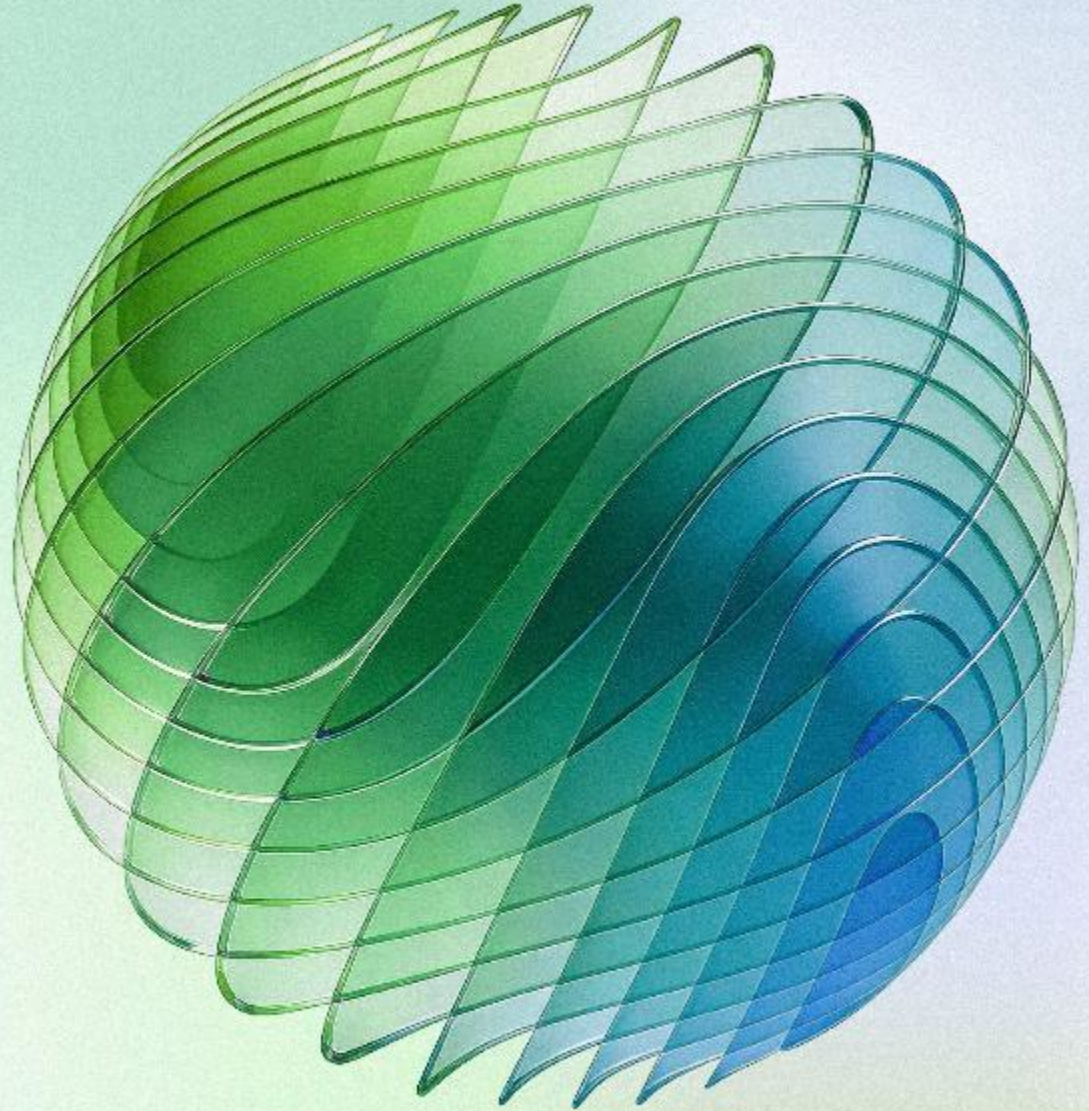




Thailand Digital Transformation Survey 2026 – Enterprise AI Focus

“AI is everywhere, but real value
is not fully unlocked yet”

Deloitte Thailand’s 6th year annual digital transformation report



Executive summary

This year’s report explores the evolving digital transformation of organisations in Thailand, with a dedicated focus on Enterprise AI adoption. Drawing on a survey of 84 leaders across six industries, conducted between January and May 2026 and complemented by in-depth interviews with executives, the report examines how organisations are turning AI ambition into business value. While AI is rapidly expanding what is possible, many organisations remain in the early stages of their adoption journey. The findings highlight a critical inflection point: unlocking AI’s full potential requires more than technology—it demands organisational readiness and the ability to embed AI into core business processes.

- # Key findings
- 1

Organisations are advancing toward more mature stages of digital transformation, progressing through stages faster when adopting new technology, supported by a strong digital innovation mindset.
- 2

While AI adoption is widespread, most organisations (nearly 80%) remain trapped in experimentation stages, struggling to scale AI tools and leaving AI’s value untapped.
- 3

A majority of organisations (71%) identify the lack of technical talent and skills, alongside difficulty in identifying AI use cases (40%), as key barriers.
- 4

Top benefits organisations realise from AI efforts are cost reduction, efficiency and productivity improvement, and faster or easier development of new systems and software.
- 5

Most organisations provide AI-related training to fewer than 30% of employees—highlighting a widening gap between AI adoption and workforce capability development.

Considerations

Aim for reinvention, not just efficiency

Use AI to redesign business models and find new growth—not just optimize what exists.



Bridge access and adoption

Value comes from embedding AI into workflows, not just providing access. Address integration, training, and culture to close the adoption gap.



Modernize infrastructure

A flexible, secure AI backbone enables speed, scale, real-time data, and innovation. Legacy systems won’t suffice.



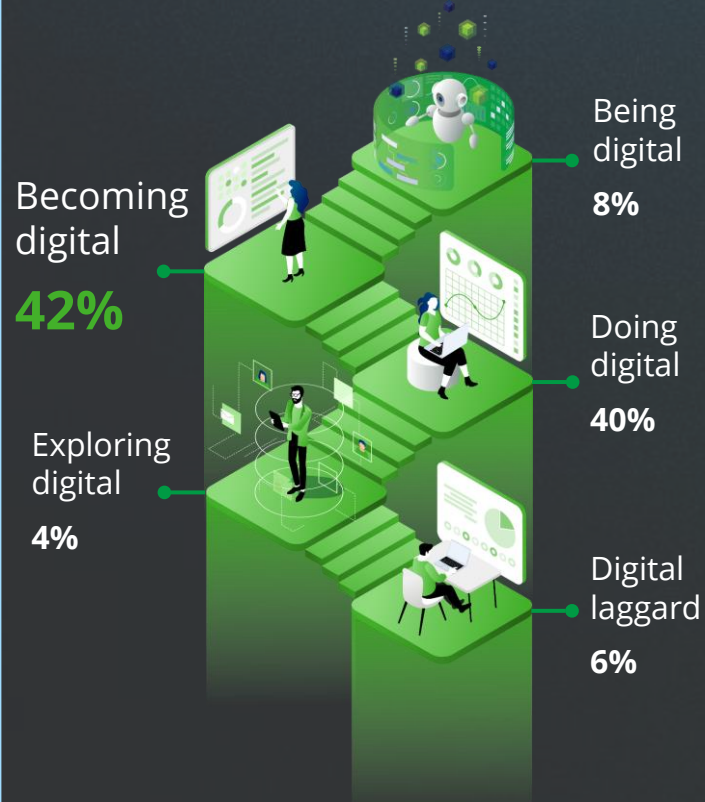
Rethink roles, processes, and governance

Don’t just automate—rethink roles and processes to combine human and AI strengths through new roles and collaboration, while establishing clear governance and guardrails to ensure responsible and effective AI use.



