

The **AI Winner** Runner-Up for Asia Compliance Test



ChatGPT



Copilot

VS

VS








Grok



The Models Tested

Question prompt - as an **employer in Vietnam**, if i hire a local staff and pay them **100million dong monthly**, please tell me which are the statutory that employer needs to bear and please calculate the **cost of hiring this employee (wages + statutory)**.

AI Models	Strength	Weakness in Compliance Test	Test Result (Total Employer Cost (Wages + Statutory)
Grok (xAI)	Great for reasoning	Failed employer % accuracy	VND 121,500,000 
ChatGPT 5.1	Broad generalist	Mixed accuracy, missed caps	VND 123,500,000 
Microsoft Copilot	Good for summarising	Incorrect statutory bases	VND 123,500,000 
Gemini	Strong factual model	Correct, but no HR focus	VND 11,522,000 (Only provide employer's contribution but not wages + statutory) 
AskGenie (HR Forte)	Built for HR + payroll compliance in Asia	No errors detected	VND 111,522,000 

Compliance Test Question

Country:

Vietnam

Date of Test:

17 Nov 2025

Question prompt:

‘as an employer in vietnam, if i hire a local staff and pay them 100million dong, please tell me which are the statutory that employer needs to bear and please calculate the cost of hiring this employee (wages + statutory)’

Let's see which model is the winner here!

Grok by X AI



grok.com

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Total Employer Statutory	21.5%	Sum of above.
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Note: Employees contribute an additional 10.5% (8% SI + 1.5% HI + 1% UI), deducted from their salary. Rates are unchanged from prior years but with expanded coverage (e.g., for part-time workers).

Cost Calculation for Hiring This Employee

Assuming the VND 100 million is the **gross monthly salary** (common for such queries; if annual, divide by 12 for monthly contributions):

- Gross Monthly Salary: VND 100,000,000
- Employer Statutory Contributions: $21.5\% \times \text{VND } 100,000,000 = \text{VND } 21,500,000$
 - SI: $17.5\% = \text{VND } 17,500,000$
 - HI: $3\% = \text{VND } 3,000,000$
 - UI: $1\% = \text{VND } 1,000,000$
- Total Monthly Cost to Employer (Wages + Statutory): $\text{VND } 100,000,000 + \text{VND } 21,500,000 = \text{VND } 121,500,000$**

✗ Grok – Incorrect

- Applied wrong %
- Wrong base salary assumptions
- Over-calculated statutory contributions
- Missing union calculation

Total Monthly Cost to Employer
(Wages + Salary) VND
121,500,000



ChatGPT 5.1 (Open AI)



ChatGPT 5.1 ▾

as an employer in vietnam, if i hire a local staff and pay them 100million dong, please tell me which are the statutory that employer needs to bear and please calculate the cost of hiring this employee (wages + statutory)

If you hire a local staff in Vietnam and pay them VND 100,000,000 per month (approximately, assuming VND currency), here are the **statutory employer costs** you need to consider and a **rough calculation** of total cost.

Statutory employer contributions

Based on current Vietnamese regulations:

- Employer contribution for Social Insurance (retirement, death, sickness/maternity, work-accidents/occupational diseases): ~ **17.5%** of salary. Vietnam Briefing +1
- Employer contribution for Health Insurance: ~ **3%** of salary. Viet An Law +1
- Employer contribution for Unemployment Insurance (for Vietnamese employees): ~ **1%** of salary. Remote +1
- There may also be a trade-union fee (if the enterprise is unionised) of ~ **2%** of salary fund basis. Viet An Law

Summary (employer) ~ 17.5% + 3% + 1% + possibly 2% trade-union fee = ~ 21.5% to 23.5% of salary.

Calculation for salary of VND 100,000,000

Let's calculate assuming the full 100 million is subject to contributions and including the union fee.

- Base salary: VND 100,000,000
- Employer SI (17.5%) = VND 17,500,000
- Employer HI (3%) = VND 3,000,000
- Employer UI (1%) = VND 1,000,000
- Trade-union fee (2%) = VND 2,000,000
 - Note: depending on company and region, union fee may or may not apply.

Total employer statutory cost = 17,500,000 + 3,000,000 + 1,000,000 + 2,000,000 = VND 23,500,000

Total monthly cost to employer = Salary + Statutory = 100,000,000 + 23,500,000 = VND 123,500,000

So you would budget approx VND 123.5 million per month for this employee (salary plus statutory employer contributions).

✗ ChatGPT 5.1 – Incorrect

- Missed contribution caps
- Included inconsistent trade-union assumptions
- Wrong contribution base for UI
- Wrong base for union contribution

Total Monthly Cost to Employer
(Wages + Salary) VND

123,500,000



Copilot by Microsoft



copilot.microsoft.com/chats/GhqCcyop12kThm3ib...

