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Global Centre
on Digital Wages
for Decent Work



Responsible digitization of wage payments for MSMEs

Webinar: Chatbot Modules for Financial Education of MSMEs

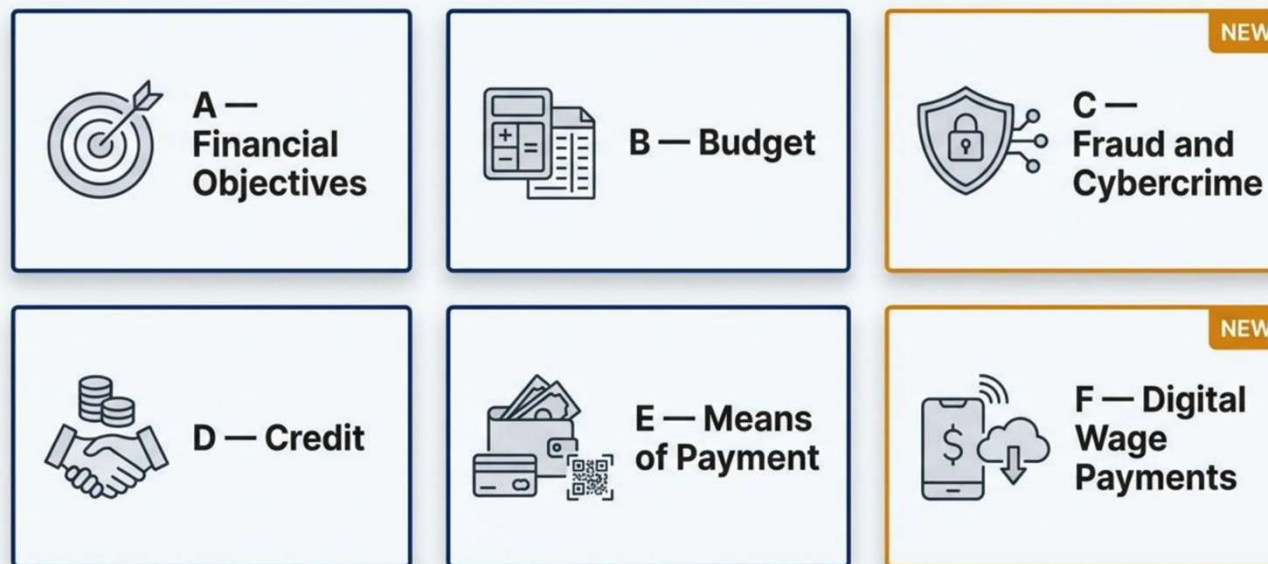
2026

The ILO's Global Centre on Digital Wages for Decent Work



MODULES REVIEW

ILO-BOOST's Six Core Financial Education Modules



▶ The Need for a New Approach to Deliver Financial Education

- ▶ **Strong starting point:** a robust Financial Education package developed in 2022 for the Philippines.
- ▶ **Proven delivery partner:** BOOST successfully deployed for digital financial training in Cambodia under the Global Centre on Digital Wages for Decent Work, in partnership with Better Factories Cambodia.
- ▶ **Favourable context:** high levels of digital and mobile usage enable scalable, chat-based learning.
- ▶ **Clear target groups:**
 - **Cambodia:** Garment Factory Workers
 - **Philippines:** MSME first-time borrowers require immediate, practical support to make informed financial decisions

