



Product Proposal

Prepared by



*Hoang Minh Quan - RMIT
Dang Nhu Phuoc - HCMUT
Thai Hoai An - UEH
Truong Minh Dat - UEH*

This proposal was created for the  VNPT  Hackathon

Who are we?

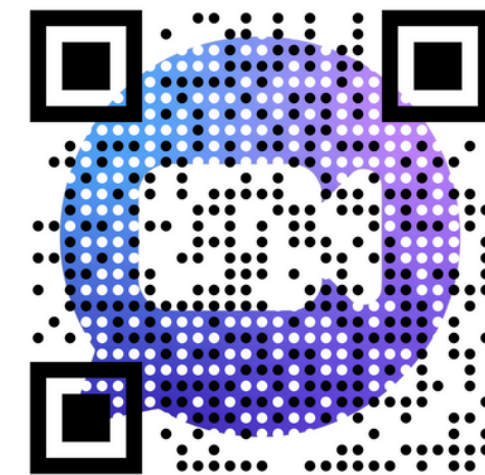
MeetMate is developed by a team of four close friends who met in high school and share a long-standing passion for using technology to solve real-world problems. United by the belief that innovation should make everyday work simpler, not more complicated, we created this proposal to present a practical, AI-driven solution to the persistent challenges of modern meetings. Our goal is to combine technical rigor with fresh, user-centric thinking so that organizations can unlock greater productivity, clarity, and collaboration through smarter meeting workflows.

Executive Summary

This proposal outlines **MeetMate**, an AI-powered meeting assistant designed to optimize the full meeting lifecycle for enterprises. It begins with context on current meeting inefficiencies and validates these pains through external data and expert interviews. The document then presents MeetMate's concept, core features, user flows, and technical architecture, emphasizing security, RAG-based AI, and enterprise integration. It further details deployment feasibility, expected business impacts, market sizing and positioning, and competitive differentiation. Finally, it defines pricing, revenue streams, go-to-market roadmap, customer personas, marketing channels, and references.

MeetMate Software 

vnpt-ai-hackathon-meetmate.vercel.app



*Please scan the QR code or click the link above to
try out the current progress of our product*

Github 

github.com/PhuocDang2104/vnpt_ai_hackathon_meetmate

*Please visit our project's GitHub repository to gain a deeper understanding of the
technologies & architecture we have built specifically for the VNPT AI Hackathon*

1

Context & Problem

1.1 Crisis Hiding in Plain Sight	3
1.2 The Unprepared Meetings	3
1.3 In-Meetings: When Productivity Erodes.	3
1.4 Post-Meeting: Where Clarity Falls Apart	4
1.5 The Hidden Price of Unproductive Meetings	4
1.6 Ground-Truthing the Data	5
1.7 From Meeting Pain to Meeting Gain	6

4

Market Analysis

4.1 Market size and Market segment	24
4.2 Market drivers in Vietnam	24
4.3. Target customer	25
4.4 TAM, SAM, SOM	26

7

Marketing Plan

7.1 Detail marketing plan	37
7.2 Marketing Plan KPIs	40

2

Overall Product & Features

2.1 Overview of MeetMate	7
2.2 User Flow End-user & MeetMate	8
2.3 UX/UI Roadmap	12

5

Impacts & Benefits

5.1 Layers Value Impact	28
5.2 Impact Breakdown	29

8

Revenue Stream & Cost structure

8.1 Estimated Expenditures	42
8.2 Marketing Budget	45
8.3 Pricing Strategy	46
8.4 Revenue Stream	47

3

Technical Architecture & Deployment

3.1 Full-stack System Architecture	14
3.2 Cloud Deployment & Security	16
3.3 SAAR Model – Stage-aware Agentic Adaptive RAG	17
3.4 Pre In Post Agentic Adaptive Self-reflective / Corrective RAG	18

6

Go-To-Market Strategy

6.1 Customer Personas	31
6.2 Unique Selling Points	32
6.3 Market Emerging Plan	33
6.4 Distribution channel	35





Context & Problem

The current meeting reality and core problems to be solved.

1.1 Crisis Hiding in Plain Sight

14 Weeks a Year. Just for Meetings



The average knowledge worker dedicates **11.3 hours per week** to meetings, representing approximately **28%** of total working time (Bárcenas, 2025). Estimatedly, about 25% - 50% of that meeting time is spent wasted on irrelevant topic (Ambitions , 2025)

Thats **550 hours** annually or approximately **14 full workweeks** devoted exclusively to meetings (Bárcenas, 2025).

For executives, it gets worse.



Average of **12** meetings weekly, consuming up to **23 hours per week** and effectively consuming more than **50%** of their scheduled work time (Puppis, 2025).

83% of employees report allocating at least **one-third** of their weekly schedule to meeting participation

10% of the workforce experiences meeting loads exceeding **15 hours per week**

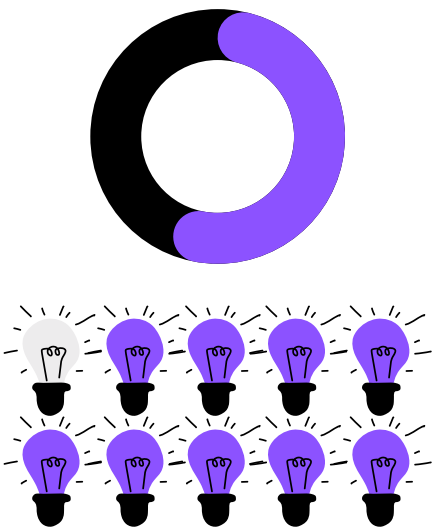
Contemporary organizations face an **unprecedented burden of meeting time** consumption that pervasively fragments the productive workday (Bárcenas, 2025). This burden intensifies markedly at senior organizational levels, where meetings occupy a substantial share of executives’ scheduled work time (Puppis, 2025). Workforce surveys reveal a fundamental **misalignment** between meeting frequency and organizational productivity objectives, with large portions of employee time diverted from deep, value-creating work to low-impact discussions. Collectively, these dynamics create a systemic constraint on strategic and creative output across the organization.

1.2 The Unprepared Meetings

Why 57% of Meetings Fail Before They Start

Meetings begin in an unprepared state, marked by **vague objectives**, **missing agendas**, and **last-minute scheduling**. This leaves participants with little time to understand context or review materials, so they enter discussions in a reactive rather than proactive mindset. As a result, meetings often drift into unstructured conversation and backward-looking debate instead of serving as focused forums for clear decisions and coordinated execution (Microsoft, 2025).

The *2025 Work Trend Index Annual Report* by Microsoft (2025) found that:



57% of meetings without formal calendar invitations or sufficient prior preparation

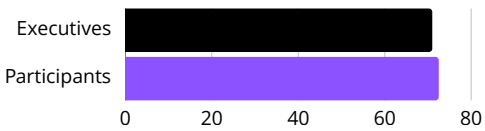
One in ten scheduled meetings is arranged at the last minute

1.3 In-Meetings: When Productivity Erodes

Meetings that eat up time but rarely deliver progress.

Study by Perlow et al., (2017) published on *Harvard Business Review* revealed that **71%** of executives and **70–75%** of participants rating meetings as substantially unproductive (Perlow et al., 2017).

Atlassian’s report (2024) on 5,000 knowledge workers in Australia showed **75%** reporting that brainstorming fails to deliver results, collective decision-making proves ineffective, and meetings do not meaningfully enhance cross-functional connectivity. Furthermore, continuous meeting schedules fragment cognitive resources, with **68%** of employees reporting insufficient focus time due to persistent interruptions—a condition employees characterize as organizational **"chaos"** (Microsoft, 2025). This dysfunction represents a critical impediment to innovation and execution.



Organizational Meeting Ineffectiveness Metrics



3 in 4 meetings fail to deliver



2 in 3 felt insufficient focus time due to persistent interruptions

1.4 Post-Meeting: Where Clarity Falls Apart

Most meetings end without clear ownership or records.



Board-level minutes requires secretariat staff to invest an average of **10 working hours**

while a standard 60-minute meeting typically demands an additional **30–45 minutes** of employee time to produce written minutes



Post-meeting processes constitute a critical weak link in the meeting lifecycle, where information and decisions are frequently **lost** or **only partially captured** (Smith, 2024). Beyond the immediate administrative burden, this gap in documentation allows key insights, commitments, and rationales to dissipate over time. When outcomes are not swiftly translated into clear written records, accountability becomes diffuse, follow-through is inconsistent, and teams struggle to align on what was actually agreed. Over time, this erodes trust in meetings as reliable vehicles for decision-making and creates a structural risk for organizations seeking transparency, auditability, and effective execution (Pantelides, 2024).

1.5 The Hidden Price of Unproductive Meetings

Inefficient meetings quietly drain millions each year

This inefficiency is not only frustrating but also financially quantifiable. Unproductive meetings are estimated to cost businesses in the United States **259 billion USD per year**, and **64 billion GBP** in the United Kingdom (Jolles & Lordan, 2024).

For a large organization of approximately 2,500 employees, the associated wasted meeting time can amount to as much as **9.6 million USD (or 253 billion VND)** annually (Jolles & Lordan, 2024).

Estimated Cost of Meeting Waste in User Case

Applying global meeting statistics to the Vietnamese context allows an approximate quantification of meeting-related inefficiencies at LPBank.

- LPBank’s average monthly income per employee: **26.94 million VND** (Q2 2025) (Trang, 2025).
- LPBank’s total headcount: **9,203 employees** (Q2 2025) (Trang, 2025).
- Average time spent in meetings: **11.3 hours** per employee per week, equivalent to roughly 28% of working time (Bárcenas, 2025).
- Proportion of ineffective meetings: **75%**, based on a survey of 5,000 knowledge workers in Australia (Atlassian, 2024).

Item	Estimation formula	Estimated value (VND)
Average hourly wage	26.94M / 22 days / 8 hours	153,068 VND/hour
Annual meeting cost	9,203 employees × 11.3 h/week × 52 weeks × 153,068 VND	≈ 828 billion VND/year
Wasted meeting cost	828 billion VND × 75%	≈ 621 billion VND/year

The direct financial impact is **substantial**, but the **more significant consequence** lies in **opportunity cost**: time that could be allocated to innovation, strategic projects, and high-value customer work is instead absorbed by repetitive meetings and manual post-meeting administration.

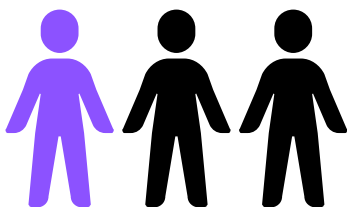
1.6 Ground-Truthing the Data

Insights from interviews with practicing knowledge workers

List of Interviewees

Name	Position	Organization
Mr. Hoang Xuan An	Deputy Managing Director	Vidotour
Mrs. Trinh Thuy Xuan Tram	Procurement Manager	NAB Innovation Centre Vietnam
Ms. Trinh Thuy Xuan Lan	HR Business Partner Director	Manulife
Mrs. Kim Thanh	Head of Organization and Administration Department	Ho Chi Minh City College of Architecture and Construction
Mr. Khac Luong	Civil Engineer	Management Board of Investment and Construction Projects for Civil and Industrial Works
Ms. Chau Ngoc Thinh	Financial Planning & Analysis	CIMB Bank Vietnam
Ms. Huong Giang	Product Owner	VNG
Mr. Anh Phi	Business Analyst	Hopper

45% of meetings lack agendas sent 24 hours before



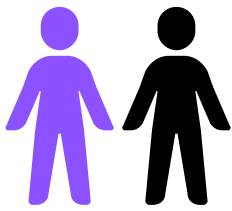
One in three attendees say they arrive without required context documents

27% of meetings get rescheduled or have agenda changes within 2 hours

3 to 5

instances/month across interviewees of people missing or attending late due to overlap

60% meetings run over scheduled time, pushing people to next commitment



One in two attendees say they arrive without required context documents

80% said they have no effective way to catch up on what was discussed when they arrive late to a meeting.

2 to 3

instances/month of decisions being revisited or repeated due to misunderstanding

3–5 days

between meeting and formal documented decision reaching stakeholders

10–12 hours

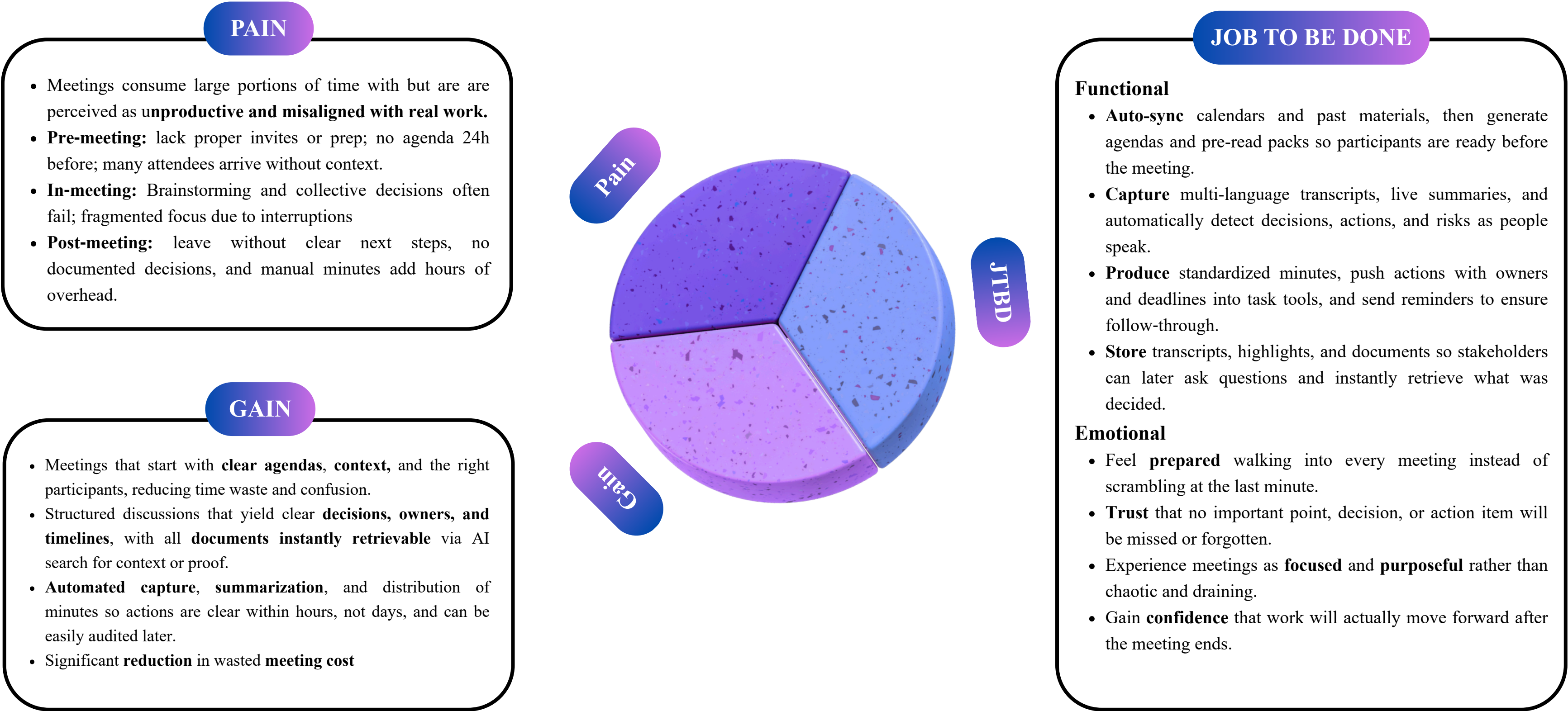
/week per manager on meeting-related overhead (prep, notes, follow-up)

Quotes

- "I spend more time organizing what was said than actually solving the problem."
- "Half my meetings could have been Teams messages."
- "I never trust the first meeting's outcome, I always re-confirm by email."
- "Missing 20 minutes of a meeting is worse than missing the whole thing because you don't know what you missed."
- "Our biggest project delays aren't technical, they're because meetings produce unclear action items."

1.7 From Meeting Pain to Meeting Gain: Our Jobs-to-Be-Done

Today’s meeting pains to the gains leaders want and the key jobs-to-be-done that MeetMate is designed to fulfill across the entire meeting lifecycle.





Overall Product & Features

To address these pains and unmet jobs-to-be-done, we introduce an AI-powered meeting assistant designed to turn every meeting into a seamless experience.

2.1 Overview of MeetMate

MeetMate is an AI meeting assistant powered by ASR, RAG, LLMs and tool-calling, with VNPT APIs & Cloud services. It follows the entire meeting lifecycle to automate minutes, actions and knowledge, helping teams make decisions faster and with greater transparency.

Three core blocks

Pre-Meeting – Intelligent preparation

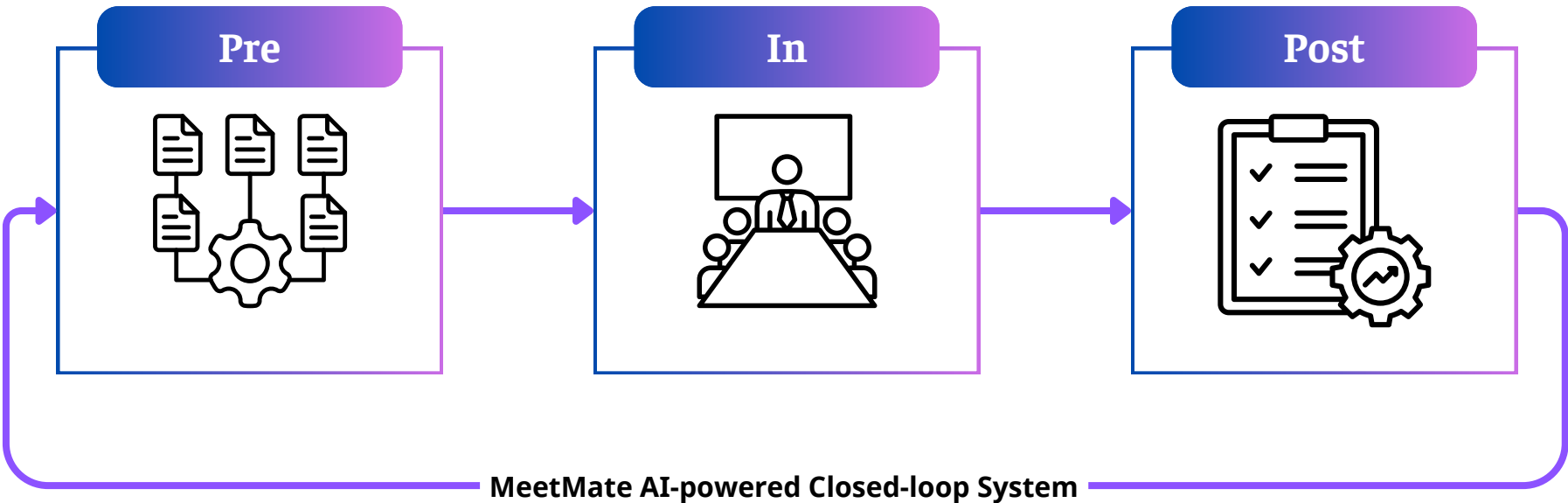
- Syncs calendars from Outlook/Teams and understands topic, project and participating units.
- Uses RAG over internal documents to pull relevant policies, proposals and past minutes.
- Generates a suggested agenda and pre-read pack and sends it to participants in advance.

In-Meeting – AI co-host during the meeting

- A MeetMate bot joins Teams/desktop meetings with a “Live Notes – Actions – Ask AI” panel.
- Provides real-time transcription (multi-language) by speaker, with live recaps along the timeline.
- Detects Actions / Decisions / Risks and suggests creating tasks, scheduling follow-ups, and attaching documents.

Post-Meeting – Turning discussion into execution

- Produces standardized professional Minutes of Meeting: objectives, key discussion points, decisions, actions/owners/deadlines and risks.
- Syncs tasks to tools such as Planner/Jira/Work/internal PM systems and supports reminders.
- Stores transcripts, highlights and meeting knowledge for search and Q&A after the meeting.



Core Features Across the 3 Stages Breakthrough

Pre

Before the meeting | “Walk into the room already aligned”

- MeetMate sends a reminder with objective, attendees and project context.
- Automatically assembles a pre-read pack from relevant policies, proposals and previous minutes.
- Participants log questions/risks/requests in advance; the meeting owner sees a consolidated view to refine the agenda.

In

During the meeting | “An AI co-host that listens, understands and suggests”

- The MeetMate bot joins with a “Live Notes – Actions – Ask AI” panel, quietly updating the sidebar instead of interrupting the discussion.
- Delivers real-time, speaker-aware transcription and rolling recaps, so everyone (including late joiners) instantly sees who said what and what’s been agreed.
- Detects actions, decisions & risks in what people say using intent understanding, converts them into structured ADR entries and tool suggestions (tasks, follow-ups, open documents), and answers questions powered by LightRAG that prioritises the current meeting context and internal documents - with every action gated by one-click human confirmation.

