

## **Vietnam Fintech Market Report and Forecast 2025-2034**

Market Report | 2025-06-06 | 133 pages | EMR Inc.

### **AVAILABLE LICENSES:**

- Single User License \$3599.00
- Five User License \$4249.00
- Corporate License \$5099.00

### **Report description:**

The Vietnam fintech market reached approximately USD 15.40 billion in 2024. The market is projected to grow at a CAGR of 17.8% between 2025 and 2034, reaching a value of around USD 67.27 billion by 2034.

#### Vietnam Fintech Market Growth

Vietnam is making significant strides in the fintech sector, solidifying its position as the second-largest player in the ASEAN fintech market. According to UOB, the number of fintech companies has quadrupled in recent years, increasing from 39 in 2015 to over 200 in 2022. This growth and evolution demonstrate the rapid development of the market.

In the past few years, there has been a significant improvement in internet accessibility in Vietnam, leading to a greater number of people having access to high-speed internet connections. In 2023, Vietnam boasted 77.93 million Internet users, representing 79.1% of the overall population. As a result, there has been a rise in the use of online financial services. Additionally, the increase in digital literacy is apparent as more individuals are becoming proficient in using digital tools and services. The Vietnamese government is actively implementing various projects to universalise digital literacy by 2025. This growing familiarity with technology is fostering the adoption of fintech solutions, consequently leading to the market expansion in Vietnam.

Moreover, Vietnam's government, along with multiple banking institutions, is implementing various measures to bolster the market within the nation. For instance, the State Bank of Vietnam is actively working on creating a Sandbox environment for FinTech startups to trial their innovative products. This initiative not only assists the government in understanding the risks linked to new business models but also aids in the formulation of regulations that encourage innovation.

#### Vietnam Fintech Industry Segmentation

"Vietnam Fintech Market Report and Forecast 2025-2034" offers a detailed analysis of the market based on the following segments:

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

## Market Breakup by Deployment Mode

- On-Premise
- Cloud

## Market Breakup by Technology

- Application Programming Interface (API)
- Artificial Intelligence
- Robotic Process Automation
- Blockchain
- Data Analytics
- Others

## Market Breakup by Application

- Trading
- Banking
- Insurance
- Taxation
- Others

## Market Breakup by Region

- Southeast
- Red River Delta
- Mekong River Delta
- South Central Coast
- Others

## Vietnam Fintech Market Share

Based on application, the market is segmented into trading, banking, insurance, taxation, and others. The banking sector is projected to grow at a CAGR of 20.3% between 2025 and 2034. Fintechs are providing banking institutions with advanced tools to boost their efficiency, such as chatbots for improved customer service, mobile applications for instant access to account information, and machine learning for enhanced fraud protection.

## Leading Companies in the Vietnam Fintech Market

Major players are focusing on the adoption and integration of advanced technologies to gain a competitive edge in the market.

- ONLINE MOBILE SERVICES JOINT STOCK COMPANY
- ZION Joint Stock Company
- Vietnam Payment Solutions Joint Stock Company (VNPAY)

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

- Moca Inc.
- PAYOO SERVICES
- Timo Digital Bank
- VIETTEL Group
- Smart Network Trading and Services Joint Stock Company
- Finhay Vietnam Joint Stock Company
- NEXTPAY DIGITAL CONVERSION GROUP JOINT STOCK COMPANY
- Others

[View Our Regional Reports](#)

[United States Fintech Market](#)

[Brazil Fintech Market](#)

[Fintech Market](#)

[France Fintech Market](#)

[Germany Fintech Market](#)

[United Kingdom Fintech Market](#)

[China Fintech Market](#)

[Australia Fintech Market](#)

[Saudi Arabia Fintech Market](#)

[Vietnam Fintech Market](#) [Report Snapshots](#)

[Vietnam Fintech](#) [Market Size](#)

[Vietnam Fintech Market Growth](#)

[Vietnam Fintech](#) [Market Share](#)

[Vietnam Fintech](#) [Companies](#)

