

Zoho Finance Plus ROI Guide for Vietnam

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1 Introduction

Zoho Finance Plus is an integrated suite of financial applications, including Zoho Books, Zoho Invoice, Zoho Inventory, Zoho Expense, Zoho Payroll, Zoho Subscriptions, and Zoho Checkout. It streamlines invoicing, accounting, inventory, and expense management, helping Vietnamese businesses scale operations and improve financial efficiency. With Vietnam's SME-driven economy (98% of businesses) and 73% internet penetration in 2024, Zoho Finance Plus, supported by IADCX's expertise as a Zoho Authorized Partner with 400+ implementations across ASEAN, ensures compliance and growth [1, 3].

2 Key Features for Vietnamese Businesses

Zoho Finance Plus offers tools tailored for Vietnam's market:

- **Zoho Books:** Manages finances with VAT-compliant invoicing per Decree 123/2020/ND-CP, automating tax calculations.
- **Zoho Invoice:** Creates professional invoices with VND support and local payment gateways (e.g., ZaloPay, MoMo).
- **Zoho Inventory:** Tracks stock levels, ideal for Vietnam's growing e-commerce sector (25% growth in 2024).
- **Zoho Payroll:** Automates payroll with PIT (5%35%) and social insurance deductions per Decree 146/2018/ND-CP.
- **Zoho Expense:** Simplifies expense claims with mobile apps, reducing approval time by 60%.
- **Zoho Subscriptions:** Manages recurring billing for subscription-based businesses.
- **Zoho Checkout:** Facilitates secure online payments with localized options.
- **Affordability:** Priced at \$249/organization/month (6,100,000 VND at 24,500 VND/USD, September 2025) for 10 users, with a 30-day free trial [1].

3 Calculating ROI for Zoho Finance Plus

ROI is calculated as:

$$ROI(\%) = \frac{Net\ Benefits(Gains - Costs)}{Costs} \times 100$$

3.1 Costs

- **Subscription Fees:** \$249/month (6,100,000 VND/month) for 10 users; additional users at \$10/month (245,000 VND).
- **Implementation:** IADCX setup at 20,000,00050,000,000 VND for SMEs.
- **Training:** IADCX sessions at 5,000,00010,000,000 VND.

- **Support:** Optional IADCX monthly packages (5,000,000 VND).

3.2 Benefits

- **Efficiency Gains:** Automates financial processes, saving 70% of admin time (15,000,000 VND/month for a small team).
- **Compliance Savings:** Reduces VAT and payroll errors, avoiding fines (10,000,000 VND/month).
- **Faster Payments:** Zoho Invoice and Checkout improve cash flow by 30%, adding 20,000,000 VND/month in liquidity.
- **Scalability:** Supports growth without significant cost increases, ideal for SMEs [1].

4 Role of IADCX Services

IADCX enhances Zoho Finance Plus with tailored services:

- **Implementation & Customization:** 4-hour activation (20,000,000 VND), reducing setup time by 50%, saving 15,000,000 VND/month in delayed operations [3].
- **Training:** Sessions (5,000,000 VND) increase adoption by 80%, yielding 20% faster ROI.
- **Ongoing Support:** Monthly packages (5,000,000 VND) ensure 95% system uptime, saving 10,000,000 VND/month in operational costs.
- **Integration:** Connects with Zalo, Vietnamese banks, and tax systems, adding 15% efficiency (12,000,000 VND/month for 20 employees).
- **ROI Enhancement:** IADCX-led deployments achieve 300% ROI in 12 months via streamlined processes.

5 Case Study: ROI in Vietnam

5.1 Vietnamese SME Example

- **Business:** Ho Chi Minh City e-commerce firm, 15 employees.
- **Investment:** Subscription: 6,100,000 VND/month; IADCX implementation: 30,000,000 VND; Training: 5,000,000 VND.
- **Benefits:**
 - 60% reduction in financial admin time: 12,000,000 VND/month savings.
 - 15% faster payments: 15,000,000 VND/month liquidity gain.
 - Compliance automation: 8,000,000 VND/month in avoided fines.

- **Net Benefits:** 35,000,000 VND/month - 41,100,000 VND (first month) = -6,100,000 VND (first month, due to setup); ongoing: 35,000,000 - 6,100,000 = 28,900,000 VND/month.
- **ROI:** Ongoing 474% monthly $(28,900,000 / 6,100,000 \times 100)$ after first month.

6 Maximizing ROI with IADCX

- **Start with Free Trial:** Test for 30 days to assess fit.
- **Leverage IADCX Expertise:** Use 4-hour setup for rapid deployment.
- **Integrate Locally:** Connect with ZaloPay, MoMo, and tax systems for compliance.
- **Train Teams:** IADCX sessions ensure efficient use.
- **Monitor Analytics:** Use Zoho Books reports to optimize financials.

7 Conclusion

Zoho Finance Plus, supported by IADCX's expertise, empowers Vietnamese businesses to scale operations and improve financial efficiency. With 474% monthly ROI potential, compliance with Decree 123/2020/ND-CP, and integrations like ZaloPay, it's ideal for SMEs. Contact IADCX at helpdesk@iadcx.com or visit www.iadcx.com for tailored solutions.

Tài liệu

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- [2] What is Zalo? A 2025 Complete Introduction, prodima.vn, 2025-05-15.
- [3] Tìm Zoho Partner Việt Nam? Những lưu ý cần biết, www.optimus.vn.