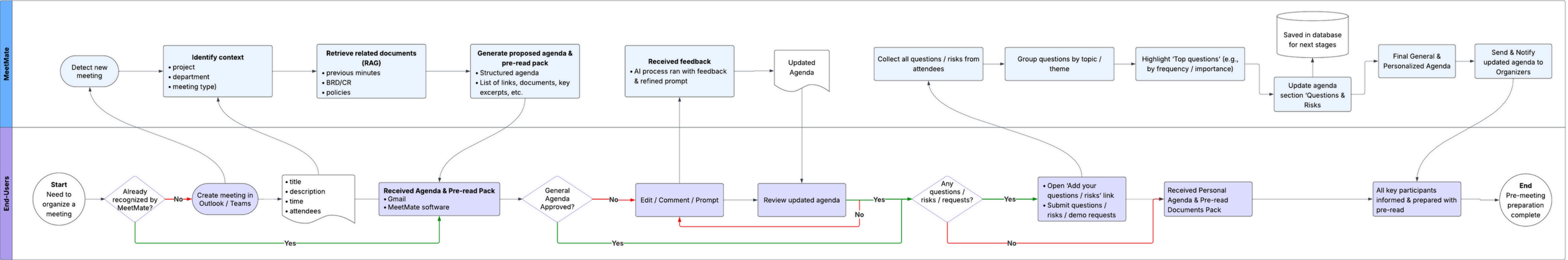
Post

After the meeting | “Minutes are done and work doesn’t get lost”

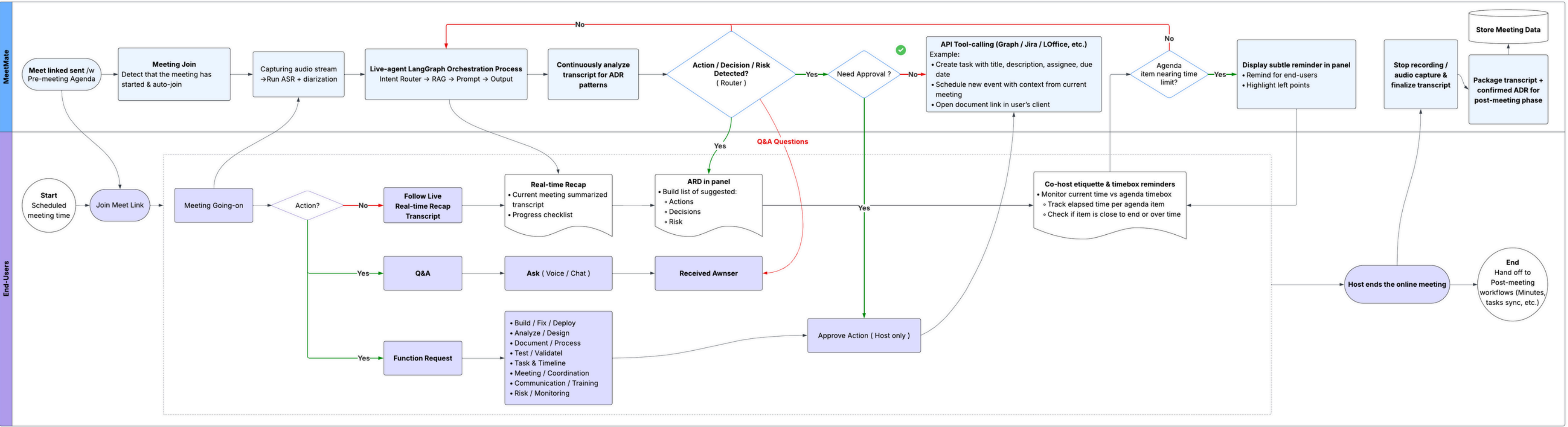
- Instantly generates standardized Minutes of Meeting (summary, decisions, actions, risks with timecodes).
- Pushes action items into Planner/Jira/Work/PM tools and assigns them to the right owners.
- Each user gets a personal “My Recap” and can later query: deadlines, decisions, or where something was approved across past meetings.

2.2 User Flow | End-user & MeetMate

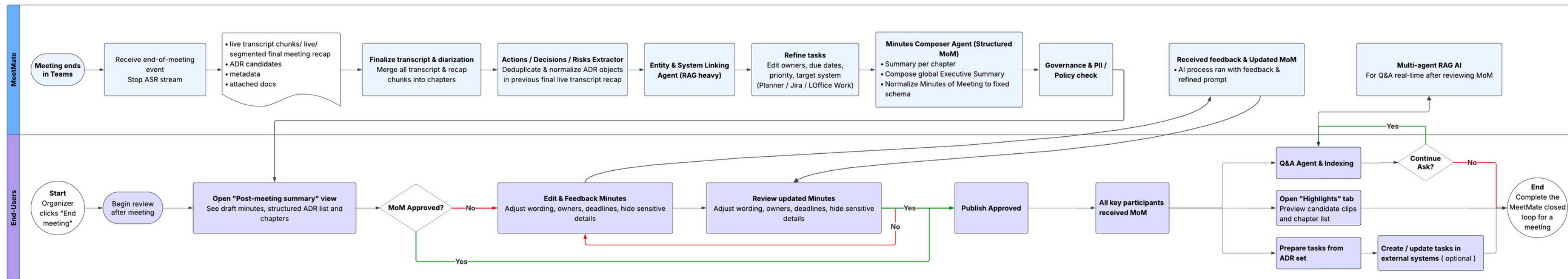
Pre-Meeting User Flow Diagram



In-meeting User Flow Diagram

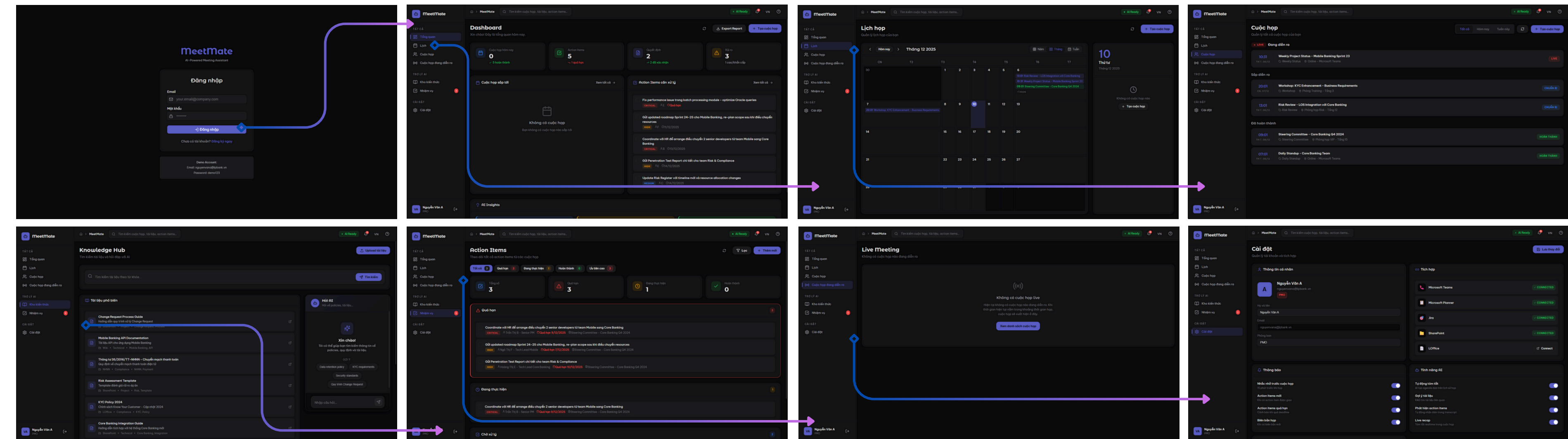


Post-Meeting User Flow

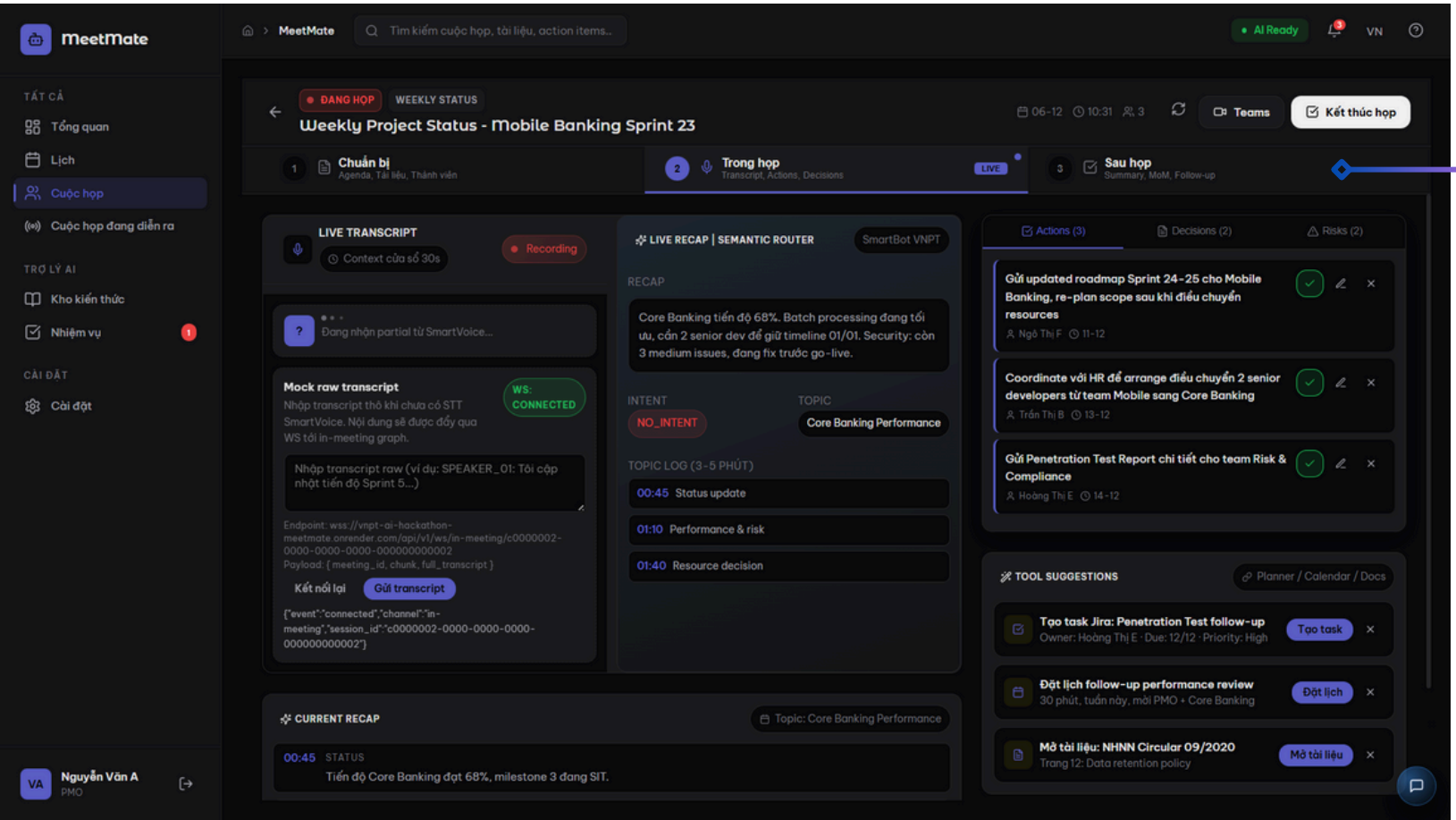
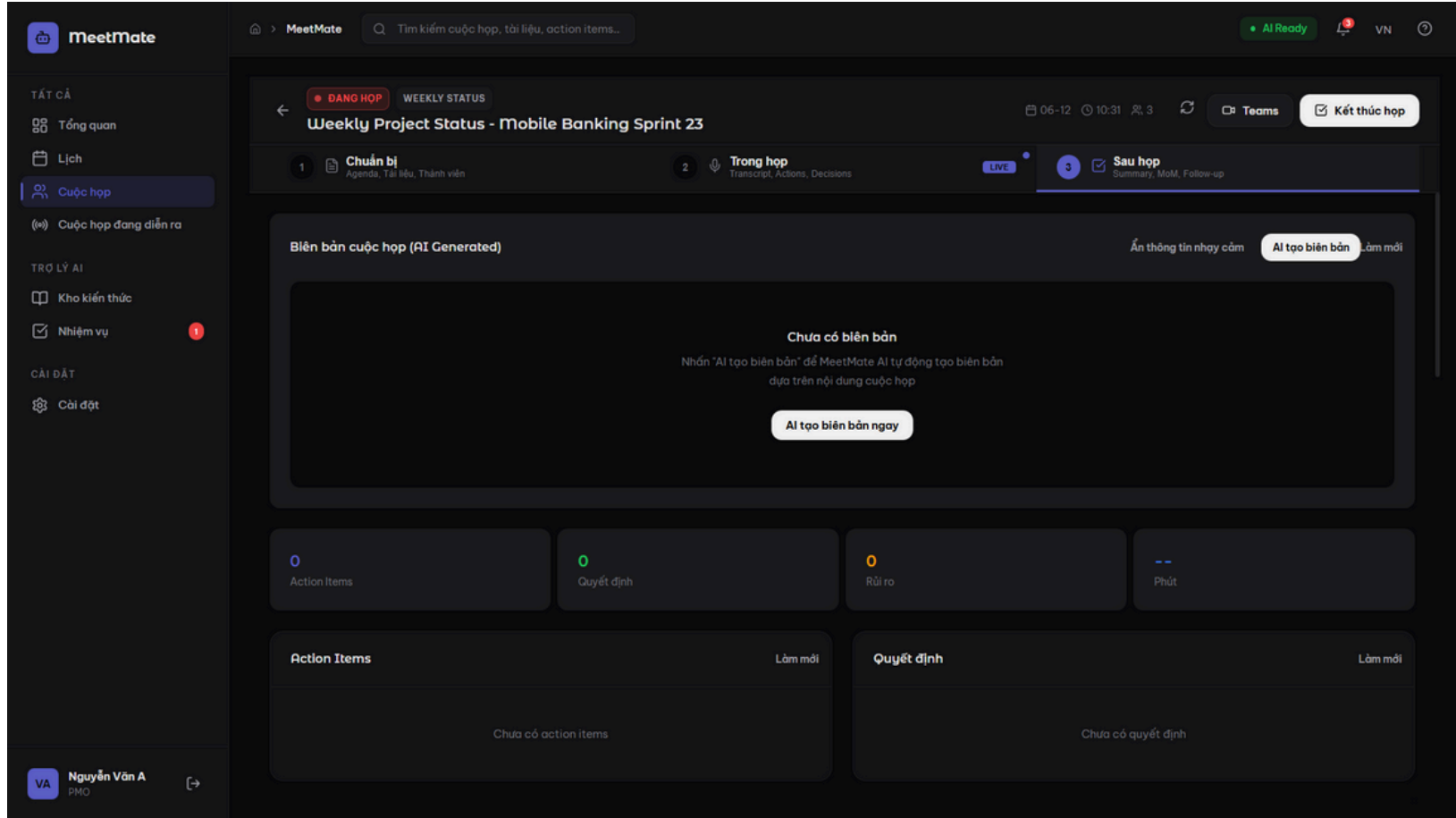
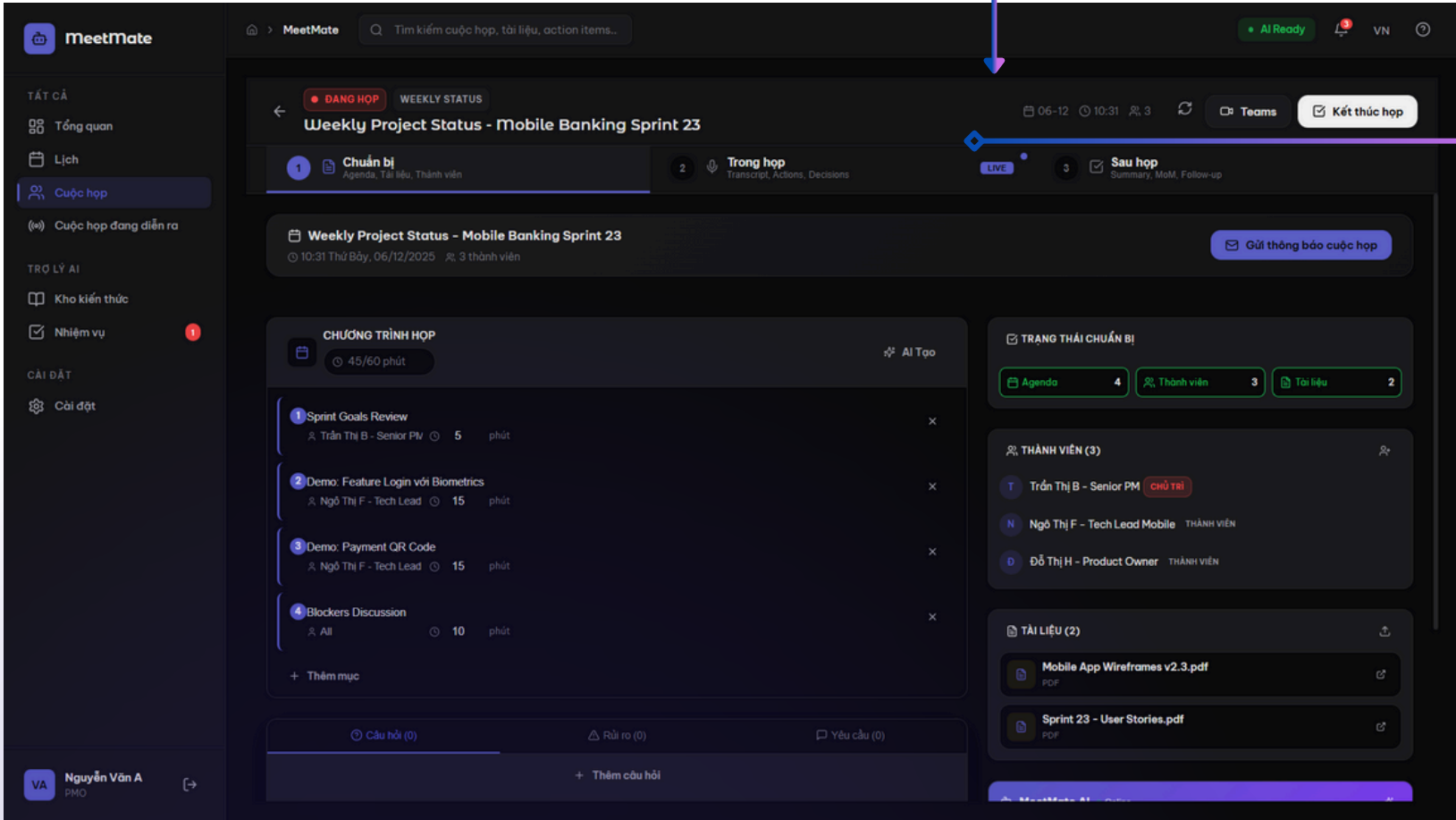
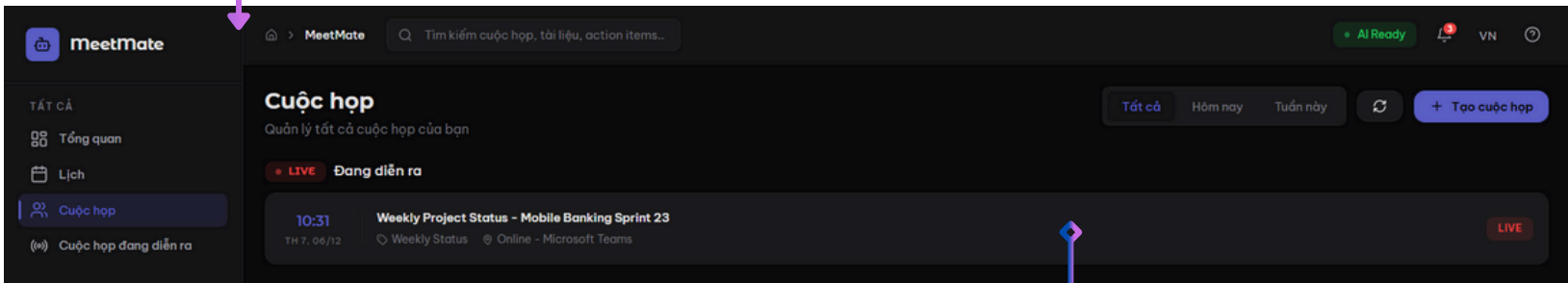
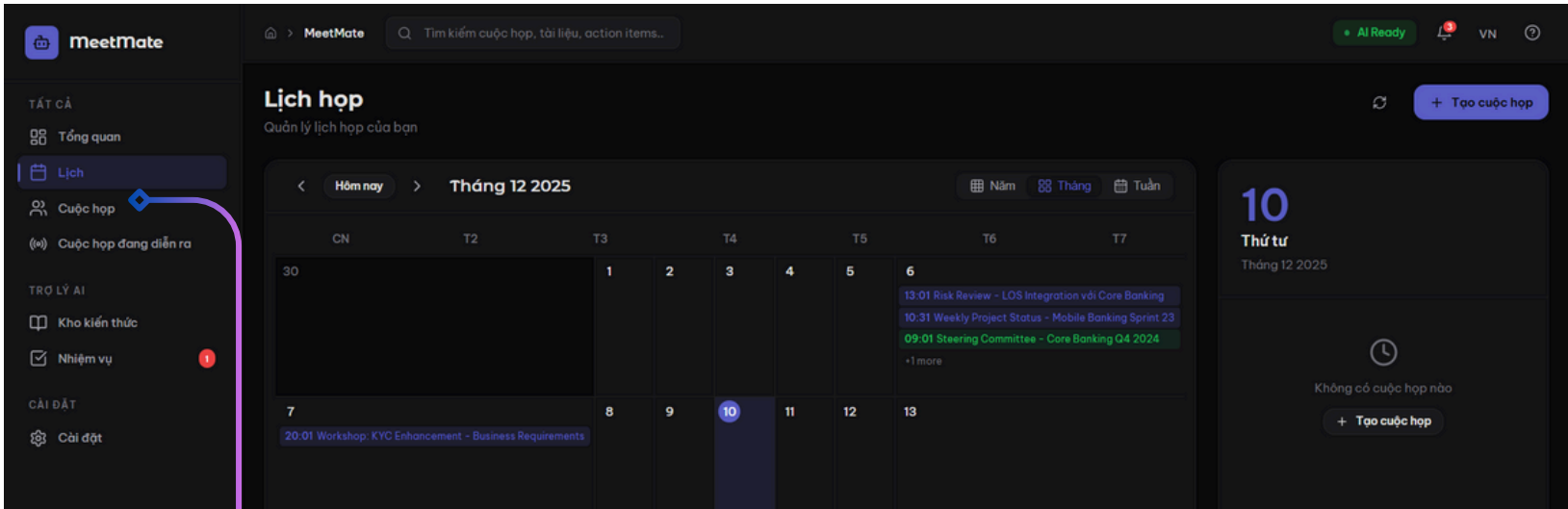


