

Insights from PwC's Global Compliance Survey 2025

# Moving faster:

How business leaders in Viet Nam can reinvent compliance to speed up





# Introduction

## Winning through compliance innovation

Global regulation brings complexity and costs for businesses in Viet Nam, creating both challenges and opportunities. While some companies adapt by becoming 'compliance pioneers'—enhancing processes, technology, and talent to mitigate risks and manage costs—others struggle, losing focus and confidence in achieving strategic goals.

By reinventing compliance, Vietnamese businesses can navigate complexities effectively, build trust, and strategically manage risks. This innovative approach enables faster growth and competitiveness. Embracing advanced compliance strategies allows companies to transform regulatory demands into opportunities, strengthening their market position and resilience, thus empowering them to thrive amid regulatory challenges.



### PwC's Global Compliance Survey 2025

PwC conducted a survey of executives to obtain their perspectives on compliance practices, challenges, and ways they are evolving to remain fit for the future. Our survey represents feedback from:

- 1,802 executives in the first, second and third line, including business leaders (38%), Chief Compliance Officers (25%), Chief Risk Officers (14%), Chief Audit Executives (9%), and General Counsel/Heads of Legal (5%)
- 63 territories, covering Europe (29%), North America (26%), Asia Pacific (22%), Latin America (15%), Middle East (6%) and Africa (2%)
- A broad mix of industry sectors, including financial services (29%), industrial products and services (20%), technology, media and telecommunications (14%), consumer markets (14%), and health industries (10%)
- Companies operating domestically and internationally. 54% have annual revenues greater than \$1 billion



### The new strategic value of Compliance

# 71%

expect to undertake digital transformation initiatives over the next three years that require the support of Compliance.

# 41%

need support related to new business models.

PwC Global Compliance Survey 2025



# Winning through compliance innovation

Navigating Viet Nam's evolving compliance landscape requires agility and innovation. Businesses must move swiftly to identify emerging risks, leverage reliable data, and integrate new technologies into their compliance frameworks.

Going too slow may leave companies lagging behind; moving too fast without the right infrastructure risks overlooking crucial gaps. With significant regulatory changes and shifting stakeholder expectations, traditional methods relying on increased manpower and controls are unsustainable.

‘Compliance by design’—integrating technology, talent, and strategic vision—enables organisations to anticipate threats and foster resilience. By embedding these elements into their core operations, companies can confidently navigate compliance challenges, maintain trust, and stay ahead of market disruptions.”



**Xavier Potier**

Partner  
Risk Services Leader  
PwC Vietnam







# Executive summary

1

## The Complex Compliance Ecosystem

- ❑ The compliance ecosystem is more complex and connected than ever before.
- ❑ It is driven by transformation, cross-industry reinvention and new business models.
- ❑ The common denominator is the **focus on technology risks**, particularly cyber security and data privacy and protection – a top priority for 51% of respondents.

2

## Evolving Compliance for Growth

- ❑ A majority of respondents (77%) stated that their company had been negatively impacted to some or a great extent by compliance complexity across several areas that drive growth.
- ❑ This creates an imperative for companies to evolve compliance to **alleviate the commercial impact and unlock its potential for ‘value creation’**.

3

## Connected Compliance Empowers

- ❑ Companies have to tailor compliance models that are right for them.
- ❑ A **‘connected compliance’ is important for better decision-making, transparency and culture**.
- ❑ 59% of respondents cited greater confidence in compliance decision-making because of better coordination.

4

## Accelerated Tech-Driven Compliance

- ❑ Compliance technology is already helping companies **move faster, navigate complexity, and avoid hazards**.
- ❑ This includes better visibility of risks and risk management activities (64%), faster identification and proactive response to compliance issues (53%), higher quality/more insightful reporting (48%), and increased productivity and cost savings (43%).

5

## Compliance Leadership Push

- ❑ There is a sense of urgency and an opportunity to **accelerate transformation and pioneer new compliance approaches**.
- ❑ Only 7% of respondents currently consider themselves to be leading in compliance, yet 38% aim to be leading within three years.



