Mobile Ecosystems, Payments Innovation and Partnerships Key to Bridging Digital Giving Needs and Accelerate Social Impact, New Report Finds

- *Tech for Good Institute Research Report, supported by Ant International, shows opportunities to catalyse the scale of giving by harnessing existing digital solutions*
- *From initiatives like Ocean Buddy and the MSME Scorecard, to innovations by AlipayHK, Ant International is demonstrating social and environmental impact is integrated across its digital platforms and e-wallet ecosystems to scale impact*

(L-R) From Tech for Good Institute: Citra Nasruddin, Programme Director; Fairoz Ahmad, Programme Fellow; and Arifah Sharifuddin, Institute Director. From Ant International: Carrie Suen, VPand Head of Global Affairs and Strategic Development; James Xu, Head of Sustainability; and Janet Neo, Executive Advisor.

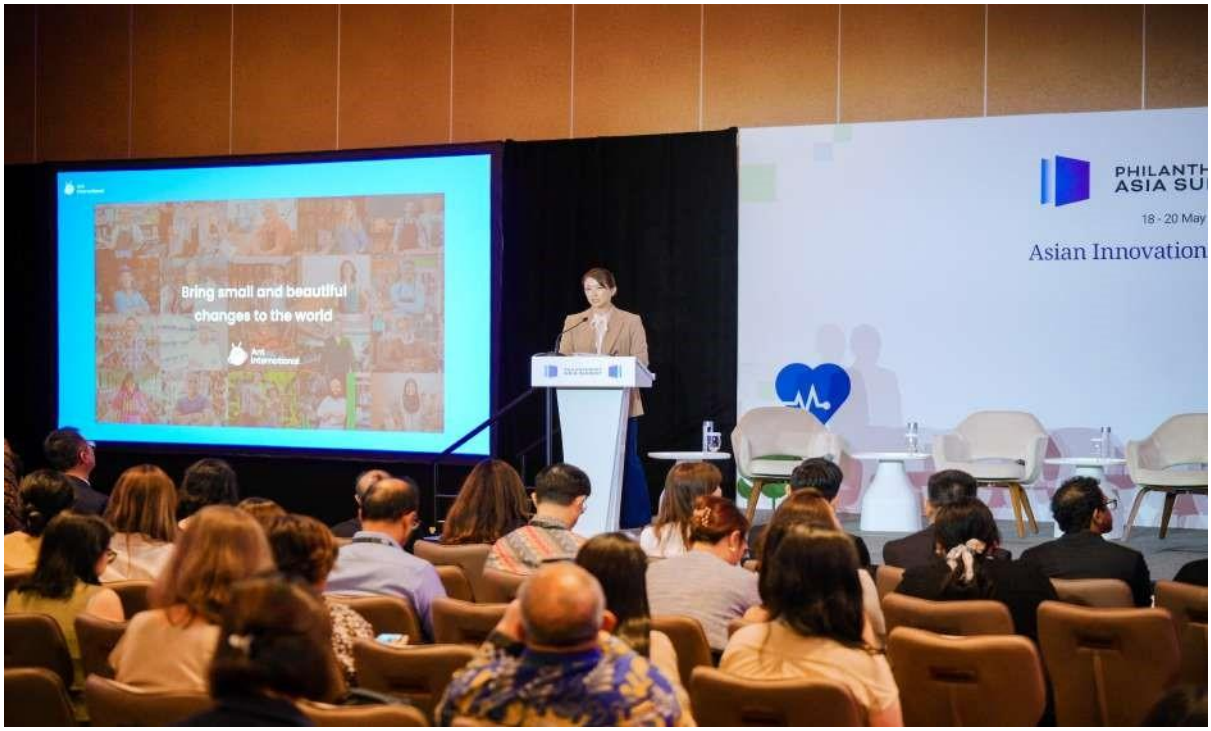
Singapore, 20 May 2026 — Southeast Asia has built one of the world's fastest-growing digital payment ecosystems, but a new study released at the Philanthropy Asia Summit 2026 says the region has yet to fully leverage the same infrastructure for charitable giving at scale.

Published by the **Tech for Good Institute (TFGI),** a leading non-profit policy research institute advancing the promise of technology for an inclusive Southeast Asia, with support from **Ant International,** *From Payment for Goods to Payment for Good: Digital Giving in Southeast Asia – An Exploratory Study* identifies this disconnect as Southeast Asia's "digital giving paradox". While digital payments have become embedded in everyday life, digital giving adoption continues to lag.

The study finds that the key challenge is a design and systems gap in how technology is being integrated into giving experiences across the region. With 71% of Southeast Asians already regularly using digital payments and the region's digital payment market projected to reach between US$2.1 trillion and US$2.4 trillion by 2030, Southeast Asia is uniquely positioned to accelerate digital giving adoption by embedding giving into the

digital ecosystems people already use every day – including e-wallets, payment rails, super-apps and commerce platforms.