Software Wireframe

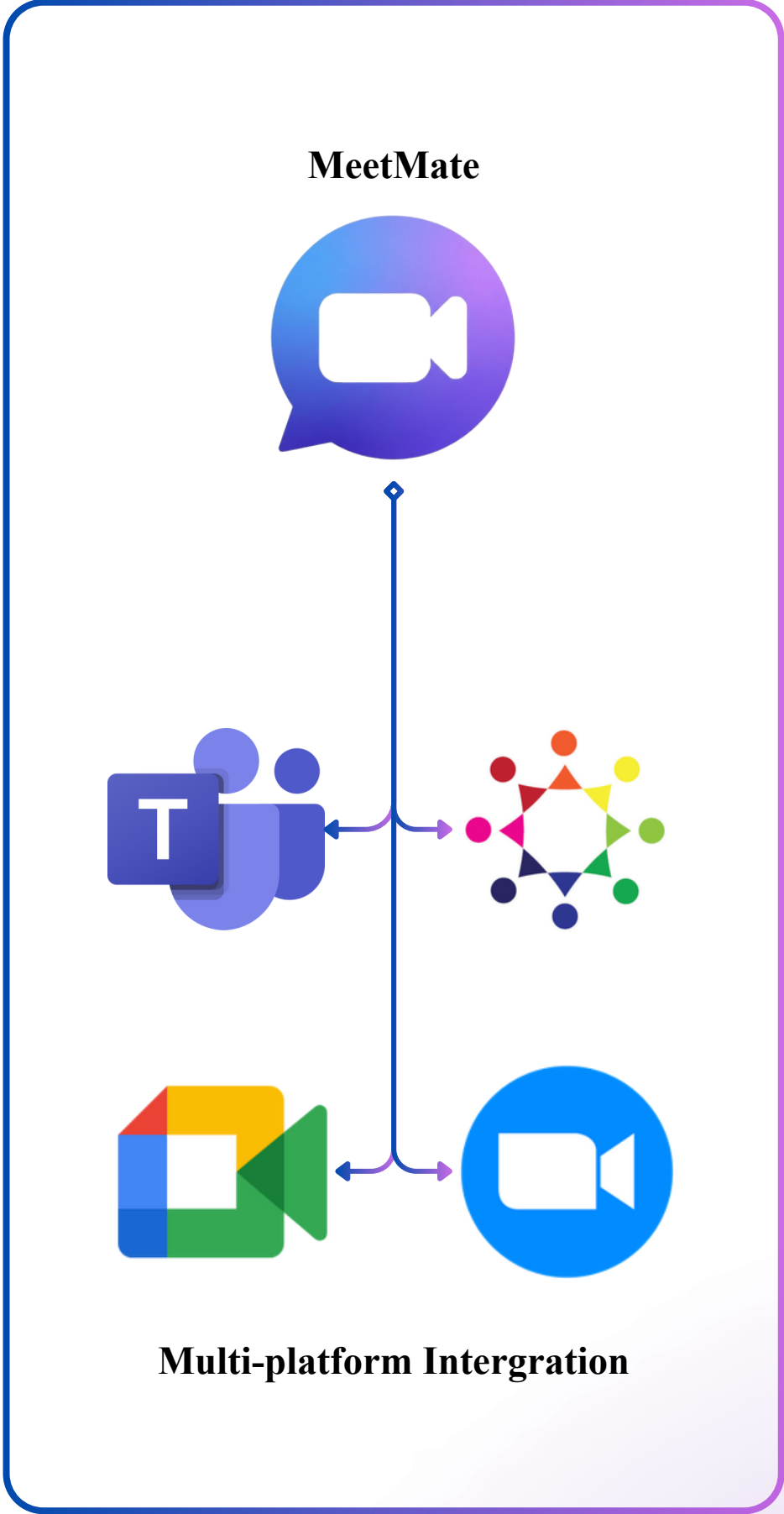
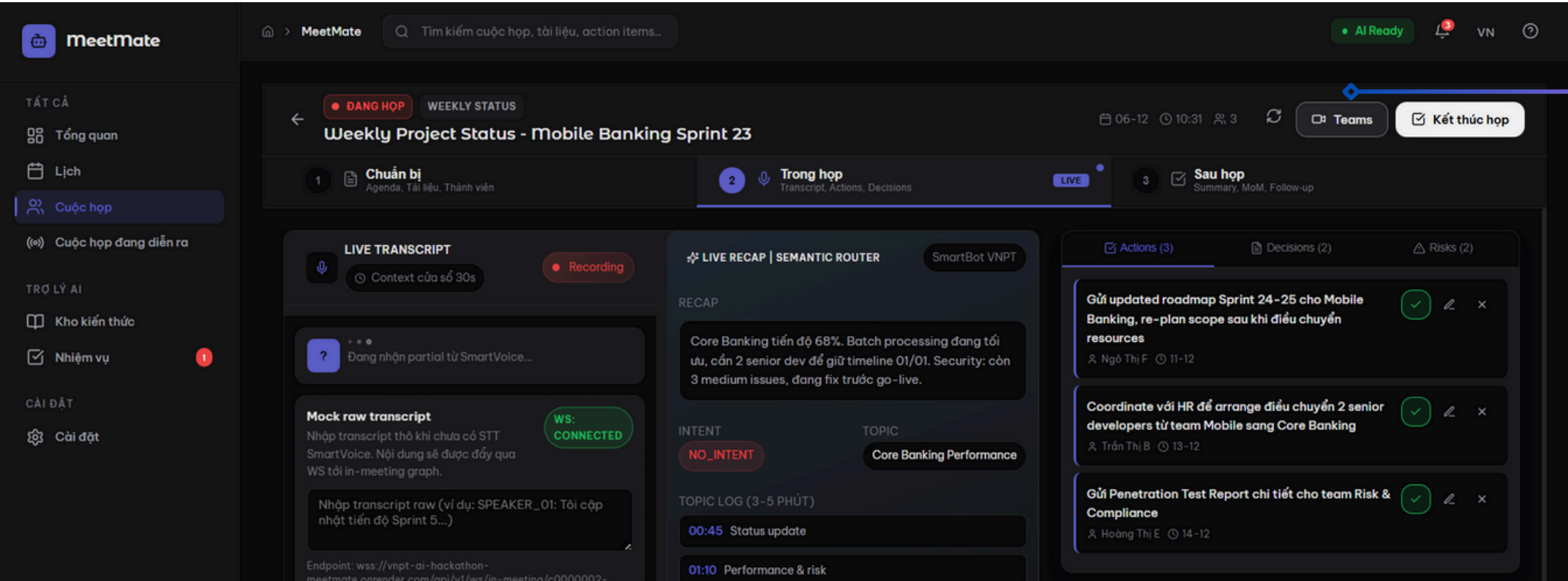
Login → Every navigation and software structure overview



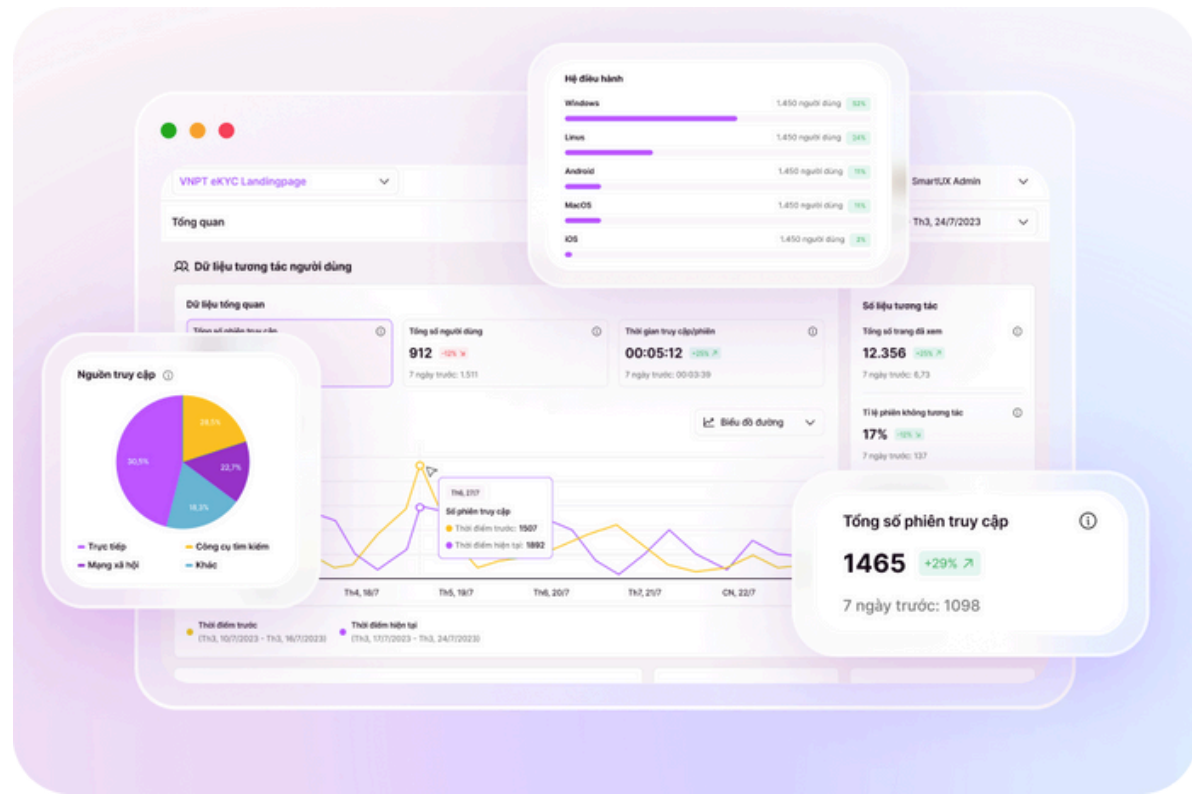
Select directly to a Meeting that you wanna deep dive → Pre | In | Post MeetMate AI-powered UI/UX



Additionally, a add-in widget into Meetings application (Teams, VNPT GoMeet, GGMeet, etc.)



A measurable UX system to ensure MeetMate's Pre-In-Post experience stays frictionless, trustworthy, and adoption-driven in enterprise environments.



Pillars (recommended weighting)

- **Activation & Adoption (20%):** time-to-first-value, repeat usage, “Next 10 meetings” completion
- **Efficiency (20%):** time reduced in preparation, note-taking, and follow-up work
- **Effectiveness (25%):** meeting outcomes quality (decisions/actions captured), follow-through
- **Satisfaction (15%):** user sentiment, usability ratings, in-product CSAT
- **Trust & Governance (20%):** accuracy + auditability, disputes/revisions, policy-safe behavior

SAVINAI ROUAI ROUND 2

hardening → adoption /
automation → org analytics

[illegible]



Technical Architecture & Deployment Feasibility

Our end-to-end system architecture shows that the solution can be deployed in a secure and reliable way within enterprise environments.

End-to-End System Architecture | 5 layers

MeetMate is designed as a modular, cloud-agnostic platform that can run on-premise, in a private VPC, or in a regulated cloud. The architecture targets BFSI and other large enterprises that require strong compliance, data residency, and deep integration with existing collaboration suites (Microsoft 365/Teams, internal ECM/LOffice, SharePoint/OneDrive, etc.).

The solution is organized into five layers:

1. Client Layer – Desktop App & Meeting Co-host

Goal: Bring an “AI co-host” into existing collaboration tools with minimal behavior change.

- **Desktop App (Windows-first)**
 - Electron app with panels: Live Notes (transcript & key points), Actions (Action/Decision/Risk), Ask-AI (RAG-powered Q&A).
 - Works for both online and in-room meetings (room audio, mic arrays).
 - Auth via enterprise SSO (Azure AD / LDAP / IdP), aligned with roles/departments.
- **Meeting Add-in / Bot (e.g. Teams-first, extendable)**
 - Bot auto-joins scheduled meetings from calendar.
 - Side panel shows live transcript, recap timeline, and structured action/decision/risk.
 - One-click Create Task / Schedule Follow-up / Open Docs / Poll via backend tool-calling.

→ Users stay in their existing meeting tools; MeetMate appears as a quiet AI co-host.

2. Communication Layer – Real-time & Reliable

Goal: Enable low-latency in-meeting AI with enterprise-grade reliability and auditability.

- **Streaming:** WebSocket channels for audio and live events between clients and Transcription/Realtime services (SmartVoice)
- **APIs:** Internal REST (behind API gateway) for RAG queries, live recap, minutes, task sync, highlights; secured via OAuth2/JWT using enterprise SSO.
- **Messaging & Resilience:** Event bus (Kafka/Redis Streams) connecting Meeting Ingest → ASR → Realtime Agent → Summary; idempotency keys, retries and circuit-breakers for external ASR/LLM/task systems.

→ This layer balances sub-second latency with durability and traceability for regulated sectors.

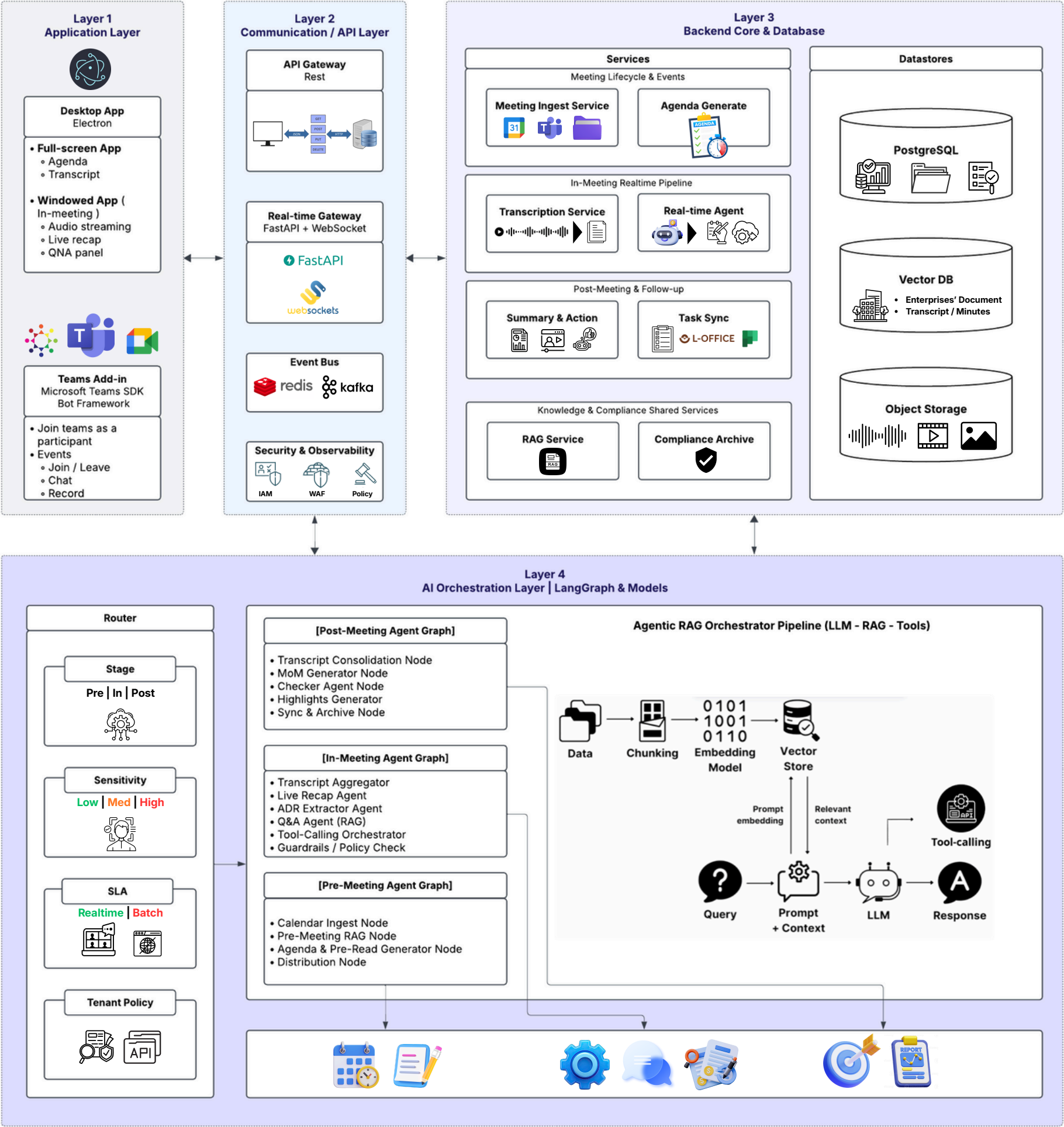
3. Backend Core & Data Layer

Goal: Implement the meeting lifecycle, integrate with enterprise systems, and keep data structured and auditable.



• Core services

- Meeting Ingest – normalizes meetings from calendars/collab tools into a unified Meeting model.
- Transcription – calls ASR, adds diarization/timestamps/confidence, emits TranscriptChunk events.
- Realtime Agent – produces live recap, in-meeting Q&A (RAG), and Action/Decision/Risk JSON; triggers tool-calls with 1-click confirm.
- RAG Service – ingests ECM (e.g. LOffice), SharePoint/OneDrive, wikis, email; OCR + chunking; hybrid search with permission filters.
- Summary & Action – generates standardized minutes (objectives, decisions, actions, risks, next steps).



- Task Sync & Compliance Archive – syncs actions into Planner/Jira/TFS/LOffice-Work; stores transcripts/minutes/highlights with retention.
- **Data Stores:**
 - PostgreSQL – meetings, transcript chunks, actions, decisions, risks, citations, audit logs.
 - Vector DB (pgvector/Milvus/LanceDB) – embeddings for docs and selected transcript segments with metadata (BU, project, ACLs).
 - Object Storage (MinIO/S3) – audio/video, uploaded docs, highlight clips.

→ This layer lets MeetMate scale to thousands of users and meetings while staying compliant and queryable

4. AI/ML

Goal: Provide ASR + LLM + RAG for Pre / In / Post-Meeting flows, with strict governance, data protection and cost control for BFSI and large enterprises.Streaming

- **Stage-Aware Router (LangGraph / LangChain)**
 - Inputs: stage {pre|in|post}, sensitivity, SLA, tenant_policy.
 - Chooses subgraph/agent (Pre / In / Post), fast vs strong model profile, and runtime (enterprise API vs on-prem LLM).
 - Enforces tool allow-list per stage (e.g. In-Meeting: create_task, fetch_policy; Post-Meeting: generate_minutes, sync_task).
 - Default: no raw PII to external APIs; only zero-retention / no-log endpoints over private network, behind a content firewall.
- **ASR & Document Intelligence**
 - Streaming STT + diarization, multilingual and BFSI-tuned, for realtime In-Meeting and optional batch processing.
 - OCR + layout analysis for scanned contracts/policies; summarization for pre-read packs and condensed minutes.
- **Multi-Agent RAG & LLM Orchestration**
 - Permission-aware RAG over ECM (e.g. LOffice), SharePoint/OneDrive, wikis, email; hybrid vector + BM25 with metadata (department, project, effective date, ACL).
 - Pre-Meeting graph: calendar/context → RAG → agenda & pre-read with citations.
 - In-Meeting graph: streaming recap, Action/Decision/Risk (ADR) extraction, conversational RAG Q&A, tool-calling.
 - Post-Meeting graph: long-context MoM, highlights, task sync & archiving.
 - Runs on enterprise LLM APIs (zero-retention / no-log) and/or on-prem LLM serving (vLLM/TGI)

→ Enterprises can exploit GenAI benefits without compromising data sovereignty or confidentiality.

5. Cloud, Deployment & Security Layer

Goal: Provide a deployment model aligned to customer regulations - cloud-first in single-tenant VPC, with optional on-prem for BFSI when needed - while maintaining observability, security, and cost control

• Deployment Options.