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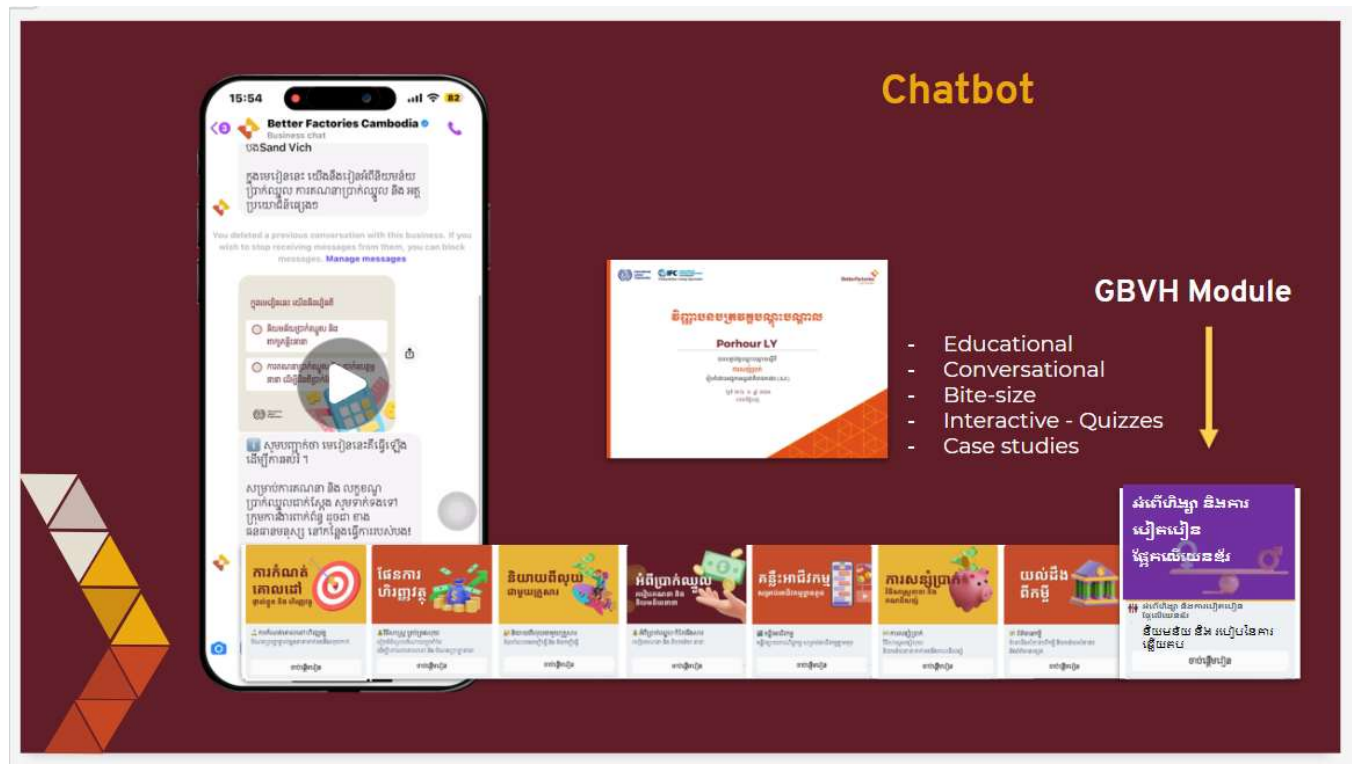
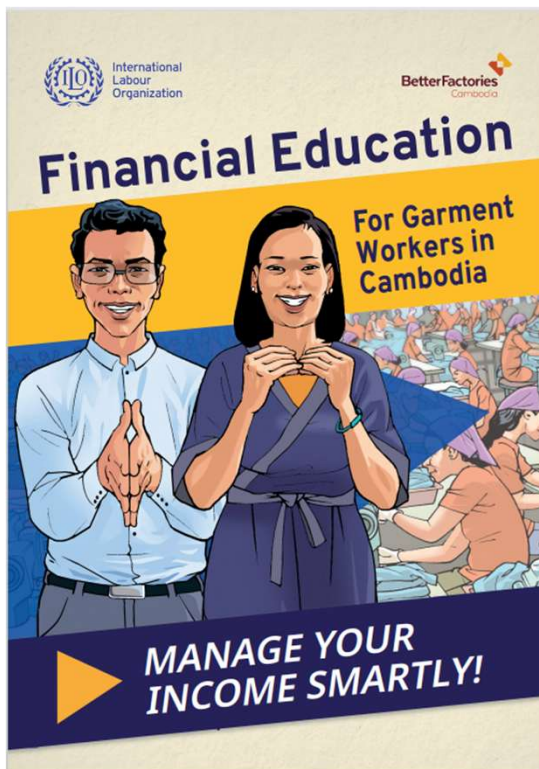
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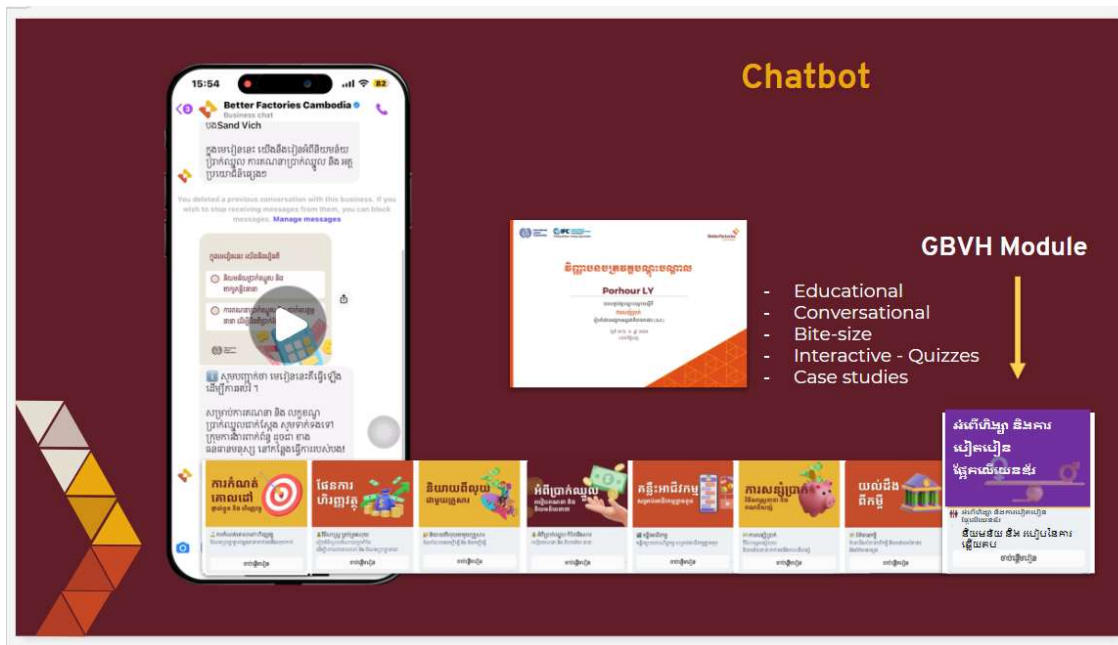
► Modules Adaptation