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

## **Table of Contents:**

- 1 Executive Summary
  - 1.1 Market Size 2024-2025
  - 1.2 Market Growth 2025(F)-2034(F)
  - 1.3 Key Demand Drivers
  - 1.4 Key Players and Competitive Structure
  - 1.5 Industry Best Practices
  - 1.6 Recent Trends and Developments
  - 1.7 Industry Outlook
- 2 Market Overview and Stakeholder Insights
  - 2.1 Market Trends
  - 2.2 Key Verticals
  - 2.3 Key Regions
  - 2.4 Supplier Power
  - 2.5 Buyer Power
  - 2.6 Key Market Opportunities and Risks
  - 2.7 Key Initiatives by Stakeholders
- 3 Economic Summary
  - 3.1 GDP Outlook
  - 3.2 GDP Per Capita Growth
  - 3.3 Inflation Trends
  - 3.4 Democracy Index
  - 3.5 Gross Public Debt Ratios
  - 3.6 Balance of Payment (BoP) Position
  - 3.7 Population Outlook
  - 3.8 Urbanisation Trends
- 4 Country Risk Profiles
  - 4.1 Country Risk
  - 4.2 Business Climate
- 5 Asia Pacific Fintech Market Overview
  - 5.1 Key Industry Highlights
  - 5.2 Asia Pacific Fintech Historical Market (2018-2024)
  - 5.3 Asia Pacific Fintech Market Forecast (2025-2034)
- 6 Vietnam Fintech Market Analysis
  - 6.1 Key Industry Highlights
  - 6.2 Vietnam Fintech Historical Market (2018-2024)
  - 6.3 Vietnam Fintech Market Forecast (2025-2034)
- 7 Vietnam Fintech Market by Deployment Mode
  - 7.1 On-Premise
    - 7.1.1 Historical Trend (2018-2024)
    - 7.1.2 Forecast Trend (2025-2034)
  - 7.2 Cloud
    - 7.2.1 Historical Trend (2018-2024)
    - 7.2.2 Forecast Trend (2025-2034)
- 8 Vietnam Fintech Market by Technology
  - 8.1 Application Programming Interface (API)
    - 8.1.1 Historical Trend (2018-2024)

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

- 8.1.2 Forecast Trend (2025-2034)
- 8.2 Artificial Intelligence
  - 8.2.1 Historical Trend (2018-2024)
  - 8.2.2 Forecast Trend (2025-2034)
- 8.3 Robotic Process Automation
  - 8.3.1 Historical Trend (2018-2024)
  - 8.3.2 Forecast Trend (2025-2034)
- 8.4 Blockchain
  - 8.4.1 Historical Trend (2018-2024)
  - 8.4.2 Forecast Trend (2025-2034)
- 8.5 Data Analytics
  - 8.5.1 Historical Trend (2018-2024)
  - 8.5.2 Forecast Trend (2025-2034)
- 8.6 Others
- 9 Vietnam Fintech Market by Application
  - 9.1 Trading
    - 9.1.1 Historical Trend (2018-2024)
    - 9.1.2 Forecast Trend (2025-2034)
  - 9.2 Banking
    - 9.2.1 Historical Trend (2018-2024)
    - 9.2.2 Forecast Trend (2025-2034)
  - 9.3 Insurance
    - 9.3.1 Historical Trend (2018-2024)
    - 9.3.2 Forecast Trend (2025-2034)
  - 9.4 Taxation
    - 9.4.1 Historical Trend (2018-2024)
    - 9.4.2 Forecast Trend (2025-2034)
  - 9.5 Others
- 10 Vietnam Fintech Market by Region
  - 10.1 Southeast
    - 10.1.1 Historical Trend (2018-2024)
    - 10.1.2 Forecast Trend (2025-2034)
  - 10.2 Red River Delta
    - 10.2.1 Historical Trend (2018-2024)
    - 10.2.2 Forecast Trend (2025-2034)
  - 10.3 Mekong River Delta
    - 10.3.1 Historical Trend (2018-2024)
    - 10.3.2 Forecast Trend (2025-2034)
  - 10.4 South Central Coast
    - 10.4.1 Historical Trend (2018-2024)
    - 10.4.2 Forecast Trend (2025-2034)
  - 10.5 Others
- 11 Market Dynamics
  - 11.1 SWOT Analysis
    - 11.1.1 Strengths
    - 11.1.2 Weaknesses
    - 11.1.3 Opportunities

