TECH FOR GOOD INSTITUTE

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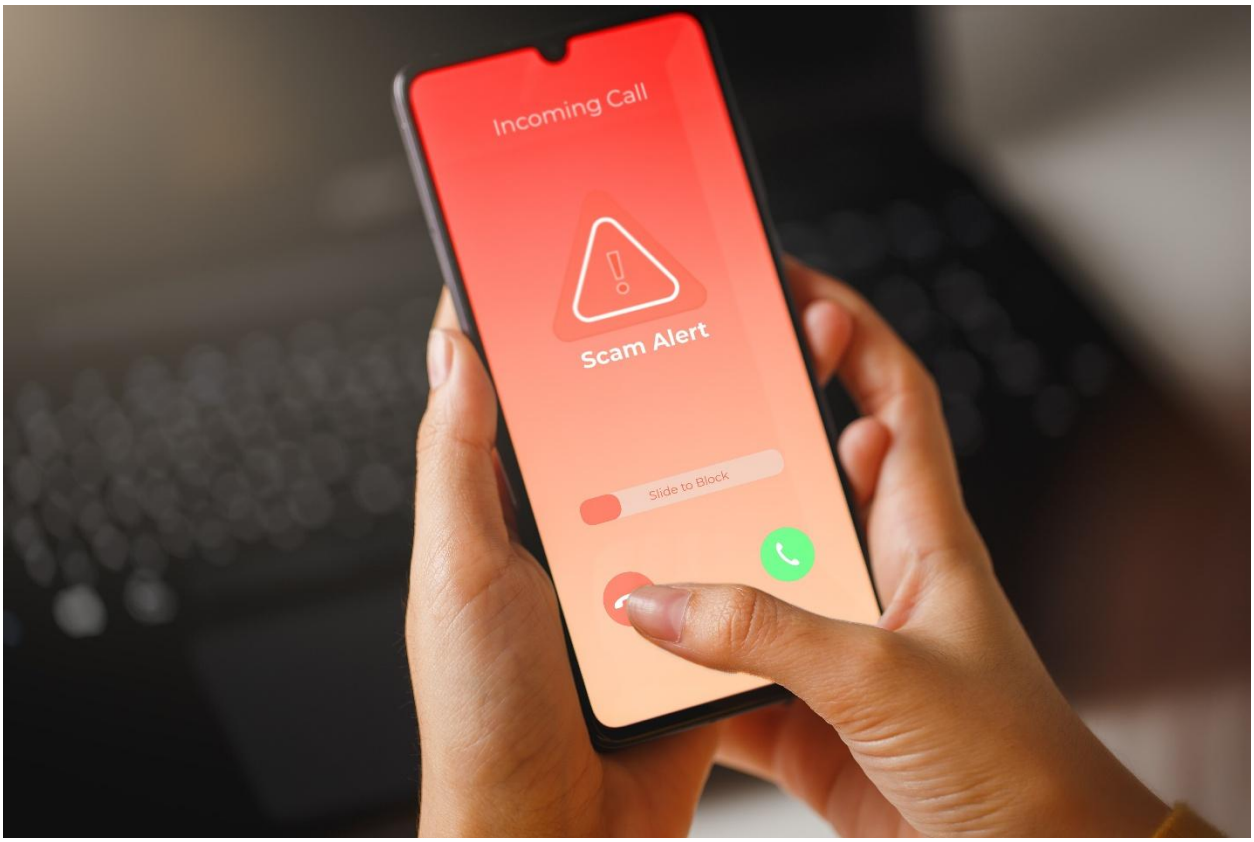
Press Release

Tech for Good Institute and The Asia Foundation Lead New Anti-scam Research and AI pilots in Asia, Backed by Google.org and Mastercard Center for Inclusive Growth



Manila, November 11: Tech for Good Institute (TFGI) and The Asia Foundation (TAF) announced a new wave of anti-scam work in Asia, supported by Google.org and the Mastercard Center for Inclusive Growth, members of the Anti-Scams Philanthropy Collaborative. Aimed at addressing the increasingly sophisticated digital scams emerging across the region, the efforts will advance behavioral research on consumer scam journeys, incubate local AI-powered anti-scam pilots, and strengthen community-level scam prevention and education to help better protect people and small businesses online.

The global financial cost of fraud and scams is estimated at nearly USD 580 billion annually according to the NASDAQ Global Financial Crime Report, with global surveys indicating that approximately one in five adults fall victim to scams—a figure expected to grow as scammers adopt AI and other emerging tools. Across the Asia-Pacific region, scam losses reached up to USD 114.1 billion in 2025, with over 40% of ASEAN consumers experiencing scams.

“Scams impacting small businesses and people are evolving quickly, but the response remains fragmented across the region. By investing in research and behavioral insights, we can better

understand how people experience and respond to scams, identify where interventions can make the greatest difference, and translate those insights into practical solutions that protect vulnerable communities. Through the Anti-Scams Philanthropy Collaborative, we are helping strengthen the evidence base and support approaches that can be tested, refined, and scaled," said Subhashini (Shuba) Chandran, Senior Vice President, Asia Pacific, Europe, Middle East and Africa, Mastercard Center for Inclusive Growth.

The Tech for Good Institute (TFGI), in partnership with the Mastercard Center for Inclusive Growth, has recently launched the report, *Realising Scam Resilience in Southeast Asia-6*. Drawing on a 6,000-person survey across six countries: Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam, it assesses the gaps and opportunities in the region's progress toward scam resilience. The report serves as a thought-starter for how Southeast Asia can leverage a whole-of-society approach in tackling rapidly escalating scam risks.