# Insight #1: The complex compliance ecosystem

- ❑ **Rapid Regulatory Changes:** New regulations are swiftly impacting products, governance, sustainability, and data management, creating a complex risk environment.
- ❑ **Technology as a Compliance Priority:** Cybersecurity and data protection are top concerns (more than 50%), with gaps in compliance. Chief Information Security Officers (CISOs) express uncertainty about capabilities in AI, resilience, and infrastructure ([PwC’s 2025 Global Digital Trust Insights Survey](#)).
- ❑ **Governance and Integrity Focus:** Increased emphasis on Corporate governance (40%), Anti-Bribery/Anti-Corruption (ABAC), Anti-Money Laundering (AML), and fraud risks (38%) due to evolving corporate conduct standards. More accountability via anti-corruption measures noted in [PwC’s Global Economic Crime Survey 2024](#).
- ❑ **Expanding Compliance Responsibilities:** Nearly 90% of survey participants report growing compliance obligations over the past three years due to regulatory complexity.

## Actions to stay ahead

### Compliance leaders

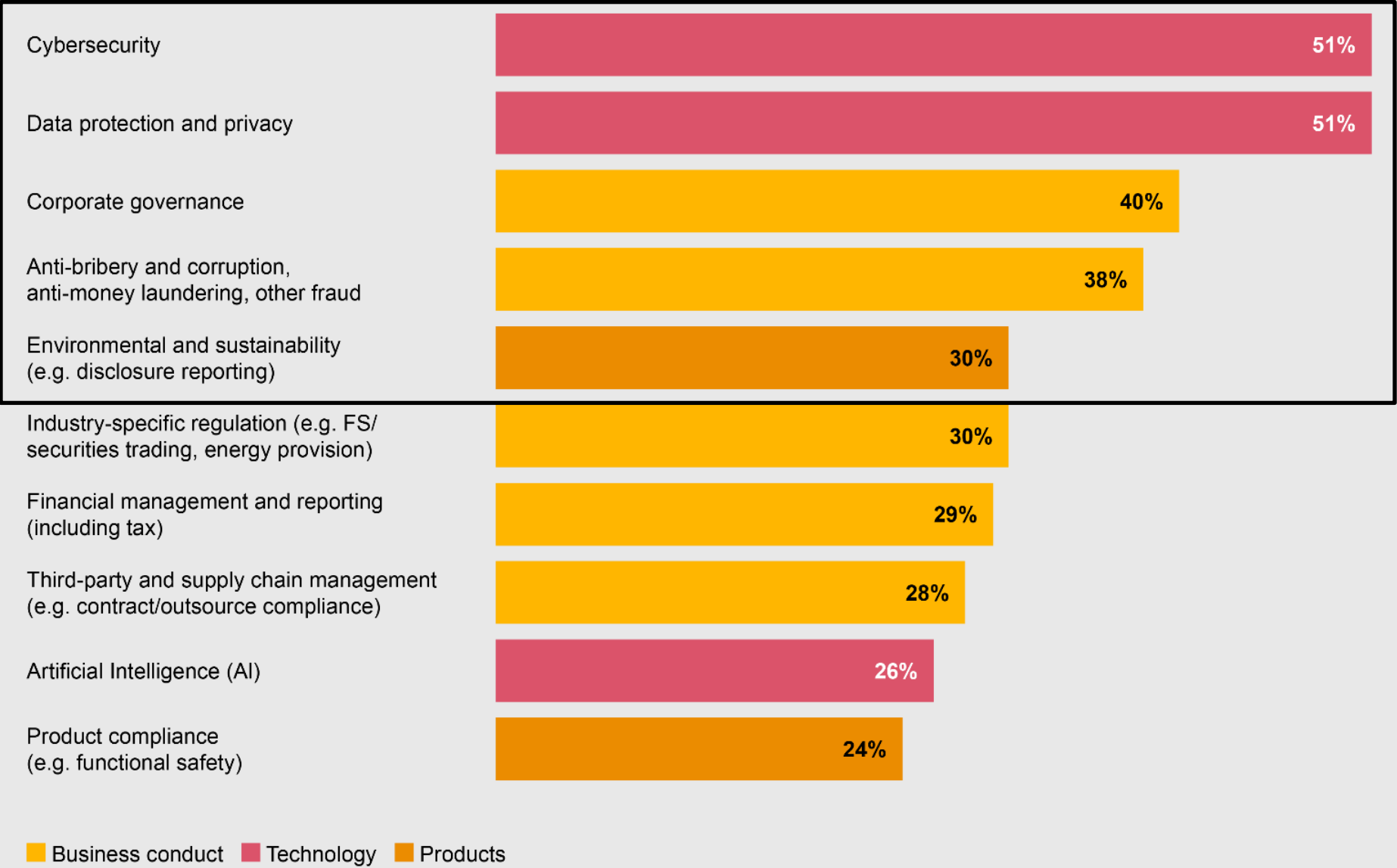
- Map the various compliance activities across the company to help visualise and build connections (the ‘compliance ecosystem’)
- Look at compliance trends in other industries and consider potential intersect points or opportunities to learn and adopt practices

