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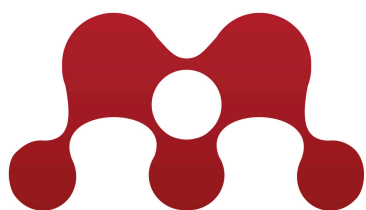
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Vietnam Entrepreneurship Digital Transformation: a Lesson Learn from MSMEs in Hanoi and Ho Chi Minh City

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ABSTRACT

Increasing people's welfare and leaps at all levels of national progress are important goals in developing MSMEs in Hanoi and Ho Chi Minh City, Vietnam. Through comprehensive training programs carried out by the country, Vietnam's MSMEs are developing rapidly. With an understanding of digital technology and effective-efficient business practices. In the operational realm, product and service quality, expanding market reach through online platforms. The adoption of digital technology and entrepreneurship training also opens up new opportunities for Vietnamese MSMEs to collaborate with other business actors, both at home and abroad, through G to G to B to B. Thus, MSMEs in the two cities in Vietnam become more competitive, and contribute to increasingly sustainable inclusive economic growth. This research tries to explore the relationship between the adoption of digital technology and entrepreneurship training with the financial literacy and business management abilities of MSMEs from Vietnam, as well as their impact on the welfare of the people in these two cities, for adoption by Indonesia.

Keywords: Digital Transformation, Hanoi, Ho Chi Minh City, Vietnam, MSMEs Industrial Training Program

INTRODUCTION

Vietnam's rapid economic growth, especially in major cities such as Hanoi and Ho Chi Minh City, plays an important role in the overall Southeast Asian economy. These two cities are centers of economic activity, not only for large industry but also for the MSME sector. MSMEs in Vietnam are not only a source of innovation and entrepreneurship, but also make a significant contribution to Gross Domestic Product (GDP) and job creation. Even though Vietnam has a communist-based government system, its approach to the economy has undergone a transformation to become more capitalistic. This is reflected in policies that encourage foreign investment, infrastructure development and private sector growth, including MSMEs. Vietnam continues to strive to pursue economic progress as has been done by its neighboring country, mainland China.

However, in the realm of diplomacy, the Indonesian Ambassador for Vietnam mentioned that Vietnam is known as a country that tends to be safe and accurate. They have strong relationships with various countries in the Southeast Asia region and around the world, and are involved in various international organizations. With strong economic growth and the focus placed on developing MSMEs, Vietnam has great potential to continue to be a regional leader in the Southeast

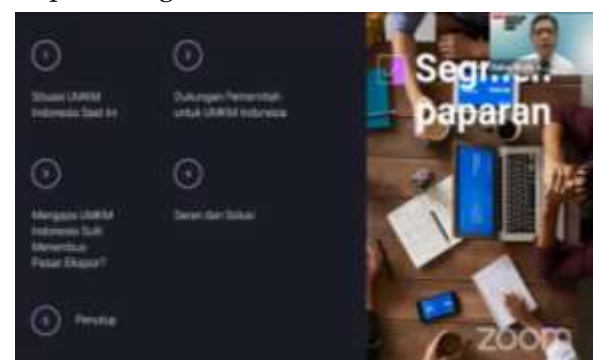
Asian economy. With the right support from the government and economic actors, MSMEs can continue to be the main pillar in creating jobs, improving people's welfare, and driving sustainable economic growth in Vietnam (Abdi, D, 2021). As well as Haque, M.G. (2019) and Sastrodiharjo, I et al., (2021) mentioned that Vietnam's economic and social context, which is heavily influenced by rapid growth and urbanization, has created a conducive environment for the development of MSMEs.



As well as mentioned by Nguyen Thi Thu Huong and Truong Quang Hoan (2023), that the integration of digital technology indeed marks a significant shift in the landscape for MSMEs in Vietnam. By leveraging digital tools and platforms, these businesses can optimize their operations, extend their market reach, and streamline their workflows. The government's proactive measures, such as improving internet infrastructure and promoting 5G accessibility, serve as crucial enablers for this transition, laying down the groundwork for a robust digital economy. Moreover, the digitization of government services not only enhances efficiency and transparency but also fosters better collaboration between businesses and regulatory authorities. This collective endeavor

underscores Vietnam's dedication to embracing the opportunities presented by the digital era, paving the way for sustainable economic growth and development. It has created opportunities for Vietnamese MSMEs to adopt new technologies, expand their market reach and improve operational efficiency.

