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DIGITAL TRANSFORMATION AND SOCIAL INCLUSION: IMPLICATIONS FOR HUMAN CAPITAL DEVELOPMENT IN VIETNAM - A LITERATURE REVIEW

Nguyen Phuong Lan[1,*], Huynh Cong Du[2]

[1]*Ho Chi Minh City University of Industry and Trade*

[2]*University of Labour and Social Affairs*

[*]Email: *lannp@huit.edu.vn*

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ABSTRACT

Research has shown that digital transformation is reshaping labor markets, education systems, and social structures in emerging economies, including Vietnam, and that while digital technologies create opportunities for productivity growth and innovation, unequal access to digital infrastructure and skills may widen social disparities. This paper presents a structured literature review examining the relationship between digital transformation, social inclusion, and human capital development, with a focus on Vietnam's policy and socioeconomic context. Drawing on peer-reviewed journal articles and reports from the World Bank, World Economic Forum, and UNESCO, as well as national policy documents, this study applies a clearly defined literature search strategy, including database selection, keyword combinations, and inclusion and exclusion criteria to ensure transparency and rigor. The study synthesizes evidence across three dimensions: (1) digital skills and employability, (2) access to digital education and lifelong learning, and (3) structural barriers such as rural–urban inequality and gender gaps. The review suggests that inclusive digital transformation requires coordinated investment in education reform, workforce reskilling, and digital governance.

Keywords: Digital transformation, digital inclusion, human capital, Vietnam, sustainable development.

1. INTRODUCTION

Digital transformation has become a defining feature of modern economies, driven by rapid advancements in information and communication technologies (ICT), artificial intelligence (AI), and digital platforms. These technological developments are changing the way organizations operate, how individuals work, and how economies generate value. As digital technologies continue to evolve, they are reshaping production processes, business models, and labor market structures across the world [1]. One of the most significant implications of digital transformation is its impact on human capital development. The increasing use of automation, data analytics, and digital platforms has created new requirements for digital competencies and technological skills. As routine tasks become increasingly automated, workers are expected to possess higher levels of digital knowledge and critical as well as problem-solving abilities [2]. Therefore, education systems and training institutions are facing growing pressure to equip individuals with the skills required to participate effectively in the digital economy.

The relationship between digital transformation and labor market dynamics has gained considerable attention in recent academic literature. While technological innovation can enhance productivity, stimulate economic growth, and create new forms of employment, it

may also disrupt traditional occupations and widen existing skills gaps [3]. In this context, human capital development plays a critical role in enabling workers to adapt to technological change and remain competitive in rapidly evolving labor markets. For emerging economies such as Vietnam, digital transformation presents both opportunities and challenges. Vietnam has experienced rapid expansion in digital infrastructure, internet connectivity, and digital services in recent years. However, disparities in digital access, skills development, and technological capabilities remain meaningful concerns. Differences between rural and urban regions, gender imbalance in technology participation, and limited digital readiness among small and medium-sized enterprises (SMEs) may affect how the benefits of digital transformation are distributed across society [4]. Given these developments, understanding the relationship between digital transformation and human capital development has become increasingly important.

Although a growing body of research has examined the economic and technological dimensions of digital transformation, relatively limited attention has been given to the relationship between digital transformation, social inclusion, and human capital development in emerging economies such as Vietnam. Existing studies often focus on technological adoption or labor market disruption separately, while fewer studies synthesize these perspectives within a broader framework of inclusive human capital development. This study, therefore, examines the relationship between digital transformation, digital skills development, and labor market dynamics through a literature review approach. By synthesizing findings from existing research, the paper identifies key themes related to digital education, lifelong learning, and digital inclusion. Particular attention is given to the context of Vietnam, where digital transformation is emerging as an important driver of economic development and workforce transformation.

2. THEORETICAL BACKGROUND OF THE STUDY

Understanding the relationship between digital transformation, social inclusion, and human capital development requires a theoretical foundation that explains both the economic role of skills and knowledge as well as structural inequalities in access to digital resources. The current study utilizes two complementary theoretical perspectives: Human Capital Theory and Digital Divide Theory. Together, these frameworks help explain how digital transformation may simultaneously create opportunities for economic development while also generating new forms of inequality if access to digital resources and skills is unevenly distributed.