- Private SaaS (recommended default). Single-tenant VNPT Cloud VPC/VNet per customer; managed K8s (AKS/compatible), GitOps (Helm + ArgoCD), canary/rollback.
- Customer-managed VPC. MeetMate runs inside the bank's VPC; private peering/VPN back to VNPT Cloud when GPU/AI capacity is needed.
- Optional on-prem segment. For specific BFSI workloads, a bank-hosted K8s/data segment (air-gapped if required) can be peered into the hub; artifact registry mirror; fast/strong model profiles available on-prem.

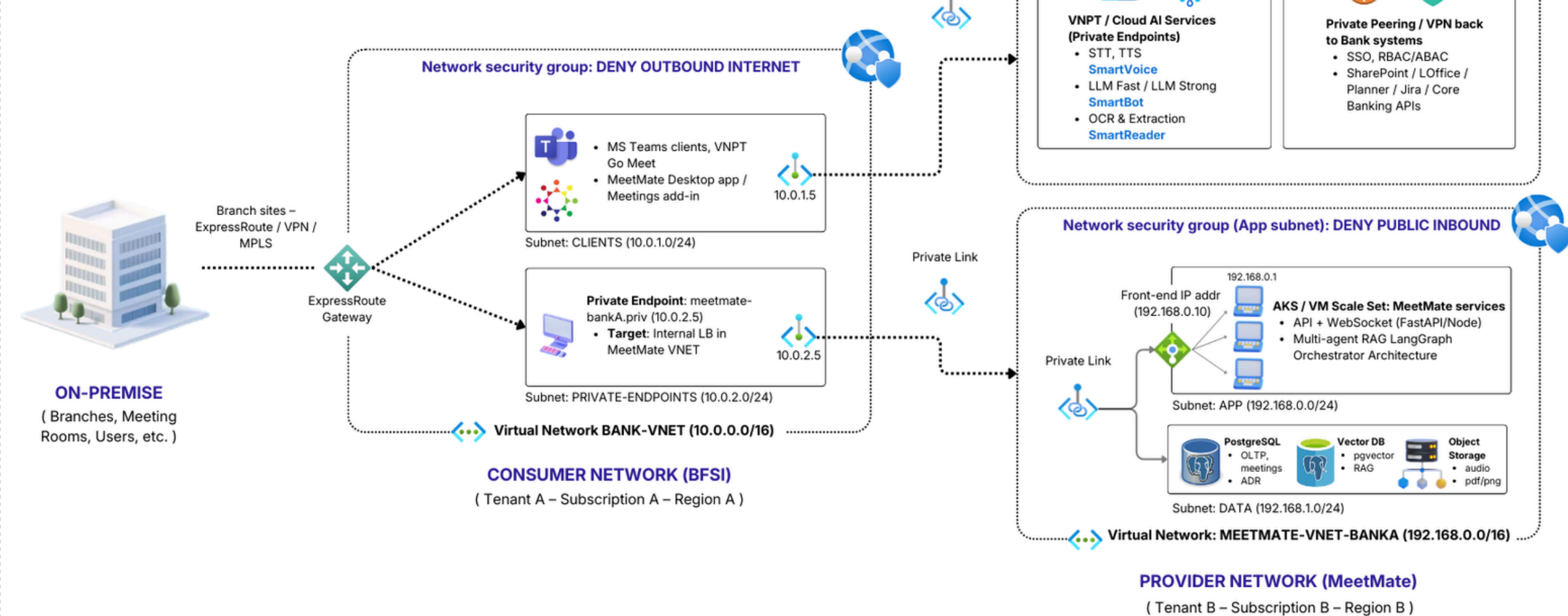
• Networking:

- Hub-and-spoke: Hub = Private DNS, Firewall/WAF, NAT, KMS/HSM (BYOK/CMK).
- App Spoke: API + WebSocket (FastAPI/Node), multi-agent LangGraph; deny public inbound.
- Data Spoke: PostgreSQL (OLTP/meetings/ADR), Vector DB (pgvector), Object Storage.
- Private endpoints everywhere: AI (SmartVoice/ SmartBot/ SmartReader) via Private Link/PSC; enterprise systems via ExpressRoute/VPN. Client subnets deny outbound Internet for sensitive flows.

• Security & Compliance:

- TLS/mTLS; encryption at rest with customer-managed keys; RBAC/ABAC via enterprise IdP.
- Content firewall: PII masking; provider zero-retention/no-logging; RAG "no-source, no-answer."

Fig: MeetMate Single-Tenant Network Architecture with Private Link (Bank Consumer VNet ↔ MeetMate Provider VNet)



- Residency in-country; retention by meeting type; eDiscovery/audit by meeting_id
- Model governance. Version pinning, change control, approved prompt library; quality gates with evaluation sets (WER, recap latency, ADR precision/recall).
- DR/BCP. Multi-AZ default; target RTO 4h / RPO 1h; incident/SOC runbooks.

• Observability & FinOps.

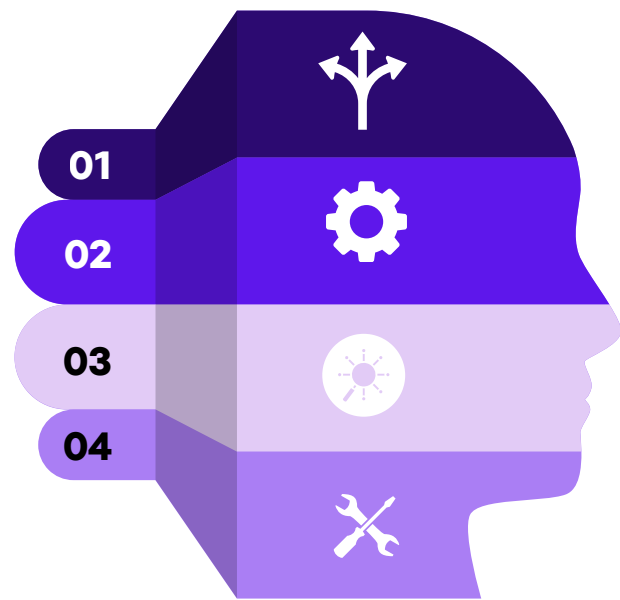
- End-to-end tracing (OpenTelemetry) across ASR quality, recap latency, ADR extraction accuracy, task-sync health, model status.
- Cost tagging (tenant/stage/department/meeting) for infrastructure; dashboards for cost/day (stacked by stage), cost/hour, token spend by model profile.
- Budgets & guardrails. Per-tenant token quotas, per-user Ask-AI limits, MoM Strong ↔ Lite policy, conditional highlights, and alerts at 80% of budget.

→ **MeetMate's cloud-first, single-tenant VPC** - backed by Private Link, deny-by-default NSGs, and customer-managed KMS/HSM - keeps the real-time AI co-host inside bank-grade perimeters. Optional on-prem covers edge regulations, while unified observability + FinOps ensure SLAs and predictable unit economics.

Multi-Agent RAG & Tool-Calling Architecture Across the UC&C Lifecycle

MeetMate uses a stage-aware, multi-agent LangGraph architecture where Pre / In / Post meeting agents share one MeetingState, always ground on enterprise RAG, and emit structured tool-calls (tasks, follow-ups, docs) - running entirely in bank-controlled, PII-safe, fully audited infrastructure.

AI Architecture Design Principles



1) Stage-aware LangGraph routing

- Single StateGraph = entry; stage / sensitivity / SLA drive conditional edges into pre / in / post sub-graphs.
- Each sub-graph defines its own runtime profile (model endpoint, context window, token budget, tool allow-list) via config per tenant / meeting.

2) Agentic workflow on a shared MeetingState

- All agents operate on one typed MeetingState (agenda, transcript window/full, ADR, RAG hits, routing)
- Pre → In → Post reuse state, keeping context & ADR consistent without re-querying or re-indexing

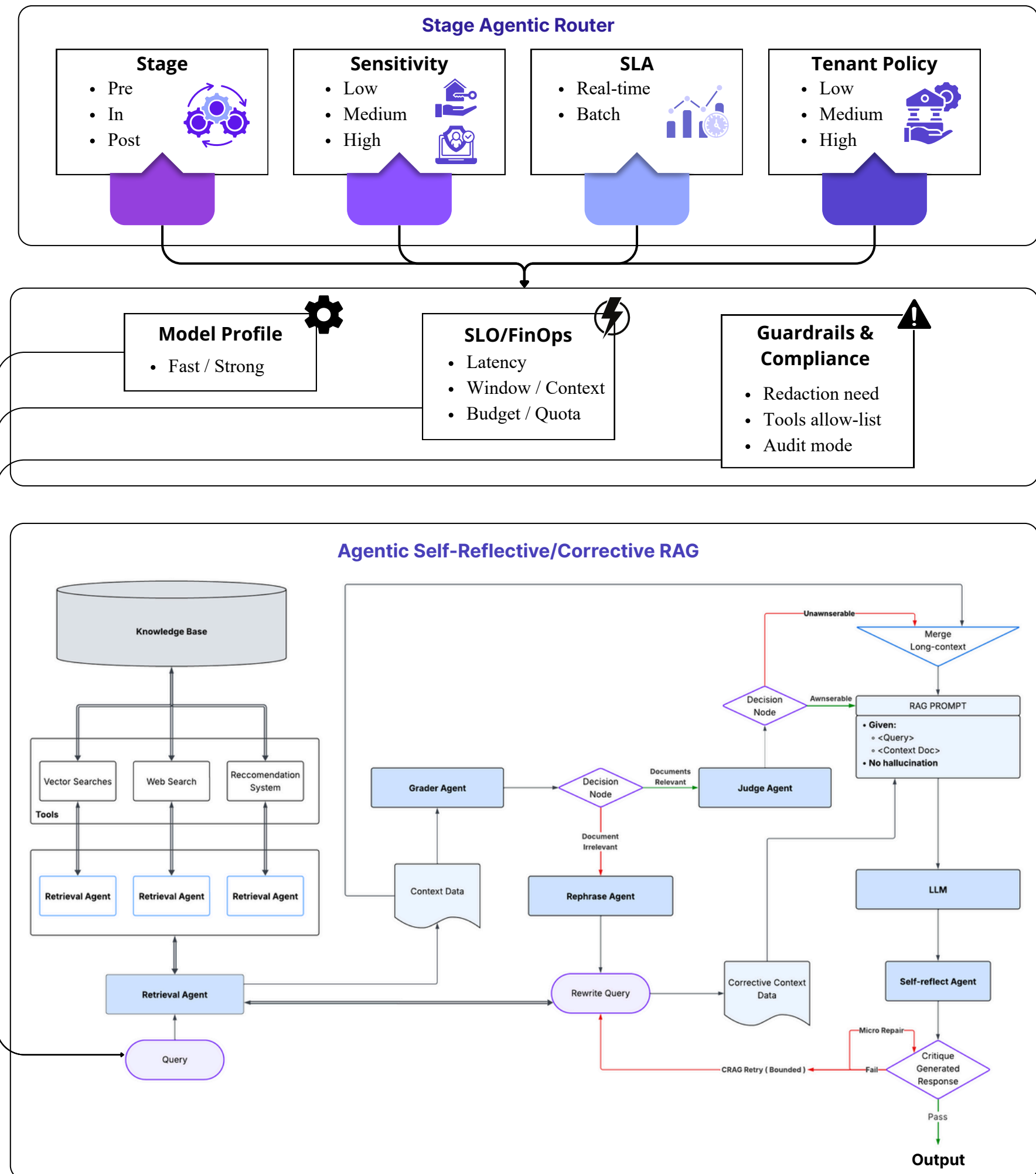
3) Adaptive RAG-first, permission-aware grounding

- Unified RAG service (pgvector + BM25 + ACL / metadata filters) returns normalized DocumentSnippets into MeetingState.rag_docs.
- Recap, Q&A, MoM prompts are built only from retrieved context, with a strict “no source → no answer” rule for regulated content.

4) Tool-calling as first-class outputs

- Tools are schema-defined functions (create_task, schedule_meeting, attach_doc, ...) for structured LLM tool-calls and backend validation.
- Agents emit tool intents (payload + idempotency key) into state → executor handles UI approval, enterprise API calls, & per-meeting audit logs.

SAAR Graph | Stage-aware Agentic Adaptive RAG



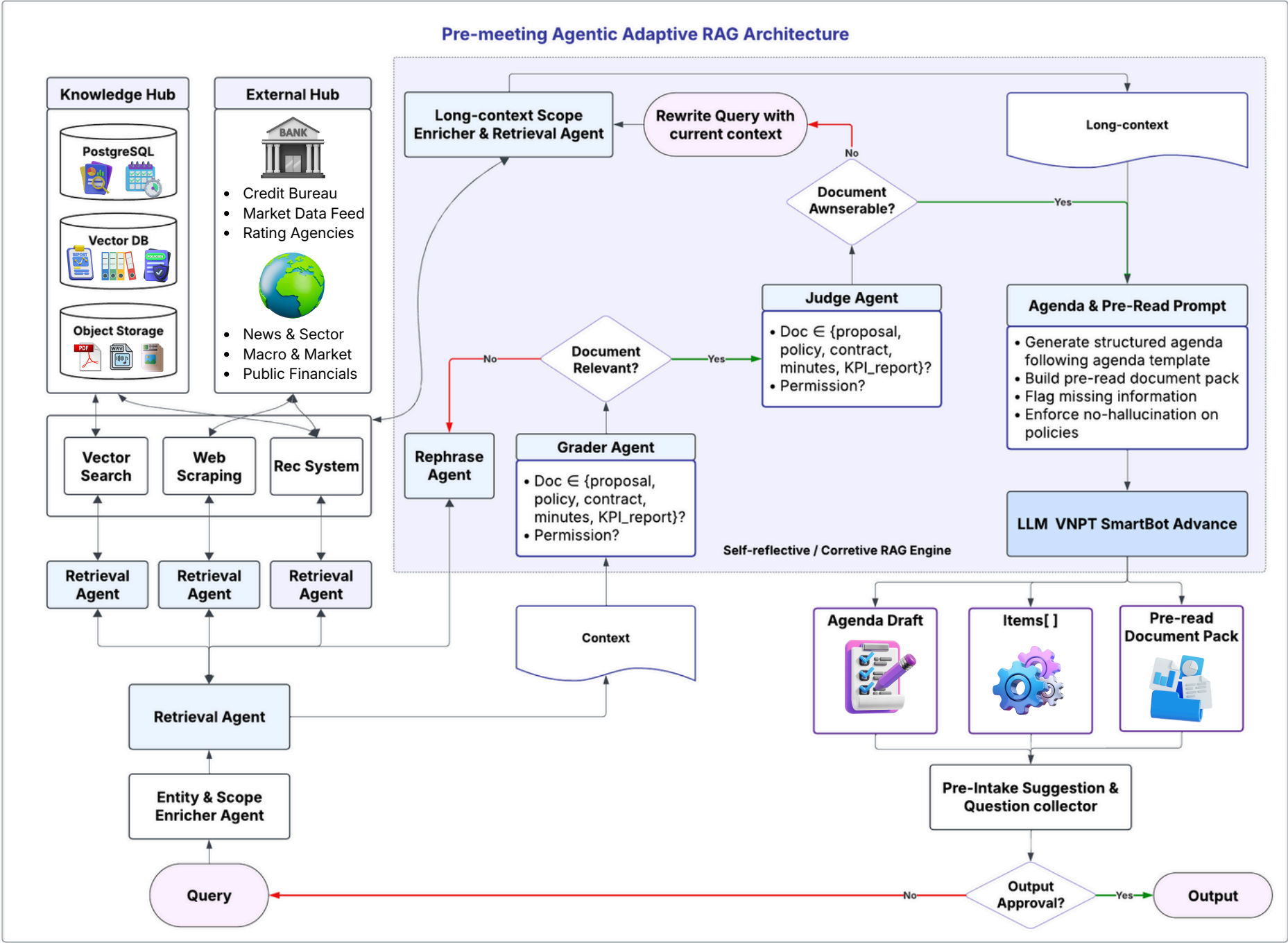
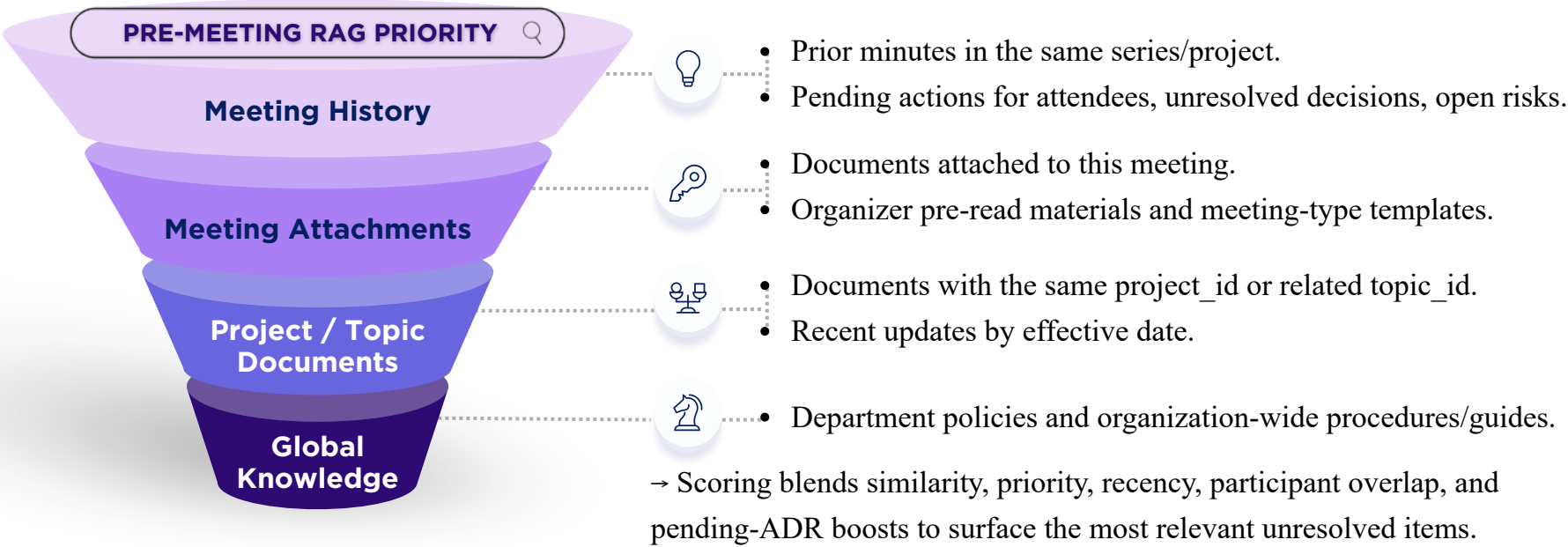
Pre-Meeting AI Layer – Agenda, Pre-Read & History-Aware RAG

MeetMate runs a low-latency multi-agent LangGraph pipeline integrating VNPT APIs over shared state and LightRAG to turn live speech into recap, ADR, Q&A, and governed tool-calls.

Runtime Architecture (End-to-End Flow)

- **Calendar & Meeting Context Ingest**
 - Sync meetings from Outlook / Teams (Microsoft Graph / LOffice).
 - Detect meeting topic, type, business unit/department, and recurring pattern.
- **History & RAG Retrieval**
 - Retrieve minutes and ADR from previous meetings in the same series/project.
 - Query policies and internal documents (SharePoint/LOffice, wiki, email attachments) via RAG.
- **Agenda & Pre-Read Generation**
 - Strong-profile LLM generates a structured agenda (3–7 items, time allocation, presenters).
 - Proposes a Pre-Read Pack: document links, short summaries, and clear citations.
- **Pre-Meeting Input Collection**
 - Collect attendee Questions / Risks / Requests before the meeting.
 - Store as Reminders to be reused in In-Meeting and Post-Meeting stages.
- **Distribution & Q&A**
 - Send email/Teams notifications with agenda, pre-read pack and preparation notes.
 - Support pre-meeting Q&A via chat assistant (RAG scoped by meeting_id).

Pre-Meeting RAG (History-Aware RAG)



Non-Functional Guarantees

- **Latency & SLA:** Near-realtime agenda & Q&A (≈3–5s), with support for long-context (~8K tokens).
- **Quality & Reliability:** Strong-profile LLM, grounded answers with citations and a strict “no-source, no-answer” rule.
- **Security & Compliance:** ACL-aware RAG, PII redaction before external calls, and logs with masked sensitive fields.

