

# The impacts of artificial intelligence on the performance of commercial banks in Vietnam

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***Abstract:***

**A**fter a period of technology revolution, the world has witnessed the transformation in all industries. Being one of the most inventions in the revolution, AI could be called the most appropriate representative of the connected world. Hence, it is important to discuss how AI and its implementations have impacted the activities of commercial banks. In this paper, viewer can have an overview of the main characteristics of AI. The research shows that AI can improve banking activities, banks' operation, and ways of governance. However, technology and human resource can be inhibitions to AI implications in commercial banks. The paper also provides strategies about upgrading infrastructure and working capacity to solve these problems.

***Keywords:*** AI, Artificial Intelligence, AI implementation, commercial banks, risks in banking, technology.