Those mentioned above are in line with the explanation from the Vietnamese Ambassador to Indonesia which was specifically presented at the Zoominar event with STIE Indonesia Banking School in 2021, with the theme of learning from Vietnam, and in relation to increasing the competitiveness of MSMEs entrepreneurship in penetrating regional and global markets (Abdi, D, 2021). As he mentioned that the rise of Small and Medium Enterprises (MSMEs) in Indonesia which reflects a dynamic shift in the business landscape, particularly amid competition from both local and international players. This also happened in Vietnam, with similar situations and conditions. MSMEs have demonstrated resilience and adaptability, notably evidenced during the 1998 Indonesian economic crisis. Where that crisis served as a catalyst for the Indonesian government to prioritize MSMEs development as a means to weather economic downturns. Due to its significant contributions to job creation and GDP growth. By supporting the growth and sustainability of MSMEs, the government not only fosters economic stability but also promotes inclusive growth, empowering smaller businesses to thrive alongside larger corporations. The development of MSMEs



is essential not only for economic resilience but also for fostering innovation, entrepreneurship, and social mobility.

Furthermore, learning from Vietnam, where increasing internet and smartphone penetration is creating new opportunities for MSMEs to access wider markets. Including, financial literacy and entrepreneurship play a crucial role in preparing Vietnamese MSMEs to face rapidly changing market dynamics. Wrapped in the ability to innovate and adapt to new technology is the key to the sustainability of MSMEs. As Uoc , T.M (2023) and Van,

T.H.T (2023) mentioned that The government's initiatives to support digital transformation in Vietnam demonstrate a commitment to the growth of the digital economy and offer a strong foundation for MSMEs to leverage digital technologies in their operations.

The combination of strong financial literacy, bold entrepreneurship and the use of digital technology is the foundation for Vietnamese MSMEs in the two cities of Hanoi and Ho Chi Minh City to develop in the modern era. This is supported by opinion Athar *et al.*, (2023), that through effective training, MSMEs can improve their understanding of financial management and the use of digital technology for business operations. And further, that education and training programs, as explained by play an important role in equipping MSMEs owners with the knowledge and skills necessary to succeed in the digital economy (Ifebri, Nolasary, and Wulanda, 2020), Correspondingly, entrepreneurial skills, including the ability to recognize and exploit new opportunities, adapt to market changes, and build a solid customer network, are key to fully exploiting the potential of the digital economy Lubis, P. K. D. (2018). Even through proper education and training, as described by Rianto *et al.*, (2020) and Meedach, T and S. Lekcharoen (2023), MSMEs can strengthen their position in local and global markets, take advantage of digital trends, and meet changing consumer needs.

In facing the challenges of globalization and digitalization, MSMEs in Vietnam, especially in Hanoi and Ho Chi Minh City, need to adapt their business strategies to maintain competitiveness. The development of digital technologies, such as e-commerce and cashless payments, has revolutionized the way MSMEs in Vietnam interact with consumers and manage their business operations. However, there are still barriers to overcome, including limited access to financial resources and a lack of knowledge about financial management and digital marketing strategies. Targeted training and mentoring, as suggested by Rianto *et al.*, (2020), can help overcome these barriers by giving SMEs access to the knowledge and tools necessary to thrive in an increasingly digital economy.

It is generally said that a multi-faceted approach to the education and training of MSMEs in the two cities of Hanoi and Ho Chi Minh City is essential to take advantage of the opportunities offered by the digital economy. By focusing on developing financial literacy, entrepreneurship and digital skills, MSMEs can be empowered to achieve sustainable growth and contribute further to Vietnam's overall economic dynamics.

The next step for MSMEs in Hanoi and Ho Chi Minh City is to integrate digital technology into every aspect of their business operations, from marketing and sales to supply chain management and customer service. By doing this, they can not only increase internal efficiency but also improve customer experience, which is important for building loyalty and expanding the customer base in a competitive economy. Social media and e-commerce platforms offer unique channels for MSMEs to connect with a wider audience and market their products or services at relatively low costs. As explained by Meedach and Lekcharoen (2023), developing digital competencies for entrepreneurs is key to exploiting the full potential of these digital platforms. Strengthening these skills through training focused on digital



content creation, digital marketing strategies and analytics can help MSMEs in designing effective campaigns and measuring their performance in real-time. However, digital transformation also requires MSMEs to overcome cyber-security and data privacy challenges. As shown in research on entrepreneurship education in Vietnamese universities, there is an urgent need to involve legal and human rights aspects in entrepreneurship development to ensure that MSMEs can operate their



businesses not only efficiently but also responsibly. Additionally, partnerships between the public and private sectors can strengthen the supporting ecosystem for MSMEs, facilitating access to funding, mentorship and networks. This kind of collaboration can also accelerate the spread of new technologies and best practices among MSMEs, while strengthening their resilience to market changes and economic crises.

Overall, the growth and progress of MSMEs in Hanoi and Ho Chi Minh City requires a holistic approach that involves strengthening capacity in various areas, including financial literacy, entrepreneurship and digital competence. Through continued investment in education and training, as well as the formation of strategic partnerships, MSMEs can take major steps towards maximizing their potential in the growing digital economy. This, in turn, will contribute to inclusive and sustainable economic growth in Vietnam, while strengthening its position as a key player on the global stage.