### Board and business leaders

- Review your Enterprise Risk Management (ERM) framework to check that the latest compliance risks are addressed
- Establish a forum for leadership to discuss compliance risks, trends, and impact on business strategy (and vice versa)

## Key priorities ranked within top 5

**Q:** Which of the following areas of compliance have been identified as key priorities for your organisation?  
**Base:** All Respondents (1,802). Showing top 10 only.





## Insight #2: The commercial puzzle

- ❑ **Rising Compliance Complexity:** 85% of respondents note that compliance requirements have grown more complex in the past three years, with significant impact across industries. Indeed, 64% of CEOs in [PwC's 27th Global CEO Survey](#) identify the regulatory environment as a key obstacle to corporate reinvention and value delivery.
- ❑ **Industries Most Affected:** The complexity is most pronounced in financial services (90%), industrials and services (86%), consumer markets (83%), health industries (84%), and technology, media, and telecommunications (81%).
- ❑ **Global Compliance Challenges:** Managing compliance across jurisdictions complicates global operations, noted by half of the respondents.
- ❑ **Implementation and Monitoring Struggles:** Companies with centralised compliance functions face challenges in consistently implementing and monitoring compliance standards.
- ❑ **Growth Impediments and Need for Change:** Regulatory complexity is negatively impacting growth in multiple areas for 77% of respondents, driving the need to explore new compliance approaches to better manage risks, costs, and emerging challenges.



# 85%

feel that compliance requirements have become more complex in the last three years.

PwC Global Compliance Survey 2025

### Actions to stay ahead

#### Compliance leaders

- Revisit longstanding compliance processes to explore opportunities to optimise them
- Consider whether compliance objectives and performance metrics balance value protection (risk mitigation) and value creation (growth and cost control)

#### Board and business leaders

- Work with Compliance teams to measure the impact of increasing compliance requirements on the business – and develop a plan to alleviate this, where possible
- Scope compliance activities into broader business optimisation/simplification initiatives (e.g. data transformation, workforce changes)



# Insight #3: Compliance model reinvention

## Evolving Compliance Approaches

Companies are implementing approaches from incremental improvements to comprehensive transformations in their compliance strategies.

- ❑ **Centralised Coordination:** Enhanced coordination across the first, second, and third lines of defence is boosting confidence in compliance decision-making for 59% of companies.
- ❑ **Embracing Technology:** Organisations are leveraging new technologies, including AI, to automate compliance tasks and glean valuable insights.
- ❑ **Data Utilisation:** By consolidating and using data differently, companies are better identifying and managing compliance risks, which supports more informed decision-making.
- ❑ **Early Compliance Integration:** Embedding compliance mechanisms early in product development and strategic initiatives speeds up market delivery and helps address issues sooner. Compliance teams act as advisors, aiding in risk identification and issue avoidance, especially in R&D-intensive sectors. This shift includes evolving the compliance talent model to incorporate new capabilities and specialist skills.

## Embedding a Culture of Compliance and Technology Integration

- ❑ **Redefining Organisational Structures:** Companies are breaking down traditional barriers to instil a culture of compliance, especially in sectors like financial services.
- ❑ **Technological Integration:** The complexity and sheer volume of compliance tasks have made manual management impractical, leading to the increased integration of technology into compliance processes. In fact, over 70% of investors from [PwC's Global Investor Survey 2024](#) see technological advancements as vital for driving changes in how companies create and capture value.



## Actions to stay ahead

### Compliance leaders

- Lay out the short-, medium- and long-term vision for compliance, including the roadmap and investment needed to achieve it
- Review compliance structure regularly to check that it remains in sync with organisation structure and strategy

### Board and business leaders

- Design a governance model to promote alignment of compliance, risk and assurance activities across first, second and third lines, including consistency of strategies and plans
- Check that oversight, risk management, and compliance activities extend down the value chain and have sufficient resources to actively monitor and manage them