Thailand Digital Transformation Survey 2026 – Enterprise AI Focus

In 2026, Thai organisations in the mid-to-advanced stage of digital adoption increased, **representing a 50% jump from last year.**



61% of companies have implemented AI



Unlocking value from AI adoption



50% report cost reduction



Only 9% report unlocking new revenue streams

Nearly 70% still treat AI as primarily an IT responsibility



The roadblocks to AI adoption



71% lack technical talent and AI skills.



40% struggle to identify AI use cases



38% face challenges with data readiness and AI infrastructure security

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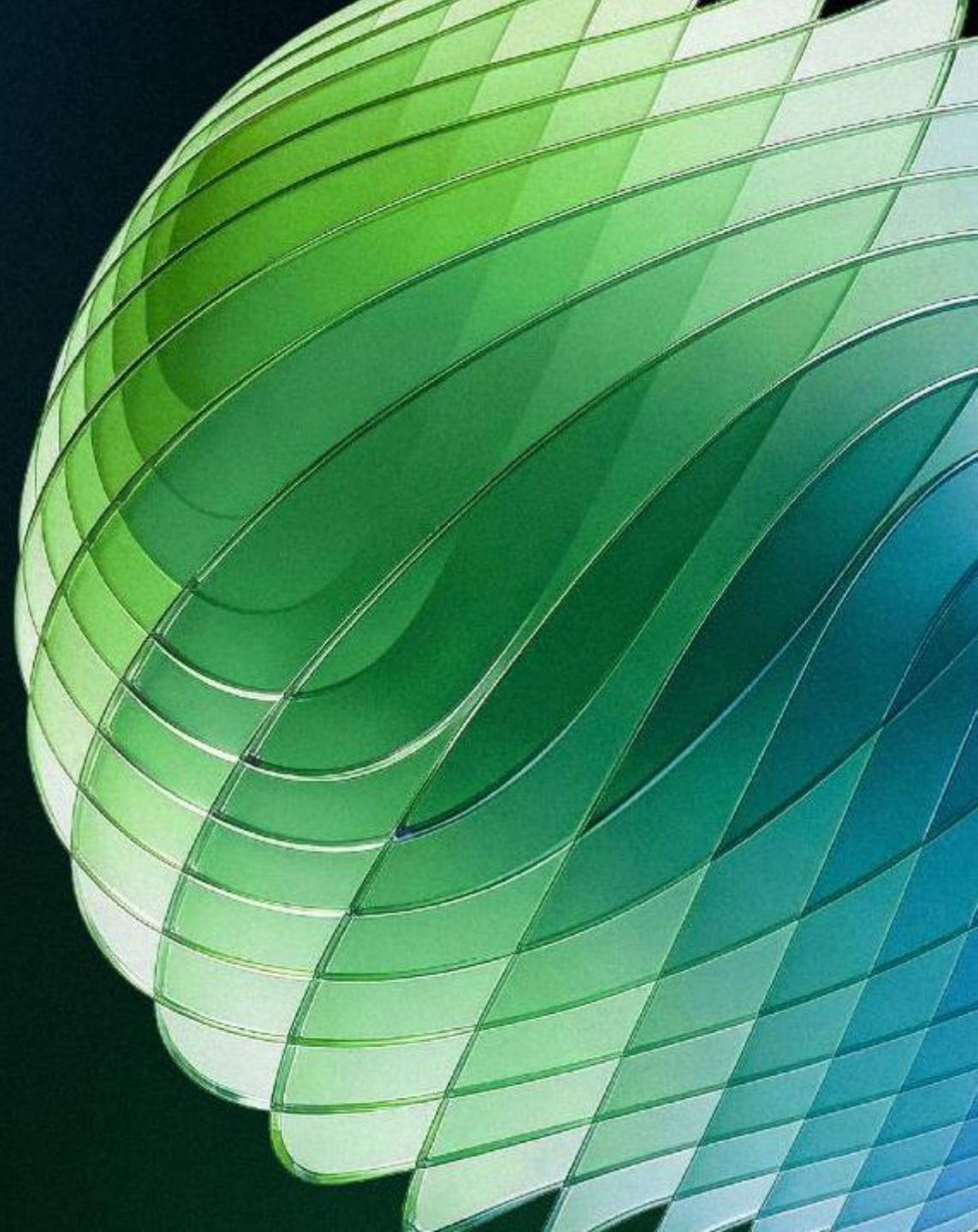
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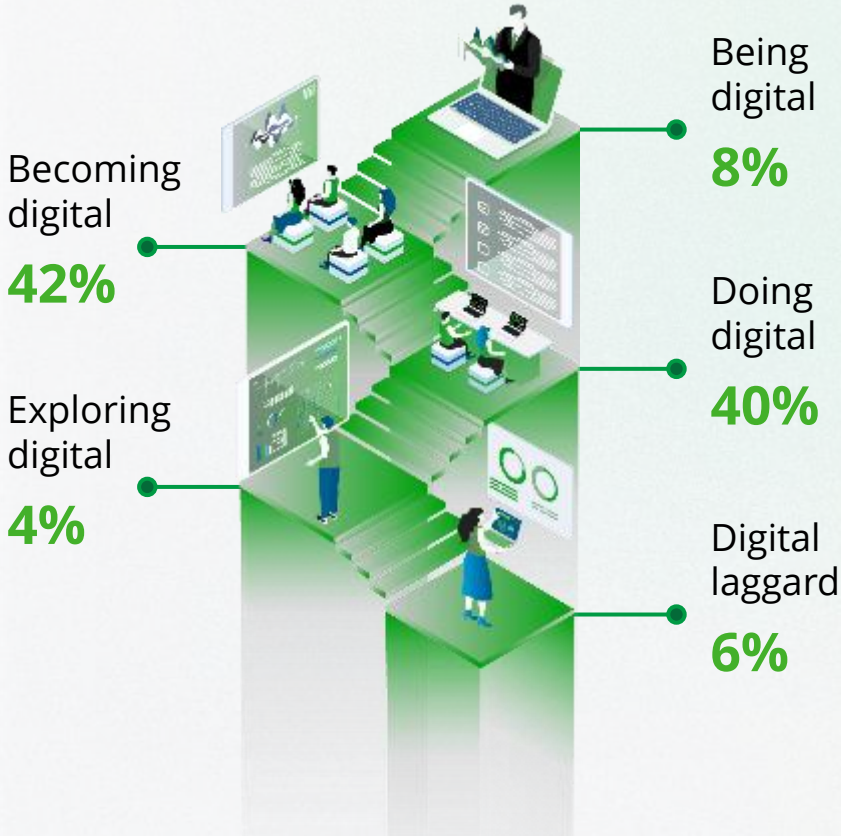
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Section 1

Exploring the evolving digital transformation



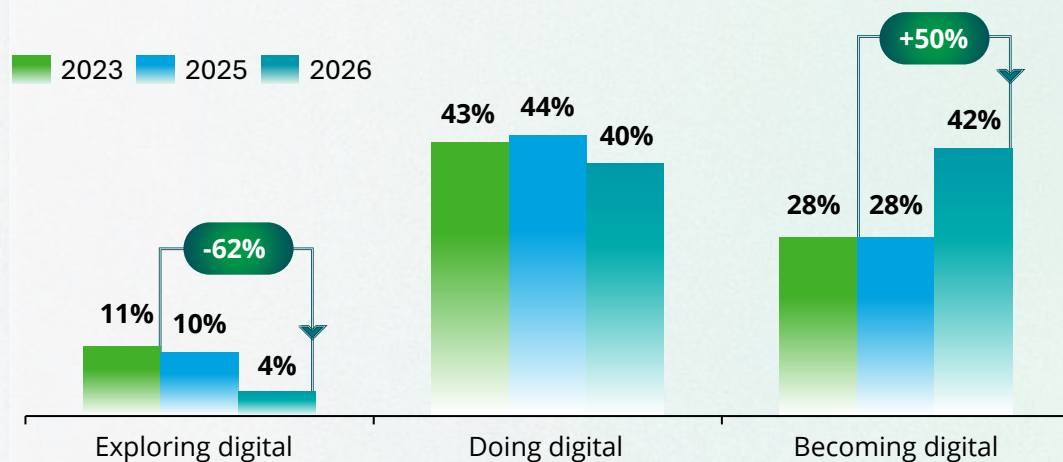
Building momentum in the digital age



Stage	Description
Digital laggard	Business does not have a digital plan; do have limited initiatives and investment in place.
Exploring digital	Leverage traditional technologies to automate existing capabilities. No real change to the organisation.
Doing digital	Leverage digital technologies to extend capabilities, but still largely focused on same business, operating and customer models.
Becoming digital	Leverage digital technologies – becoming more synchronised and less siloed – with more advanced changes to current business, operating and customer models.
Being digital	Business, operating and customer models are optimised for digital and profoundly different from prior business, operating and customer models.