Financial Education Chatbot Module for the Cambodia Garment Workers



Financial Education Chatbot Module for the Cambodia Garment Workers



Chatbot's Characteristics	Descriptions
Type of solution	A closed domain chatbot operational on Facebook Messenger and Telegram
Devices and connectivity	Smartphones, tablets, or computers with an internet connection
Features	Self-guided learning, text reading, images
Language	Khmer with an option to learn in local currency or USD
Target audience	Factory workers
Costs and fees	Development costs and data storage fees can be charged annually once the number of learners reaches the free threshold
Modules	Available: Setting financial goals, budgeting, saving, safe borrowing, wage calculation, talking about money with family members, starting a small business. In Development: Accessing Digital Wages Safely, GBVH, and Industrial Relations
Rolling out	- Used as a companion tool to Better Factories Cambodia's advisory services - Can be introduced as a standalone learning tool
Take up	Since October 2024, more than 2,000 workers subscribed and 87% engaged in learning. 89% of workers went on to complete at least one module - Learning data from individual learners
Learning data	- Learning data at the factory level - Learning data by modules started and completed - Scalable (Reach and Topics)
Initial feedback	- Learning Data + Evidence - Accessible (convenience) - Addresses employers' concerns over productivity time loss
Improvement areas	- Inclusiveness (video or sound content) - Relatively slow uptake if without supporting initiatives

ILO Training Materials for Entrepreneurs and MSMEs in the Philippines



► Introduction

Learning objectives	01
Target audience	02
Training outline	02

► Session 1 – Why should I pay wages digitally?

What are digital payments?	04
The state of digital payments in the Philippines	07
Digital payments self-assessment	08
What are digital wage payments?	09
What are the benefits and challenges of digital wage payments to small enterprises?	09

► Session 2 – Preparing for responsible wage digitization

How can digital wage payments be made responsible?	12
Features of responsible digital wage payments	13
Case Analysis: Responsible approaches to wage digitization	14
A roadmap to responsible digitization of wage payments	15

► Session 3 – Digitizing the payroll system

The importance of a payroll system	19
The six steps of the payroll system	20
Calculating potential gains from the transition to digital wage payments	26
Choosing a digital payroll service provider	29
Benefits of registering workers to social security	31
Registering employees in the social security and tax systems in the Philippines	32

► Session 4 – Selecting and working with financial service providers

Options for digital wage payments	31
Selecting a financial service provider	36

► Session 5 – Supporting workers through the transition

Digital wages from the workers' perspective	39
Helping workers benefit from digital wages	40
Sources of support for workers	41