2.1. Human Capital Theory and Economic Development

Human Capital Theory provides an important foundation for understanding the role of education and skills in economic development. The theory was originally developed by economists such as Theodore Schultz and Gary Becker, who conceptualized human capital as the stock of knowledge, skills, competencies, and attributes embodied in individuals that contribute to economic productivity [5], [6]. Investments in education, training, and skill development are therefore considered critical drivers of economic growth and labor market competitiveness.

In the context of the digital economy, the concept of human capital refers to digital literacy, technological adaptability, and lifelong learning capacity. As digital technologies transform labor markets, workers increasingly require advanced cognitive, technological, and problem-solving skills in order to remain employable [2], [7]. Hence, countries that invest effectively in digital education and workforce reskilling are better positioned to benefit from technological change.

2.2. Digital Divide Theory and Social Inclusion

While Human Capital Theory emphasizes the importance of skills and education, Digital Divide Theory focuses on inequalities in access to digital technologies and their use. The digital divide refers to disparities in the availability of information and communication technologies (ICT), digital competencies, and the ability to use digital tools effectively [8]. Scholars have shown that the digital divide operates across several dimensions, including infrastructure access, affordability, digital education, and usage outcomes [8]. These inequalities often reflect broader social and economic disparities, such as differences in income, education, gender, and geographic location. In developing and emerging economies, rural populations and disadvantaged groups may face significant difficulties in accessing digital technologies and participating in the digital economy [8]. Consequently, digital transformation does not automatically produce inclusive outcomes. Without targeted policies to address these structural inequalities, technological change may reinforce existing social gaps rather than reduce them.

These two theoretical perspectives highlight the importance of human capital in supporting technological adaptation and economic development. In the context of rapid digital transformation, education systems and lifelong learning mechanisms play a crucial role in enabling individuals to acquire the digital skills required in modern labor markets.

3. CONCEPTUAL FRAMEWORK OF THE STUDY

This study proposes a conceptual framework that integrates digital transformation, digital skills development, education and lifelong learning, and human capital outcomes within a broader socioeconomic context. Digital transformation driven by ICT infrastructure, artificial intelligence, and digital platforms reshapes labor markets and learning systems, thereby stimulating the development of digital skills. These skills are further enhanced through education systems and lifelong learning opportunities, contributing to overall human capital development. In turn, improved human capital supports better economic and social outcomes, including employability, productivity, innovation capacity, and inclusive growth.

However, these relationships do not occur uniformly across contexts. They are influenced by several moderating factors, including M1 (rural–urban inequality), M2 (gender disparities), M3 (access to digital infrastructure), and M4 (policy and institutional support), which may strengthen or constrain the pathways linking digital transformation to human capital outcomes. These relationships are conceptualized as theoretical propositions (P) rather than empirically tested hypotheses (H), consistent with the study's systematic review approach.

Figure 1 illustrates the theoretically grounded relationships among key constructs in the study. This structured labeling enhances analytical clarity and aligns the framework with theory-driven research conventions. The directional arrows labeled P1–P3 represent proposed relationships derived from a systematic synthesis of prior literature. Specifically, P1 proposes that digital transformation positively contributes to digital skills development; P2 suggests that digital skills enhance human capital through education and lifelong learning; and P3 posits that human capital development leads to improved economic and social outcomes. The dashed arrows, labeled M1–M4, indicate the moderating effects of contextual factors, namely rural-urban inequality (M1), gender disparities (M2), access to digital infrastructure (M3), and policy and institutional support (M4) on the proposed relationships. These moderators reflect the broader socioeconomic conditions that shape the strength and direction of the relationships within the framework.