In recent years, digital transformation has steadily evolved, and this year’s survey reveals a clear shift toward more advanced and integrated adoption. This progression could be driven by the maturation of earlier investments in areas such as cloud and data platforms, which are now delivering value and laying the groundwork for broader technology adoption. At the same time, the rapid advancement of AI, coupled with mounting competitive pressure, has accelerated adoption and prompted organisations to embed digital capabilities into their core business.

Digital transformation maturity stage



Question: To what extent do the following statements reflect your organisation's response to the pace of digital maturity?

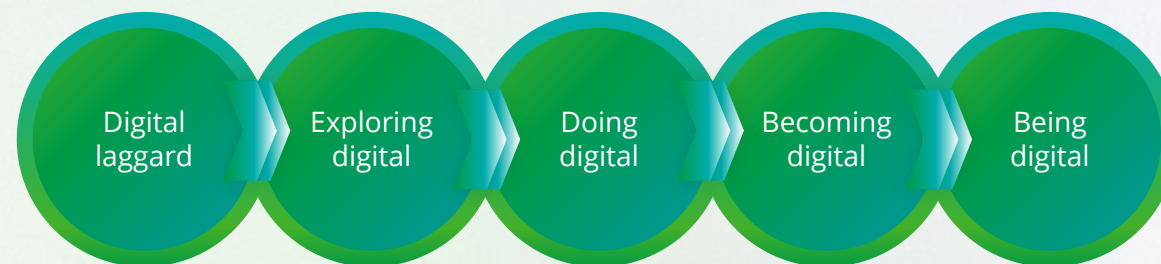
A notable trend observed over recent years is the shifting distribution across digital transformation stages. In 2026, the proportion of organisations in the *Exploring digital* stage declined significantly, representing a 62% decrease compared to 2025, while the proportion in the *Becoming digital* stage increased by 50%.

This pattern suggests that organisations are progressing through these stages more rapidly than before. According to our surveyed executives, digital innovation mindset and culture serves as a key success driver, enabling organisations to advance through these stages in a shorter timeframe.

However, one caution when interpreting this data is that organisations currently in the *Becoming digital* stage may not remain there permanently, as innovation and technology adoptions continue to evolve in compounding ways.

Think of it as a flywheel: Better technology enables more applications. More applications generate more data. More data attracts more investment. More investment builds better infrastructure. Better infrastructure reduces costs. Lower costs enable more experimentation¹.

In turn, emerging technologies become increasingly accessible and easier for organisations to adopt. Therefore, organisations are able to progress across digital transformation maturity stages more rapidly over time.



¹Tech Trends 2026

The road toward greater impacts

Digital transformation is not an end goal but rather a long-term journey. To navigate it effectively, organisations need a clear strategic direction, enabling them to make deliberate decisions on where to invest and where to hold back.

Survey findings indicate that organisations continue to allocate the largest share of their budgets towards improving business operations (48%), followed by enhancing customer experience (29%).

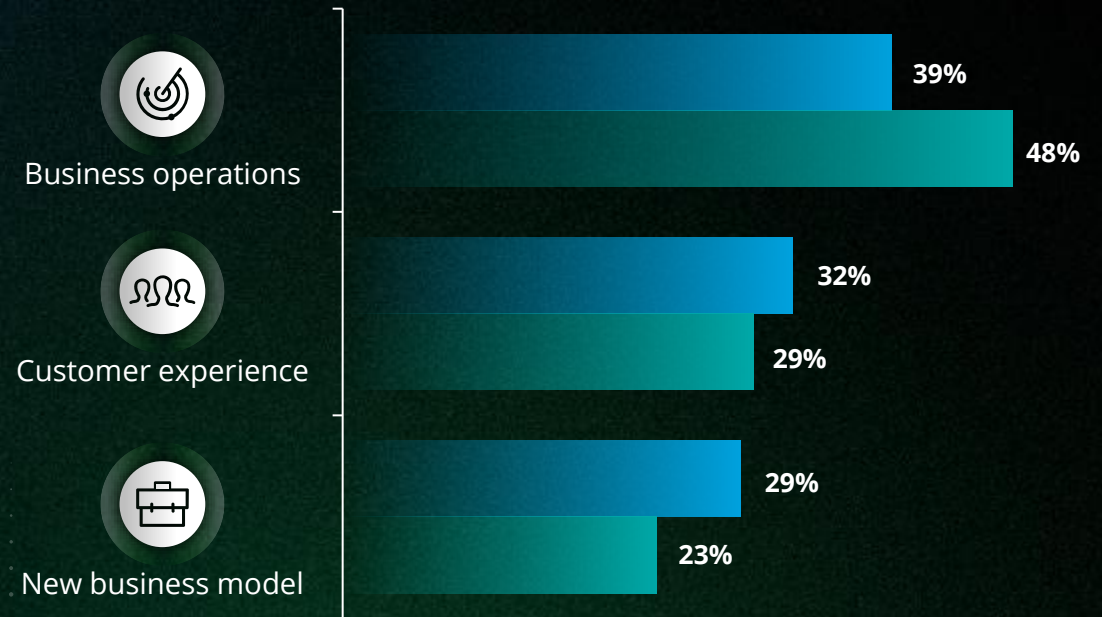
Interview insights reinforce this trend, with an insurance executive noting that operational efficiency serves as the foundation for broader transformation initiatives. Without strong operational processes, customer experience functions often become occupied with resolving operational issues and responding to customer complaints rather than delivering higher-value customer engagement.

48%

of digital adaptation budget is allocated toward improving business operations, followed by 29% toward enhancing customer experience.

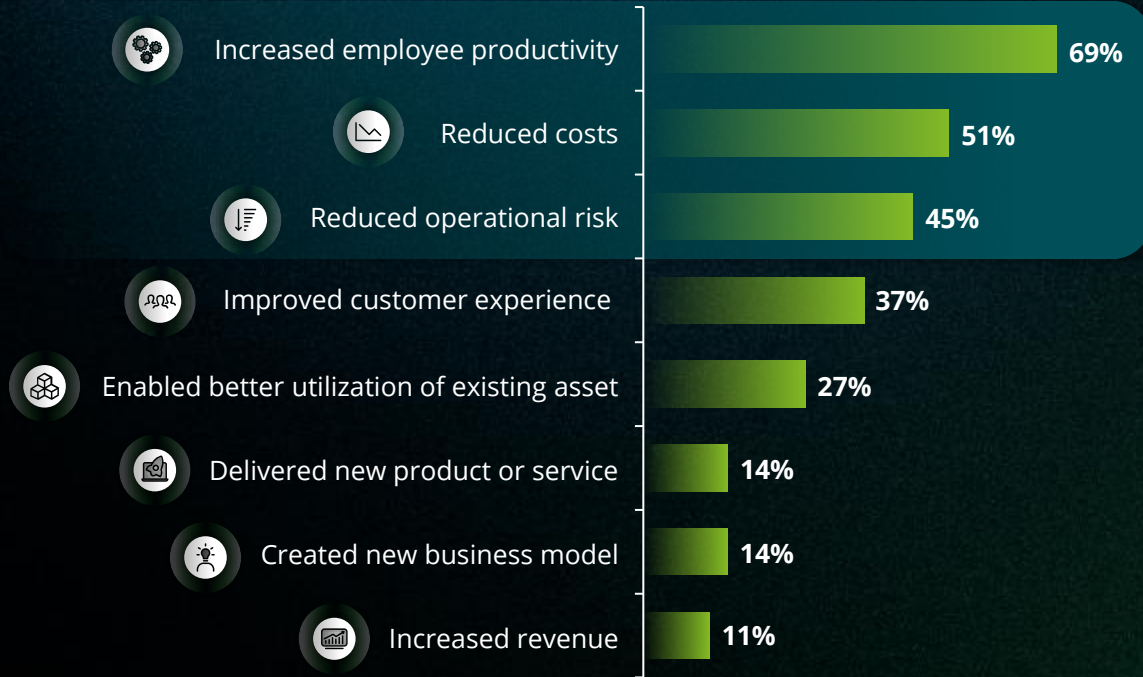
Digital adaptation budget allocation

■ 2025 ■ 2026



Question: If you have a total investment budget of 100%, how many % would you allocate for each selected digital adaptation?

