8n / AI automation abroad	1–2 months	\$1,000–4,000/month	Medium	★★★★★ in parallel
Framer/Webflow sites abroad	1–2 months	\$800–3,000/month	Medium	★★★★
White-label for Western agencies	2–4 months	\$1,500–5,000/month	Dependence on 1–2 partners	★★★★
Own AI agency	3–6 months	\$2,000–10,000/month	High	★★★ after 6 months
Templates	2–4 months	\$200–3,000/month	Medium	★★★ side stream
Micro-SaaS / extensions	3–12 months	\$0–2,000 MRR	High	★★★ long-term bet
Courses in Vietnamese	3–6 months	\$300–2,000/month	Low ticket	★★ as a funnel

The one-line strategy. A one-off build is the entry ticket; the profit is in monthly subscriptions and in a vertical specialisation – "Mini App + bot for spas" or "tools for TikTok Shop sellers" – where one template is sold fifty times.

SOURCES

Main sources

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Limitations: there is no official share of household businesses with a website (25% refers to .vn domains among enterprises, end of 2023); no national count of English centres for 2025; how Upwork withholding interacts with the new threshold is unconfirmed; Envato and Polar fee changes come from secondary sources. This is research, not legal or tax advice.