59%

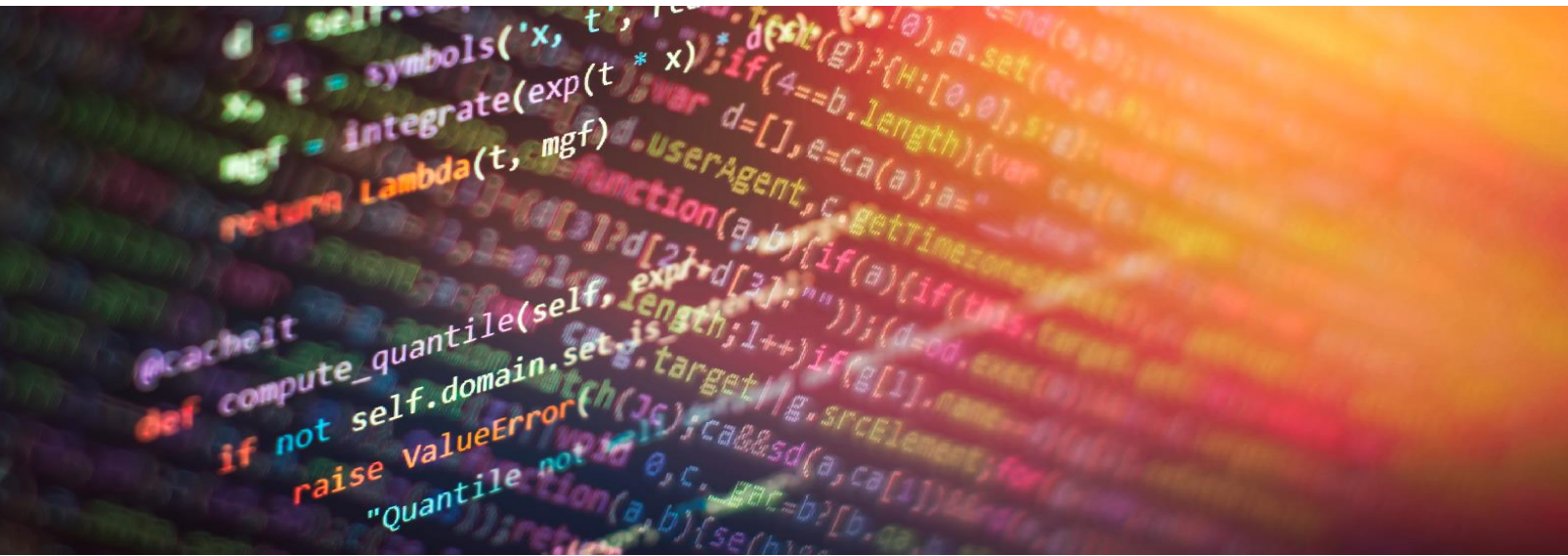
cited greater confidence in decision-making regarding compliance matters because of better coordination.



