

Institutional development of the private economy in Hanoi in the context of digital transformation

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Abstract

The private economy is growing more important for Vietnam's development, especially in big cities like Hanoi. However, this sector still faces problems such as unclear laws, complicated government procedures, and limited access to money and technology. With the rapid changes in digital technology, especially with the Fourth Industrial Revolution, it's important to update and improve the system that supports the private sector to make it more effective and easier to use. This study looks at the basic ideas, reviews previous research, checks the current system in Hanoi, examines how digital changes are affecting things, and suggests ways to improve the system. The study finds that creating a modern system that uses digital tools in government and business support can help the private sector drive Hanoi's economy and society better.

Keywords: Private economy; Institutions; Hanoi; Digital transformation; Development policy

I. Introduction

In the last ten years, the private sector has been seen as a key part of Vietnam's market economy, as stated in Resolution 10-NQ/TW (2017).

In Hanoi, which is the country's main administrative, financial, service, and innovation center, this growth is linked to digital changes happening at both the national and city levels. Because of this, it's important to study how the system for supporting the private sector works in the digital age. The study looks at three main areas: (i) how changes in the system affect businesses; (ii) how digital transformation improves or creates new elements like government procedures, data standards, transparency, and responsibility; and (iii) the new challenges from technology like privacy, data security, standards, and system compatibility. The study uses an institutional analysis method that includes rules like laws and procedures, and how they are enforced. It also uses recent data from 2023 to 2025 on PCI, PAR, DTI, and EBI, along with information from businesses, foreign investment, and online public services. The goal is to give a fair picture of Hanoi's system for supporting the private sector in the digital era and to suggest practical policies based on the latest official information and data.

The private economy has become one of the most important forces helping Vietnam grow, create jobs, and bring in money for the government. At the national level, this sector contributes more than 40% of the country's total economic activity and is a key part of moving the country towards industry and modernization (Nguyen & Tran, 2020). In Hanoi—the political, economic, cultural, and technological center of the country—the growth of the private sector is especially important for long-term progress, improving competitiveness, and connecting with other countries. Even so, the private sector in Hanoi still faces several problems, such as unclear laws, slow government processes, weak governance, and a lack of support for new ideas and innovation. The move towards digital technologies—like e-government, big data, artificial intelligence, e-commerce, and digital finance—is changing how the government works, how businesses run, and how the government interacts with companies. In this changing environment, this research looks at the system that supports private sector growth in Hanoi, checks how digital changes are affecting it, and offers ways to improve the system to make the private sector more active, efficient, and sustainable.

Over the past 30 years of economic changes, Vietnam's private sector has grown a lot and is now a big part of the national economy.

According to the General Statistics Office (2023), the private sector contributes about 42% of the GDP, around 30% of government income, and over 85% of the country's jobs. In Hanoi, the political, economic, cultural, and scientific center of the country, there are more than 340,000 registered businesses, with over 97% being private.

However, the private sector in Hanoi still faces several challenges, including a legal system that is not stable, a difficult business environment with many obstacles, limited access to resources, and weak connections to technology and innovation.

At the same time, the ongoing digital transformation offers big opportunities for the private sector to grow faster, be more flexible, and connect with the global economy. The central government has introduced several important policies, such as Resolution 52-NQ/TW (2019) on participating in Industry 4.0, and the National

Digital Transformation Program to 2025 with a vision to 2030 (Decision 749/QĐ-TTg, 2020). In Hanoi, the city has also developed its own Digital Transformation Scheme to 2025 with a vision to 2030, aiming to build a digital government, a digital economy, and a digital society.

II. Theoretical foundations and literature review

The concept of "institutions" in new institutional economics looks at the rules—both written and unwritten—that influence how people act in the economy, along with how these rules are made sure to be followed.

In today's public governance, the quality of local institutions for businesses is often measured using indexes like the Provincial Competitiveness Index (PCI), the Public Administration Reform Index (PAR Index), the Provincial Digital Transformation Index (DTI), and the E-Business Index (EBI). These indexes highlight important aspects of the "rules of the game" and "enforcement strength," such as how clear things are, how much it costs to follow the rules, how good public services are, how much everything is digital, how easy it is to get data, and how happy businesses are with the system.

In Vietnam, Resolution 10-NQ/TW (2017) set the direction for building a strong and efficient private sector. Legal support for small and medium-sized enterprises (SMEs) has been established through the Law on SME Support and Decree No. 80/2021/ND-CP.