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

[www.scotts-international.com](http://www.scotts-international.com)

- 11.1.4 Threats
- 11.2 Porter's Five Forces Analysis
  - 11.2.1 Supplier's Power
  - 11.2.2 Buyer's Power
  - 11.2.3 Threat of New Entrants
  - 11.2.4 Degree of Rivalry
  - 11.2.5 Threat of Substitutes
- 11.3 Key Indicators of Demand
- 11.4 Key Indicators of Price
- 12 Competitive Landscape
  - 12.1 Supplier Selection
  - 12.2 Key Global Players
  - 12.3 Key Regional Players
  - 12.4 Key Player Strategies
  - 12.5 Company Profiles
    - 12.5.1 ONLINE MOBILE SERVICES JOINT STOCK COMPANY
      - 12.5.1.1 Company Overview
      - 12.5.1.2 Product Portfolio
      - 12.5.1.3 Demographic Reach and Achievements
      - 12.5.1.4 Certifications
    - 12.5.2 ZION Joint Stock Company
      - 12.5.2.1 Company Overview
      - 12.5.2.2 Product Portfolio
      - 12.5.2.3 Demographic Reach and Achievements
      - 12.5.2.4 Certifications
    - 12.5.3 Vietnam Payment Solutions Joint Stock Company (VNPAY)
      - 12.5.3.1 Company Overview
      - 12.5.3.2 Product Portfolio
      - 12.5.3.3 Demographic Reach and Achievements
      - 12.5.3.4 Certifications
    - 12.5.4 Moca Inc.
      - 12.5.4.1 Company Overview
      - 12.5.4.2 Product Portfolio
      - 12.5.4.3 Demographic Reach and Achievements
      - 12.5.4.4 Certifications
    - 12.5.5 PAYOO SERVICES
      - 12.5.5.1 Company Overview
      - 12.5.5.2 Product Portfolio
      - 12.5.5.3 Demographic Reach and Achievements
      - 12.5.5.4 Certifications
    - 12.5.6 Timo Digital Bank
      - 12.5.6.1 Company Overview
      - 12.5.6.2 Product Portfolio
      - 12.5.6.3 Demographic Reach and Achievements
      - 12.5.6.4 Certifications
    - 12.5.7 VIETTEL Group
      - 12.5.7.1 Company Overview

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

- 12.5.7.2 Product Portfolio
- 12.5.7.3 Demographic Reach and Achievements
- 12.5.7.4 Certifications
- 12.5.8 Smart Network Trading and Services Joint Stock Company
- 12.5.8.1 Company Overview
- 12.5.8.2 Product Portfolio
- 12.5.8.3 Demographic Reach and Achievements
- 12.5.8.4 Certifications
- 12.5.9 Finhay Vietnam Joint Stock Company
- 12.5.9.1 Company Overview
- 12.5.9.2 Product Portfolio
- 12.5.9.3 Demographic Reach and Achievements
- 12.5.9.4 Certifications
- 12.5.10 NEXTPAY DIGITAL CONVERSION GROUP JOINT STOCK COMPANY
- 12.5.10.1 Company Overview
- 12.5.10.2 Product Portfolio
- 12.5.10.3 Demographic Reach and Achievements
- 12.5.10.4 Certifications
- 12.5.11 Others

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

**Vietnam Fintech Market Report and Forecast 2025-2034**

Market Report | 2025-06-06 | 133 pages | EMR Inc.

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scott's-international.com

**ORDER FORM:**

Select license	License	Price
	Single User License	\$3599.00
	Five User License	\$4249.00
	Corporate License	\$5099.00
		VAT
		Total

\*Please circle the relevant license option. For any questions please contact support@scott's-international.com or 0048 603 394 346.

\*\* VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-03-03"/>
		Signature	<input type="text"/>

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scott's-international.com

www.scott's-international.com