# Insight #4: Technology at the heart of compliance (1/3)

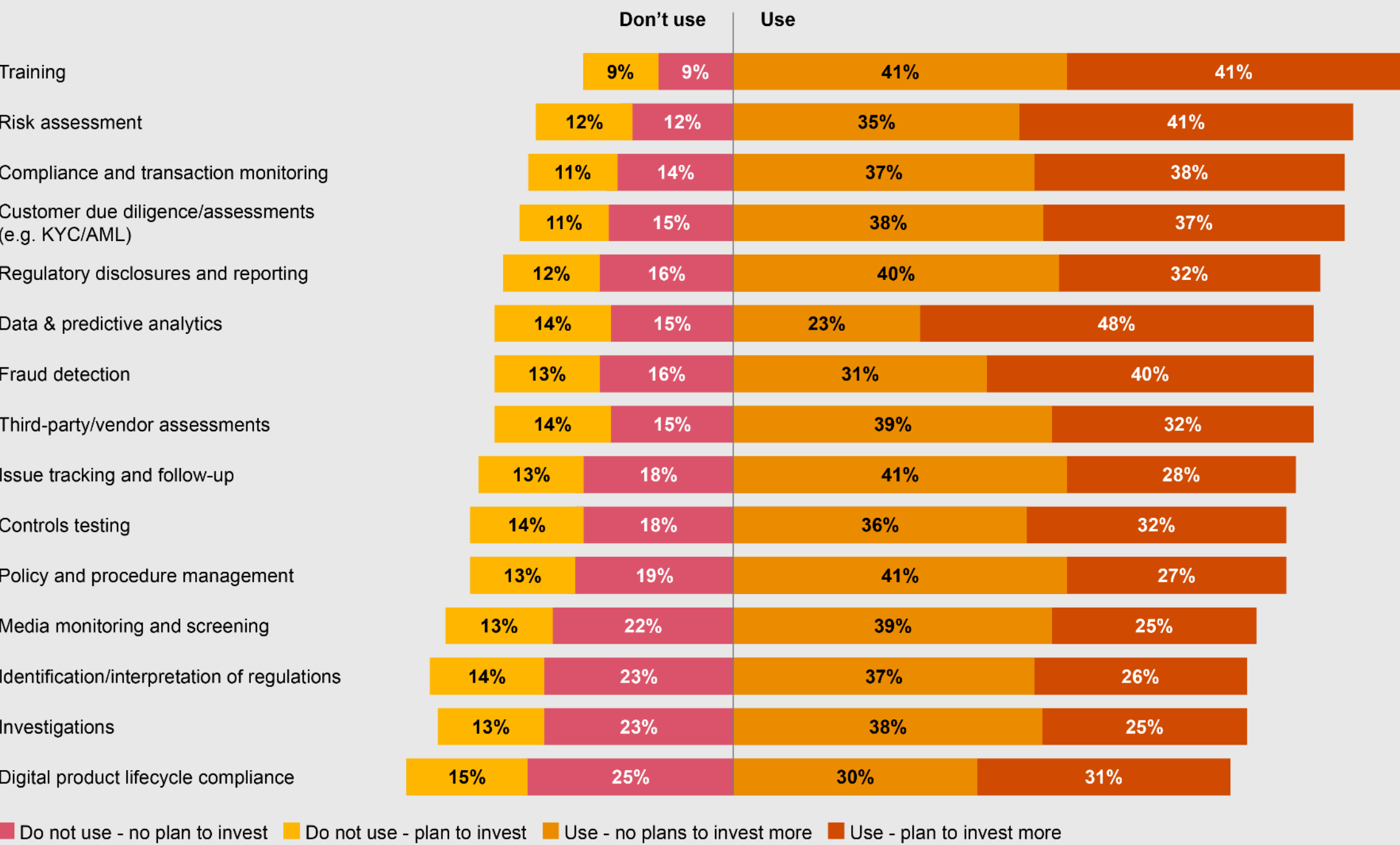
## Technology Integration in Compliance:

- ❑ **Widespread adoption:** 49% of companies are deploying technology extensively across compliance functions, with high usage reported in training (82%), risk assessment (76%), and transaction monitoring (75%).
- ❑ **Benefits of technology investment:** Technology investments enhance risk visibility (64%), increase issue resolution speed (53%), improve reporting quality (48%), aid decision-making (46%), and boost productivity (43%), thereby driving compliance efficiency.
- ❑ **Consolidation efforts:** Organisations are integrating technology to streamline compliance by unifying organisational lines and consolidating data sources for a single version of the truth
- ❑ **Data Challenges:** Data complexity is a significant barrier, with 63% of respondents pointing to issues in data reliability, availability, and skill shortages in managing data.
- ❑ **Investing in Data Analytics:** 48% of companies plan to increase investment in data analytics to enhance risk management and adapt compliance models to evolving challenges.



## Use of technology to automate and optimise compliance activities

Q: To what extent does your organisation currently use, or are planning on investing in, technology and data to automate and optimise the following compliance activities? Base: All Respondents (1,798).

