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Report

# Building Resilience Against Digitally-enabled Scams and Fraud in Southeast Asia: A Whole-of-Society Approach

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# About This Study

With the aim of strengthening digital resilience across Southeast Asia, this study was undertaken to understand the growing threat posed by online scams and frauds and how it can be mitigated. While awareness of the problem is increasing, there is an opportunity for a regional analysis that brings together perspectives from across sectors to define what digital resilience means in this context, identify the key levers for action, and clarify the roles and responsibilities of stakeholders.

Specifically, the study examines the evolving landscape of scams and fraud in six Southeast Asian countries: Indonesia, Malaysia, the Philippines, Singapore, Thailand, and Vietnam. It aims to define digital resilience in this context, map the lifecycle of scams, and identify practical levers for prevention, disruption, and response. It also proposes building digital resilience across the entire scams and fraud lifecycle, with illustrative examples across the region. In addition, this report explores how governments, industry, civil society, and academia can work together to strengthen resilience at both national and regional levels.

A qualitative approach was adopted, combining stakeholder engagement with desk-based research. Six virtual multi-stakeholder roundtables were held between April and May 2025, organised in collaboration with convening partners in each of the SEA-6 countries. These dialogues brought together experts from government, industry, civil society, and academia to share insights and examples of action. The findings are supported by desktop research and publicly available data.

The report is structured as follows:

- Chapter 1 defines **what** the problem is by examining the increasingly complex threat landscape in Southeast Asia.
- Chapter 2 identifies **who** must be involved by highlighting the need for collective responsibility through a whole-of-society approach.
- Chapter 3 explains **when** interventions should take place and how to target actions across the scam lifecycle.
- Chapter 4 focuses on **how to take action** by presenting practical recommendations and country examples that operationalise protection, detection, response, and adaptation strategies.
- Chapter 5 outlines **how to sustain** digital resilience, highlighting collaboration, innovation, and regional coordination as key to a safer digital future.

Bamboo Builders, Google.org, and The Tech For Good Institute intend for this report to be a resource and an invitation to dialogue. As scam tactics continually evolve alongside new technologies, whole societies must be prepared to learn and adapt in tandem. This means going beyond effective response and recovery mechanisms, towards integrating efforts across various segments of society, and educating the populace on the most updated scam tactics. It is only by adopting a whole-of-society approach that will allow us as a region to safeguard our digital resilience.

Although this study focuses on Southeast Asia, we recognise that scams and cyber-enabled fraud are global challenges. These issues transcend borders, requiring knowledge exchange and cooperation across regions. We hope that policymakers, regulators, business leaders, researchers, and community organisations find this report useful as a starting point for action and collaboration. We welcome feedback, insights, and opportunities for partnership. To share your thoughts, please contact [info@techforgoodinstitute.org](mailto:info@techforgoodinstitute.org).

# Acknowledgements

We appreciate the contributions of more than 70 participants who contributed their time, experience and expertise.\* Together, they represented a multi-sectoral and holistic view of stakeholders relevant to this issue, including representatives from ministries, parliaments, telecommunications regulators, law enforcement agencies, financial institutions, cybersecurity firms, educational institutions, NGOs and digital platforms. Their insights, data, and practical recommendations were invaluable to the development of this report. The table below highlights the participants per country.

 Indonesia	 Malaysia
<ul style="list-style-type: none"><li>• Coordinating Ministry for Economic Affairs (Kemenko Perekonomian)</li><li>• Ministry of Trade (Kemendag)</li><li>• Ministry of Communications and Digital Affairs (Komdigi)</li><li>• National Consumer Protection Agency (BPKN)</li><li>• Financial Services Authority (OJK)</li><li>• Google</li><li>• Indonesian Chamber of Commerce (KADIN)</li><li>• Indonesia Cyber Security and Digitalisation Association (ADIGSI)</li><li>• Centre for Strategic and International Studies (CSIS)</li><li>• Center for Indonesian Policy Studies (CIPS)</li><li>• Southeast Asia Freedom of Expression Network (SAFE net)</li><li>• Center for Digital Society (CfDS)</li><li>• Indonesia Services Dialogue Council</li></ul>	<ul style="list-style-type: none"><li>• Cybersecurity Malaysia</li><li>• Malaysia Digital Economy Corporation (MDEC)</li><li>• MyDigital</li><li>• CelcomDigi</li><li>• AEON Bank Malaysia</li><li>• Institute of Strategic and International Studies (ISIS)</li><li>• Malaysia Crime Prevention Foundation</li><li>• Universiti Malaya</li><li>• Multimedia University</li><li>• Universiti Tunku Abdul Rahman</li></ul>



## The Philippines

- Bangko Sentral ng Pilipinas (BSP)
- Senate of the Philippines
- Department of Information and Communications Technology (DICT)
- Analytics and Artificial Intelligence Association of the Philippines Government
- Better Than Cash Alliance
- Bankers Association
- Credit Card Association
- Mastercard
- Google
- Globe Telecom
- Gogolook
- BDO Unibank
- Rizal Commercial Banking Corporation (RCBC)
- Global Forum on Cyber Expertise (GCFE)
- Asian Institute of Management (AIM)
- Scamwatch Pilipinas and Truth 360



## Singapore

- Ministry of Home Affairs (MHA)
- GovTech Singapore
- Google
- Amazon
- GSMA
- OCBC Bank
- Rajah & Tann Technologies
- ST Engineering
- Association of Certified Anti-Money Laundering Specialists
- Feedzai
- Hong Leong Finance
- Bamboo Builders
- NTU Digital Trust Centre (DTC)
- Lee Kuan Yew School of Public Policy
- S. Rajaratnam School of International Studies (RSIS)



## Thailand

- Bank of Thailand (BOT)
- Electronic Transaction Development Agency (ETDA)
- Foundation for Consumers (FCC)
- Thailand Consumers Council (TCC)
- Collaborative Fact Checking (COFACT) Thailand
- Thammasat University



## Vietnam

- Central Committee for Policy and Strategy
- Pacific Links Foundation
- FPT Information System
- RMIT University
- Institute for Policy Studies and Media Development (IPS)
- Vietnam Academy of Social Sciences
- Vietnam National University

Note: \* Some organisations have requested to remain anonymous.

