

ILO targets fraud in digital finance via mobile application

THE International Labour Organization (ILO) said it and its partners are planning a mobile-based financial education pilot program to address risks tied to the rapid expansion of digital financial services in the Philippines.

The initiative, pursued through the United Nations Joint Programme on Inclusive, Competitive and Responsible Digital Philippines, focuses on providing micro-, small-, and medium-sized enterprises (MSMEs) with micro-learning modules to help them navigate digital lending and online fraud, the ILO said in a report.

"The initiative comes as digital financing services continue to expand rapidly across the country. Cashless retail transactions reached 57.4% in 2024, while digital lending application users are estimated at almost 68 million nationwide," the ILO noted.

"At the same time, the Philippines recorded the second-highest digital fraud rate, according to industry data," it added.

The ILO said the program aims to deliver short financial education lessons through mobile phones at key decision points, such as loan applications, onboarding and payday periods, when borrowers may be more vulnerable to financial stress and fraud risks.

The modules cover budgeting, responsible borrowing, fraud prevention and digital wage payments.

Hideki Kagohashi, enterprise development specialist with the ILO Country Office for the Philippines, was quoted as saying that finan-

cial education works best when it reaches people as decisions are being made.

"By using platforms that entrepreneurs already use every day, we can help make responsible borrowing and digital financial safety more practical and accessible," he said.

The ILO said the system also incorporates behavioral learning approaches intended to improve participation among MSMEs, informal workers, farmers, fisherfolk and first-time borrowers who may have limited access to formal financial training.

"The aim is to move from one-time information sessions to continuous learning and reinforcement," Mr. Kagohashi said.

"This approach recognizes that financial decisions happen over time and often under financial pressure," he added.

The initiative is designed to support the National Strategy for Financial Education, which is scheduled for launch later this year.

According to ILO, this collaboration signals a regulatory shift by the Bangko Sentral ng Pilipinas and the Financial Inclusion Steering Committee to move beyond improving literacy scores toward strengthening actual financial health and resilience.

The ILO's role in the project is content provider, while BOOST Technologies will manage the digital learning platform. Rural banks, cooperatives and microfinance institutions are expected to integrate the modules into borrower onboarding processes. — **Erika Mae P. Sinaking**

OPINION

Enlarging the pie through workplace cooperation

We are practicing proactive two-way communication. This includes morale surveys, one-on-one dialogues, a suggestion system, town hall meetings, quality circles, and more. Are we missing anything? — **Lonely Heart.**

IN THE WORKPLACE REY ELBO

management. This helps maintain balance, shared ownership, mutual accountability and at the same time train the workers for future leadership roles.

Three, common interests. The LMC, as a win-win forum, becomes the most powerful tool for ensuring industrial peace and operational excellence. To keep the structure proactive and effective, there must be a distinction between dividing the pie and enlarging its size for the common good.

Four, trust preservation. Focus on solving small problems fast. Early wins build credibility. Start with issues employees can immediately feel, like broken lockers, unpalatable canteen food, dirty restrooms, unfair overtime scheduling and more. When employees see action, trust grows.

Five, data versus emotions. An LMC encourages fact-based discussions like absenteeism rates, customer complaints, product defects, accident reports, and health concerns, among other issues. Discussions take place without finger-pointing so any issue could be solved quickly as opposed to council members making speeches.

Six, skills training. Even if the parties are sincere, issues could easily resurface if council members lack the skills of problem-solving, facilitation, active listening, root cause analysis, and time management. This can be addressed by a training program that builds professionalism.

The NCMB regularly promotes LMC capability-building programs.

Seven, psychological safety. Employees must feel safe speaking honestly without retaliation. This can be done through respectful disagreement, constructive criticism (directed against an issue, not the person), idea sharing, and upward communication.

Eight, regular meetings. Consistency matters. Try monthly meetings with a fixed agenda, minutes with actionable timelines, assigned accountabilities, and open status tracking. Nothing kills enthusiasm faster than when people bring up "what we discussed six months ago."

Nine, joint celebration. Reward and recognize improvements like reduced accidents, improved productivity, waste elimination, and even an increase in the number of ideas submitted in a Kaizen and quality-circle process. By sharing victories, the parties can easily achieve a more dynamic relationship.

The bottom line? In a union setting, the relationship is anchored on both contractual obligations and ongoing cooperation. In a non-union environment, the relationship relies even more heavily on trust and voluntary collaboration.

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SM now has the widest network of free EV charging stations in the Philippines

Free E-Vehicle charging stations ready to ease range anxiety among Filipino owners from Luzon to Mindanao

As the world gradually shifts to greener transport options, SM has expanded its infrastructure to serve the growing market of local E-Vehicle (EV) owners through its nationwide network of 183 EV Charging stations. It has also eased convenience for customers by providing free EV charging across 84 mall and non-mall properties in Luzon, Visayas, and Mindanao.

In line with the SM Green Movement, the expanded network of EV charging stations provide customers with free charging for up to three hours in the comfort of their most-loved SM Supermall.

"The free EV charging comes at a crucial time especially with the current energy crisis increasing the need for alternative modes of transport that are not as dependent on crude. We are happy to keep serving our customers across our nationwide network of most-loved malls until the crisis settles," said Engr. Junias Eusebio, SM Supermalls Vice President for Operations.

Envisioned by SM Prime Holdings Inc. Chairman of the Executive Committee Hans Sy, SM was the first mall chain to roll out free EV charging stations back in 2022 to also support the government's thrust of pivoting transportation toward more sustainable and environmentally-friendly power options. From an initial number of 4 mall sites, SM now has the largest network of EV charging stations nationwide with over 95 mall and non-mall properties operating these facilities.

"Offering this service for free also helps lower the barrier of entry for EV ownership in the country," said Eusebio. "This encourages more Filipinos to consider this mode of transport, which makes EV adoption faster, contributing to SM's and the national government's overall pursuit of sustainability."



Nationwide network: EV Charging stations across SM's most-loved Supermalls in Luzon, Visayas and Mindanao offer free top-ups for a maximum of three hours.

With the nationwide coverage of SM malls, range anxiety among owners is lessened as well. Eusebio mentions how customers are already familiar with SM Malls and visit its spaces to relax or run errands, thus engaging with the charging stations becomes a natural and seamless benefit during their visit.

SM Supermalls electric vehicle chargers are open during mall hours. Chargers available include the Winline YLCE80K02 80kW DC Rapid Charger with CCS2 Type 2 and GBT (SM City Bataan only), and the Wallbox Pulsar Max 7.4kW

AC Charger Type 2. Additionally, two SM malls also offer e-bike chargers. SM Mall of Asia also has a Tesla Supercharging Station situated along Ocean Drive.

With a 90% coverage of EV charging stations nationwide, SM aims to reach 100% coverage by the end of May.

Head to your most-loved SM mall with an EV charging station for your next top-up. For a list of charging stations, visit <https://www.smsupermalls.com/electric-vehicle-charging-stations-terms-and-conditions>



Your World Made Better

As a leading Filipino company, we are committed to being a force for good for our country and people.

Our Battery Energy Storage Systems (BESS) project will help us reduce our carbon footprint and provide reliable and affordable power to more rural municipalities and towns across the nation.

Through investments and initiatives that generate jobs, opportunities, and improve the lives of more Filipinos, SMC is building a better world for our generation and the next.