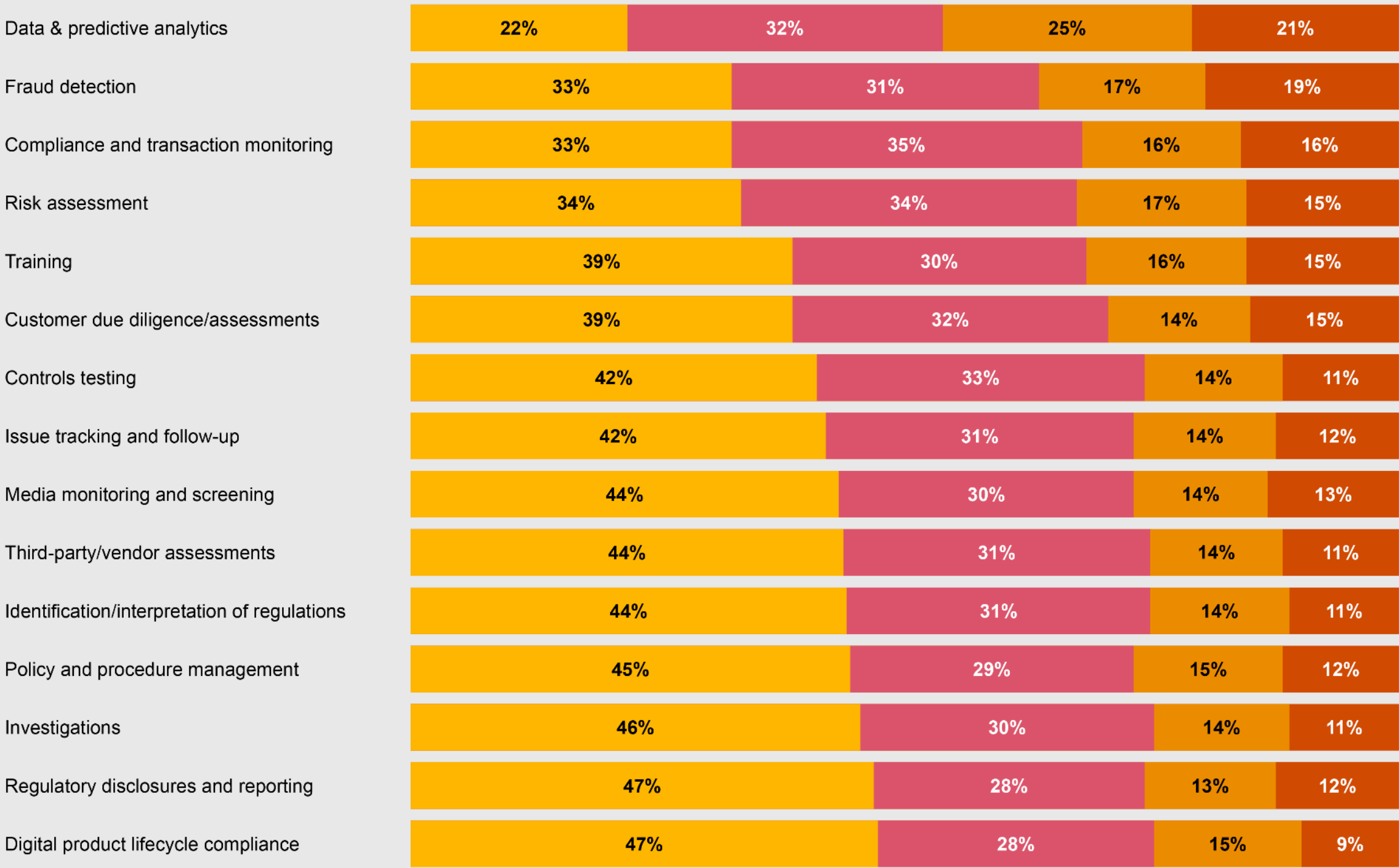




# Insight #4: Technology at the heart of compliance (2/3)

## Use of AI for compliance

Q: Is your organisation planning on using, or already using, Artificial Intelligence (AI) in any of the following areas? Base: All Respondents (1,802)



Not in use: No plans Planning to use In use: Currently piloting Already using

## AI Integration in Compliance:

- Business Model Transformation:** AI is reshaping industries, increasing competition, and necessitating new workforce skills. In fact, nearly half of CEOs in [PwC's 27th Global CEO Survey](#) prioritise integrating AI into technology platforms and workflows.
- Expected Benefits of AI:** 71% of respondents anticipate AI will positively impact compliance, particularly in data analytics (46%) and fraud detection (36%).
- Strategic AI Applications:** AI techniques are expanding from financial services to other sectors, improving risk targeting and focusing compliance on high-risk scenarios.
- Data privacy and security:** these are major worries, with 89% expressing concern over AI compliance risks such as misuse and misinformation. The EU's AI Act highlights the complexity of emerging regulations.
- Internal and Talent Strategy Shifts:** Companies are developing internal frameworks to manage AI risks, adapting skills and mindsets to utilise AI effectively, with 46% not concerned about job displacement.