The country's national digital transformation plan was approved under Decision No. 749/QĐ-TTg (2020). The legal system for digital transactions and data protection was strengthened with the Law on Electronic Transactions (2023) and Decree No. 13/2023/ND-CP on personal data protection. At the city level, Hanoi introduced its Digital Transformation Program for 2025 with plans up to 2030 (Decision No. 4098/QĐ-UBND, 2021), the Smart City Plan (Plan No. 239/KH-UBND, 2023), and the "Breakthrough Tasks" Scheme for digital transformation up to 2025 (Decision No. 6785/QĐ-UBND, 2024). With this policy background, private businesses in Hanoi are working in an increasingly digital environment where data, digital tools, and online processes are becoming more common.

Recent studies show that when the government moves towards digital transformation, it can improve the business environment. Digitalizing administrative tasks, sharing data, and having more digital interactions between the government and businesses can lower costs, make things more predictable and clearer, and encourage private investment. However, there are also new risks in the institutional system, like inconsistent data rules, challenges in protecting personal data, limited ability of different offices to share information, and gaps in digital skills between government agencies and small businesses. So, when looking at institutions that support private sector growth in the digital age, we need to consider both the quality of the "digital rules of the game" (like laws, standards, and testing environments) and the "digital enforcement ability." (like technology infrastructure, open data, and performance tracking).

Throughout economic growth, the private sector has always played a big role in making progress, coming up with new ideas, and staying competitive. In Vietnam, especially in Hanoi, the strong growth of the private sector over the past thirty years has been seen as an important part of the socialist-oriented market economy. Theoretically, institutions that support the private sector include the whole system of laws, policies, management systems, and support structures that help the private economy start, run smoothly, grow, and connect with others. These institutions include both formal parts like laws, decrees, and government decisions, and informal parts like business habits, cultural norms, social standards, and trust between businesses (North, 1990).

With global integration and fast technological advancements, especially in digital areas, the idea of digital transformation has become more common in studying private sector institutions.

Research from around the world shows that digital transformation changes how businesses operate and compete, and also needs governments to change and adjust institutions to support innovation and fair competition (World Bank, 2020). The idea of institutional innovation suggests that when big changes happen in technology and business models, institutions need to be flexible to avoid becoming obstacles to development (Acemoglu & Robinson, 2012).

In Vietnam, many experts have looked at how the private sector contributes to the national economy.

Nguyen Quang Thuan (2018) stressed that for the private sector to really be a major driver, there must be steady policies, openness, and a good institutional environment. Recent studies have also looked at the impact of digital transformation on private businesses. Nguyen Van Thang and others (2021) found that digital tools have helped many small and medium businesses in Hanoi increase productivity, reach more customers, and cut costs, but they have also brought challenges like better technology, cybersecurity, and worker skills.

A major topic in theory is the two-way connection between digital transformation and economic institutions. On one side, digital transformation pushes private companies to use new business models, e-commerce, big data, and artificial intelligence in their work. On the other, government rules on taxes, finance, competition, and online services need to be updated to match these changes. OECD (2021) warned that if governments don't create timely and proper policies, the fast growth of the digital economy might leave gaps in the system.

The literature review shows that even though there has been a lot of research on institutions that help the private sector in Vietnam, there is still not enough detailed study looking at how these institutions work in the context of digital transformation, especially in specific areas like Hanoi. This shows that more research is needed to understand the current situation of these institutions and to find better ways to improve them in the digital age. This kind of research is important for science and also helps make government work better, support businesses, and help the economy grow in the capital city.

III. The current institutional setup for private sector development in Hanoi

For over three decades, Hanoi has developed into one of Vietnam's main economic, political, and cultural hubs. The private sector in Hanoi plays a big role in the city's economy, contributing about 40 to 45 percent of the city's gross regional domestic product (GRDP) and providing jobs for millions of people (Hanoi Statistics Office, 2023). This growth has been closely connected to the improving institutional setup that supports the private sector, including legal systems, policies, and the overall investment environment.

In terms of policies, Hanoi has introduced many programs to help the private sector grow. These include efforts to improve the business environment and increase competitiveness, especially through the Public Administration Reform (PCI) initiatives. There have been major changes in administrative processes, business registration, credit access, and land use. The “one-stop-shop” system and online public services have made it easier and cheaper for businesses to operate. According to the PCI 2022 report, Hanoi was ranked among the better-performing provinces in economic governance, with improvements in transparency and support for small and medium-sized enterprises (SMEs).