► Session 6 – Action planning

Developing an action plan	43
Sources of support for small enterprises	44

► Key messages

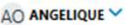
► Annex I: Country-specific information

► Annex II: UN Principles for Responsible Digital Payments

ILO E-Learning Course for Entrepreneurs and MSMEs in the Philippines





Dashboard > Responsible digitization of wage payments

Courses



RESPONSIBLE DIGITIZATION OF WAGE PAYMENTS

English (en), Filipino (fil)

Completed activities: 0 of 1

[Introduction](#)
[Goal](#)
[Objectives](#)
[Contact](#)

Digital wage payments are increasingly common worldwide, with most wage earners now receiving their wages through financial institution accounts, prepaid or payroll cards, or mobile money accounts. Yet millions of workers still lack access to digital wage payments, and those who are paid digitally do not always benefit fully from the transition. Responsible design and implementation are therefore essential to ensure that digital wage payments contribute to sustainable enterprises and to the well-being of women and men workers.

This training is designed to provide **enterprises** with the know-how, tools, and strategies to **enable a successful and responsible transition to digital wage payments**, benefiting both enterprises and their workers.

The programme is designed for enterprises **at all stages of the digitization process**, including those that continue to pay wages in cash, those in the process of digitizing wage payments, and small enterprises that already pay wages digitally.

Course language

English (en)

Completion status

Completed activities: 0 of 1 (0%)

[VIEW DETAILS](#)



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F. RESPONSIBLE DIGITAL WAGE PAYMENTS

► **From detailed explanations → supported guided decisions**

The original module on digital wages is transformed into short, interactive steps where users compare cash vs digital wages, assess readiness, and make micro-choices that mirror real MSME situations.

► **From system-level concepts → relatable MSME-centered scenarios**

From broad policy explanations, the chatbot version uses concrete examples and real-life SME pain points such as manual payroll, cash handling risks, and worker account readiness to show why and how to shift to digital.

► **Stronger behavioral focus and responsible practice**

The module emphasizes practical behaviors including digital habits, secure wage access, verifying BSP-regulated providers, engaging workers early, and responsible transition steps that reinforce trust and inclusion.

► **Simplified journey for diverse literacy and digital readiness levels**

Content presents information in short, easy-to-follow steps including readiness checks, provider selection, worker support, and transition planning. Each section includes quick quizzes to reinforce learning and build confidence.

► **ILO concepts preserved and made practical**

Core principles of responsible digital wage payments such as worker choice, inclusion, transparency, and decent work are maintained, but delivered through applied decision points, practical examples, and actionable steps designed for MSMEs.

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NEW



F — Digital
Wage
Payments

Summary of Adapted Responsible Digital Wage Payments Chatbot Module

1. **Introduction:** The user is greeted.
2. **Awareness:** The bot first defines digital wages, explains the benefits, and provides a case study for motivation.
3. **Consideration:** Once the user understands the 'what' and 'why', the bot helps them assess their own readiness and introduces the principles of a responsible transition.
4. **Evaluation:** This section helps the user review their current systems, choose a provider, and plan for worker support.
5. **Action Planning:** The bot provides a concrete, step-by-step plan to implement the change.
6. **Summary and Checklist:** The conversation concludes with a summary and a final call-to-action (downloading the checklist).