# Insight #4: Technology at the heart of compliance (3/3)

## Actions to stay ahead

---

### Compliance leaders

---

- Start pilots on AI, no matter how simple. They will be iterative and help the team learn
  - Agree with the Board a target model for the compliance technology environment, including the data requirements and investment required
  - Start to estimate/measure benefits from technology to demonstrate Return on Investment (RoI)
- 

### Board and business leaders

---

- Establish a Responsible AI Framework to adopt and use AI with confidence
- Consider opportunities to connect data sources and reporting platforms for integrated compliance reporting (e.g. sustainability, tax)
- Include compliance activities in enterprise data/data transformation initiatives





# Insight #5: Investing in the human ecosystem

## The essence of the human-centric shift in compliance

- ❑ **Cultural Role:** Compliance shapes organisational culture and builds stakeholder trust, granting the licence to operate in today's global market.
- ❑ **Broadened Responsibilities:** The focus is expanding from traditional compliance to include broader responsibilities across the first line of defence.
- ❑ **Key Elements for Strong Culture:** Essential factors include senior management support (55%), employee training and communication (48%), and team coordination (37%), with a shift from traditional resources to broader skill integration.
- ❑ **Evolving Compliance Talent:** Companies prioritise diverse skill sets, including technology, data, and strategic business experience, over traditional backgrounds, with concerns about an impending skills shortage.
- ❑ **Collaborative Practices:** Compliance demands a three-dimensional approach, requiring professionals to collaborate across functions and communicate the strategic benefits of compliance effectively

## Actions to stay ahead

### Compliance leaders

- Perform a talent and skills gap assessment against the target model, including use of external specialists and managed services
- Challenge the balance between technical and soft skills in compliance, including industry/ business acumen – and adjust training and development, as needed
- Agree the vision for the company’s compliance culture – and the best ways to measure it