However, the institutional support for the private sector in Hanoi still has some major issues. First, the legal and policy environment is not yet stable or consistent. Some rules on land, investment, taxes, and social insurance overlap, making it hard for businesses to follow. Many small and medium-sized businesses still find it difficult to get formal credit because they don't have enough collateral and have limited financial management skills.

In addition, the support institutions that help private businesses in Hanoi, such as credit guarantee funds, business associations, and trade promotion centers, are not yet working as well as they could be. Connections between enterprises and state agencies, research institutes, and universities remain limited, leading to weak technology transfer and innovation. Furthermore, unequal access to business opportunities between private enterprises and state-owned or foreign-invested firms continues to be a challenge. Regarding human resources, even though Hanoi is the country's largest city for education and training, many private companies still face challenges in finding workers with the right skills, especially in areas like IT, finance, business management, and e-commerce. This happens partly because the support policies for private businesses don't match well with those for education, training, and building a strong workforce.

One important thing to note is that in recent years, the Hanoi government has strongly supported digital transformation in the public sector and encouraged private companies to take part. Online public services at levels 3 and 4 are now used widely, making it easier for businesses to handle official tasks and creating a more open environment. However, how private companies use digital technology varies. Larger companies with more money and staff have quickly adopted online sales, data management, and digital marketing. But most small and medium businesses are still using simple digital tools like social media or accounting software.

Overall, even though Hanoi has made significant progress in creating a system that supports private businesses, there are still important areas that need improvement.

The policies have helped the private sector grow, but they still need to be more stable, consistent, and supportive—especially as digital transformation continues to grow.

IV. Impacts of digital transformation on the institutional development of the private sector

Digital transformation has become a major trend affecting all areas of society and the economy, including the private sector. In Hanoi, a large city with a lot of private businesses, the process of digitalization is changing how companies operate and is driving changes in how institutions support the growth of private businesses.

First, digital transformation helps reduce costs and makes institutions more transparent. When government processes are fully digital, companies can submit forms, track their progress, and receive results online. Being able to check the status of an application in real time reduces the chances of unofficial payments. This has contributed to improvements in Hanoi's “Time Cost” and “Informal Charges” sub-indices within the PCI, even though there are still gaps in “Fair Competition” and “Access to Land” (VCCI & USAID, 2025). Also, the nationwide e-invoicing system introduced in 2022 has made documents more standard, reduced storage costs, and created digital data that helps with public government work and credit checks for businesses.

Second, digital transformation helps in making government decisions based on data. Hanoi is among the top cities in the Digital Transformation Index (DTI) 2023 and the E-Business Index (EBI) 2024, showing that it has strong digital systems and uses them well (Ministry of Information and Communications, 2024; VECOM,

2024). Websites like vietnam.vn, VnEconomy, Hanoi Times, and Nhan Dan Online have covered this. When databases are shared and work together, government officials can move from checking things before they happen to watching for risks after they occur. This reduces the time needed to get licenses and cuts down on paperwork. Hanoi's Plan 239/KH-UBND (2023) and Decision 6785/QĐ-UBND (2024) support shared data, smart city growth, and digital services in different areas to make the "declare once, use many times" process more common.

Third, digital transformation opens up new markets and business chances for private companies through e-commerce, digital logistics, fintech, and B2B/B2G digital services.

Hanoi ranked second in the 2024 EBI with 84.3 points, just behind Ho Chi Minh City (87 points), showing how strong its e-commerce environment is (Vietnam E-Commerce Association, 2024). The 2023 Electronic Transactions Law made electronic contracts, digital signatures, and digital documents legally valid, reducing legal uncertainties and building more trust in digital trade.

Fourth, digital transformation brings in new risks for organizations. Decree No. 13/2023/ND-CP on personal data protection makes businesses, especially small and medium enterprises with fewer resources, face stricter compliance rules (BSA insight, 2023; Roedl & Partner, 2023). KPMG and Rödl & Partner have discussed this. Also, different agencies have separate data standards, making it hard to integrate digital processes smoothly. Even though there have been improvements, fewer than 50% of key services are fully digitalized, creating the situation where services are available but not often used (Ministry of Information and Communications, 2025). Although the EMC system makes monitoring more transparent, real impact comes from connecting these metrics with better accountability and improved service quality from the user's point of view. Finally, digital transformation increases the gap between different types of companies. Large companies with money and skilled workers adapt quickly to digital tools, while small and micro businesses—making up about 97% of businesses in Hanoi—often face issues like lack of capital, limited digital skills, and not knowing about digital opportunities (Hanoi Statistics Office, 2023). Websites like VietNamNet News have covered this. To support this transition, institutional help should be inclusive, making sure small businesses and informal enterprises are not left behind. These businesses play a big role in creating jobs and supporting household incomes.