Successful digital transformation results



Question: What were successful results from digital transformation initiatives?
(Select up to three)

As a significant share of digital transformation investment is primarily efficiency-focused, the most prominent outcomes are concentrated in improved employee productivity, cost reduction, and reduced operational risk.

Digital transformation in customer experience, however, is gaining momentum. Some organisations have demonstrated their ability to deliver meaningful value.

For instance, Prudential Thailand has developed a one-stop customer experience platform, “PRUAwesome Hub”, which has delivered a direct and measurable impact on user experience. This initiative has led to a 4-point increase in Net Promoter Score and is expected to further improve first-call resolution rates².

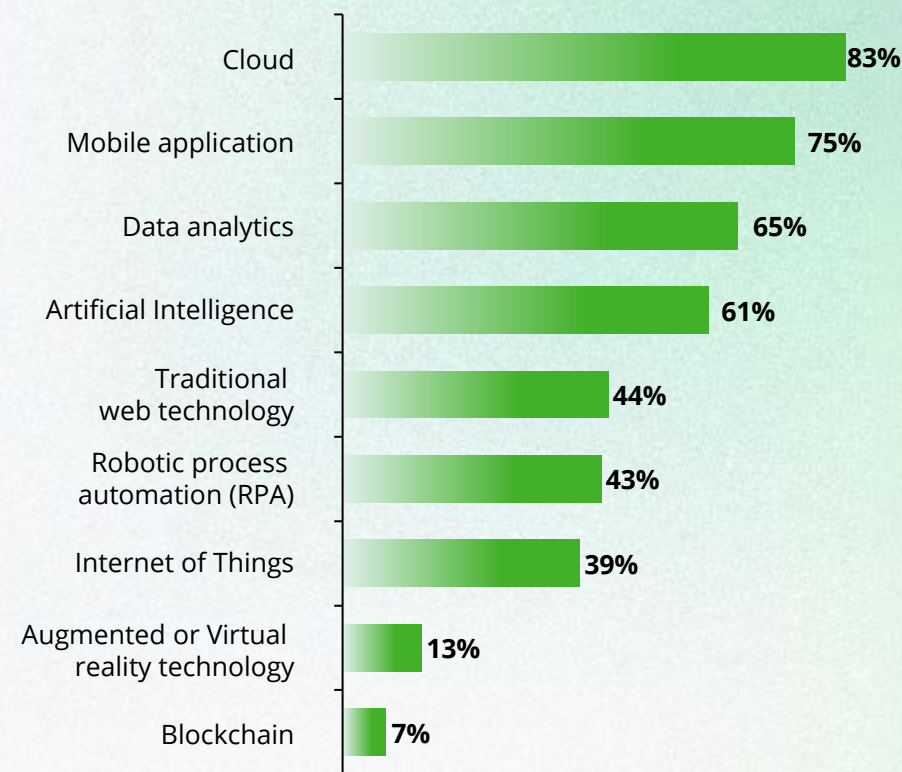
In the retail and consumer products sector, AI is increasingly embedded into customer experience to enable hyper-personalisation. Organisations are beginning to leverage autonomous intelligence that can proactively and continuously understand customer preferences and anticipate needs³. They can move beyond static segmentation to real-time, adaptive engagement—continuously analysing signals across touchpoints to refine recommendations, offers, and fulfilment options. This ultimately drives deeper customer engagement and higher conversion rates.

²Prudential Thailand - Achieving excellence in omnichannel customer experience

³The future of commerce: Agentic shopping in Asia Pacific

From fast-moving to full throttle

Implemented digital technologies



Question: Please select digital technologies that you already implemented (Select all that apply)

⁴Thailand Digital Transformation Survey Report

⁵In the race to 50 million users there's one clear winner - and it might surprise you

⁶ChatGPT on track to surpass 100 million users faster than TikTok or Instagram: UBS

⁷ChatGPT Has Almost 1 Billion Weekly Users, OpenAI Says

Based on previous survey results, many organisations have already implemented in foundational technologies such as cloud and data analytics. These are now well-established core enablers that businesses rely on for the next phase of transformation.

This year, attention is shifting toward AI—though adoption levels still vary. A growing proportion of respondents reports that their organisations have implemented in AI, rising to 61% this year from 47% last year⁴.

At the same time, the pace of technological advancement and increasing competitive pressure mean that standing still is no longer an option. Organisations that fail to evolve beyond foundational capabilities risk falling behind peers that are already embedding AI into their operations. As such, there is a growing sense of urgency behind it. Not only because the technology is advancing, but also because the pace of change itself has accelerated.

The numbers tell the story. The telephone took 50 years to reach 50 million users. The internet took seven years⁵. A leading generative AI tool reached about twice that many in two months⁶. As of this writing, that tool has over 900 million weekly active users⁷—roughly 10% of the world's population.



Meanwhile, a leading real estate company noted that customer experience has emerged as a key focus of digital transformation initiatives as it delivers tangible outcomes. This makes it easier to secure budget allocation and leadership approval.

At the same time, some organisations still lack clearly quantified business impacts from their digital transformation initiatives. An executive at a leading energy company shared that success is currently measured mainly by request completion and resolution rates rather than by business outcomes.

While these operational metrics are important, without clear impact measurement, organisations may struggle to assess value creation, prioritise investments, and pursue leadership support for digital transformation initiatives.



Still, this does not mean organisations should rush into AI implementation without a clear strategy and strong foundations in place.