VNPT AI API Utilization

- **VNPT SmartBot**
 - agenda generation and pre-meeting Q&A
- **VNPT SmartReader**
 - OCR for PDFs/scans
 - Chunking + embeddings into the Vector DB

- **VNPT SmartVoice**
 - STT, TTS
 - Call summarization
- **VNPT SmartBot**
 - Intent classification
 - LLM
- **VNPT SmartReader** - OCR

Post-Meeting AI Layer – Agenda, Pre-Read & History-Aware RAG

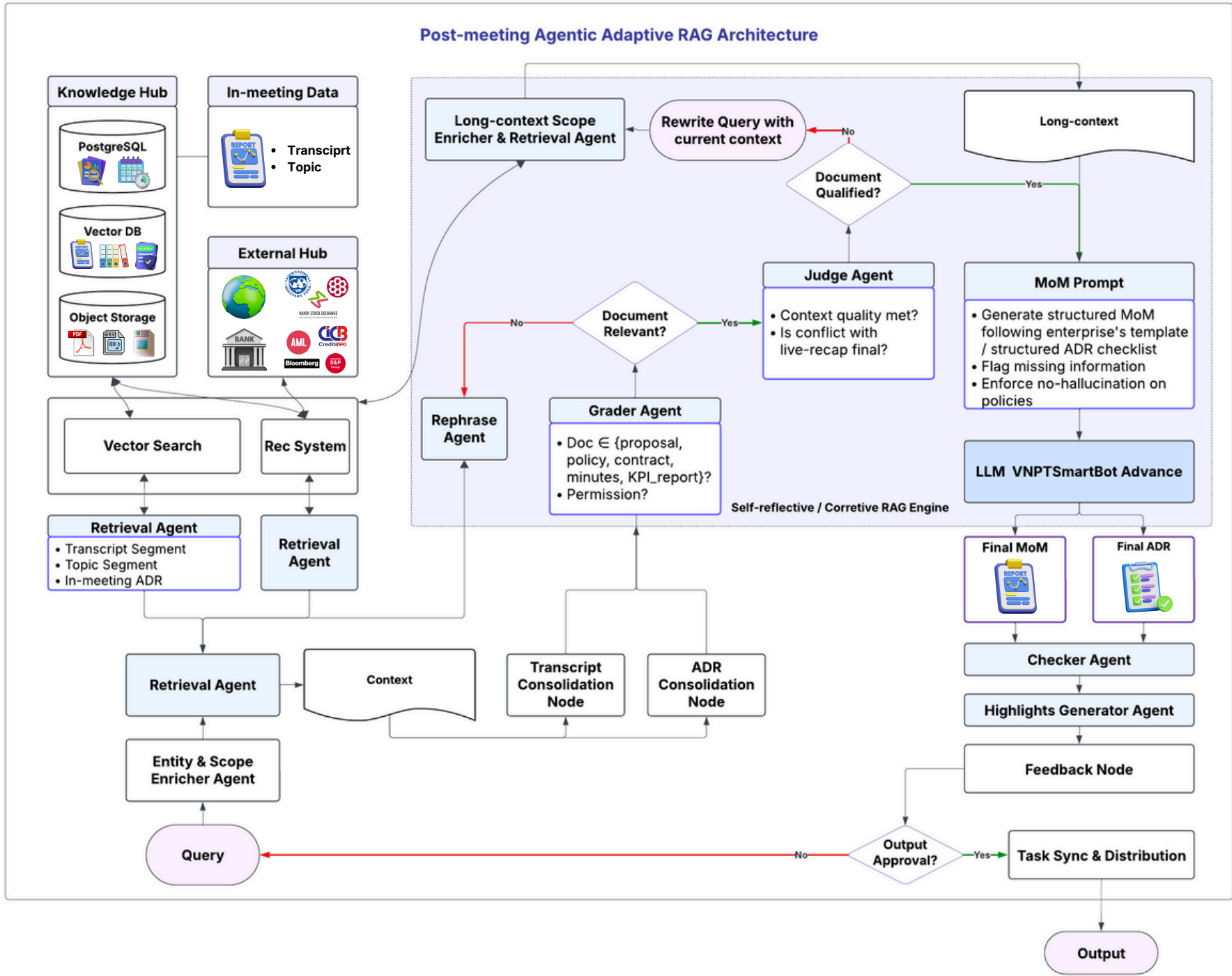
MeetMate runs a low-latency multi-agent LangGraph pipeline intergrating VNPT APIs over shared state and LightRAG to turn live speech into recap, ADR, Q&A, and governed tool-calls.

Runtime Architecture (End-to-End Flow)

- **Transcript & ADR Ingest:** Consolidate full final transcript, topic segments, live recap timeline, in-meeting ADR JSON, Q&A logs, and speaker diarization from the In-Meeting stage.
- **ADR Refinement:** Deduplicate and normalize ADR, fill missing owners/deadlines, resolve conflicts, and attach timecoded citations.
- **Long-Context RAG Enrichment:** Enrich refined Decisions/Risks by querying policies, historical minutes, and related technical documents, reusing documents already cited during In-Meeting RAG where possible.
- **Minutes & Highlights Generation:** Strong long-context LLM generates executive summary, full minutes, key points, and optional video highlights.
- **Render, Sync & Distribution:** Export minutes to PDF/DOCX, sync actions to Planner/Jira/LOffice, and distribute via Email/Teams with formatted content.
- **Archive & Compliance:** Persist minutes/transcripts in WORM storage with audit trail, retention policy enforcement, and e-discovery readiness.

Post-Meeting RAG (Long-Context Consolidation)

- **Priority 1 – Meeting Transcript & ADR (weight 1.0)**
 - Topic-based transcript segments, topic summaries, and refined in-meeting ADR events with precise timecodes form the primary long-context backbone.
- **Priority 2 – Policy & Compliance Documents (weight 0.9)**
 - Relevant policies, compliance requirements, and risk/compliance frameworks, with preference for documents already referenced in In-Meeting Q&A and ADR.
- **Priority 3 – Historical Context (weight 0.7)**
 - Similar past decisions, related risks and outcomes, and action follow-up history from previous meetings in the same project or series.
- **Scoring & Long-Context Strategy**
 - Similarity × priority weight with recency and ADR/topic-overlap boosts, applied over topic-based segments (single-pass or map-reduce), to focus MoM on the most material decisions and “unfinished business”.



Non-Functional Guarantees

- **Latency & SLA:** Batch MoM in ~2-5m & ADR refinement in ~1-2m, optimized for long transcripts (~16K tokens via map-reduce).
- **Quality & Reliability:** Strong long-context LLM; MoM follows a fixed enterprise schema with structured ADR and rich citations.
- **Security & Compliance:** RBAC-scoped transcript/knowledge access, PII redaction for external calls, WORM archiving with audit trail and retention policies.

VNPT AI API Utilization

- **VNPT SmartBot**
 - Long-context LLM
- **VNPT SmartReader**
 - Supplies policy and document chunks (OCR + embeddings)

Legal Data Sources & Qualified Team

Data sources – fully legal & controllable



Internal meeting data

Audio/video, transcripts & minutes from internal meetings, collected on the bank’s infrastructure under existing consent and data-handling procedures.



Enterprise documents

Process manuals, policies, standard contracts, historical minutes, etc. from systems such as DMS/LOffice, SharePoint/OneDrive, and internal email – only indexed from repositories explicitly approved by the customer.



Public / regulatory content

Laws, regulations, circulars and guidance from central bank & regulators – open sources used to power compliance-oriented RAG.



No uncontrolled data

No third-party personal data, no web-scraping beyond what the BFSI client has explicitly authorized

Specialized delivery squad



PO AI Software DevOps

Operations plan

dev / test / prod environments are owned and operated by the client’s IT & Security teams; vendor access is only via approved channels. (VPN, jumphost, full logging).



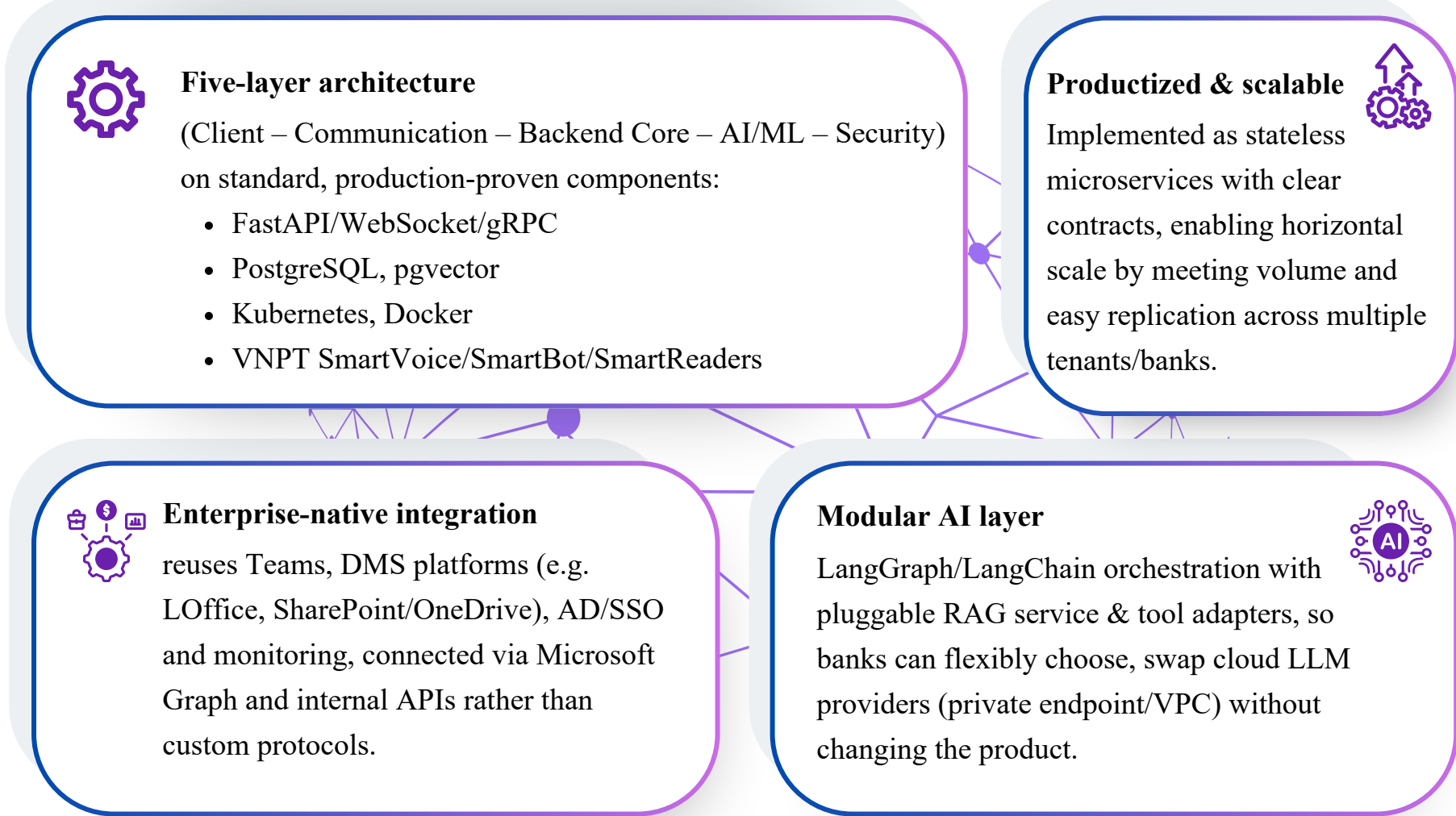
Human resources |
Compliant & BFSI-grade

Regulatory alignment

compliant with local data-protection law, cybersecurity regulations, central-bank guidelines on third parties & cloud; customer data is not used for external model training

Build & Deployment Feasibility

Architecture & Stack (Containerized) – ready to build



Deployment model & operations

- **Deployment options**
 - On-prem data center or private cloud VPC inside the bank’s network, or a single-tenant “Private SaaS” in a regulated cloud region.
 - Kubernetes + Helm + ArgoCD for CI/CD, blue-green/canary releases, and auto-scaling based on concurrent meetings and ASR/LLM load.
 - Observability with OpenTelemetry and centralized logging to track latency, WER, token usage and tool-call success.
- **Governance by design:** Content firewall, PII masking, RBAC/ABAC and per-meeting audit trail are built in from day one, so moving from pilot to production does not require re-architecting for security or compliance.

Product Technical Roadmap

Q1 2026 Enterprise Rollout Roadmap – MeetMate x VNPT Cloud on BFSI sector

[illegible]

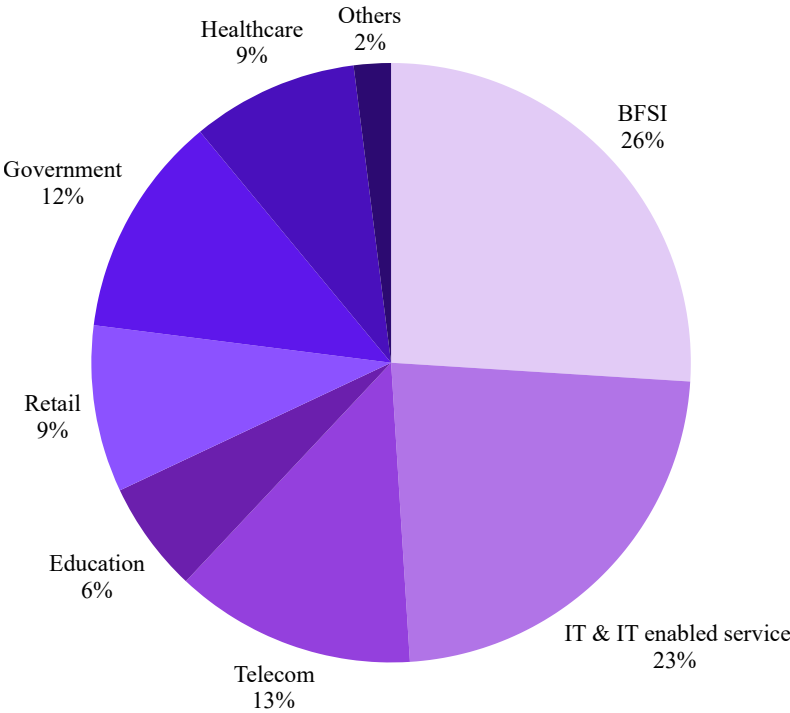
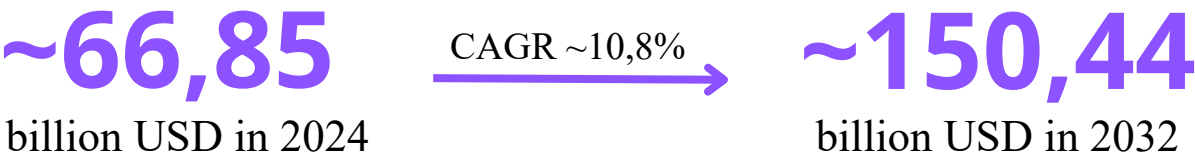


Market Analysis

An overview of the meeting-assistant landscape, customer segments, and demand drivers that shape the opportunity for MeetMate.

4.1 Market size and Market segment

The global collaboration / UC&C market is expanding rapidly



UC&C Market Segment (%)

BFSI segment dominated the market in 2024 as UC&C tools help organizations in this sector enhance their communication efficiency. They also streamline workflow and improve customer service.

As per an Accenture study, **56% of companies** in the BFSI sector believe that UC&C tools have helped them improve their customer service significantly by offering real-time support through video, chat, and messaging solutions. The BFSI segment share is **27.50%** in the global market of 2025 (Fortune Business Insights, 2025).

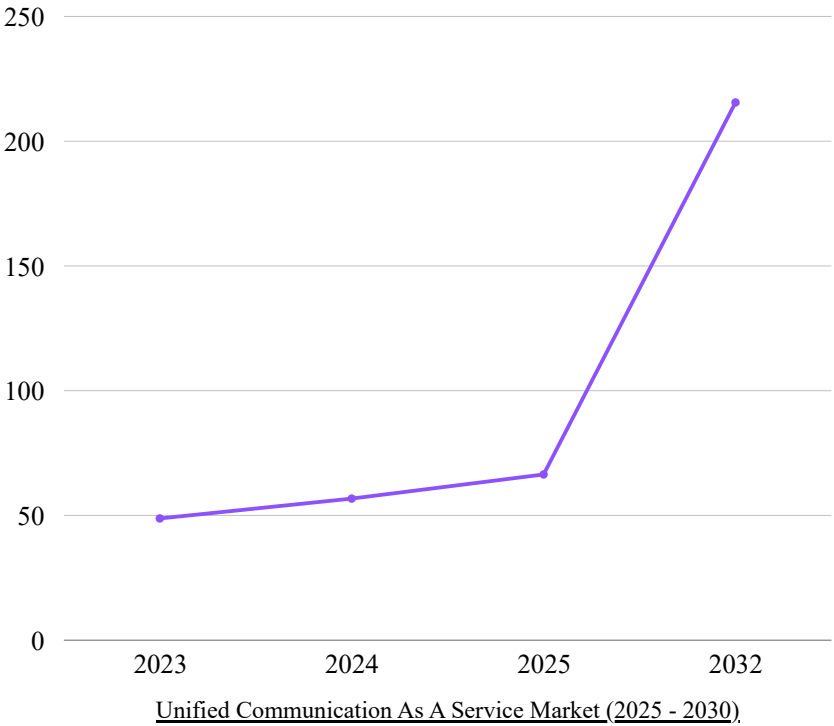
UCAAS market has already reached a multi-billion-dollar scale and is growing at double-digit rates annually, driven by the shift from **on-premise PBXs to cloud** (GrandViewResearch, 2024). Key growth engines include hybrid work models, the need to unify voice, chat, meetings, and contact center on a single platform, and the rapid integration of AI.

By 2028 global UCaaS market will be surpass

131 million users

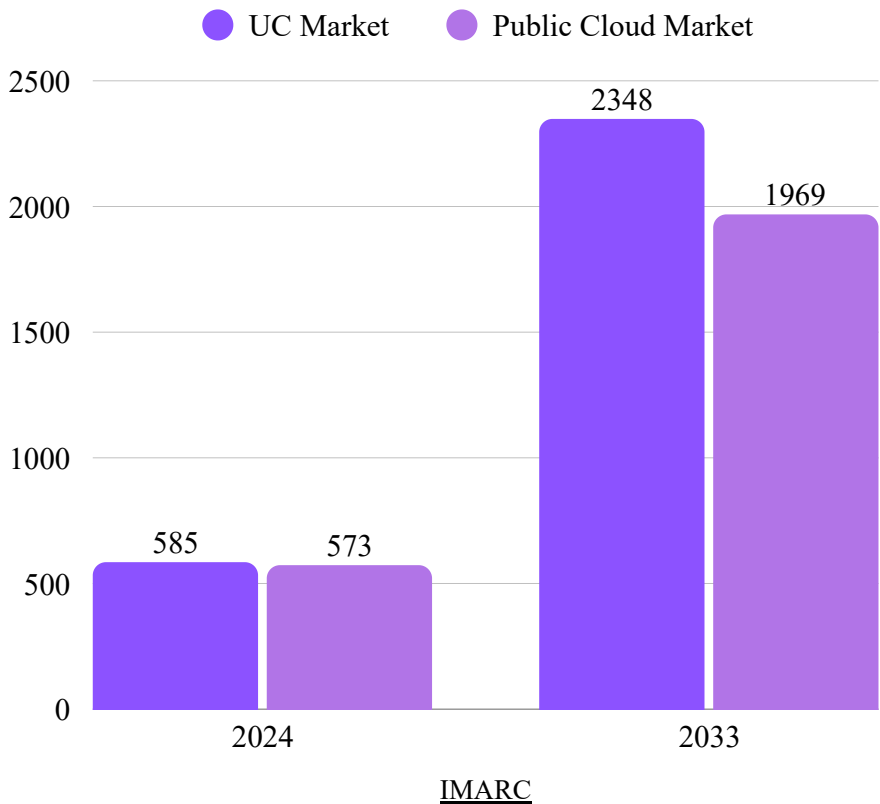
18.2%
CAGR (2025-2030)

UCaaS Market Size 2023 - 2032 (Billion USD)



4.2 Market drivers in Vietnam

Public Cloud & UC Market Trend (million USD)



The **Cybersecurity Law and Decree 53/2022** impose requirements for data to be stored in Vietnam and for service providers to establish a local legal presence in certain cases of online services.

This is one of many reasons why Vietnam's public cloud and UC market is expected to experience strong breakthrough growth.

Microsoft, RingCentral, and Cisco accounted for **58%** UCaaS market share in 2024.