🇻🇳 Employer Statutory Contributions in Vietnam (2025)

When hiring local staff in Vietnam, employers are legally required to pay several statutory contributions on top of the employee's gross salary:

- **Social Insurance (SI): 17.5%**
Covers retirement, sickness, maternity, occupational diseases, and death benefits
- **Health Insurance (HI): 3%**
Provides medical coverage for employees
- **Unemployment Insurance (UI): 1%**
Supports workers who lose their jobs
- **Trade Union Fund: 2%**
Paid by employers to support union activities

💰 Cost Calculation Example

Let's calculate the employer's total cost for a **monthly salary of 100,000,000 VND**:

Component	Rate	Amount (VND)
Gross Salary	—	100,000,000
Social Insurance (SI)	17.5%	17,500,000
Health Insurance (HI)	3%	3,000,000
Unemployment Insurance (UI)	1%	1,000,000
Trade Union Fund	2%	2,000,000
Total Statutory Cost	23.5%	23,500,000
Total Employer Cost	—	123,500,000

✗ Copilot – Incorrect

- Missed contribution caps
- Included inconsistent trade-union assumptions
- Wrong contribution base for UI
- Wrong base for union contribution

Total Monthly Cost to Employer
(Wages + Salary) **VND 123,500,000**



Gemini

Upgrade

As your employee's salary is **VND 100,000,000**, the mandatory contributions will be calculated based on the following caps:

Contribution Type	Cap Calculation Basis (approx. 2025)	Maximum Monthly Salary Subject to Contribution
Social Insurance (SI)	20 x Common Minimum Wage (VND 2,340,000)	VND 46,800,000
Health Insurance (HI)	20 x Common Minimum Wage (VND 2,340,000)	VND 46,800,000
Unemployment Insurance (UI)	20 x Regional Minimum Wage (e.g., VND 4,960,000 for Region I)	VND 99,200,000 (Using Region I cap for max calculation)
Trade Union Fee (TU)	Generally based on the total payroll for SI/HI contributions	VND 46,800,000

Export to Sheets

Note: The Common Minimum Wage (or "Reference Level" from July 2025) and Regional Minimum Wages are subject to change annually by the government.

2. Employer Contribution Rates and Calculation

Contribution Type	Employer Rate	Maximum Salary Subject to Contribution (VND)	Employer Contribution (VND)
Social Insurance (SI)	17.5%	46,800,000	8,190,000
Health Insurance (HI)	3.0%	46,800,000	1,404,000
Unemployment Insurance (UI)	1.0%	99,200,000	992,000
Trade Union Fee (TU)	2.0%	46,800,000	936,000
Total Mandatory Employer Contributions			VND 11,522,000

Export to Sheets

✓ Gemini – Correct

- Correct caps
- Correct statutory percentages
- Correct employer cost

✗ Did not provide the total cost as per question prompt.

Total Monthly Cost to Employer
Contribution (~~Wages + Salary~~)
VND 11,522,000



AskGenie by HR Forte



✓ AskGenie – Correct

- Accurate SI, HI, UI calculations
- Applied correct statutory caps
- Included TU fee correctly
- Provided full breakdown + summary table
- Gave explanations in simple context
- Matched output with real government rules

Total Monthly Cost to Employer
(Wages + Salary) **VND 111,522,000**



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Calculate contribution bases:

- SI base = $\min(100,000,000, 46,800,000) = 46,800,000$ VND
- HI base = 46,800,000 VND (same as SI base)
- UI base = $\min(100,000,000, 99,200,000) = 99,200,000$ VND
- TU base = SI base = 46,800,000 VND (if applicable)

Employer contributions:

- SI = $46,800,000 \times 17.5\% = 8,190,000$ VND
- HI = $46,800,000 \times 3\% = 1,404,000$ VND
- UI = $99,200,000 \times 1\% = 992,000$ VND
- TU = $46,800,000 \times 2\% = 936,000$ VND (if trade union applies)

Total employer cost:

- Without TU = Salary + SI + HI + UI = $100,000,000 + 8,190,000 + 1,404,000 + 992,000 = 110,586,000$ VND
- With TU = $110,586,000 + 936,000 = 111,522,000$ VND

Summary:

Item	Amount (VND)	Explanation
Gross Salary	100,000,000	Agreed salary
Employer SI	8,190,000	$17.5\% \times 46.8$ million (SI cap base)
Employer HI	1,404,000	$3\% \times 46.8$ million (HI cap base)
Employer UI	992,000	$1\% \times 99.2$ million (UI cap base)
Employer TU (if any)	936,000	$2\% \times 46.8$ million (if trade union applies)
Total Employer Cost (with TU)	111,522,000	Salary + all statutory contributions

Key Insights & Findings

🚫 General AI models are **NOT** suitable for HR & payroll compliance

They are:

- not trained on regional statutory rules
- not updated monthly
- not built for cap-based calculations
- prone to hallucinations
- risky for employers relying on accuracy

AskGenie by HR Forte is the only model that:

- understands Vietnam's SI vs HI vs UI base
- applies government salary caps
- references government regions
- gives HR guidance, not just math
- is integrated with HR Forte live payroll engine



**Whenever you need an
answer, AskGenie's
already there!
Your round-the-clock
Asia HR compliance
companion.**