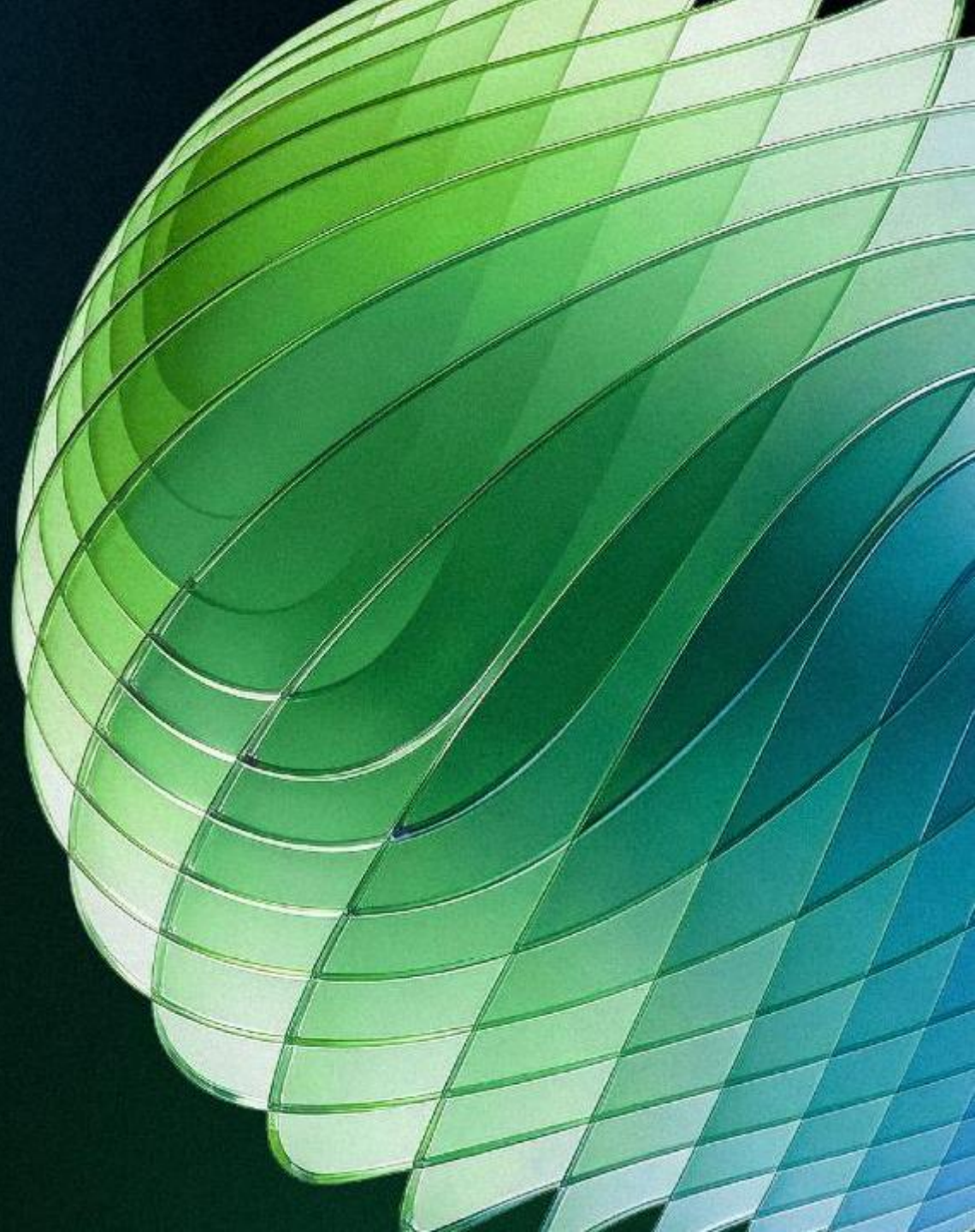
One operations leader from a leading credit card company shared that their current priority is strengthening core digital capabilities and platforms, for instance, enabling customers to complete applications through online channels. In their view, a solid digital platform is a foundational principle for enabling advanced features.

Ultimately, sustainable digital transformation is not only about adopting advanced technologies, but also about building the operational readiness and digital maturity needed to support them effectively.



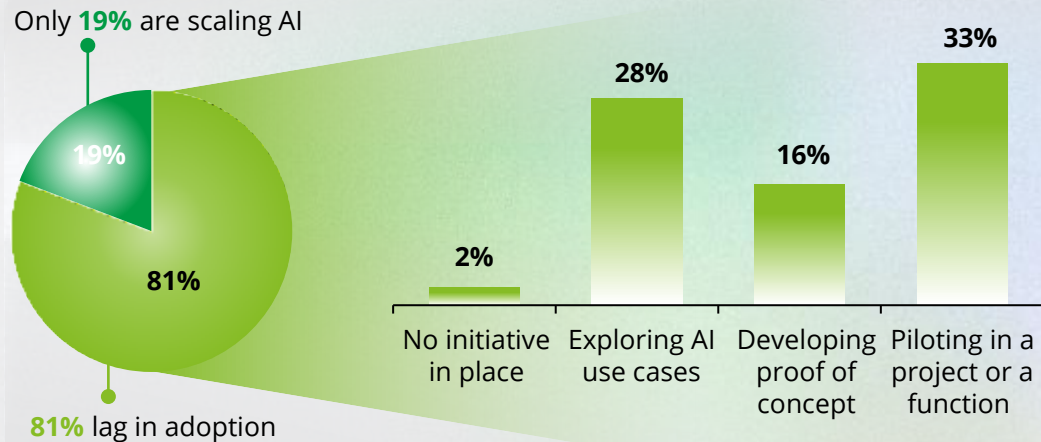
Section 2

Tapping Into AI's potential



Driving at the speed of AI disruptions

Current state of AI adoption



Question: Which of the following statement best describes AI adoption in your organisation?

The proliferation of AI across industries is accelerating, yet adoption remains uneven. Our survey of organisations in Thailand reveals a gap: despite almost all having adopted AI, only 19% of respondents' organisations have scaled AI across the organisations. This mirrors the global picture, where the majority of organisations are still stuck in the experimentation.

Deloitte's latest study shows that many AI projects are trapped in isolated pilots and obstructed by weak governance, duplication, and uneven impact⁸.

In this situation, the question for leaders today is no longer **"What can we do with AI?"** but rather, **"How do we move beyond pilots to scale AI to deliver organisation-wide impacts?"**.

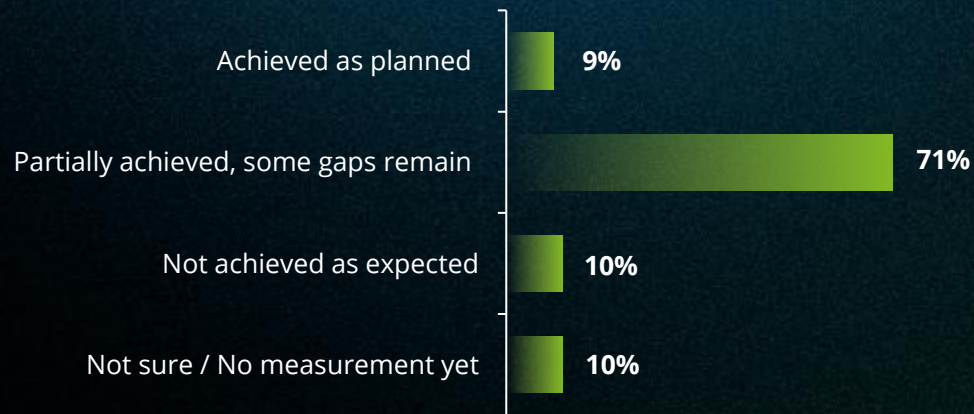
19%

of respondents report that their organisations have scaled AI across the organisations.

⁸2026 banking and capital markets outlook

Bridging AI ambition and execution

Extent to which AI implementation met planned outcomes



Question: To what extent has your AI implementation achieved the planned outcomes?

71%

report only partially achieving the planned outcomes from AI implementation.

Starting with a clear strategic ambition for the desired outcomes is foundational to successful AI transformation. However, many organisations still struggle to translate ambition into real impact. Among the surveyed respondents, 71% report only partially achieving the planned outcomes from AI implementation, highlighting a persistent gap between ambition and execution.

An insurance executive interviewed noted that AI is approached as an adoption trend rather than first defining the business outcomes desired. Their AI adoption remains limited to handling generic customer inquiries rather than functioning as a true AI assistant that enables personalised engagement. This is largely because AI tools do not integrate internal customer data. Given the nature of customer service operations in insurance, this limits AI's ability to meaningfully improve customer experience which is their true value, and consequently, lower adoption in the organisation.

This reemphasizes that many organisations in Thailand are still caught in the "experimentation trap", where fragmented AI pilots, run in isolation across departments without a clear strategy, rarely translate into real business impact. To close this gap, organisations must move beyond isolated AI projects to scaling by having a clear and unified vision, strategy, and good governance as the foundations in place.

Unlocking value from AI adoption

AI adoption is delivering familiar benefits with digital transformation—of that journey. When asked what organisations have gained from AI efforts, respondents most frequently cited cost reduction, efficiency and productivity improvement, and faster or easier development of new systems and software. It should also be noted that those outcomes are partly enabled by broader workforce access to AI tools.