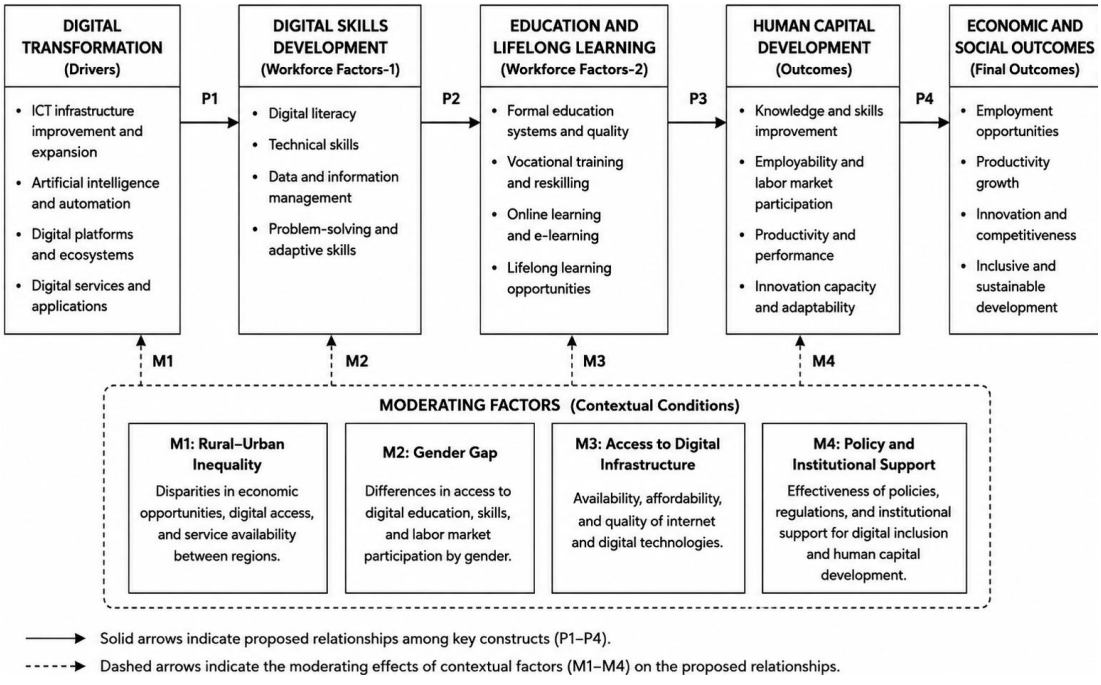

Figure 1. Conceptual framework of digital transformation and human capital development.
Source: Developed by the authors.

4. METHODOLOGY

This study adopts a structured systematic literature review approach to synthesize existing research on digital transformation, social inclusion, and human capital development, with a particular focus on the Vietnamese context. The review process follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020) guidelines [9] to ensure methodological transparency, rigor, and replicability. A predefined review protocol was developed to guide the search strategy, study selection, and data extraction processes. A comprehensive literature search was conducted across major academic databases, including Scopus, Web of Science, and Google Scholar, as well as reports from international organizations such as the World Bank, OECD, ILO, and UNESCO. The search strategy employed combinations of keywords using Boolean operators (AND, OR), for example: ("digital transformation" OR "digitalization") AND ("human capital" OR "skills") AND ("education" OR "lifelong learning") AND ("Vietnam" OR "developing countries"). The search was limited to publications from 2010 to 2023 to capture recent developments in digital transformation and workforce dynamics.

Explicit inclusion and exclusion criteria were applied to ensure relevance and consistency. Studies were included if they: (1) addressed digital transformation, digital skills, or human capital development; (2) provided theoretical, empirical, or policy-relevant insights; (3) were published in peer-reviewed journals or institutional reports; and (4) were available in English. Studies were excluded if they were duplicates, lacked relevance to the research objectives, or were unavailable in full text. The study selection process followed the four PRISMA stages of identification, screening, eligibility, and inclusion. Titles and abstracts were initially screened, followed by full-text assessment for eligibility, using predefined criteria to enhance reliability. A total of 68 records were identified, of which 52 remained after duplicate removal; 31 studies were retained after title and abstract screening, and 25 studies were ultimately included in the final synthesis. The selected studies were analyzed using a

thematic synthesis approach across three dimensions: (1) digital transformation and technological change, (2) digital skills development and education, and (3) human capital outcomes and social inclusion, with particular attention to moderating factors such as rural–urban disparities, gender inequality, access to digital infrastructure, and institutional and policy support in Vietnam. The study selection process is summarized in Figure 2.

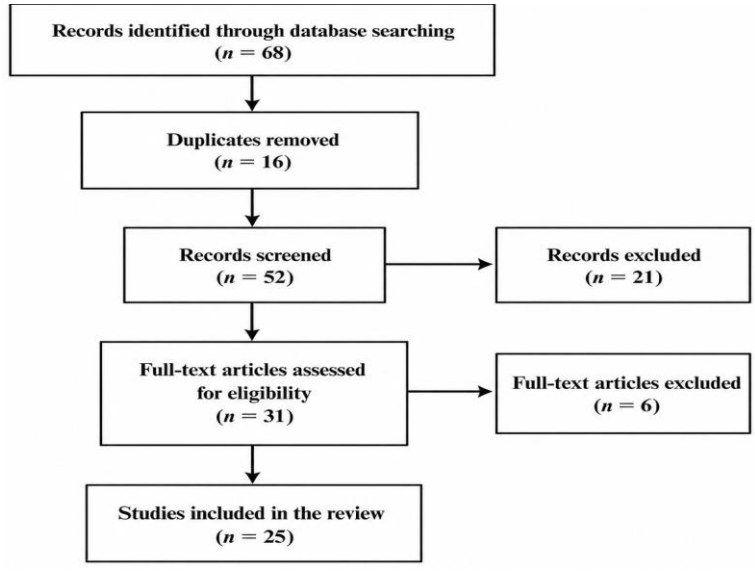

Figure 2. PRISMA 2020 flow diagram of the study selection process.
Source: Adapted from PRISMA 2020 Statement [9]