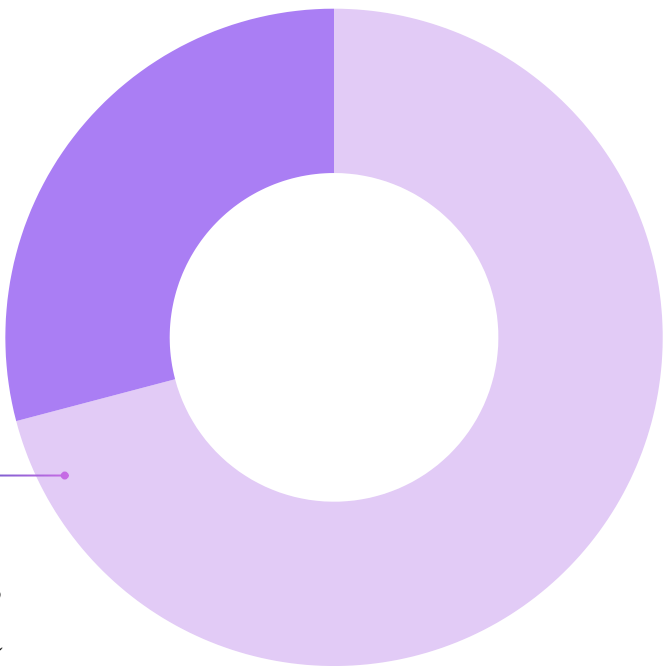
UCaaS Market Share by End-user Vertical, 2024

- Combined shared of BFSI, IT, telecom and others
- Retail and e-commerce

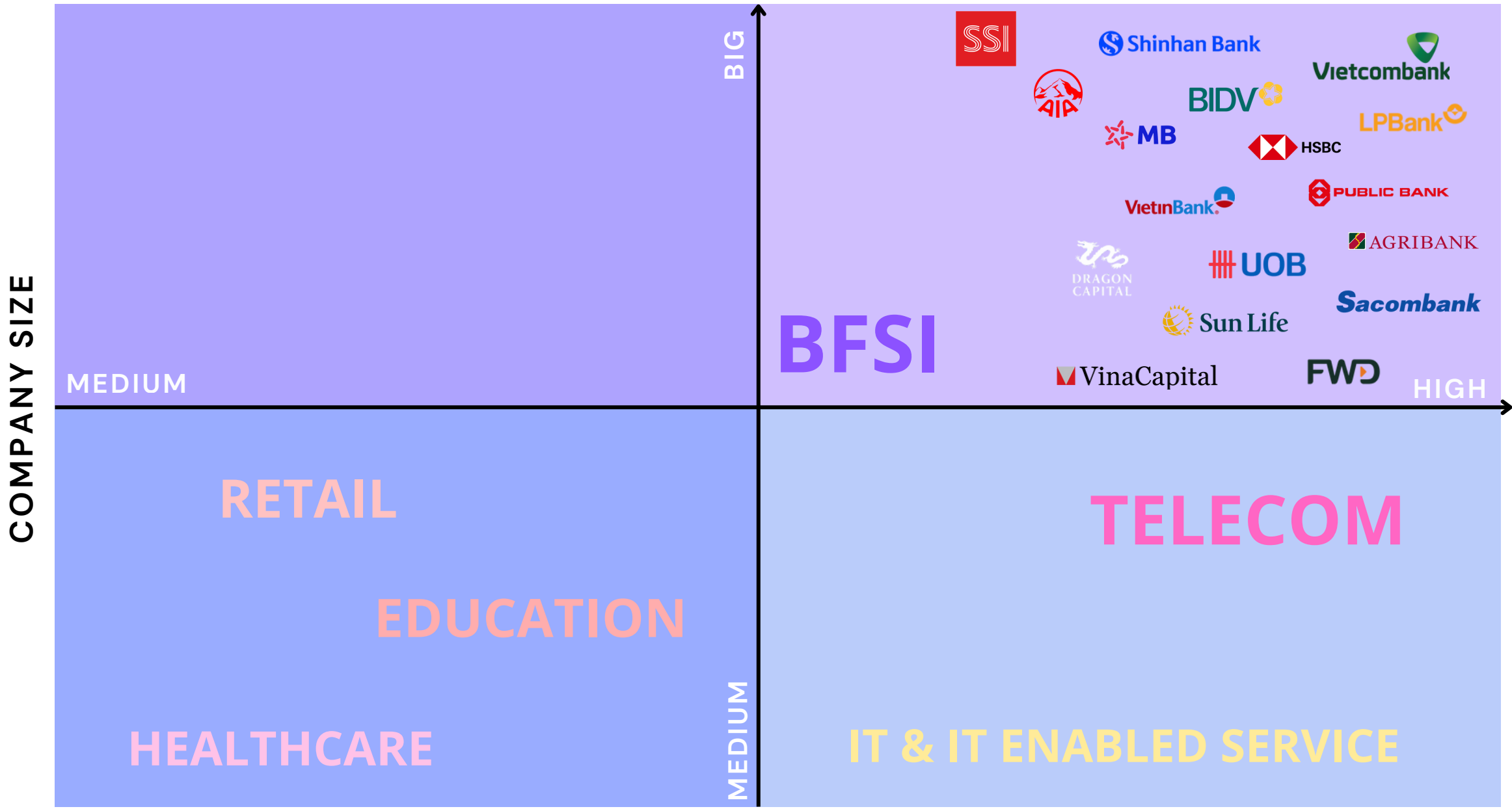
Large enterprises held **46.8%** UCaaS market revenue share (2024), SMEs are set to expand at a 27.8% CAGR through 2030.

By geography, North America commanded **43.4%** of the UCaaS market in 2024, yet Asia-Pacific is expected to grow at a 30.4% CAGR through 2030.

BFSI led with 21.6% of the UCaaS market size in 2024, whereas retail and e-commerce are projected to advance at a 29.1% and is anticipated to reach 36 billion USD in 2030.



4.3 Target customer



GOVERNANCE & COMPLIANCE INTENSITY

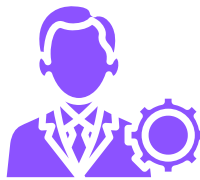
- 1. For BFSI enterprises, every meeting is a potential audit record, so high-quality minutes, decisions and action tracking are not a ‘nice to have’ but a regulatory requirement
- 2. Large BFSI enterprises have many departments, branches and management layers, which naturally drives a high volume of cross-functional, PM and team-lead meetings.
- 3. Their scale also means a massive body of operational documents and data, so they need automated retrieval and recommendation of meeting-relevant content instead of manual search.
- 4. These organizations have already invested in mature UCaaS, security and IT infrastructure, which makes them ready to deploy MeetMate with the full feature set and deep integrations.

End-user



Chair / Meeting Owner
CXOs, Heads of Division, Business Directors, Department Heads, Branch Managers.

Need to standardize agendas, run effective meetings, and clearly confirm decisions & action items.



Project / Product / PMO
Project Managers, Product Owners, Business Analysts, Scrum Masters, PMO staff.

Use MeetMate for project steering committees, governance meetings, sprint reviews, risk/issue meetings.



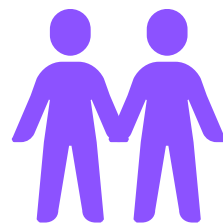
Secretariat / Note-taker
Board secretaries, executive assistants, project coordinators.

Responsible for minutes, summaries, sending recaps, and tracking follow-up actions.



Task Owners / Action Owners
Team leads, functional leads, RM leads, Ops leads.

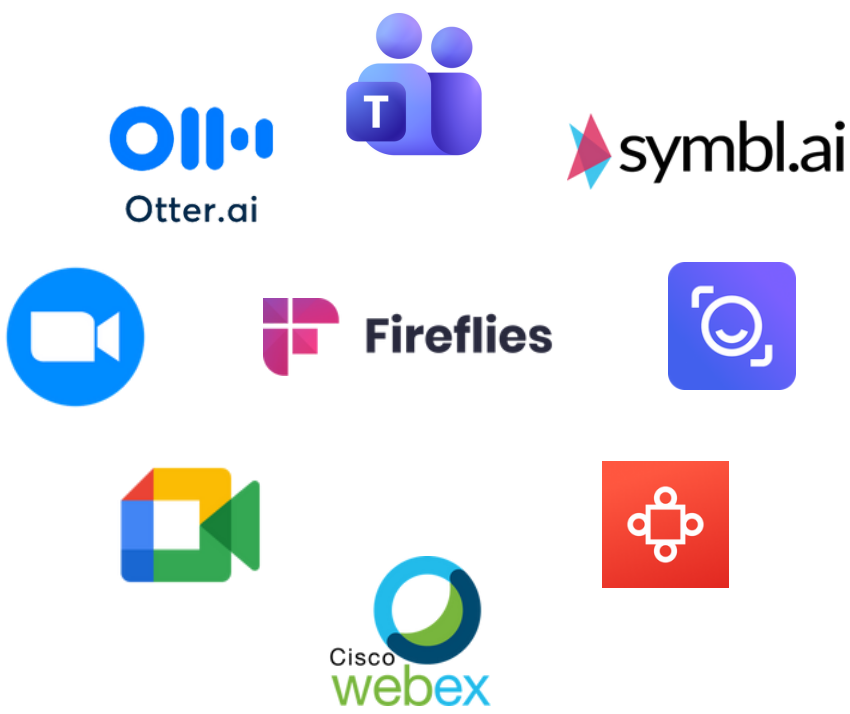
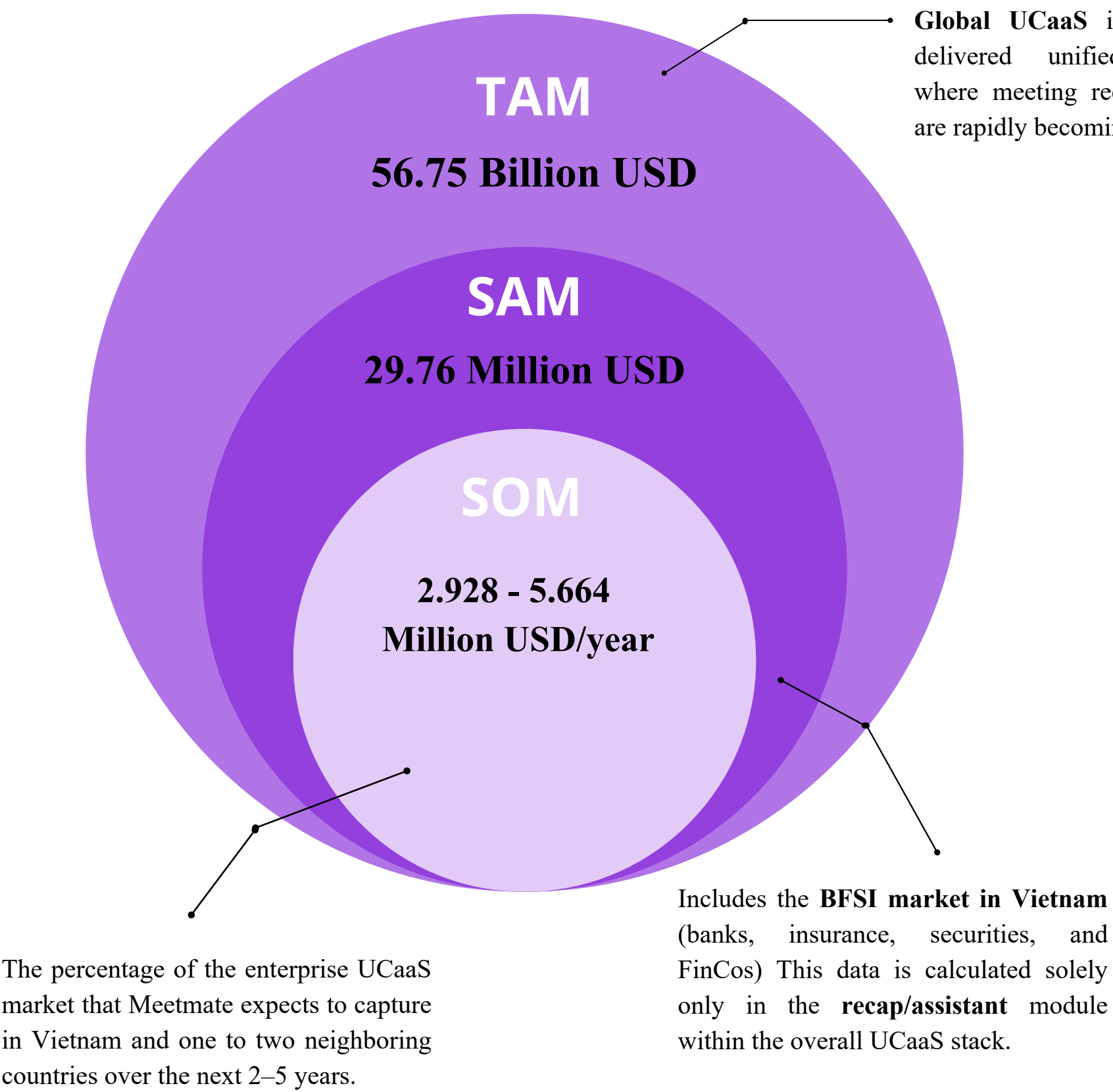
Receive action items from meetings and need dashboards to track status and deadlines.



HR & People Committees
HRBPs, L&D, Talent, performance-management committees.

For performance review meetings, people-planning, and succession planning.

4.4 TAM, SAM, SOM



Competitor

Otter, Fireflies, Fathom, Avoma, and others are already quite mature in AI note-taking, transcription, and integrations with popular meeting platforms, serving the global market under a SaaS model. However, most of them are **not purpose-built** for Vietnam’s BFSI sector or for **private/on-prem deployments**, so their fit for local financial institutions remains limited.

* ⚠ Yes, but not yet fully developed

Criteria	MeetMate	MS Teams	Zoom	Google Meet	Otter.ai	Fathom
Deployed in private VPC	✔	✘	⚠	✘	✘	✘
BYOK/CMEK (user full control)	✔	⚠	✘	✘	✘	✘
Internal content firewall	✔	⚠	✘	✘	✘	✘
Supports offline meetings	✔	⚠	⚠	✘	⚠	⚠
Speaker diarization	✔	✔	✔	✔	✔	✔
Real-time note-taking, highlighting	✔	✔	✔	⚠	✔	✔
Supports 3 meeting phrase	✔	⚠	⚠	⚠	⚠	⚠
Deep integration with AD/SSO	✔	✔	✔	✔	⚠	⚠
Auto sends pre-read materials	✔	✘	✘	✘	✘	✘
RAG with internal access permissions	✔	⚠	✘	⚠	✘	✘
Meeting effectiveness dashboard	✔	✘	✘	✘	✘	✘
Auto syncs tasks to internal systems	✔	⚠	⚠	⚠	✔	✔



Impacts & Benefits

Values that MeetMate brings to people, teams, and businesses.

5.1 3 Layers Value Impact

Estimated impact

- **Reduce administrative overhead**
- **Fewer re-meetings** → Less regrouping to repeat, clarify
- **Shorter “decide → ship” cycle** → tasks are created on the spot, work auto-syncs to tools

Productivity & Cost

Compliance & Security

- Content firewall, PII masking, and access control inherited from AD/SSO.
- eDiscovery & retention policies tailored to meeting type.
- **Reduce compliance and audit risk** → decisions is logged & meeting recap is formally approved.

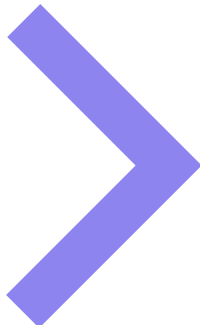
- Meeting knowledge is saved & reusable by topic/ project.
- New hires ramp quickly just by following the recap chain.

- **Fewer disputes & legal risk**
- **Stronger accountability** → clear owners, deadlines & next steps action.
- **Visibility at scale** → blockers are escalated, duplicate actions merged
- **Healthier meeting culture** → parking-lot topics, and on-time endings.

Current solutions, even though they only address the in-and post-meeting phases, can already reduce wasted meeting time by ~ **50%**. **MeetMate** goes further by covering all **three phases** (pre-, in-, and post-meeting) raising this optimization to around **65%** of wasted meeting time.

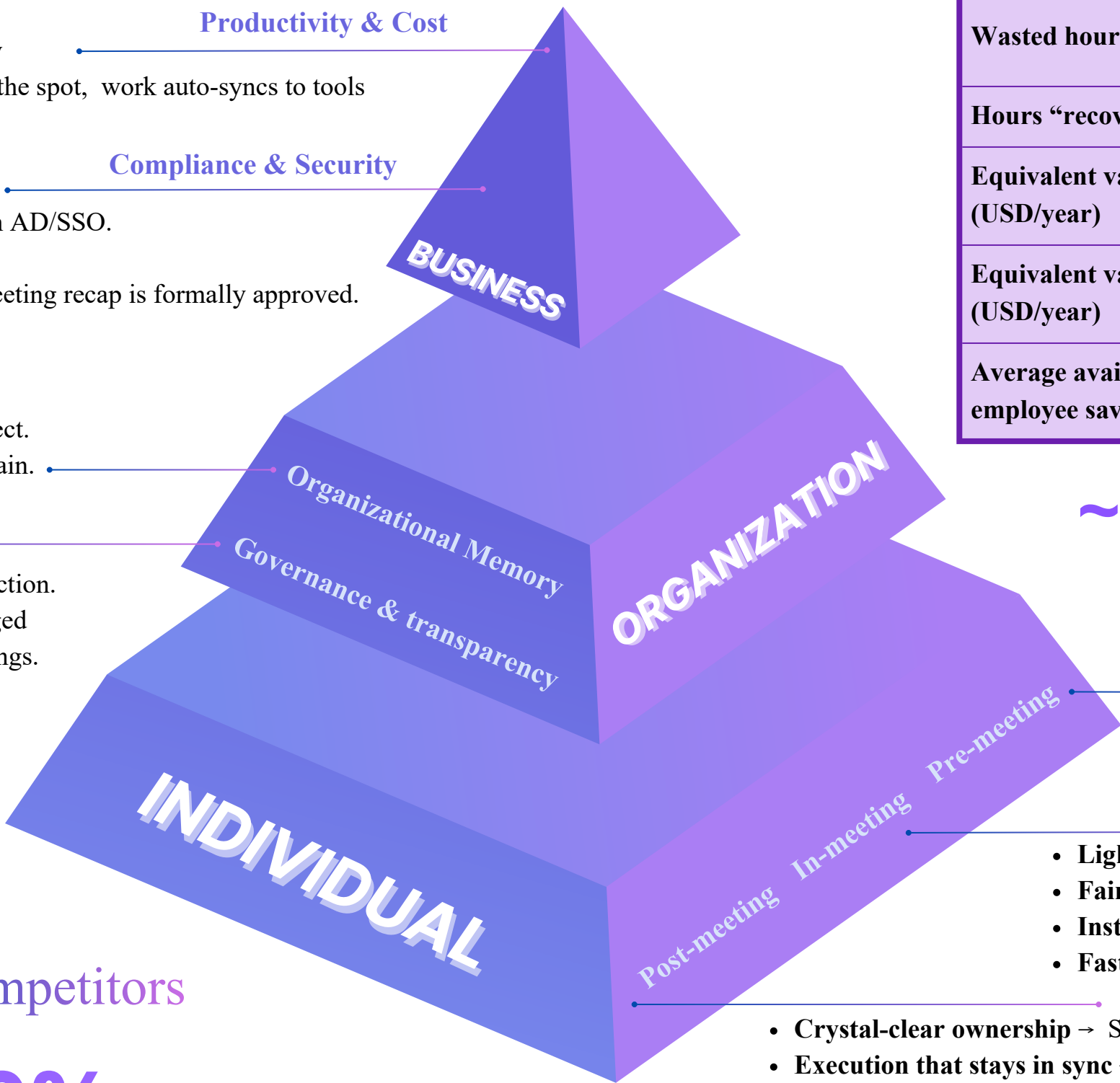


↓ **65%**
wasted meeting time



Other competitors

↓ **50%**
wasted meeting time



Criteria	Before MeetMate	After MeetMate
Wasted hours/week	2,95h - 5,65h (25-50% meeting time)	1,04h - 2h (decrease 65% waste time)
Hours “recovered”/year	0	91,68 - 175 h/year
Equivalent value/person saving (USD/year)	0	\$578– \$1104 *6.3 USD hour wages
Equivalent value/company saving (USD/year)	0	\$5.20– \$9.93 million
Average available productivity/ employee saving	0	+~5% - 10%

~825 - 1.575

thousand personnel-
hours/year freed up

313%

Benefit return on investment

- **Crystal-clear purpose & roles**
- **Streamlined prep** → agenda and key materials are shared upfront
- **Smart pre-meeting Q&A** → questions and edits are raised in advance

- **Lighter cognitive load** → minimal manual note-taking
- **Fair airtime** → speaker identification and timeboxing
- **Instant context** → the right documents surface per agenda
- **Faster decisions** → key points, decisions are highlighted real time

- **Crystal-clear ownership** → SMART actions with owners and deadlines
- **Execution that stays in sync** → Tasks auto-created and assigned
- **Less inbox noise** → Automatic recaps get sent to the right people
- **Faster onboarding**
- **Personal focus mode** → automatic bookmarks + personal end-of-meeting recap.
- **Lower compliance risk**

5.2 Impact breakdown

PHASE	MAIN IMPACT	KPI	TARGET	BENEFICIARIES	BENEFIT	MEET PORTION	TOTAL
Pre co-benefits	Meetings are well prepared (agenda + pre-reads sent 24h in advance)	% of meetings with agenda + materials sent ≥ 24h before start	98%	PM, secretariat, team leads, managers, executives, employees	70% Compliance impact plus	30% *estimated meeting time contribution	~65% = sum(benefit x meet portion)
	Invite the right people, no one missing, spend less time explaining/time waiting	1) % attendees not contribute in meeting. 2) % meetings delayed due to missing attendees.	1) -95% 2) -95%	PM, HR, team leads, managers, executives, employees...			
	Control the right participants & correctly classify meeting sensitivity	1) % meetings correctly classified 2) % meetings with external guests pre-approved	1) 95% 2) -90%	PM, HR, team leads, managers, executives...			
In co-benefits	Reduced manual note-taking time	Average note-taking time per meeting	-99%	Secretariat/assistants/ PMO	60% Compliance impact plus	50% *estimated meeting time contribution	
	Clear decisions & action items captured during the meeting	% of meetings with actions + owners + deadlines in MeetMate	90%	Meeting owners, PMO, project owners, department heads...			
	Meetings stick to the agenda (minimal tangents, reducing nonvalue discussion time.	1) % meeting time spent off-agenda. 2) % meetings that run over the planned duration.	1) -70% 2) -60%	Whole organization, Business unit heads, line managers, HR			
	Control the right participants & correctly classify meeting sensitivity	1) % meetings correctly classified 2) % meetings with external guests pre-approved	1) 95% 2) -90%	Legal, Risk & Compliance			
Post	Fewer follow-up “re-meetings” just to clarify	% of follow-up meetings on same topic only for clarification	-90%	Senior managers, BU heads, internal stakeholders,...	70%	20% *estimated meeting time contribution	
	Higher on-time completion of action items	% action items completed on or before deadline	80%	Business owners, ...			
	Standardized minutes, fewer disputes & edit requests	% of dispute cases / requests to revise minutes	-95%	Operational teams, Internal Audit, Board/ExCo, PMs			



Go-To-Market Strategy

Our plan to introduce MeetMate to the right users, channels, and partners.