Often, organisations approach AI with a cost-first mindset, which can limit its broader potential⁹. Greater and sustained value is expected as organisations move beyond isolated AI projects and more effectively integrate AI with human expertise^{10,11}.

The road ahead will require rethinking how work gets done, how teams are structured, how processes are redesigned, and how human and AI capabilities can complement each other in day-to-day operations.

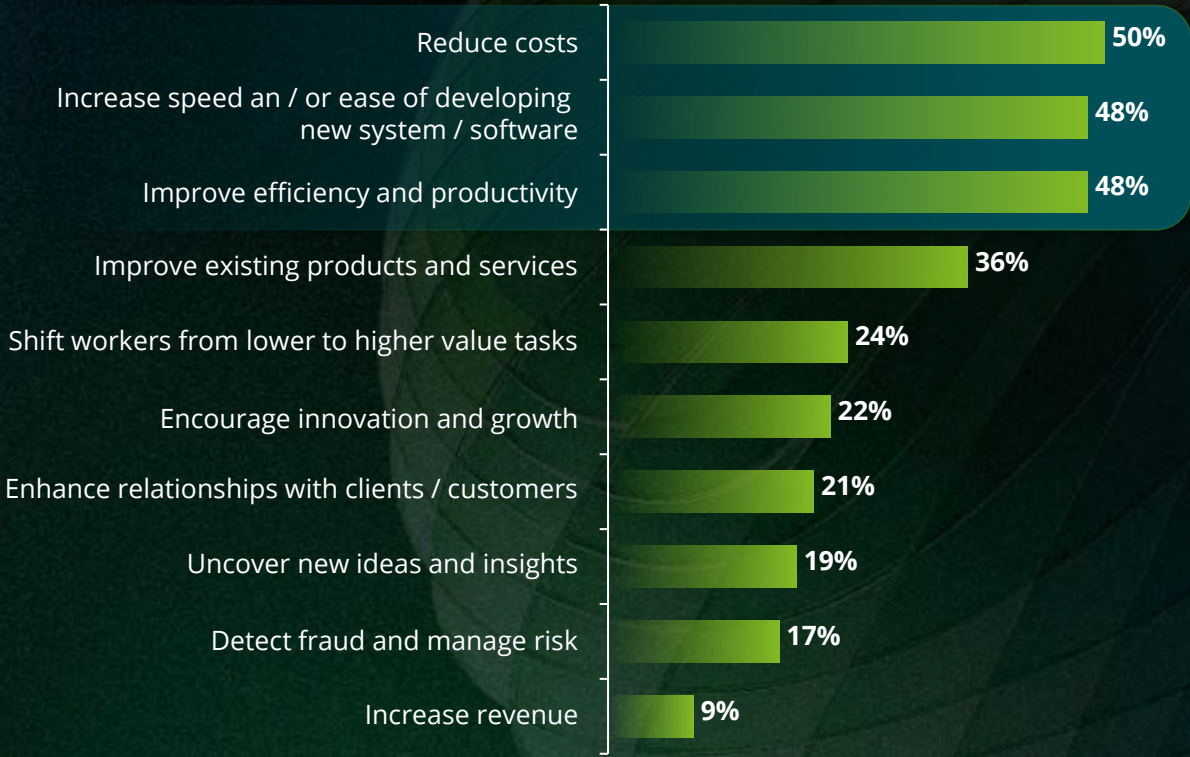
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We perceived efficiency has remained despite a reduction in the number of employees over the past few years.

Leader at a leading Thai venture capital company

⁹Agentic AI – lessons from the real world
¹⁰2026 Global Human Capital Trends
¹¹2026 banking and capital markets outlook

Top benefits achieved



Question: So far, what are the key benefits you have achieved through your AI efforts?
(Select up to three)

Deloitte commentary



Robert Gallagher

Technology, Media & Telecommunications Leader
Deloitte Thailand

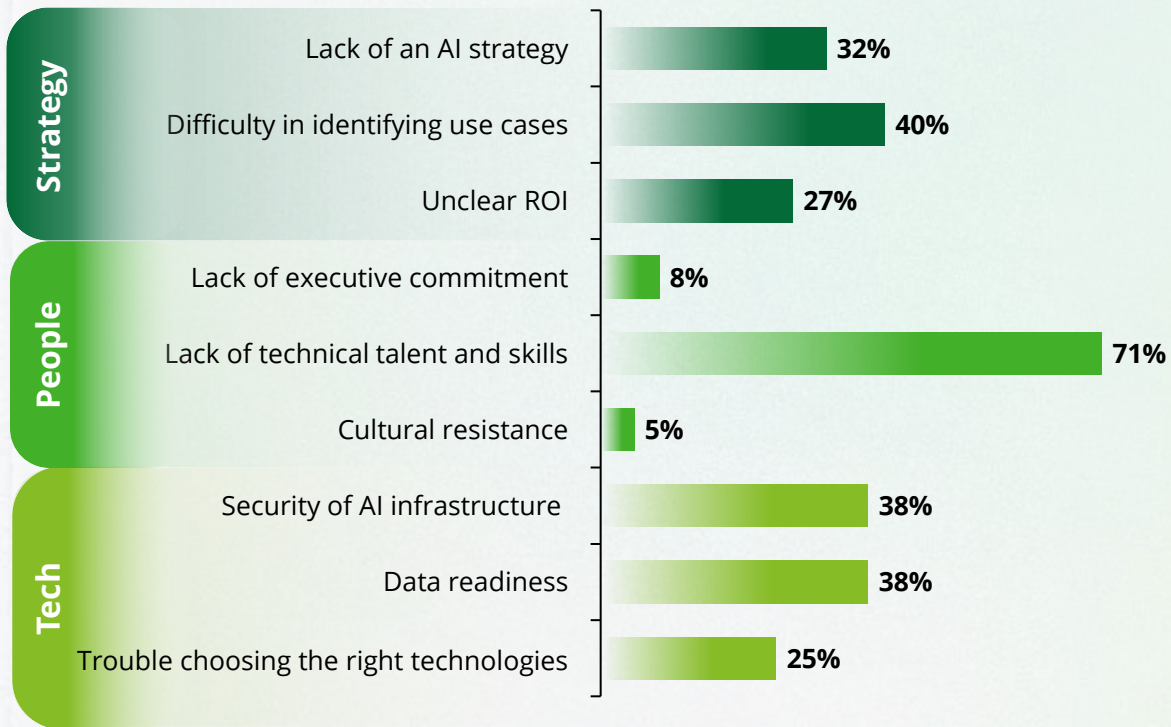
While efficiency and productivity gains are often the first benefits organisations realise from AI, they represent only the beginning of the opportunity. As AI becomes more deeply embedded in business operations, it is reshaping how value is created, delivered, and experienced.

Beyond efficiency, AI is enabling new revenue generation opportunities by transforming how organisations engage customers. In particular, service interactions—traditionally viewed as cost centres—can be reimagined as sales and growth channels, where AI supports more proactive, personalised, and context-driven engagement and recommendations.

At the same time, AI-driven automation and intelligent self-service can reduce service volumes across channels, freeing up capacity to focus on higher-value, revenue-generating activities. Organisations that embed AI across the end-to-end customer lifecycle, will be better positioned to unlock new sources of value and elevate the overall customer experience.

The roadblocks to AI adoption

Barriers to AI adoption



Question: What, if anything, has most held your organisation back in developing and deploying AI solutions? (Select up to three)

Similar to the barriers to greater impacts of digital transformation, AI adoption is also obstructed by tech foundations. However, there are also two more facets that are slowing organisations from realising full AI potential: strategy and people.

Most organisations (71%) cite a lack of technical talent and skills as a major roadblock to AI adoption, alongside difficulty in identifying use cases (40%). These barriers are interconnected, as unclear business use cases make it difficult to determine the capabilities needed to pursue their AI ambitions. Misaligned hiring and learning and development fail to build meaningful capability.