As part of this partnership with Mastercard Center for Inclusive Growth, TFGI is currently conducting a behavioral deep dive on the scam journey in the Philippines. Building on the gaps surfaced in *Realising Scam Resilience in Southeast Asia-6,* the diagnostic phase of the deep dive seeks to understand the socio-behavioral factors influencing Filipinos throughout a scam encounter and identify potential intervention pathways. A short insights report is slated for early 2027.

"Our research highlights that the deeper cost of scams is the loss of trust in digital spaces. We are seeing early signals of people beginning to retreat and change their digital behavior due to scams. What we need are not only anti-scam efforts but work towards making communities more scam-resilient. This is key to making Southeast Asia a more confidently digital region," said Fairoz Ahmad, Head of Programmes, Tech for Good Institute.

Complementing this research with on-the-ground innovation, TFGI and The Asia Foundation (TAF) will also collaborate on the two-year, Google.org-funded initiative, *Artificial Intelligence (AI) Innovation Sprint: Combatting Scams in the Philippines*, that aims to support local innovators to develop AI-powered solutions for combatting scams and fraud. Ten teams will receive support such as seed funding and mentorship sessions to build their solutions, with the three most promising ones advancing to extended real-world pilots. A policy paper and playbook will also be developed to inform future anti-scam efforts across Southeast Asia.

Alongside this joint effort in the Philippines, with support from Google.org, TAF will strengthen scam prevention and response in India, the Philippines, Malaysia and Thailand. In India and the Philippines, TAF will work with business associations and community networks to improve scam awareness, reporting and referral pathways—creating a learning loop in which frontline experience informs innovation, solutions are tested against real needs, and evidence helps strengthen and scale what works. In Malaysia and Thailand, it will collaborate with UNDP on policy engagement and institutional responses. Across these efforts, TAF will connect local experience with research, practical solutions and stronger institutional safeguards.

This new work builds on the momentum of Google.org's ongoing regional efforts and The Asia Foundation's extensive regional experience in cybersecurity resilience through trusted local partnerships, research and policy engagement. Through the Google.org-supported APAC Cybersecurity Fund, TAF and its partners have reached more than 556,000 organizations across 13 countries since October 2023, helping them recognize online threats, protect their information and adopt safer digital practices.

"Our experience has shown that cybersecurity awareness is essential, but it is only part of the solution. We cannot expect individuals and small businesses to protect themselves against increasingly sophisticated scams on their own. Through this initiative we want to connect community-level experience with stronger reporting and response systems, practical innovation, and better institutional safeguards. The goal is not simply to help people recognize scams, but to strengthen the systems that protect them," said Anthea Mulakala, Senior Director, Digital Economy, The Asia Foundation.

Responding to the rapidly evolving scam landscape calls for collaboration among stakeholders across the ecosystem. By backing local research, local builders, and community partners, Google.org and the Mastercard Center for Inclusive Growth aim to turn what works on the ground into stronger protection at scale for consumers across Asia and beyond.

"Scams are becoming more sophisticated, but our collective defenses are growing stronger. Staying ahead means listening to the real experiences of vulnerable communities, scaling local innovations, and sharing those insights to inform policy efforts. Through our support to The Asia Foundation and the Tech for Good Institute, we aim to equip everyday citizens and small businesses with practical defenses, incubate local AI-powered anti-scam tools, and turn frontline insights into stronger ecosystem-wide protection across APAC," said **Marija Ralic, Head of APAC Philanthropy, Google.org**.

About the Anti-Scams Philanthropy Collaborative

Announced in July, 2026, the Anti-Scams Philanthropy Collaborative is a first-of-its-kind collaboration by leading global philanthropies (Google.org, the Asian Development Bank (ADB), craig newmark philanthropies, JPMorganChase, the Mastercard Center for Inclusive Growth, the Vodafone Foundation, the William and Flora Hewlett Foundation), Dalberg, and Aspen Digital (a program of the Aspen Institute). It represents a total commitment of over $50 million dedicated to combating scams and frauds worldwide, and aims to bring a joint approach to share knowledge, identify, fund, and scale innovative solutions designed to prevent scams and support the world's most vulnerable populations.

About Google.org

Google.org applies Google's innovation, research, and resources to promote progress and expand opportunity for everyone. For more information, visit www.google.org.

About Mastercard Center for Inclusive Growth

The Mastercard Center for Inclusive Growth advances equitable and sustainable economic growth and financial inclusion around the world. The Center leverages the company's core assets and competencies, including data insights, expertise, and technology, while administering the philanthropic Mastercard Impact Fund, to produce independent research, scale global programs, and empower a community of thinkers, leaders, and doers on the front lines of inclusive growth. For more information and to receive its latest insights, follow the Center on LinkedIn, Instagram and subscribe to its newsletter.

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About Tech for Good Institute

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. Their work is centred on issues at the intersection of technology, society and the economy, and is intrinsically linked to the region's development. They seek to understand and inform policy with rigour, balance and perspective by using research, effective outreach and evidence-based recommendations. For more information visit www.techforgoodinstitute.org

About The Asia Foundation

The Asia Foundation is an international nonprofit organization working to solve the toughest social and economic challenges in Asia and the Pacific. Informed by more than 70 years of experience and deep local knowledge, they work with partners across more than 20 countries through 17 offices to improve lives and expand opportunities. Their programs improve local, national, and regional governance and economies, upskill workers, promote peace and stability, counter human trafficking, and strengthen resource management. For more information visit www.asiafoundation.org