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







Copilot







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).

Al 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

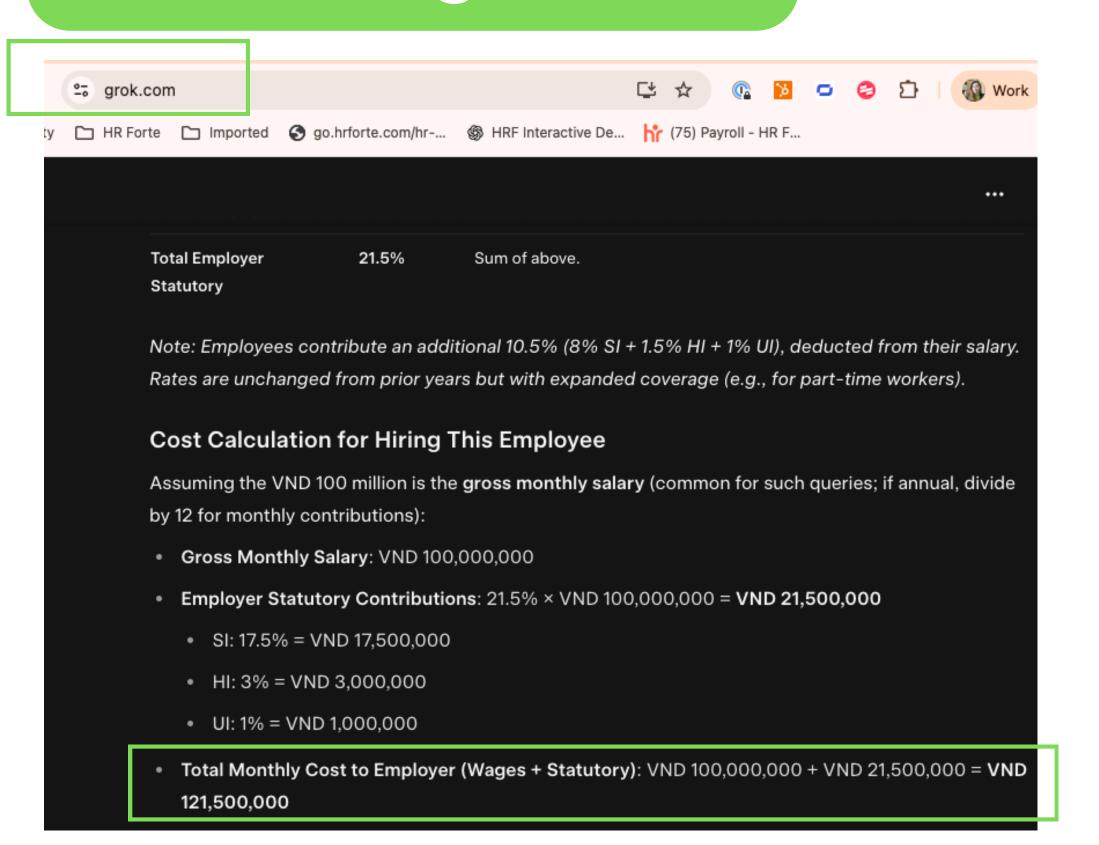
Question prompt:

'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 Al





X 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 Al)

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.
- Employer contribution for Health Insurance: ~ 3% of salary. Viet An Law +1
- Employer contribution for Unemployment Insurance (for Vietnamese employees): ~ 1% of salary.
- There may also be a trade-union fee (if the enterprise is unionised) of ~ 2% of salary fund basis.

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 ____nth for this employee (salary plus statutory employer contributions).