V. Institutional orientations and policy solutions

When we look at the current situation of institutions and how digital change is affecting things, it's clear that improving support for private businesses in Hanoi is really important.

The main goal is to create an environment that is open, flexible, well-connected, ready for digital changes, inclusive, and long-lasting. According to the Hanoi People's Committee, private businesses in the city contributed about 40% of the total GRDP and created more than 60% of new jobs from 2018 to 2022 (Hanoi People's Committee, 2023). Surveys by the Vietnam Chamber of Commerce and Industry show that over 70% of small and medium-sized businesses in Hanoi see digital transformation as important for improving productivity and growing their markets (VCCI, 2022).

However, even though there is a lot of potential, private businesses still face problems like unclear laws, separate support programs, complicated administrative processes, and uneven use of digital tools (Ministry of Information and Communications, 2022; OECD, 2021). If these issues are not fixed, they could stop Vietnam from fully using the digital economy and make it harder to join the global market (World Bank, 2020).

A big part of the solution is speeding up administrative reforms and making the government more digital. Hanoi needs to improve high-level online services and connect data between different departments, districts, and areas. This will help reduce the effort needed to start a business, get licenses, pay taxes, and access information. A digital-friendly government setup will lower costs for businesses, build trust in the government, and encourage more people to start their own businesses.

At the same time, building a strong digital legal system is important. Hanoi should work with the central government to create clear rules about electronic transactions, personal data protection, cybersecurity, and taxes for online businesses.

These laws will help protect both businesses and consumers and create a fair and open environment for all businesses to compete.

Another important plan is to strengthen support systems for companies as they move towards digital transformation. The city should offer funding for innovation and help with credit, grow training programs for digital skills in small businesses, and set up digital transformation centers that connect businesses, research institutions, and universities. These centers will help improve technology and management skills. Also, it's important to focus on developing human resources. Hanoi should make sure that education and training programs support the goals of the digital economy to meet the need for skilled workers in the private sector. Short-term training on digital skills, technology management, and e-commerce should be provided by both public and educational organizations, and these programs should be expanded. Scholarships and training partnerships between the public and private sectors can help make sure that even smaller businesses get the support they need.

Another way to help private businesses during the move to digital is to strengthen the support systems they rely on. The city should create ways to fund new ideas and offer guarantees for loans, expand training in digital skills for small and medium businesses, and set up support centers that connect companies with research institutions and universities. These centers can help improve both the technology and management skills of businesses.

Also, important steps should focus on building up human resources. Hanoi needs to make sure that its education and training plans match the goals of the digital economy so that there are enough skilled workers for the private sector. Short-term programs that teach digital skills, managing technology, and e-commerce—run together by government and schools—should be made bigger. Offering scholarships and working with private companies on training can help smaller businesses get involved too.

Another good idea is to create specific sets of policies for certain industries or areas. Since Hanoi is strong in services, high-tech, and research, the city could offer tailored support like special land deals, better digital infrastructure, simpler rules, industry-specific data rules, and help with research between universities and companies. These targeted policies can help create better environments for innovation and make the city's plans more consistent.

Finally, it's important to track how well these changes are working. The city can use scores like PCI, PAR, DTI, and how many online services are completed as signs of progress. Making public rankings of different departments and areas based on how fast they process things, how much they use digital methods, and how happy businesses are can push everyone to improve and compete.

In short, making changes to support private businesses in the digital age needs a complete plan that includes how the government works, better laws, helping businesses grow, developing skilled workers, making special policies for key areas, and holding people accountable for results.

If these changes are done well, Hanoi's private sector can grow and help the city become more innovative and successful.

VI. Conclusion

Digital transformation is becoming a key tool for helping the private sector grow in Hanoi.

This is shown by the good rankings in the DTI/EBI, the increase in new businesses being set up, and the growing interest from foreign investors. However, the business environment still needs improvement, as seen in the city's PCI ranking and the gap between the availability of fully online public services and how much they are actually used. To make the most of Hanoi's digital strengths, it's important to create clear digital rules, share open and compatible data, improve enforcement that focuses on results, and design policies that fit different industries and value chains. The policy ideas in this study are based on updated official data and documents from 2023 to 2025. They can help guide discussions between government agencies, business groups, and experts in the future.

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