METHODS

The methodology used in this community outreach involves a comprehensive training and data collection approach, designed to assess the impact of digital transformation, financial literacy and entrepreneurship on the performance of MSMEs in Hanoi City and Ho Chi Minh City. This approach combines lecture, training and demonstration methods, as well as analysis of data obtained from observations, interviews and training sessions. Description of Training Approach, through:

1. **Lecture Method:** The lecture was held to provide theoretical understanding to participants about the concept of digital transformation, the importance of financial literacy, and the basics of entrepreneurship. It aims to build a foundation of knowledge that will make it easier to understand advanced concepts. Audiences who came from within the Indonesia Banking School and the MSMEs business community were given an overview of the latest trends in the digital economy and how these can be utilized to improve their business performance; (Rianto *et al.*, 2020);
2. **Training Methods:** Practical training is provided to equip MSMEs with the skills and tools necessary to apply the principles they have learned during the lecture sessions. This includes training on the use of e-commerce platforms, digital payment systems, as well as effective financial management and accounting. Practical demonstrations and simulations are used to strengthen this understanding (Rimadiaz, S, 2023);
3. **Demonstration:** Specific demonstrations on technology applications and financial management tools are conducted to show the practical application of the concepts taught. This provides an opportunity for MSMEs to see firsthand how technology can be integrated into their daily operations to increase efficiency and productivity (Wibowo and Rimadiaz, S, 2023).

DATA COLLECTION AND ANALYSIS

Data was collected through a series of observations, in-depth interviews, and feedback from training sessions carried out. Observations were carried out to assess the current practices adopted by MSMEs in Indonesia in their daily operations and how digital technology is used in this process, by comparing them with those implemented in the two cities of Hanoi and Ho Chi Minh City, Vietnam. In-depth interviews have been conducted several years ago, even with the Indonesian Ambassador to Vietnam before now, including with original Vietnamese MSMEs owners in Vietnam, migrant MSMEs in Vietnam (several people are from Indonesia) to provide an initial guide in understanding the experience, challenges, and their perceptions of digital transformation, financial literacy, and entrepreneurship in Vietnam.



Interview questions were designed to dig deeper into their business strategy, use of digital technology, and financial management, which was then used as a basis for discussion in the training class. Feedback from training sessions conducted at the Indonesia Banking School, was collected to evaluate the effectiveness of the training approach used and determine areas requiring improvement. Then, participants were asked to share their learning experiences, practical applications of the knowledge gained, and how the training has influenced their business perspectives or operations.

Then, data analysis was carried out using a qualitative approach to identify general themes, patterns and insights that emerged from the data. This helps in understanding how digital transformation, financial literacy, and entrepreneurship can be effectively implemented by MSMEs in the cities of Hanoi and Ho Chi Minh City to improve the performance and sustainability of Indonesian MSMEs owners.



RESULTS

Digital transformation has become an important catalyst in driving the growth and performance of MSMEs throughout the world, including in the cities of Hanoi and Ho Chi Minh, Vietnam, and is also seen 'throbbing rapidly' in Indonesia. A study by Uoc, T.M (2023) and Van, T.H.T (2023), shows that the Vietnamese government has recognized the potential of the digital economy and is working to support MSMEs through improving digital infrastructure and digitalization initiatives. This research emphasizes the importance of adopting digital technology not only to expand markets but also to improve operational efficiency, which ultimately contributes to improved business performance.

In the context of financial literacy and entrepreneurship, Rimadias, S, *et al.*, (2023) and Athar *et al.*, (2023) the importance of training and mentoring in increasing interest in entrepreneurship. They found that a better understanding of finance and accounting allows MSMEs to make more informed business decisions, which is an important factor in the long-term success of MSMEs. This emphasizes that financial literacy is not just about understanding numbers but also about applying them to strategic planning and managing risk.

Next, a study by Ifebri, Nolasary, dan Wulanda (2020) underlines the importance of entrepreneurship in developing a business. This study shows that the entrepreneurial spirit, strengthened through training and skills development, plays a key role in exploiting market opportunities and facing challenges. This shows that the ability to innovate and adapt to market changes is key to taking full advantage of the opportunities offered by the digital economy.

As for best practices and innovations in entrepreneurship training and financial management, Rianto *et al.*, (2020) emphasizes the importance of tailored training to meet the specific needs of MSMEs. They suggest that training should cover aspects of digital technology, financial management and digital marketing strategies to equip MSMEs with the skills necessary to thrive in the modern business environment.

On the other hand, Haque, *et al.*, (2023) discussing with examples how to develop digital competencies for entrepreneurs in the white elephant country of Thailand as fellow ASEAN countries, as a valuable example for MSMEs in Vietnam. They identify key competencies such as digital awareness, strategic analysis of data, and digital communication skills as critical factors for success in the digital economy.