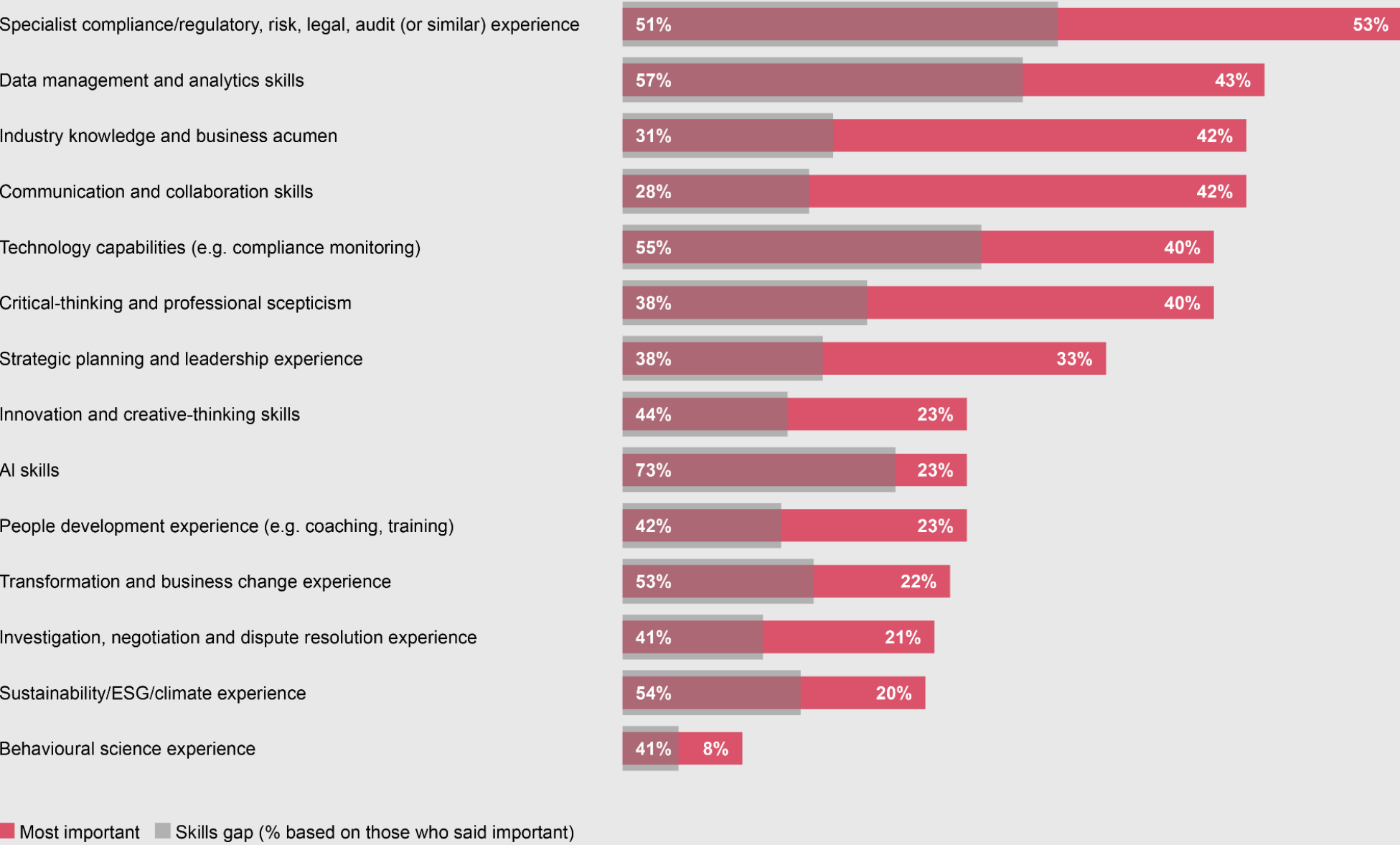
### Board and business leaders

- Consider compliance activities when embarking on workforce and operational transformation
- Explore internal secondments to the Compliance function as part of future leadership/talent development programmes
- Understand factors driving culture and what investment in compliance talent is needed

## Important skills to maintain effective compliance

**Qa:** In relation to the skills and experience required to maintain effective compliance at your organisation, which of the following do you consider the most important? Base: All Respondents (1,799)

**Qb:** Over the next 12 months, which, if any, of these areas do you anticipate will have potential skills gaps within your organisation? Base: Those who anticipate a skills gap (1,791)





# Insight #6: The Strategic Compliance Officer

## The elevated roles and responsibilities of Compliance Officer:

- ❑ **High Stakes and Liability:** Compliance Officers in regulated industries bear significant personal liabilities, underscoring the necessity of proficient risk management.
- ❑ **Central to Transformation:** Positioned as strategic leaders, these officers spearhead the reinvention of compliance models, ensuring risk management both protects and adds value to the organisation.
- ❑ **Key Opportunities:** As 71% of companies gear up for substantial business changes, especially digital transformations, Compliance Officers will be pivotal in navigating new cyber and data regulations

## The Rise of Compliance Pioneers in the Digital Transformation Era

- ❑ **Urgency and Opportunity:** Although only 7% view their compliance maturity level as leading, 84% seek swift advancement, reflecting a strong drive for innovation.
- ❑ **Influential Leaders:** Compliance Pioneers harness technology to streamline compliance efforts, integrating proactive advice and aligning with strategic initiatives.
- ❑ **Technology and AI Adoption:** They plan to invest significantly in data management, analytics, and AI, realising considerable benefits in these domains.
- ❑ **Expanded Responsibilities:** Pioneers face broadened compliance duties and increasingly employ third-party providers to amplify capabilities, especially prevalent in sectors like banking and capital markets.

## Actions to stay ahead

### Compliance leaders

- Relook at the mandate and vision for compliance to strike the right balance between value protection and value creation
- Identify key senior stakeholders and their strategic priorities – and map relevance to compliance activities
- Understand the various communication paths and interfaces with the business and consider whether these provide sufficient opportunity for timely and meaningful advice (e.g. at early stages of product and service development)

### Board and business leaders

- Agree the mandate and vision for compliance and check that it aligns with the long-term business strategy
- Set clear objectives and expectations for Compliance Leaders, including how they can support transformation and interact with business teams
- Check that Compliance Leaders have a ‘seat at the leadership table’ to provide advice and input to strategic initiatives

## Strategic initiatives planned in next 3 years that may require compliance support (Top 5)

Q: Within the next 3 years, which of the following strategic initiatives, if any, has your organisation planned that may require Compliance? Base: All Respondents (1,802)





# PwC Contacts



**Xavier Potier**  
Partner  
Risk Services Leader  
PwC Vietnam  
Tel: +84 28 3823 0796



**Pho Duc Giang**  
Partner  
Digital, AI and Cyber Leader  
PwC Vietnam  
Tel: +84 28 3823 0796



**Yu Loong Goh**  
Director  
IT Risk Services  
PwC Vietnam  
Tel: +84 28 3823 0796

## Risk Services

Transforming risk into confidence,  
resilience and opportunities

[Visit our website](#)



© 2025 PwC. All rights reserved. PwC refers to the PwC network and/or one or more of its member firms, each of which is a separate legal entity. Please see [www.pwc.com/structure](http://www.pwc.com/structure) for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

At PwC, our purpose is to build trust in society and solve important problems. We're a network of firms in 149 countries with more than 370,000 people who are committed to delivering quality in assurance, advisory and tax services. Find out more and tell us what matters to you by visiting us at [www.pwc.com](http://www.pwc.com).