5. LITERATURE REVIEW

The literature included in this review was selected based on relevance to digital transformation, human capital development, and labor market dynamics. Academic journal articles, international organization reports, and recent empirical studies were prioritized to ensure that the review reflects current research developments in the field.

5.1. Digital Transformation and Labor Market Dynamics

Digital transformation has become one of the most significant drivers of structural change in contemporary labor markets. The increasing adoption of digital technologies such as artificial intelligence, automation, big data analytics, and digital platforms has changed production processes and created new opportunities for innovation and economic growth [1], [7]. One of the most widely discussed impacts of digital transformation is automation. Technological advances enable machines and algorithms to perform tasks that were previously performed by humans, particularly routine and repetitive tasks. Research conducted by Frey and Osborne [10] suggests that a significant share of existing jobs may be susceptible to automation in the coming decades. However, digital transformation does not only eliminate jobs; it also creates new forms of employment and increases demand for occupations that require advanced technical, analytical, and creative skills [2]. It has also been noted that as routine tasks become increasingly automated, labor markets are shifting toward jobs that require problem-solving, critical thinking, and digital competencies. Workers with higher levels of education and digital literacy are therefore better positioned to benefit from technological change. According to the OECD [3], the demand for digital skills has grown rapidly across sectors, making continuous skill development essential for workforce participation in the digital economy.

Digital technologies have also enabled the expansion of new employment models, including remote work and platform-based work. Online platforms allow individuals to provide services globally, which has contributed to the rise of the gig economy. While this development offers greater flexibility and new income opportunities, it also raises concerns about employment stability, social protection, and labor rights for gig workers **[11], [12]**. The effects of digital transformation on labor markets differ across countries and regions. Developed economies often benefit from stronger technological infrastructure and higher levels of digital literacy, which facilitate the adoption of new technologies. In contrast, developing countries may face challenges related to limited access to digital infrastructure, insufficient training opportunities, and skills gaps **[13]**. These differences highlight the importance of policy interventions aimed at improving digital infrastructure, promoting digital skills development, and supporting workers affected by technological change.

Overall, digital transformation is fundamentally altering labor market dynamics by changing the types of skills that are valued, the nature of work, and the structure of employment. While technological progress creates new opportunities for innovation and productivity growth, it also requires effective education and training systems to ensure that workers can adapt to evolving labor market demands.

5.2. Digital Education and Lifelong Learning

In the digital age, education systems play a significant role in preparing individuals to participate in labor markets. Digital education has emerged as an essential component of human capital development, as it equips learners with the technological skills and competencies required to adapt to modern economies [14]. Digital education refers not only to the use of digital technologies in teaching but also to the development of digital literacy, critical thinking, and problem-solving skills. The integration of online learning platforms, virtual classrooms, and digital learning tools has expanded access to education and created new opportunities for flexible learning [15]. These technologies allow individuals to access educational resources regardless of location, making learning more inclusive and accessible. The concept of lifelong learning has gained increasing attention in response to rapid technological change. As digital technologies evolve rapidly, the knowledge and skills acquired during formal education may become outdated over time. Lifelong learning encourages individuals to continuously update their skills throughout their careers, enabling them to adapt to technological advancements and changing job requirements [16]. Digital education also plays an important role in reducing barriers to education. Online courses and digital learning applications enable students and working professionals to acquire new skills without the constraints of traditional classroom environments. Research has shown that technology-based learning environments can improve access to education and encourage personalized learning experiences [17]. However, the benefits of digital education are not evenly distributed. Access to digital infrastructure, internet connectivity, and technological resources varies significantly across regions and socioeconomic groups. The digital divide between urban and rural areas, as well as differences in digital literacy, can create inequalities in educational opportunities [8]. To address these challenges, governments and educational institutions must invest in digital infrastructure, teacher training, and curriculum development that emphasize digital competencies. Collaboration between policymakers, educational institutions, and the private sector is also essential to ensure that education systems respond effectively to the evolving needs of the digital economy [18].