In conclusion, the literature shows that digital transformation, financial literacy, and entrepreneurship are important factors that interact to support the performance and success of SMEs. By focusing on developing these skills through tailored education and training, MSMEs can better utilize digital technology, manage their finances more effectively, and navigate market complexities more successfully. The following are the results of analysis and training on MSMEs in Hanoi and Ho Chi Minh City, as presented in the Indonesia Banking School class.

Digital Effectiveness of Entrepreneurship Training and Digital Transformation

Entrepreneurship and digital transformation training held in the two cities of Hanoi and Ho Chi Minh showed significant improvements in the financial literacy and business management abilities of traders. The training program, which includes lecture methods, practical training and demonstrations, has succeeded in providing a better understanding of how to integrate digital technology in their daily operations and business strategies. Study by Rimadias, S, *et al.*, (2023), Athar *et al.*, (2023) and Ifebri, Nolasary, Wulanda (2020) supports these findings, showing that a comprehensive training approach can improve entrepreneurial skills and financial literacy, both of which are crucial for business success in the digital economy.

Identify Obstacles and Challenges

Despite progress, the training also revealed several barriers and challenges in the adoption of digital business practices and effective financial management. Some of the main barriers include limited access to the latest technology, lack of understanding of cyber-security, and difficulty in adapting traditional business practices to digital models. This challenge reflects findings by Uoc, T.M. (2023) and Van, T.H.T. (2023) that who emphasized the need for better digital infrastructure and technology education to accelerate the digital transformation of MSMEs, as issues need to be concerned.

Strategy and Recommendations

To overcome these obstacles, several strategies and recommendations can be implemented:

- ✓ **Digital Infrastructure Development:** The Vietnamese government can play a key role in increasing access to high-speed internet and the latest technology for MSMEs. This includes investments in broadband and mobile infrastructure, as well as incentives for the adoption of new technologies;
- ✓ **Customized Training Program:** Training should be more targeted to meet the specific needs of MSMEs, with a focus on practical aspects of financial management and digital marketing. This training should include sessions on cybersecurity and data protection to increase trust in digital transactions (Meedach and Lekcharoen, 2023);
- ✓ **Government Support:** Apart from infrastructure, the government can provide support through subsidies or tax incentives for SMSMEs that invest in digital technology. This policy could be complemented by the creation of innovation centers that offer access to the latest equipment and resources, as well as space for collaboration and learning between MSMEs.

Overall, integration of entrepreneurship training and digital transformation offers great potential to improve the performance of MSMEs in Hanoi and Ho Chi Minh City. By overcoming obstacles and implementing the right strategies, MSMEs can take advantage of the opportunities offered by the digital economy, generating sustainable business growth and increasing their contribution to Vietnam's economy as a whole.

CONCLUSION

Key findings from entrepreneurship training and digital transformation initiatives in Hanoi and Ho Chi Minh City show that the adoption of digital technology and improving financial literacy and business management capabilities can significantly improve the performance of MSMEs in Vietnam. Training that includes lecture methods, practical training and demonstrations has been effective in equipping traders with the skills and knowledge necessary to utilize digital technology in their daily operations. These findings support the broader narrative that digital transformation and entrepreneurship are key drivers of economic growth and business sustainability in an increasingly digital economy.

Based on these results and discussions, several suggestions for related stakeholders can be outlined as follows:

For Government: Focus on improving digital infrastructure and technology accessibility is crucial. The government must continue to invest in broadband and mobile infrastructure, while also providing incentives for MSMEs to adopt digital technologies. In addition, the government can strengthen policies and regulations that support the digital economy, including data protection and cyber-security, to build trust in digital transactions;

For Educational Institutions: Educational institutions must expand and adapt entrepreneurship training programs to cover aspects of digital transformation in greater depth. This includes developing a curriculum focused on digital business strategy, digital financial management, and digital marketing. Educational institutions can also collaborate with the technology industry to update training materials regularly according to the latest developments;

For the Business Community: The business community must encourage collaboration and mutual learning among MSMEs. This can be achieved through establishing business networks or forums where MSMEs can share experiences, successful strategies and challenges in digital adoption. The business community can also play a role in providing mentorship and support to MSMEs that are still in the early stages of their digital transformation.

Overall, synergy between the government, educational institutions and the business community is key to facilitating the digital transformation of MSMEs in Hanoi and Ho Chi Minh City. By supporting MSMEs through education, training and conducive policies, Vietnam can strengthen its MSMEs sector, encourage innovation and ensure inclusive and sustainable economic growth. All of the things mentioned above have been well adopted in Indonesia, so it is hoped that in 2024 the results will be more visible and appear to be for the benefit of all of our nation's children without exception.

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