Overcoming this requires a unified AI vision with a clear leadership commitment. When leaders articulate a clear direction, the organisations can align investment, energy, and purpose around a common goal.



"As AI capabilities continue to evolve rapidly within a short period of time, defining strategy and setting directions has becoming increasingly challenging."

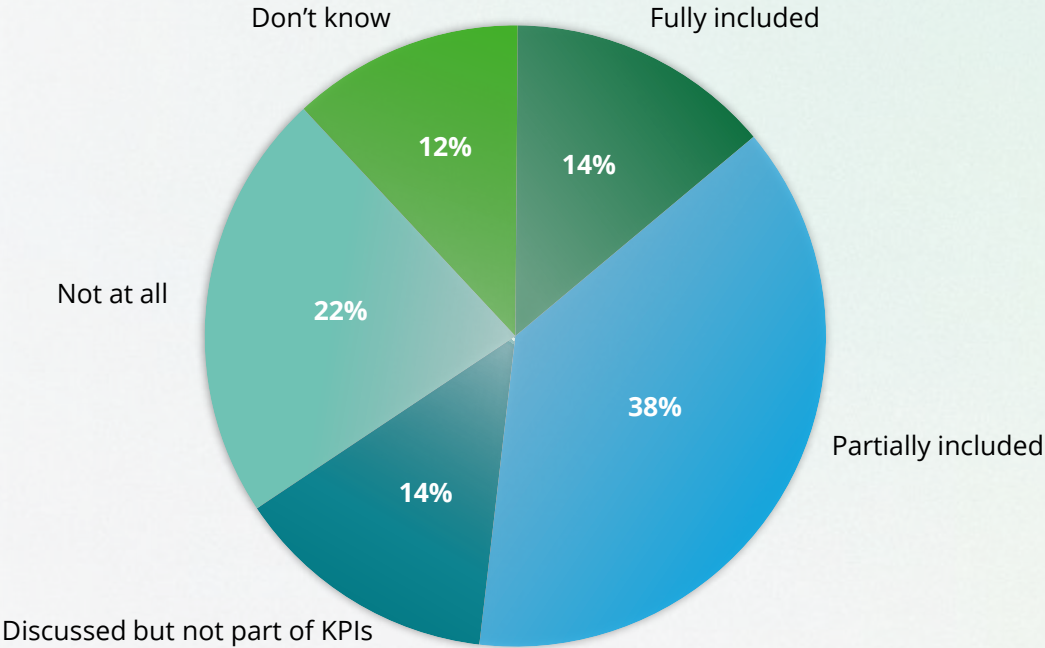
IT leader at a leading Thai energy company



"We are seeing a reluctance in enterprise AI investment, partly due to challenges in justifying ROI."

Enterprise Business leader at a leading Thai communications company

Extent of AI integration into leadership-level KPIs



Question: Does your organisation include AI initiatives as part of the leadership KPIs?

To treat AI as a genuine strategic priority and overcome the trap of investing in isolated AI projects, leadership involvement is a critical factor. Only 14% of survey respondents report that AI is formally and fully included in leadership-level KPIs.

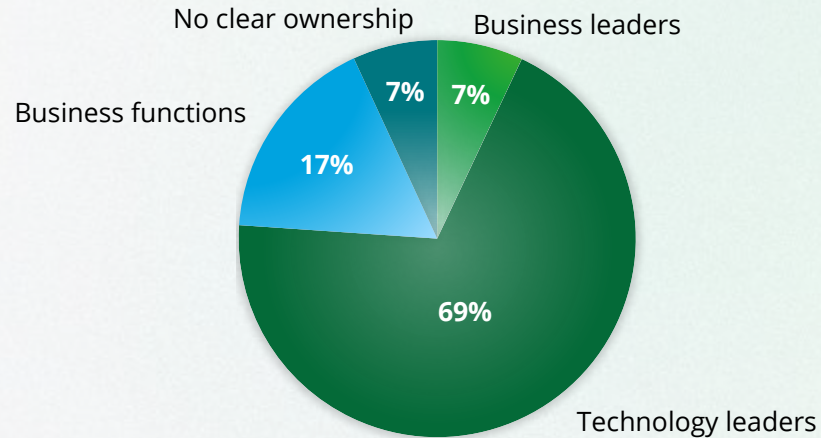
Without a clear commitment and sponsorship at the leadership level, AI efforts remain a peripheral initiative, lacking the mandate or resources needed to move beyond experimentation, supporting the previous slides that most AI initiatives are still at pilot stages and below.

14%

of survey respondents report that AI is formally and fully included in leadership-level KPIs, showing a leadership commitment to drive AI use in their organisations.

Breaking out of the IT lane

Function owning AI initiatives



Question: Who holds primary responsibility for AI initiatives in your organisation?

69%

of survey respondents report that enterprise AI is treated primarily as an IT or tech-led responsibility.

However, nearly 70% of survey respondents report that enterprise AI is treated primarily as an IT or tech-led responsibility—rather than a cross-functional collaborative effort. When AI is treated as a technology initiative, this often means that use cases are driven by what IT can build, rather than what the business needs to address. Without a shared vision or cross-functional coordination, each team builds independently—resulting in fragmented adoption and uneven impact.

With that direction established, rushing to hire new talent is not always the right answer. In many cases, the more powerful lever is redesigning workflows and upskilling existing talent to work alongside AI. How humans and AI collaborate, interact, and share responsibilities must be intentionally designed. Deloitte research shows that organisations are twice as likely to exceed their return on investment expectations for AI when they redesign workflows and human-machine interactions effectively¹².

The key question is not whether AI will replace humans, but how humans and AI can work better together.

“

“IT function faces difficulties in identifying meaningful AI use cases as we have limited understanding of specific business needs. We need guidance from business units.”

IT leader at a leading Thai real estate company

¹²2026 Global Human Capital Trends

“One of the key success factors for impactful AI solutions is having business functions take ownership in identifying pain points and defining use cases, while the IT function acts as an enabler for the technical implementation and leadership encouragement.

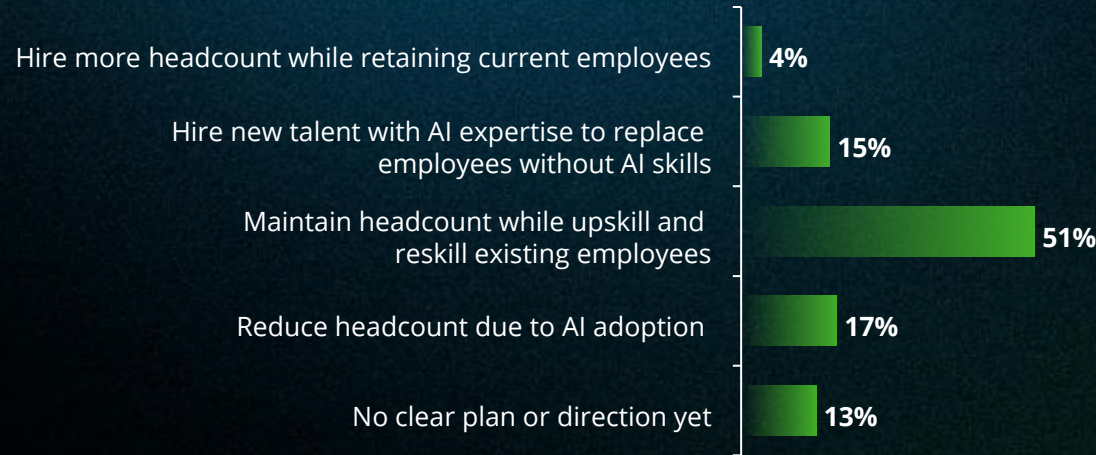
Enterprise Business leader at a leading Thai communications company

“IT infrastructure development often reacts to user demands on a piece-by-piece basis, reflecting a lack of holistic AI and IT planning. Consequently, the organisation is unable to formulate a clear, strategic AI roadmap for each milestone to drive success in alignment with the company's overall objectives.