In summary, digital education and lifelong learning are important for supporting human capital development in the digital age. By enabling individuals to continuously update their knowledge and skills, they help workers remain competitive in dynamic labor markets and contribute to sustainable economic growth. As technological change accelerates, strengthening

digital education systems and expanding lifelong learning opportunities will become increasingly important for ensuring that workers remain adaptable and competitive in the digital economy.

5.3. Digital Inclusion in Vietnam

Vietnam has experienced rapid expansion in digital connectivity over the past decade, with internet penetration exceeding 75% of the population and mobile technology becoming increasingly accessible [19]. This growth reflects strong government commitment to digital transformation through national strategies promoting digital infrastructure, e-government, and innovation ecosystems [20], [22]. However, despite these significant advancements, access to and effective use of digital technologies remain uneven across regions and population groups, raising important concerns regarding social inclusion [8]. One of the most prominent challenges is the persistent gap between urban and rural areas. In major cities such as Hanoi and Ho Chi Minh City, individuals generally benefit from well-developed digital infrastructure, including high-speed internet, widespread availability of smart devices, and access to diverse digital services [4]. These conditions facilitate participation in online education, digital employment, and platform-based economic activities. In contrast, many rural and mountainous areas continue to face limitations in broadband coverage, connection quality, and affordability. As a result, residents in these regions often encounter barriers to accessing online learning opportunities, digital marketplaces, and remote work, which in turn constrains their ability to benefit from digital transformation [14]. In addition to geographic disparities, differences in digital skills also contribute significantly to unequal participation. While younger and urban populations tend to adapt more quickly to digital environments, a considerable proportion of the workforce, particularly in rural areas and among low-skilled workers still lacks essential digital competencies [13]. This skills gap reduces employability in an increasingly digitalized labor market and limits the effectiveness of digital inclusion initiatives [3]. Without adequate training and lifelong learning opportunities, the benefits of technological advancement may remain concentrated among already advantaged groups.

Gender inequality further represents an important dimension of digital exclusion. Although Vietnam has made progress in promoting gender equality in education and employment, women, especially in rural areas, may have less access to digital technologies and fewer opportunities to develop digital skills [21]. Social norms, income disparities, and differences in occupational structure can all contribute to this gap, thereby affecting women's participation in the digital economy.

Moreover, small and medium-sized enterprises (SMEs), which constitute a large proportion of Vietnam’s economy, often face constraints in adopting digital technologies. Limited financial resources, lack of technical expertise, and insufficient access to digital training programs hinder their ability to implement digital transformation effectively [4]. This not only affects firm-level productivity but also has broader implications for employment and human capital development.

Overall, these structural inequalities indicate that digital transformation in Vietnam is not automatically inclusive. While technological progress creates new opportunities, its benefits are distributed unevenly due to disparities in infrastructure, skills, and socioeconomic conditions. Addressing these challenges requires coordinated policy efforts focusing on expanding digital infrastructure in underserved areas, improving digital literacy through education and training programs, and promoting inclusive access for disadvantaged groups [19], [20]. Only by narrowing these gaps can Vietnam fully leverage digital transformation as a driver of equitable human capital development and sustainable economic growth.

6. POLICY IMPLICATIONS

The findings from the literature review highlight several structural challenges that influence how digital transformation affects human capital development and labor market outcomes in Vietnam. These challenges include unequal digital access between rural and urban areas, gender disparities in digital participation, limited digital skills among workers, and barriers faced by small and medium-sized enterprises (SMEs) in adopting digital technologies. Addressing these issues requires coordinated policy interventions that integrate digital infrastructure development, education reform, labor market policies, and support for business innovation.

6.1. Expanding Digital Infrastructure and Reducing Regional Inequality

One of the most significant barriers to digital inclusion in Vietnam is the disparity in digital infrastructure between urban and rural areas. While major cities benefit from high-speed internet and advanced digital services, many rural regions continue to face limited broadband coverage and lower-quality connectivity. This gap restricts opportunities for rural populations to access online education, digital employment, and e-commerce platforms. To address this issue, policymakers should prioritize investments in rural broadband infrastructure and expand affordable internet access nationwide. Public-private partnerships can play an important role in accelerating infrastructure development in underserved regions. In addition, government programs that promote community-based digital learning centers and public internet access points can help increase digital participation among rural populations.