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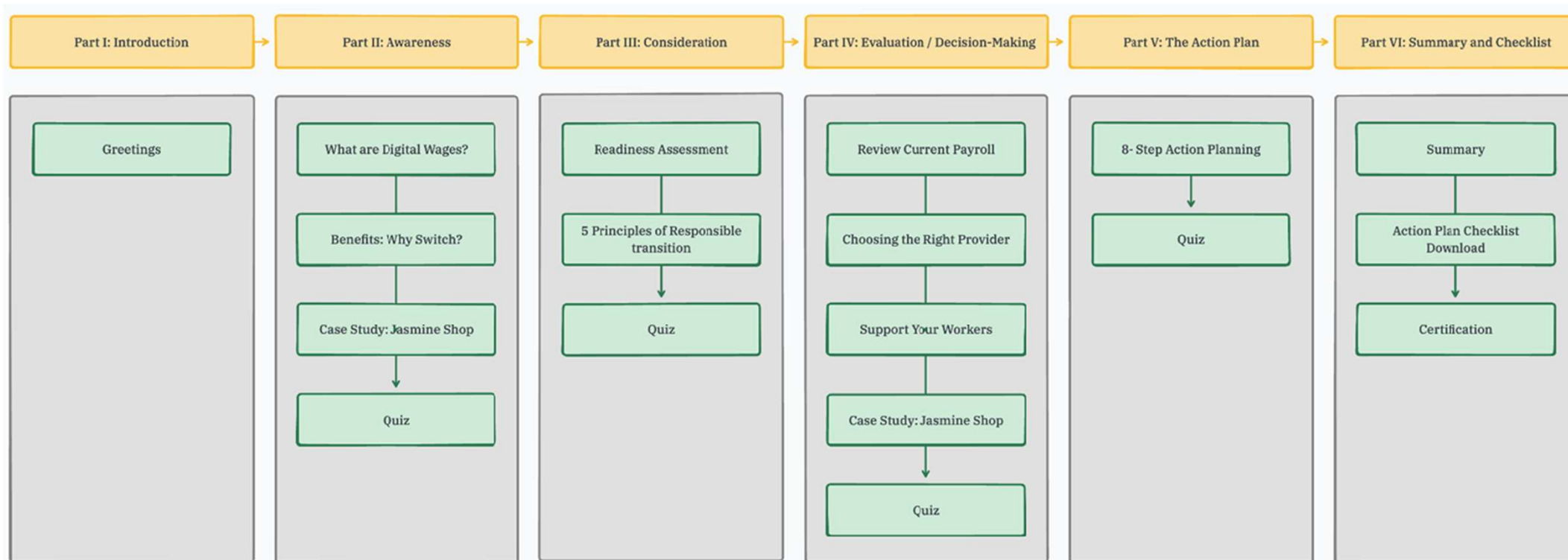


NEW



F — Digital
Wage
Payments

Summary of Adapted Responsible Digital Wage Payments Chatbot Module





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F. RESPONSIBLE DIGITAL WAGE PAYMENTS



**F — Digital
Wage
Payments**

NEW



Facebook

Case Study: Jasmine Shop

Let's look at a real-world example of how this works.

JASMINE'S RESTAURANT



Next Step



Facebook

Case Study: Jasmine Shop

Case Study: Jasmine's Experience
Jasmine manages a small restaurant in Antipolo. When they switched to digital wage payments, everything changed for the better.

Here's what happened:

- Payroll that used to take a whole day? Now it's done in just two minutes.
- No more worrying about cash handling or theft.
- Digital records made it easier to manage finances and apply for a loan.

Next Step



Facebook

Case Study: Jasmine Shop

Watch Jasmine share her story:
<https://www.youtube.com/watch?v=RRWf->

Are you inspired by Jasmine's experience?



Waiting for Text from contact...

⚡ Action on reply ○

If contact has not responded ○

Next Step ●



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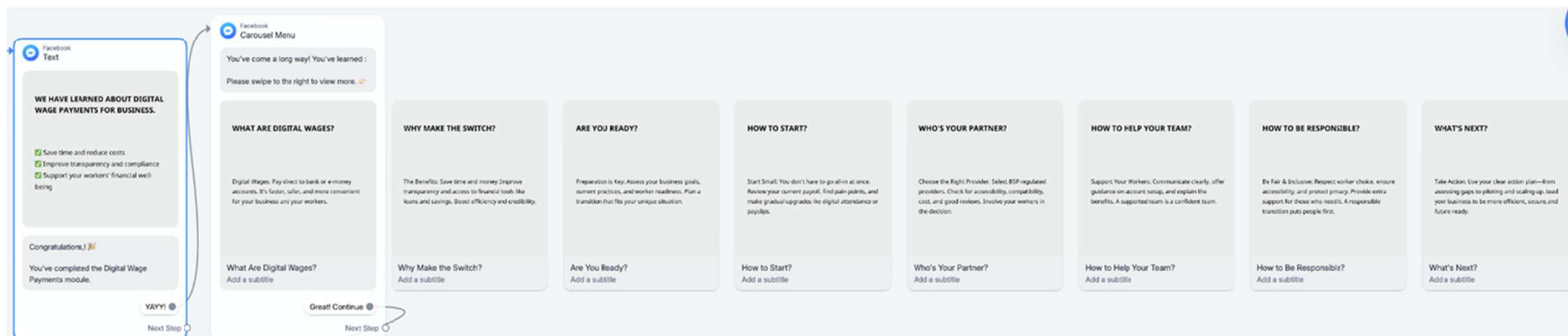


NEW



F — Digital
Wage
Payments

F. RESPONSIBLE DIGITAL WAGE PAYMENTS





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Questions and Clarifications

Webinar: Chatbot Modules for Financial Education of MSMEs





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► **Thank you!**

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