CRM leader at a leading Thai insurance company

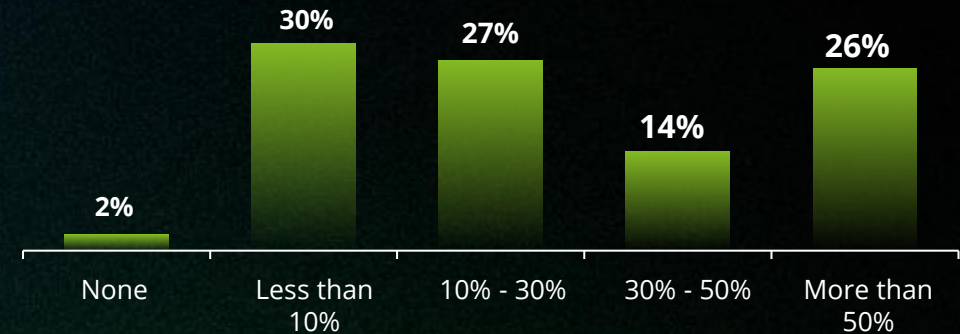
Human at the heart of AI

AI-driven workforce headcount impact



Question: How does your organisation plan to manage its workforce in response to AI adoption over the next three years?

Proportion of workforce trained in AI-related skills



Question: What proportion approximately of your organisation's workforce has received training in AI-related skills?

This shift is also reflected in how organisations are approaching talent gaps in the years ahead. As AI adoption expands, half of respondents indicate that their organisations plan to maintain current headcount levels while focusing on upskilling and reskilling existing employees to adapt to new ways of working.

In addition, training efforts remain limited. The majority of respondents reports that 30% or fewer of employees in their organisations have received any AI-related training. This reveals a critical imbalance: while organisations are increasingly investing in AI tools, investment in workforce capability is lagging behind.

Closing this gap requires more than training. As AI increasingly takes on technical, repetitive, and administrative tasks, people are freed to become the source of creativity, judgement, and accountable risk-taking in their roles. Their roles are shifting. Product managers, for example, could return to being entrepreneurial, product-obsessed creators and community builders, unloading to AI the technocratic marketing tasks that have consumed their days for the last 10 to 20 years¹³. Training alone will not unlock AI's full potential. People need to understand not only how to use AI, but also how to work alongside it—knowing what AI does best, where human adds value, and how the two can complement each other.

Ultimately, the future of AI is human: AI deliver speed and scale, but human remain source of trust, direction, and meaning.

¹³2026 Global Consumer Products Industry Outlook

Redesigning work for human-AI collaborations

To redesign workflows effectively, organisations are essential to understand how humans and machines interact within day-to-day operations, shown in the figure.

Findings from the 2026 Global Human Capital Trends show that only 14% of leaders report being adept at shaping human-AI interactions. Yet those organisations that intentionally design these interactions are nearly 2.5 times more likely to report better financial results¹⁴.

Significantly, with AI, nothing scales without trust. Teams need clarity on how AI operates, what decisions it can make autonomously, when human oversight is required, and where accountability ultimately lies. Organisations therefore need to establish clear boundaries around the role of AI. Transparency and accountability are essential to ensuring that employees remain confident and in control while working alongside AI.

From there, organisations must intentionally design the right types of human-AI interaction, and assign clear roles and responsibilities, tailored to the nature of the work, with the aim to maintain trust.

There are many types of interactions—ranging from people working with AI to supervise AI's work, to the reverse when AI acts as the boss and directs someone's work, to people working with AI in open-ended, highly iterative, and interactive ways where AI plays the role of a thought partner, mentor, or performance coach¹⁴.

The many ways to design human-machine interactions

High AI
Authority

AI as a boss, with the human being directed, allocated, and monitored by AI that sets priorities and manages performance, and with the human executing work with limited agency

AI as a coach, with the human receiving feedback, guidance, nudges, and insights from AI to learn, adapt, and improve performance or skills

AI as an iterative collaborator and thought partner, with the human collaborating with AI and sharing responsibility for creative or complex tasks and decisions

AI as an assistant, for example, prioritising a list of tasks or suggesting opportunities to follow up on, with the human making decisions based on AI's recommendations

AI as a direct report, with the human directing, controlling, reviewing, or validating AI outputs

AI as a doppelgänger, where AI learns from a human or group of humans to mimic their behaviours, actions, and decisions so that human value can be scaled

AI as an autonomous worker, with the human having very little to no interaction with AI as it works autonomously on less value-added tasks to free the human to focus on more value-added or complex tasks

Low AI
Authority

Source: Deloitte analysis.

¹⁴2026 Global Human Capital Trends

Deloitte commentary



Ariya Phukfon

Technology & Transformation Leader
Deloitte Thailand

Workforce access to AI has expanded significantly, with some organisations already providing near-universal access to sanctioned AI tools, others continuing to limit enterprise AI licenses to only selected groups of senior employees.

However, adoption in daily workflows remains limited, highlighting a gap between access and activation. As a result, enterprise AI is still underutilised, and its productivity and innovation potential are still largely untapped.

We find that value creation will stem not from AI access alone, but from how employees apply judgment, redesign workflows, and leverage AI-driven insights in decision-making. Organisations will need to ensure AI is embedded meaningfully into day-to-day work to fully unlock its impact.

Navigating the expanding cybersecurity risks

AI creates both opportunities and vulnerabilities. As organisations increasingly adopt AI across business operations, they are also exposed to new types of cybersecurity risks, reshaping the organisational cybersecurity risk landscape.

AI not only enables attackers to increase the speed, scale, and sophistication of cyberattacks, but also introduces entirely new threats, such as adversarial attacks. Many of today's most pressing AI-related risks originate internally, including "shadow AI"—unsanctioned AI deployments by individual teams that create significant governance blind spots.

According to Tech Trends 2026, AI cybersecurity risks manifest across four domains: data, AI models, applications, and infrastructure, as outlined below¹⁵.

Data security risks:

Large language models (LLMs) and other AI systems concentrate vast amounts of information in single locations. Data security concerns encompass information handled by AI models during training, testing, validation, and inference following deployment. Example risks include data privacy, training data poisoning, and model skewing.

AI model security risks:

Model security encompasses the model's architecture and unique training parameters and training, testing, and validation processes. Example risks include model collapse, model stealing, model inversion, and excessive agency abuse.

Application security risks:

These risks are related to the external layer hosting the model and sitting on infrastructure, acting as the user interface through which users and systems interact with AI capabilities. Example risks include ethical use concerns, input injection, and unauthorised access.

Infrastructure security risks:

Infrastructure security encompasses the hardware and networking components used for developing and hosting AI systems. Example risks include insecure interfaces and APIs, model denial of service, and deployment misconfigurations.

While these risks continues to evolve, the window for reactive security approaches is rapidly closing. Many existing cybersecurity practices must be significantly adapted to address these AI-specific challenges effectively.

¹⁵Tech Trends 2026

Deloitte commentary



Parichart Jiravachara

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As organisations increasingly adopt AI across core business operations, we expect the cyber threats to become increasingly sophisticated, scalable, and frequent. The adoption of AI introduces new systems, models, third-party tool integrations, and data flows into enterprise technology architectures, expanding the potential attack surface and increasing additional points where vulnerabilities may emerge.

We have seen that AI-related cyber incidents can result in far-reaching impacts, including financial losses, intellectual property leakage, manipulation of AI-generated outputs, operational disruption, and exposure of sensitive customer and enterprise data. Beyond the immediate impact, such incidents may also erode stakeholder trust, damage organisational reputation, and heighten regulatory and governance concerns.

In this evolving risk landscape, robust cybersecurity, governance, and risk controls are becoming increasingly critical to enabling safe and secure AI adoption.

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