Citra Nasruddin, Programme Director, Tech for Good Institute said: "What we're seeing is not a gap in generosity, but a gap in design. When giving is simple, trusted, and integrated into daily digital experiences, participation increases. The next phase of digital innovation should focus on how cross-sector collaboration can enable impact at scale."



Carrie Suen, Vice President and Head of Global Affairs and Strategic Development, delivering the opening remarks.

Carrie Suen, Vice President and Head of Global Affairs & Strategic Development, Ant International, said: "At Ant International, we have always believed in driving inclusive growth through digital innovation. Southeast Asia has already solved for digital commerce at extraordinary scale, setting the foundation to apply that innovation and user experience thinking to social impact. The opportunity now is to build digital giving into the systems people already use, removing friction for many who wish to contribute to local and regional communities."

Through its wallet ecosystem partners, Ant International is committed to advancing inclusive growth through technology, partnering across public, non-profit and private sectors. In 2023, a collaborative programme was launched by Ant International, with the support of International Finance Centre and global e-wallet leaders to make sustainability inclusive and accessible through digital innovation:

- **Ocean Buddy:** An interactive, gamified in-app feature launched by the Indonesian e-wallet DANA and Ant International to drive marine conservation, translating digital engagement into real-world whale shark habitat protection.

- **GCash MSME Scorecard:** A digital evaluation tool developed by GCash, Ant International, and the International Finance Corporation (IFC), embedded within GCash to simplify ESG awareness and tracking for SMEs to access new green financing opportunities.

- **AlipayHK's Emergency Donation Portal**:
  Building on its ongoing efforts to support charitable partners, AlipayHK rapidly activated a secur e, traceable public giving portal following the 2025 Tai Po fire, raising millions for vetted nonprofits within two weeks.

Such initiatives to bridge digital solutions with social impact are inspired by programmes like Ant Forest, a pioneering initiative by Ant Group since 2016 to promote digitally driven environmental advocacy by encouraging low-carbon behaviour through gamified eco-friendly actions via Alipay, leading to the planting of hundreds of millions of trees.

(L-R) Moderator: Citra Nasruddin, Programme Director, Tech for Good Institute.
Panellists: Kithmina Hewage, Director of Policy Engagement, Centre for Asian Philanthropy and Society; Assoc. Prof. Daniel Goh, Vice-Dean (Special Programmes), NUS College; Nicholas Ten, Singapore Country Manager & Assistant to the CEO, EPOS (a brand of Ant International); and Marie Soon, VP, Sustainable Solutions & Financial Inclusion, Core Payments, Asia Pacific, Mastercard.

A central contribution of the study is the **Digital Giving Maturity Framework**, a practical way to help fintech platforms, non-profits, and policymakers assess the maturity of current digital giving ecosystems – and identify how coordinated efforts in technology, partnerships, and ecosystem design can accelerate progress.

Across Southeast Asia, digital giving adoption has scaled most successfully when four conditions are in place:

- Embedding giving into everyday digital experiences;
- Building trust through credible and transparent platforms;
- Simplifying donation journeys while maintaining accountability; and
- Expanding access to underserved communities.

These findings underscore how technology, when intentionally designed, can reduce friction, build trust, and expand participation in giving.

To unlock this opportunity across the region, the study calls for stronger collaboration across fintech platforms, non-profits and policymakers in aligning incentives, infrastructure and experience design – to improve interoperability, reduce friction and strengthen trust across the broader digital giving ecosystem.

The report was launched at a dedicated session at the Philanthropy Asia Summit 2026, convening leaders from fintech, philanthropy, and policy to explore how technology and cross-sector collaboration can shape the future of digital giving in Southeast Asia.

Find the full report at: https://techforgoodinstitute.org/research/tfgi-reports/from-payment-for-goods-topayment-for-good-digital-giving-in-southeast-asia-an-exploratory-study-2/

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About Tech for Good Institute (TFGI)
The Tech for Good Institute (TFGI) is a non-profit policy research institute working to advance the promise of technology and the digital economy for inclusive, equitable and sustainable growth in Southeast Asia (SEA).

TFGI serves as a platform for research, conversations and collaborations focused on SEA, while staying connected to the rest of the world. Our work is centred on issues at the intersection of technology, society and the economy, and is intrinsically linked to the region's development. We seek to understand and inform policy with rigour, balance and perspective by using research, effective outreach and evidence-based recommendations.

TFGI works in partnership with the Mastercard Center for Inclusive Growth and Grab, to advance the vision of a thriving and innovative SEA for all. We welcome opportunities for partnership and support, financial or inkind, from organisations and individuals committed to fostering responsible innovation and digital progress for sustainable growth in the region.

More information about the Institute can be accessed at www.techforgoodinstitute.org

About Ant International
Ant International is a leading global digital payment, digitisation and financial technology provider. Through collaboration across the private and public sectors, our unified techfin platform supports financial institutions and merchants of all sizes to achieve inclusive growth through a comprehensive range of cutting-edge digital payment and financial services solutions. To learn more, please visit https://www.ant-intl.com/

More information about Impact can be accessed at Ant International Sustainability Report 2025: https://www.ant-intl.com/en/

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