X ChatGPT 5.1 – Incorrect

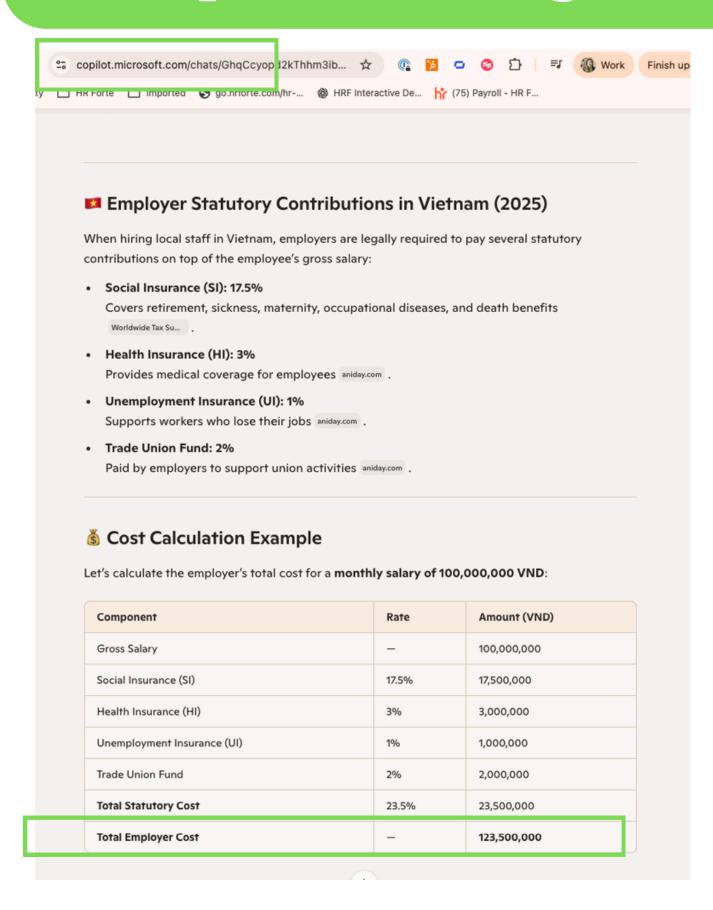
- Missed contribution caps
- Included inconsistent trade-union assumptions
- Wrong contribution base for UI
- Wrong base for union contribution

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



Copilot by Microsoft





X Copilot - Incorrect

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

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



Gemini by Google





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		Q

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	
Rate Contribution (VND) Contribution (VNID) Social Insurance (SI) 17.5% 46,800,000 8,190,000 Health Insurance (HI) 3.0% 46,800,000 1,404,000 Unemployment Insurance 1.0% 99,200,000 992,000 (UI)	0
Rate Contribution (VND) 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 1.0% 99,200,000 992,000	
Rate Contribution (VND) Contribution (VND) Social Insurance (SI) 17.5% 46,800,000 8,190,000	
Rate Contribution (VND) Contribution (VND	
	ND)

✓ Gemini – Correct

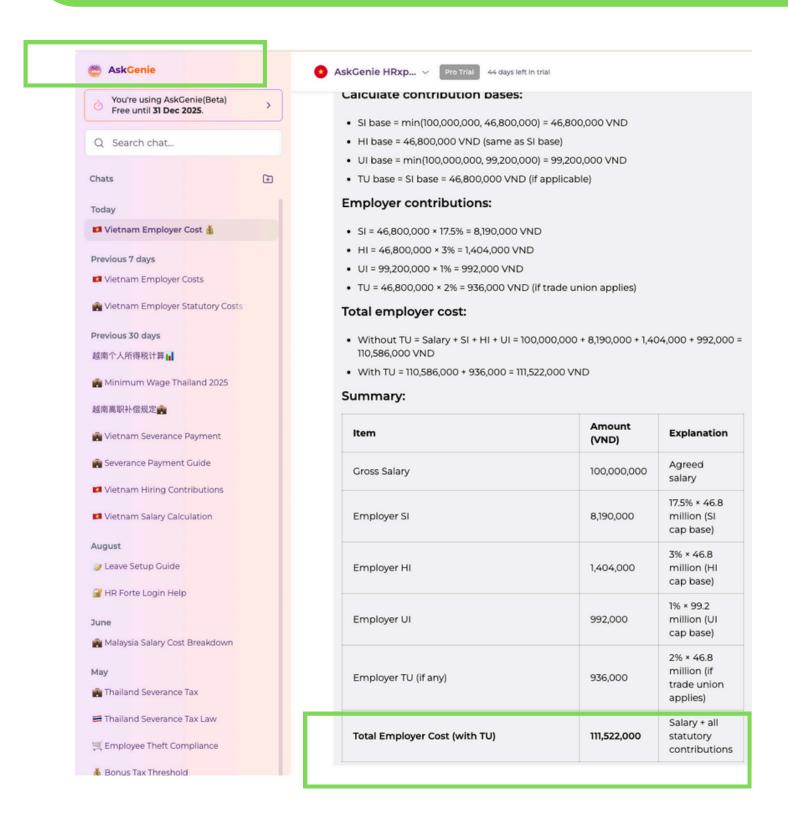
- Correct caps
- Correct statutory percentages
- Correct employer cost
- X Did not provide the total cost as per question prompt.

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



Key Insights & Findings

Seneral Al 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