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We are also grateful to Grab, TFGI's founding donor, for supporting TFGI's mission of leveraging the promise of technology and the digital economy for inclusive, equitable and sustainable growth in SEA. Funders do not determine research findings, nor the insights and recommendations presented.

This report is also a part of SG ScamWISE (Well-Informed, Secured and Empowered), a National Education Programme initiated by Bamboo Builders and supported by Google.org. The Tech for Good Institute is also grateful for the support from Bamboo Builders and Google.org.

SG ScamWISE aims to strengthen the resilience of 100,000 Singaporeans, especially underserved youth and seniors, against scams and online threats by 2026.



## About the Tech for Good Institute

The Tech for Good Institute is a non-profit organisation working to advance the promise of technology and the digital economy for inclusive, equitable and sustainable growth in Southeast Asia (SEA). With a population twice the size of the US and strong demographics, SEA's digital economy is evolving rapidly. At the same time, the region's trajectory is unique, shaped by its diverse cultural, social, political and economic contexts. The Tech for Good Institute serves as a platform for research, conversations and collaborations focused on Southeast Asia, 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. The Institute was founded by Grab, to advance the vision of a thriving and innovative SEA for all. We welcome opportunities for partnership and support, financial or in-kind, from organisations and individuals committed to fostering responsible innovation and digital progress for sustainable growth in the region.

Funders do not determine research findings nor the insights and recommendations of research.

More information about the Institute can be accessed at [www.techforgoodinstitute.org](http://www.techforgoodinstitute.org).

## About Bamboo Builders

Bamboo Builders is a Singapore-based social enterprise that aims to #BuildChangeBetter. Believing every person should feel confident about their future, they close gaps in traditional education by empowering individuals with real-world skills to multiply real-world impact.

Since 2017, Bamboo Builders has trained tens of thousands of leaders in launching hundreds of initiatives that have made significant impact across Singapore and ASEAN. Their work spans across diverse communities, including youths, seniors, persons with disabilities, inmates, domestic workers and more. They have also worked with international foundations such as Google.org and ASEAN Foundation, governments, corporates and schools.

Find out more: [bamboobuilders.org](http://bamboobuilders.org).

## About Google.org

Google.org applies Google's innovation, research, and resources to promote progress and expand opportunity for everyone.

## Disclaimer

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# Executive Summary

**Southeast Asia (SEA)'s rapid digital transformation has unlocked economic opportunity, but it has also created new vulnerabilities in the form of increasingly sophisticated scams and fraud.** As millions of people and businesses come online, many are exposed to evolving digital risk without the necessary safeguards to protect themselves. Scams today exploit not only technical loopholes but also human trust, behavioural habits and systemic gaps, leading to erosion of trust, mounting financial losses and growing social harm across the region.

**Given the evolving threat landscape, building resilience requires a shift from a narrow focus on cybersecurity to a broader, people-centred approach grounded in the principles of digital safety and resilience.** Traditional security efforts have focused on protecting infrastructure from unauthorised cyberattacks. However, as scams increasingly rely on psychological manipulation and deception, Southeast Asia must adopt strategies that go beyond technical solutions to also strengthen societal and behavioural defences.

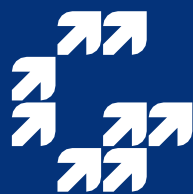
**There is an opportunity to develop a resilience approach based on a structured, four-pillar strategy to guide anti-scam efforts across the entire scam lifecycle.** These pillars, which include *Protect, Identify and Detect, Respond and Recover, and Adapt*, enable stakeholders to engage in proactive prevention, real-time detection, victim support, and long-term adaptation to evolving threats. This comprehensive approach ensures interventions are not only reactive but also forward-looking and continuously improving.

**In addition, a whole-of-society approach is essential to effectively counter these threats. No single stakeholder can tackle scams and fraud alone.** Governments, businesses, civil society, community networks and end users all play critical roles in building digital resilience. By recognising the unique contributions of each group, countries can foster inclusive, coordinated and sustainable responses that reflect the diversity of SEA's digital landscape.

**Concrete actions are already emerging across SEA that can be scaled, adapted, and replicated.** Drawing from the experiences of the SEA-6 countries, the report outlines illustrative examples and practical recommendations under each resilience pillar. These include expanding behavioural education campaigns, empowering trusted community voices, leveraging AI for detection, enhancing reporting pathways, strengthening cross-border law enforcement cooperation, improving victim care and modernising outdated legal frameworks.

**Finally, it is important to remember that digital resilience is not a one-off initiative, but a long-term, collective endeavour.** Sustaining it requires cross-sectoral alignment, continuous innovation, and lasting commitment. As scam tactics evolve, responses must remain responsive, relatable, and relevant. This is rooted in the recognition that digital resilience is a foundational pillar for an inclusive, safe, and resilient digital economy for Southeast Asia.





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