6.2. Strengthening Digital Skills and Lifelong Learning Systems

The technological change requires workers to continuously update their skills in order to remain competitive in the labor market. The literature emphasizes that digital transformation is increasing demand for advanced digital competencies, including data analysis, programming, and digital communication skills. It implies that educational institutions, therefore, need to integrate digital literacy and technology-related skills into curricula at all levels of education. This includes not only formal education but also vocational training programs and adult education initiatives. Governments can also support lifelong learning by providing incentives for workforce reskilling programs, online learning platforms, and partnerships between universities and technology companies. Workforce training programs should be designed to address the needs of workers whose jobs may be affected by automation. Targeted reskilling initiatives can help workers transition into emerging sectors such as information technology, digital services, and creative industries.

6.3. Promoting Gender Equality in the Digital Economy

The review also highlights persistent gender disparities in access to digital technologies and participation in technology-related careers. Although women in Vietnam have relatively high levels of labor force participation, they remain underrepresented in leadership roles within the digital and technology sectors.

Policies aimed at promoting gender equality in digital transformation should focus on increasing female participation in science, technology, engineering, and mathematics (STEM) education. Scholarship programs, mentorship initiatives, and targeted training opportunities can encourage more women to pursue careers in technology-related fields. In addition, organizations should adopt inclusive workplace policies that support women's career advancement in digital industries. These measures may include leadership training programs, networking opportunities, and family-friendly workplace policies that support work-life balance.

6.4. Supporting SMEs in Digital Transformation

Small and medium-sized enterprises represent the backbone of Vietnam's economy, but many SMEs face significant challenges in adopting digital technologies. Financial constraints, lack of technical expertise, and limited awareness of digital opportunities often hinder their ability to implement digital solutions. To support SME digital transformation, governments should provide financial incentives such as digital adoption grants, tax incentives, and subsidized training programs. Technical support programs that offer consulting services, digital skills training, and technology transfer can also help SMEs successfully integrate digital tools into their operations. Furthermore, developing digital platforms that connect SMEs to global markets can expand their business opportunities and enhance their competitiveness in the digital economy.

6.5. Developing Inclusive Digital Governance Frameworks

Finally, effective digital transformation requires strong institutional frameworks and policies that promote inclusive and sustainable digital development. Governments should establish clear regulatory frameworks that support digital innovation while protecting workers' rights in emerging forms of employment such as gig and platform-based work. Policies should also encourage collaboration between governments, private sector organizations, educational institutions, and international partners to foster innovation and knowledge sharing. By creating a supportive digital ecosystem, Vietnam can maximize the economic and social benefits of digital transformation.

7. CONCLUSION

Digital transformation is rapidly reshaping economies, labor markets, and education systems worldwide. This literature review examined the relationship between digital transformation, human capital development, and labor market dynamics, with a particular focus on digital inclusion challenges in Vietnam.

The findings of the review indicate that digital technologies have significantly altered the nature of work and skill requirements in modern economies. Automation and digital innovation are transforming traditional employment structures while creating new opportunities in technology-driven sectors. As a result, digital skills and lifelong learning have become essential components of human capital development. However, the benefits of digital transformation are not distributed equally across populations. The literature highlights several structural barriers that limit digital inclusion, including disparities in digital infrastructure between rural and urban areas, gender gaps in digital participation, and financial and technical constraints faced by SMEs in adopting digital technologies. These challenges can potentially widen existing socioeconomic inequalities if they are not addressed through targeted policy interventions.

In the context of Vietnam, rapid economic growth and strong government commitment to digital transformation have created significant opportunities for technological development and innovation. Nevertheless, ensuring that these opportunities are accessible to all segments of society remains a key policy challenge.

The review suggests that inclusive digital transformation requires a comprehensive policy approach that integrates investments in digital infrastructure, education reform, workforce reskilling, gender equality initiatives, and support for SME digital adoption. By addressing these challenges, Vietnam can strengthen its human capital base, enhance labor market resilience, and promote sustainable economic development in the digital age.

In conclusion, digital transformation presents both opportunities and challenges for developing economies. While it has the potential to drive productivity, innovation, and economic growth, its success ultimately depends on the ability of governments, institutions, and businesses to ensure that digital technologies are accessible, inclusive, and supportive of long-term human capital development.

Future research could incorporate empirical analysis to examine digital skills development and labor market adaptation in Vietnam, thereby providing deeper insights into how emerging economies can effectively respond to digital transformation.

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