6.1 End-user Personas

Persona 1: Decision-Maker (PIC)

Who they are:

- A senior manager or department head (e.g., Operations/HR/IT) who owns productivity, compliance, and budget decisions for tools used across the team.

What they need:

- Clear ROI, low-risk implementation, and proof that MeetMate will save time, reduce meeting chaos, and strengthen accountability without disrupting existing systems.

How we talk to them:

- Focus on numbers and outcomes: hours saved, fewer follow-up meetings, clearer audit trails, and smoother execution—position MeetMate as a strategic lever, not just another app.



Persona 2: Employee Advocate

Who they are:

- A knowledge worker who spends many hours in meetings and feels the pain of manual notes, unclear actions, and constant catch-up.

What they need:

- A simple tool that automatically captures discussions, summarizes actions, and helps them stay organized and look reliable in front of their manager and stakeholders.

How we talk to them:

- Emphasize personal relief and empowerment: less admin, fewer misunderstandings, easier follow-up—“MeetMate helps you run smarter meetings and makes you look on top of everything.”



6.2 Our Unique-Selling-Points

USP 1	USP 2
USP 1 – End-to-end meeting lifecycle automation Unlike tools that only record or summarize, MeetMate supports all three stages of a meeting—Pre, In, and Post—by helping teams plan with clear agendas, run focused discussions, and generate structured recaps with follow-up actions in one continuous flow.	USP 2 – Enterprise-grade security & control MeetMate can be deployed in your own VPC, supports Vietnam (or chosen region) data residency, and allows BYOK/CMEK so enterprises keep full control of their encryption keys—meeting AI-powered automation without compromising security or compliance
USP 3	USP 4
USP 3 – Deep integration with internal systems MeetMate doesn’t create yet another task silo; it automatically creates and syncs action items into existing tools such as L.Office, Jira, Core, or internal PM systems so work moves seamlessly from discussion into execution.	USP 4 – Measurable meeting effectiveness With a dedicated meeting analytics dashboard, MeetMate tracks key metrics like time spent, objectives achieved, and follow-up completion, giving leaders a data-driven view of which meetings create value and which need to be redesigned.

TIMELINE	12 MONTH			
	Q1	Q2	Q3	Q4
PHASE	Vision & Design Partner Alignment	Core Product Build	Enterprise Readiness & Pilot Preparation	Product–Market Fit in Vietnam BFSI
GOAL	1.Clearly define the product vision & scope of MeetMate for large BFSI UCaaS use cases. 2.Align with 1–2 design-partner banks in Vietnam (sponsor + working team + pilot scope). 3.Finalize the high-level architecture and initial security/compliance requirements. 4.Assemble the founding/core team for Year 1.	1.Build MVP v1.0 that covers the core flow for governance meetings in BFSI: pre-read preparation → in-meeting capture → post-meeting minutes & action items. 2.Deliver working integrations with at least one UCaaS platform and calendar. 3.Run internal alpha and very small closed tests with design-partner users.	1.Harden the product for enterprise readiness (security, reliability, admin controls). 2.Pass security & IT review of at least one major bank. 3.Prepare for production pilot in real governance meetings (not just internal).	1.Run production pilots with clear ROI metrics at 2–3 large BFSI customers in Vietnam. 2.Convert at least 1–2 pilots into paying annual customers. 3.Demonstrate early product–market fit with solid usage, satisfaction, and business impact metrics.
ACTION	1.Conduct in-depth interviews with chairs, PMs, secretaries... from BFSI groups. 2.Run discovery workshops with prospective design-partner banks 3.Negotiate and sign MoU / Letter of Intent with 1–2 design-partner banks. 4.Set up basic dev infrastructure	1.Finalize detailed PRD v1.0 and UX flows. 2.Implement core features 3.Implement Role-Based Access Control 4.Build first version of meeting dashboard. 5.Complete integration with at least 1 UCaaS. 6.Collect structured feedback and prioritize backlog for v1.1 / v1.5.	1.Implement enterprise features: 2.Optimize infrastructure for stability & cost . 3.Work with IT/Security & Compliance to undergo security assessment, formalize documentation. 4.Design detailed pilot plan. 5.Implement improvements required by the bank’s review.	1.Launch production pilots in selected governance / project committees. 2.Closely monitor adoption with minutes & action dashboard. 3.Run before–after analysis with each bank 4.Hold monthly review sessions with customer . 5.Negotiate and sign paid subscription contracts .
KPI	• ≥ 2 BFSI discovery; ≥ 15 interviews • 2 signed MoU / LOI with design-partner banks. • Product Vision, PRD v0.1, Architecture v0.1 approved & shared with design-partners. • Core team positions filled: ≥ 6-7 FTE . • Dev environments running within 6 weeks.	• MVP v1.0 released to internal environment . • ≥50–100 internal meetings processed through MeetMate (internal + friendly users). • Integration with 1 UCaaS + calendar live . • At least 10 active test users feedback. • Clear prioritized backlog for v1.1 / v1.5.	1. 0 critical security gaps; high/medium issues with mitigation plan and timeline. 2.Platform uptime ≥ 99% in staging / pre-prod environment for 2+ consecutive months. 3.Pilot plan agreed with 2–3 BFSI entities. 4.At least 200–300 meetings run in pre-pilot/soft-launch mode to validate stability & UX.	1.Usage: ≥ 300 - 500 meetings/month. 2.Active users: ≥ 150–200 MAU within BFSI customers. 3.Commercial: ≥ 1–2 paid contracts signed . 4.≥ 30–40% reduction in “wasted meeting time” 5.≥ 20–30% reduction in re-meeting rate 6.≥ 50–70% reduction in manual minutes spent.
BUDGET	\$110.000	\$170.000	\$190.000	\$205.000

TIMELINE

2 - 3 YEAR

3 - 5 YEAR

PHASE

Vertical & Regional Expansion

Mass Market & SME Scale

GOAL

- 1. Scale the model from the initial 2–3 banks to 10–15 paying enterprise customers (6 - 8 BFSI and 4 - 7 other regulated industries such as insurance, securities, utilities).
- 2. Standardize MeetMate into a “BFSI Governance Meeting Platform” with a repeatable deployment playbook (new bank can go live within 4 - 6 weeks).
- 3. Start expanding into 1 - 2 regional markets in Southeast Asia, using Vietnam lighthouse customers as reference cases.

- 1. Launch and mature a SME / self-serve version (MeetMate Lite) built on the same core platform but with simplified onboarding and pricing.
- 2. Expand the customer base to hundreds of organizations through partner channels and marketplaces (enterprise + SME).
- 3. Focus on scaling ARR 3–4x vs end of Year 3 while keeping healthy unit economics (payback < 12 months, gross margin ≥ 70%).

ACTION

- 1. **Product & Tech**
 - Harden the platform into a multi-tenant, multi-region architecture with strong security, audit trails and data residency options.
 - Add advanced analytics dashboards for governance meetings.
 - Localize UI and workflows for at least 2–3 primary languages in the region.
- 2. **Sales & GTM**
 - Build a dedicated enterprise sales team, launch a partner program with UCaaS vendors and 1–2 system integrators/consulting partners focusing on BFSI.
- 3. **Customer Success & Delivery**
 - Create vertical templates for credit, risk, project steering committees, etc.

- 1. **SME Product & Experience**
 - Design a self-serve flow.
 - Optimize the platform for low-touch implementation
- 2. **Channels & Partnerships**
 - Publish MeetMate on UCaaS marketplaces and at least one cloud marketplace.
 - Build 2–3 scalable partner motions.
- 3. **Customer Success & Support at Scale**
 - Automate SME support via in-app guides, knowledge base, usage-based alerts...
- 4. **Data & AI Moat:** Invest in features that leverage aggregated meeting data to strengthen defensibility and differentiation.

KPI

- **Customers:** Total ≥ 10–15 enterprise customers (6–8 BFSI and 4–7 other regulated industries).
- **Revenue:** ARR reaches __ billion VND, gross churn < 5%, net revenue retention > 110%.
- **Market:** Active presence in ≥ 2 countries, with no single customer contributing > 20% of ARR.
- **Product:** Platform is multi-tenant & multi-region, supports 2–3 primary languages, includes full audit trails and a BFSI policy/compliance pack adopted by > 70% of customers.

- 1. **SME:** ≥ 300–500 active SME logos and > 5,000 MAU.
- 2. **Revenue:** ARR grows 3 - 4×; SMEs account for 30–40%, < 50% of total support cost.
- 3. **Channels:** ≥ 3 key partner channels, contributing ≥ 40–50% of new customer logos.
- 4. **Product & Retention:**
 - 6–12-month retention cohorts of > 80% for enterprise customers and > 60% for SME.
 - NPS ≥ 30; average number of meetings processed per month grows steadily .

BUDGET

\$3.000.000

\$7.000.000

6.4 Distribution channel

Channels/Partners	Products	Budgeted cost / year	Projected sales	Distribution strategy
1. Direct Enterprise Sales	- All MeetMate Tiers (on-prem/VPC, full Pre-In-Post features) 3–6 month Pilot Package for 1–2 business units (BUs)	100,000 USD (Salary for Account Executives + pre-sales, demo costs, POC, travel).	5 - 7 major BFSI companies in Vietnam (each with 600–1,000 seats)	Account-based selling: Select 20–25 target BFSI accounts and approach them through IT, Operations, and Risk Management leaders. - Use a KPI-measured POC to land and expand into other business units. - Bundle with ongoing meeting-room modernization/UCaaS migration initiatives.
2. UCaaS/Telco Partner Channel - VNPT, Microsoft partner	MeetMate Enterprise and Business Add-on integrated into UCaaS ecosystem (VNPT GoMeet / Microsoft Teams)	~80,000 USD (rev-share/margin, partner enablement, integration support, co-marketing, marketplace)	8–15 qualified enterprises/year via VNPT/Microsoft pipeline; deal size depends on seat scope	Step 1 - Screening gate: - UCaaS seller (VNPT/Microsoft partner) runs a quick company size qualification checklist during sales cycle. - If qualified → “UCaaS + MeetMate” as productivity & governance layer - If not qualified → do not push MeetMate Step 2 - Sales motion: - Co-sell: VNPT/Microsoft partner leads UCaaS deal, - Land & expand inside the enterprise after initial rollout
3. System Integrator & Consulting Partners - FPT, CMC, DXCON	- MeetMate project bundle included in large enterprises or upper mid-market. - Business and enterprise Tiers embedded into large-scale projects.	~60,000 USD (partner margin 20–30%, SI enablement, technical integration support, co-marketing materials)	5–7 projects per year (each project with one enterprise customer and a 300–600-user core team)	- Select 3–5 System Integrators / consulting firms that already lead large “Digital Workplace / M365 / ECM / UCaaS / Governance” projects . - Package MeetMate as a standard module inside their enterprise offerings. - Offer attractive margin (20–30%) and fast PoC support so SIs can easily include MeetMate in RFPs and proposals. - Co-develop 2–3 reference projects and turn them into reusable blueprints and case studies for new customers.



Marketing Plan

Overview of how MeetMate will reach and convert target customers.

PHASE		AWARENESS
TIMELINE		4 MONTHS
OBJECTIVE		Build the early-believer base for MeetMate by educating the market on meeting waste, generating consistent top-of-funnel demand.
KEY HOOK		• A KOL/KOC-driven ‘Meeting Diaries’ series: • Short interview videos (30–90s) where office KOLs/KOCs (managers, marketers, founders, HR, PMs) share their most useless, chaotic, and surprisingly good meeting experiences. • Each episode is repurposed into multiple formats — vertical video clips for LinkedIn/TikTok/Reels, a carousel or quote-card for social, and a short written recap on the blog — all closing with a simple question that invites audiences to share their own stories and discover how MeetMate could fix those meetings.
SUPPORTING TACTICS	ACTIVITIES	• Plan and record 6–8 ‘Meeting Diaries’ interview sessions with selected office KOLs/KOCs (script, question set, filming schedule). • Edit and publish 2–3 vertical clips per week from these interviews, plus 1 long-form recap post on LinkedIn/blog.”
	SOCIAL DISCUSS	• Run a recurring ‘Meeting Confessions’ thread where followers anonymously submit their worst meeting stories; KOLs react and share how they’d fix them. • Use MeetMate’s summaries from demo accounts as anonymized examples in these discussions to show ‘before vs after’ without feeling salesy.
	CHANNELS	• Primary: LinkedIn, TikTok, Facebook, YouTube Shorts for video; MeetMate blog and email newsletter for story recaps. • Secondary: share highlight clips and quotes in relevant Facebook groups, Slack and Discord communities.
KEY MESSAGE		IF YOUR CALENDAR IS FULL OF MEETINGS NO ONE REMEMBERS OR ACTS ON, MEETMATE TURNS EVERY CONVERSATION INTO CLEAR NOTES, DECISIONS, AND NEXT STEPS YOUR TEAM CAN ACTUALLY USE.

PHASE		ENGAGE
TIMELINE		4 MONTHS
OBJECTIVE		Turn event interest into hands-on product experience by letting 200–300 professionals try MeetMate in real conversations, and convert the most engaged teams into structured trials.
KEY HOOK		• MeetMate Live Meeting Booths – an on-site experience that lets people feel what an AI-assisted meeting is like in just a few minutes. • At each innovation / digital-transformation event, MeetMate sets up small ‘meeting pods’ where attendees sit down with a MeetMate facilitator for a 5–10 minute real conversation (about their workflows, sales process, team rituals, etc.). • The entire conversation is captured and summarized live by MeetMate on a big screen or tablet, showing key points, decisions, and action items appearing in real time. • At the end, the attendee scans a QR code to receive the full summary in their inbox, along with a one-click link to start a free workspace using the exact template they just experienced
SUPPORTING TACTICS	ACTIVITIES	• Sponsor or co-host 3–4 innovation / digital-workflow events and set up interactive MeetMate booths with small meeting ‘pods’.” • “Run live demos every 30 minutes: attendees join a short conversation with the team, see MeetMate capture and summarize it in real time, then receive the recap by email.”
	SOCIAL DISCUSS	• Invite visitors to share their ‘MeetMate moment’ on LinkedIn (screenshot of their live summary, key insight from the booth meeting) using a dedicated event hashtag. • Host a post-event LinkedIn Live / webinar recapping the best discussions from the booths and showing how those workflows can be rolled out inside their own teams.
	CHANNELS	• “On-site: event booths, mini meeting rooms, QR codes linking to instant trial sign-up.” • “Digital: LinkedIn, email follow-ups, website landing pages for each event, and recap videos on YouTube.”
KEY MESSAGE		MEETMATE IS NOT A SLIDE OR A PROMISE. IT’S SOMETHING YOU CAN SIT DOWN, TALK FOR 10 MINUTES, AND IMMEDIATELY SEE YOUR MEETING TURNED INTO CLEAR, USABLE OUTCOMES.

PHASE		AMPLIFY
TIMELINE		4 MONTHS
OBJECTIVE		Drive measurable adoption by converting engaged leads into active trials and paid accounts, and by expanding MeetMate from small pilot teams to wider roll-outs inside each company.
KEY HOOK		- From curious to committed: a ‘Try It In Your Next 10 Meetings’ campaign that makes it ridiculously easy for teams to run a short, structured trial and see clear before-vs-after numbers. - The campaign invites teams to plug MeetMate into their next 10 real meetings with zero setup, using pre-built templates and a short guided onboarding so it feels easy and low-risk. - Over those 10 meetings, MeetMate tracks summaries, action items, and time saved, then auto-generates a simple impact report that helps the internal champion justify upgrading and rolling it out wider
SUPPORTING TACTICS	ACTIVITIES	- Launch a 30-day ‘Next 10 Meetings’ trial program — run directly by MeetMate and selected SaaS consultants, VNPT, GoMeet, who bundle it into their own optimization projects (CRM rollout, sales enablement, team productivity, etc.). Guided setup, ready-made meeting templates, and an auto-generated ROI summary at the end of the trial. - Create conversion playbooks for sales, CS, and partners: ready-made email sequences and checklists to onboard trial accounts, activation nudges and upgrade offers, plus an ‘internal champion kit’ (slides + email template) so both MeetMate and partners can help users sell MeetMate inside their company.
	SOCIAL DISCUSS	- Create a Q&A series using posts/polls around common conversion barriers (for example: ‘My boss will never pay money for this...’) and answer them with real stories from customers who have already implemented MeetMate. - Share ‘10-meeting transformation’ posts where customers briefly explain what changed after their first 10 meetings with MeetMate, then close with a CTA: ‘Ready to run your 10?’.
	CHANNELS	- High-intent: website (pricing + trial pages), in-product messages, email onboarding flows, LinkedIn DMs and customer calls. - Supportive: LinkedIn and YouTube for quick how-to clips, FAQ videos, and customer win stories that reduce friction to start or upgrade.
KEY MESSAGE		WE DON’T JUST TALK ABOUT SMARTER MEETINGS ANYMORE. WE HELP TEAMS RUN THEIR NEXT 10 MEETINGS DIFFERENTLY AND PROVE IT’S WORTH PAYING FOR.

7.2 Marketing Plan KPIs

Marketing Stage	KPI	How to Measure	Target (4-month phase)
AWARENESS	Content reach	Total impressions of “Meeting Diaries” & related posts on LinkedIn, TikTok, Facebook, YouTube	150,000–250,000 impressions
	Social engagement	(Reactions + comments + shares + saves) / impressions for campaign content	≥ 4–6% engagement rate
	Community stories collected	# of “Meeting Confessions” / stories submitted via forms, comments, DMs	100–150 stories
	Top-of-funnel leads	New emails/sign-ups from landing pages & content offers	400–600 leads
ENGAGE	Event attendees touched	# of people who visit MeetMate booth or pods across all events	200–300 visitors
	Live demos run	# of 5–10 minute live demo conversations completed	120–180 demos
	QR scans / trials from events	# of QR scans or sign-ups starting a workspace from booth experience	80–120 trials
	Post-event engagement	Views & interactions on recap posts / LinkedIn Live / webinars	1,000–2,000 views, ≥ 5% engagement
AMPLIFY	Trial sign-ups	Accounts enrolled in “Next 10 Meetings” 30-day trial	150–250 trials
	Trial activation	% of trials running at least 5 meetings with MeetMate during the period	≥ 60–70% activated
	Trial → paid conversion	% of activated trials converted to paying accounts	15–25% conversion
	Expansion inside accounts	# of customers that roll out MeetMate beyond initial team/pilot	10–20 expanded accounts
	New recurring revenue	New MRR / ARR attributed to these campaigns	e.g., 5–10K USD new MRR



Revenue Stream & Cost structure

How MeetMate generates value, prices its product, and invests smartly in growth across segments and channels.

8.1 Estimated Expenditures

Initial Expenditure

Category	Approx. cost (USD)
Office furniture & fit-out	3,200
Devices & equipment (8 people)	6,400–8,000
Hiring & onboarding (8 people)	3,200–6,400
Legal & company setup	800–1,600
Infra setup (tenant, domain, CI)	1,200–2,000
Penetration marketing (6 months)	24,000
Total	38,800 – 45,200



Estimated Monthly Expenditure

Category	Sub-items	Monthly cost (USD, approx.)
1. Personnel (core team – 8 FTE)	2 Backend/AI, 2 Frontend, 2 CS, 2 Marketing	8,400–10,800
2. Office & operations	Office/co-working, utilities, misc, equipment depreciation	720–1,080
3. Tech infrastructure & software	Cloud, M365/Workspace, dev & collab tools, CRM tools, Canva & assets	1,240–1,960
4. Audit & legal (outsourced)	Accounting, tax filing, legal review, contracts	800–1,600
5. Marketing spend	Paid ads, influencers, content production, events/webinars	1,600–2,400
6. Maintenance & support	Bug fixing, SLA support hours, monitoring, small upgrades	400–800
Total		13,160–18,640

Private SaaS Infrastructure Cost for a company with 500 seats on the Business Tier

Item	Deployment description	Quantity / Notes	Cost (USD/month)
K8s Worker CPU (API, LangGraph, WS Gateway)	K8s cluster (dedicated VPC), autoscaling; FastAPI/NodeJS pods, LangGraph router, real-time WS	standard pool, HPA enabled	220
In-memory & Stream	Redis (cache/session), Kafka/Redis Stream (events)	1 small cluster (light HA)	70
PostgreSQL (OLTP)	Managed PG (multi-AZ), PITR enabled	2 vCPU / 8–16GB RAM	60
Vector DB (pgvector / Milvus)	1–2 small nodes for embedding & search	storage split out to local SSD	30
NAT/Proxy/WAF	Controlled NAT egress, reverse proxy, basic WAF	shared within VPC	10
Observability (Prometheus/Grafana/Logs)	Metrics + logs 14–30 days, OpenTelemetry tracing by meeting_id, log filtering & sampling	—	10
Total	—	—	400

Monthly Infrastructure Operating Cost for a company with 500 seats on the Business Tier

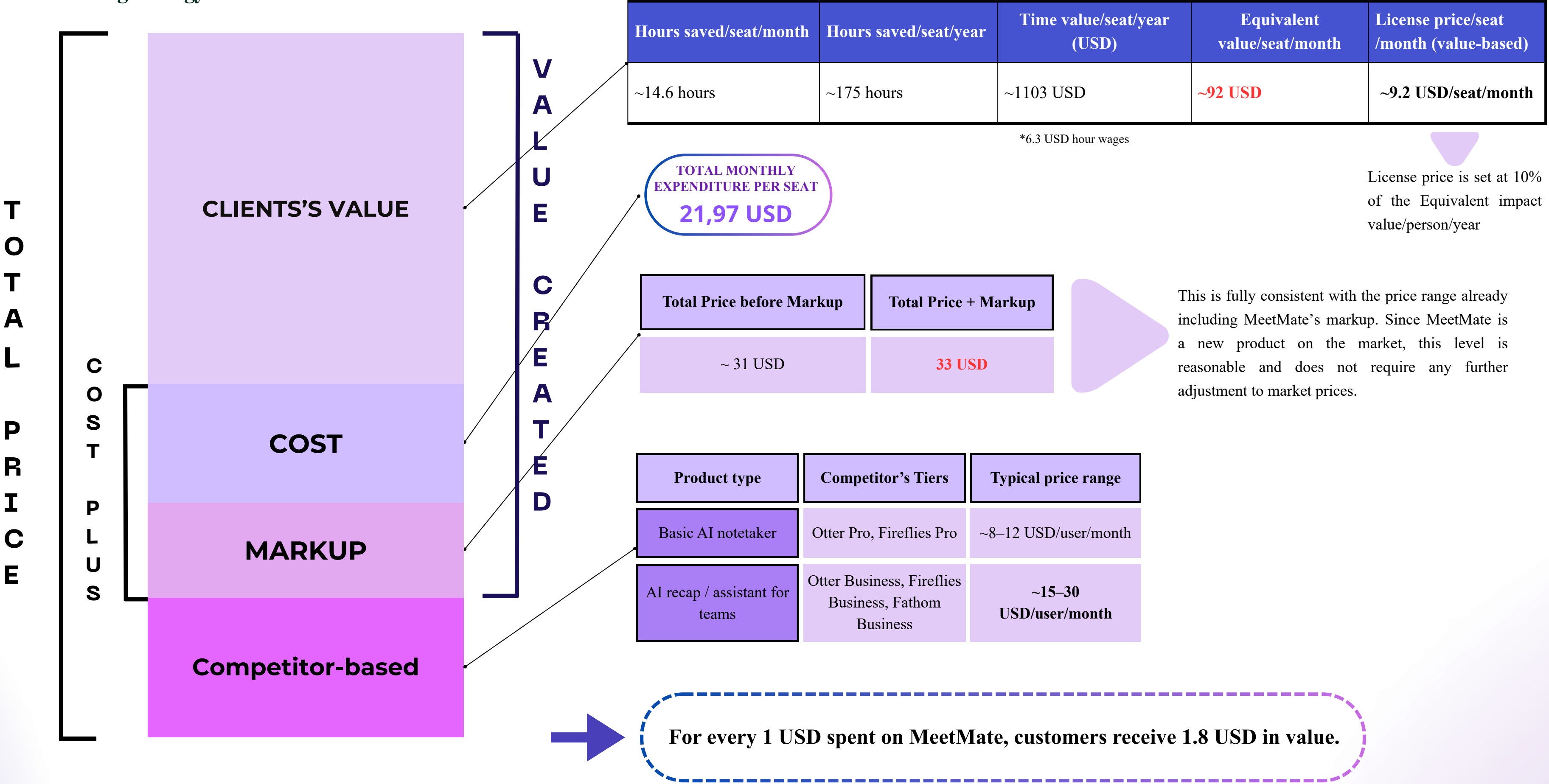
Item / Provider	Volume (per month)	Unit price (USD)	Cost (USD)
STT – VNPT SmartVoice	~50,000 minutes	\$0.06 / minute	3,000
LLM Fast (In-Meeting streaming)	~15.0M tokens	\$0.12 / 1K tokens	1,800
LLM Strong (Pre + Post batch)	~10.0M tokens	\$0.50 / 1K tokens	5,000
OCR – VNPT SmartReader	~4,800 pages	\$0.01 / page	48
Internal GPU (VNPT Cloud GPU, T4)	~150 GPU-hours	\$2.5 / hour	375
Storage (audio/video recordings)	~500GB-month	\$0.02 / GB-month	10
Infra_CPU overhead	—	—	352
Total	—	—	~\$10,585

Cost per seat per month (500 seats on Business):
10,585 USD/500 = **21,97 USD/seat/month**

8.2 Marketing Budget

Marketing Stage	Items	Budget (USD)
AWARENESS (4 months)	KOL/KOC “Meeting Diaries” – 6–8 shoots using small crew or in-house + light editing	3,500
	Repurposing to shorts, carousels, blog (freelance editor/designer a few days/month)	2,500
	Social & community management (very part-time or intern/contractor)	1,500
	Test paid promotion on LinkedIn/TikTok/Facebook (only top 2–3 best-performing assets)	3,000
	Landing page / blog visuals using no-code + templates	1,000
	Subtotal Awareness	11,500
ENGAGE (4 months)	Run 2–3 pilots (CS/PM time + Zoom tools, counted as marketing)	2,000
	Produce 2 video case studies + simple PDF one-pagers	3,000
	1–2 “From Chaos to Clarity” webinars (existing tools, minimal extras)	1,000
	Pilot Council incentives (gift cards/swag, online community tool)	1,000
	Light boost for case-study posts on LinkedIn/YouTube	2,000
	Subtotal Engage	9,000
AMPLIFY / CONVERSION (4 months)	“Next 10 Meetings” trial campaign assets (landing, emails, a few how-to videos)	3,000
	Marketing automation & CRM (entry-level tiers for 4–6 months)	2,000
	Partner enablement kits (co-branded deck, one-pagers, small MDF for 2–3 key partners)	3,000
	Retargeting + high-intent ads (LinkedIn/search) focused only on trial/upgrade CTAs	3,500
	Subtotal Amplify	11,500

8.3 Pricing Strategy



Hours saved/seat/month	Hours saved/seat/year	Time value/seat/year (USD)	Equivalent value/seat/month	License price/seat /month (value-based)
~14.6 hours	~175 hours	~1103 USD	~92 USD	~9.2 USD/seat/month

*6.3 USD hour wages

TOTAL MONTHLY EXPENDITURE PER SEAT
21,97 USD

License price is set at 10% of the Equivalent impact value/person/year

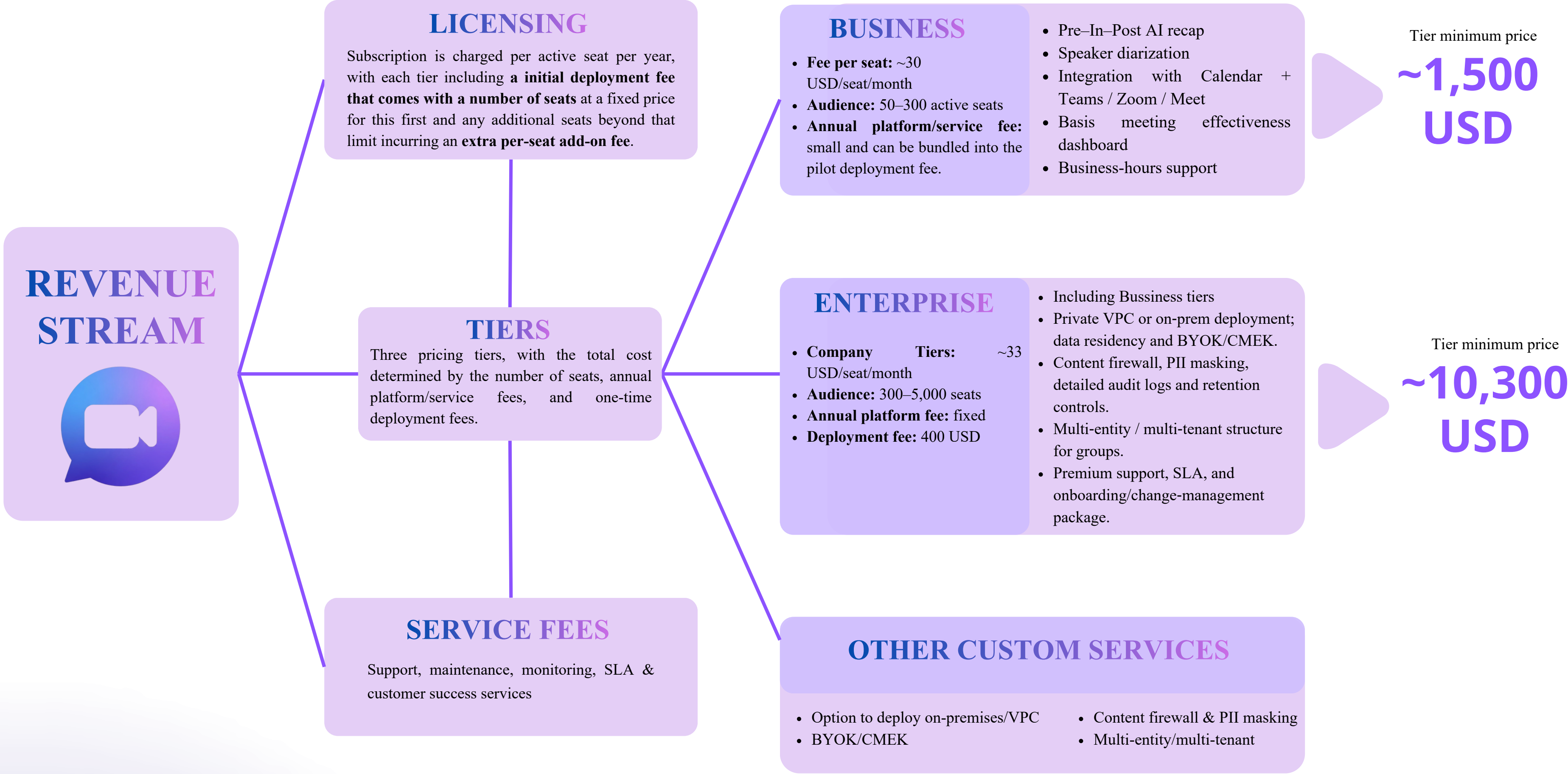
Total Price before Markup	Total Price + Markup
~ 31 USD	33 USD

This is fully consistent with the price range already including MeetMate’s markup. Since MeetMate is a new product on the market, this level is reasonable and does not require any further adjustment to market prices.

Product type	Competitor’s Tiers	Typical price range
Basic AI notetaker	Otter Pro, Fireflies Pro	~8–12 USD/user/month
AI recap / assistant for teams	Otter Business, Fireflies Business, Fathom Business	~15–30 USD/user/month

For every 1 USD spent on MeetMate, customers receive 1.8 USD in value.

8.4 Revenue Stream



- Alcántara, A.-M. (2025, August 5). AI Is Listening to Your Meetings. Watch What You Say. The Wall Street Journal. <https://www.wsj.com/tech/ai/ai-notetaker-meeting-transcripts-be9bc4cc>
- Amazon. (2024). What is RAG? - Retrieval-Augmented Generation Explained - AWS. Amazon Web Services, Inc. <https://aws.amazon.com/what-is/retrieval-augmented-generation/>
- Amma Liesvarastranta Haz, Yohanes Yohanie Fridelin Panduman, Nobuo Funabiki, Evianita Dewi Fajrianti, & Sritrusta Sukaridhoto. (2024). Fully Open-Source Meeting Minutes Generation Tool. Future Internet, 16(11), 429–429. <https://doi.org/10.3390/fi16110429>
- Asai, A., Wu, Z., Wang, Y., Sil, A., & Hajishirzi, H. (2023, October 17). Self-RAG: Learning to Retrieve, Generate, and Critique through Self-Reflection. ArXiv.org. <https://doi.org/10.48550/arXiv.2310.11511>
- Atlassian. (2024). Workplace Woes: Meetings. Work Life by Atlassian. <https://www.atlassian.com/blog/workplace-woes-meetings>
- AWS. (n.d.-a). AWS Security Reference Architecture (AWS SRA) - AWS Prescriptive Guidance. Docs.aws.amazon.com. <https://docs.aws.amazon.com/prescriptive-guidance/latest/security-reference-architecture/welcome.html>
- AWS. (n.d.-b). Banking modernization strategy for client lifecycle management in the AWS Cloud AWS Prescriptive Guidance. Retrieved December 10, 2025, from <https://docs.aws.amazon.com/pdfs/prescriptive-guidance/latest/strategy-banking-modernization-clm/strategy-banking-modernization-clm.pdf>
- AWS. (n.d.-c). The AWS Security Reference Architecture - AWS Prescriptive Guidance. Docs.aws.amazon.com. <https://docs.aws.amazon.com/prescriptive-guidance/latest/security-reference-architecture/architecture.html>
- Bárcenas, M. (2025). Meetings Statistics: How Many Hours Do We Spend in Meetings? Fellow.ai Website. <https://fellow.ai/blog/meetings-statistics-how-many-hours-do-we-spend-in-meetings/>
- Basel Committee. (2024, July 9). Principles for the sound management of third-party risk. Bis.org. <https://www.bis.org/bcbs/publ/d577.htm>
- Bredin, H., Yin, R., Coria, J., Gelly, G., Korshunov, P., Lavechin, M., Fustes, D., Titeux, H., Bouaziz, W., & Gill, M.-P. (n.d.). PYANNOTE.AUDIO: NEURAL BUILDING BLOCKS FOR SPEAKER DIARIZATION. <https://arxiv.org/pdf/1911.01255>
- Es, S., James, J., Espinosa-Anke, L., & Schockaert, S. (2023). RAGAS: Automated Evaluation of Retrieval Augmented Generation. ArXiv (Cornell University). <https://doi.org/10.48550/arxiv.2309.15217>
- Forsdick, S. (2025, June 23). One in 10 workers spends more than 15 hours a week in meetings - Raconteur. Raconteur Website. <https://www.raconteur.net/talent-culture/meetings-research>
- Fortune Business Insights. (2025). Unified Communication as a Service (UCaaS) Market Size, 2028. Www.fortunebusinessinsights.com. <https://www.fortunebusinessinsights.com/industry-reports/unified-communication-as-a-service-ucaas-market-101934>
- Google. (2025a). RAG infrastructure for generative AI using Gemini Enterprise and Vertex AI. Google Cloud Documentation. <https://docs.cloud.google.com/architecture/rag-genai-gemini-enterprise-vertexai>
- Google. (2025b). Well-Architected Framework: Financial services industry (FSI) perspective. Google Cloud Documentation. <https://cloud.google.com/architecture/framework/perspectives/fsi>
- Government of the Socialist Republic of Viet Nam. (2023). Nghị định số 13/2023/NĐ-CP của Chính phủ: Bảo vệ dữ liệu cá nhân. Chinhphu.vn. <https://chinhphu.vn/?docid=207759&pageid=27160&>
- Jolles, D., & Lordan, G. (2024). When GENERATIONS meet: The productivity potential of multigenerational meetings . In The Inclusion Initiative Website. <https://www.lse.ac.uk/asset-library/news/when-generations-meet.pdf>
- Karpukhin, V., Oğuz, B., Min, S., Lewis, P., Wu, L., Edunov, S., Chen, D., & Yih, W. (2020). Dense Passage Retrieval for Open-Domain Question Answering. ArXiv.org. <https://arxiv.org/abs/2004.04906>
- Khattab, O., & Zaharia, M. (2020). ColBERT: Efficient and Effective Passage Search via Contextualized Late Interaction over BERT. ArXiv.org. <https://arxiv.org/abs/2004.12832>
- langchain-ai. (2025, December 9). GitHub - langchain-ai/langgraph: Build resilient language agents as graphs. GitHub. <https://github.com/langchain-ai/langgraph>
- Lewis, P., Perez, E., Piktus, A., Petroni, F., Karpukhin, V., Goyal, N., Küttler, H., Lewis, M., Yih, W., Rocktäschel, T., Riedel, S., & Kiela, D. (2020). Retrieval-Augmented Generation for Knowledge-Intensive NLP Tasks. ArXiv.org. <https://arxiv.org/abs/2005.1140>

Microsoft. (2020). Financial Services Solutions for Frontline Workers | Microsoft Teams. Microsoft.com. <https://www.microsoft.com/en-us/microsoft-teams/financial-services-solutions>

Microsoft. (2024). Design and Develop a RAG Solution - Azure Architecture Center. Microsoft.com. <https://learn.microsoft.com/en-us/azure/architecture/ai-ml/guide/rag/rag-solution-design-and-evaluation-guide>

Microsoft. (2025a). Breaking down the infinite workday. Microsoft Website. <https://www.microsoft.com/en-us/worklab/work-trend-index/breaking-down-infinite-workday>

Microsoft. (2025b, March 17). Intelligent recap for Teams calls and meetings - Microsoft Teams. Microsoft.com. <https://learn.microsoft.com/en-us/microsoftteams/intelligent-recap-calls-meetings>

Microsoft. (2025c, April). Banking system cloud transformation on Azure - Microsoft for Financial Services. Microsoft.com. <https://learn.microsoft.com/en-us/industry/financial-services/architecture/banking-system-cloud-transformation-content>

Microsoft. (2025d, April). Infrastructure governance - Microsoft for Financial Services. Microsoft.com. <https://learn.microsoft.com/en-us/industry/financial-services/infra-governance-fsi>

National Institute of Standards and Technology. (2023, July 12). AI Risk Management Framework. NIST. <https://www.nist.gov/itl/ai-risk-management-framework>

Nvidia. (2023). Automatic Speech Recognition (ASR) — NVIDIA NeMo Framework User Guide. Nvidia Website. https://docs.nvidia.com/nemo-framework/user-guide/24.09/nemotoolkit/asr/intro.html?utm_source=chatgpt.com

Pantelides, M. (2024, October 21). The average board meeting’s minutes take 10 hours to write. Can AI help? Boardintelligence.com; Board Intelligence. <https://www.boardintelligence.com/blog/best-practice-meeting-minutes-with-artificial-intelligence>

Perlow, L., Hadley, C., & Eun, E. (2017, June 26). Stop the Meeting Madness. Harvard Business Review. <https://hbr.org/2017/07/stop-the-meeting-madness>

Puppis, M. (2025, August 19). 30+ Meeting Statistics for 2025: Are They Wasting Our Time? Myhours Website. <https://myhours.com/articles/meeting-statistics-2025>

Schick, T., Dwivedi-Yu, J., Dessì, R., Raileanu, R., Lomeli, M., Zettlemoyer, L., Cancedda, N., & Scialom, T. (2023). Toolformer: Language Models Can Teach Themselves to Use Tools. ArXiv:2302.04761 [Cs]. <https://arxiv.org/abs/2302.04761>

Shinn, N., Cassano, F., Berman, E., Gopinath, A., Narasimhan, K., & Yao, S. (2023). Reflexion: Language Agents with Verbal Reinforcement Learning. ArXiv.org. <https://arxiv.org/abs/2303.11366>

Smith, D. (2024, January 24). 50 Surprising Meeting Statistics. Wwv.flowtrace.co. <https://www.flowtrace.co/collaboration-blog/50-meeting-statistics>

Team, I. (2020). Unified Communications and Collaboration in Global Financial Services. Ir.com. <https://www.ir.com/guides/unified-communications-collaboration-financial-services>

Telesystem. (n.d.). Cisco Webex AI Assistant Feature Overview & User Guide. Retrieved December 10, 2025, from <https://telesystem.us/hubfs/Webex%20AI%20Assistant%20Overview%202.pdf>

Trang, T. (2025, July 21). LPBank lãi hơn 6.000 tỷ đồng trong nửa đầu năm, cắt giảm gần 2.000 nhân sự. Mekong ASEAN. <https://mekongasean.vn/lpbank-lai-hon-6000-ty-dong-trong-nua-dau-nam-cat-giam-gan-2000-nhan-su-43994.html>

Wu, S., Xiong, Y., Cui, Y., Wu, H., Chen, C., Yuan, Y., Huang, L., Liu, X., Kuo, T.-W., Guan, N., & Xue, C. J. (2024). Retrieval-Augmented Generation for Natural Language Processing: A Survey. ArXiv.org. <https://arxiv.org/abs/2407.13193>

Yao, S., Zhao, J., Yu, D., Du, N., Shafran, I., Narasimhan, K., & Cao, Y. (2022). ReAct: Synergizing Reasoning and Acting in Language Models. ArXiv.org. <https://arxiv.org/abs/2210.03629>