Concept Note

Hybrid Stakeholder Meeting on Proposed Chatbot Modules for MSME Financial Education

Date: March 24, 2026 from 15:00 to 17:00
Duration: 2 hours
Format: Hybrid (in-person and virtual participation)

A. Background

The International Labour Organization (ILO), together with the United Nations Development Programme (UNDP) and the International Trade Center (ITC), is implementing the UN Joint Programme on Inclusive, Competitive and Responsible Digital Philippines (JP Digital-PINAS) with funding from the UN Joint SDG Fund. The three-year Program engages a broad range of public and private stakeholders of the Philippine MSME digitalization ecosystem to bring transformative impact on how MSME digitalization will be realized with disruptive technologies. It is demonstrating transformative impact in three areas: (I) Rural Connectivity for MSMEs including Women and Other Vulnerable Groups; (II) Digital Empowerment of MSMEs with Capacity Building 2.0; and (III) Strengthened Regulatory Environment.

Financial education (FE) training constitutes an important part of Outcome 1 of the JP. Through ILO's close coordination with the Bangko Sentral ng Pilipinas (BSP), the JP is developing two new things to the country's financial literacy ecosystem: a new thematic content (i.e., digital wage payments and avoiding cybercrime risks and scams) and a new model where ILO's financial education contents are delivered through SNS platforms such as FB Messenger and Viber so that MSMEs can easily learn financial education on their mobile phones in short batches. Further, this chat-based model will be offered in partnership with select financial institution partners so that the MSMEs applying for loans will go through it. This approach is expected to make MSMEs better borrowers while contributing to improved productivity and growth through the loans and other financial services.

Prior to the implementation of the new delivery model, ILO noted the need to update and expand its financial education contents that will be transformed into the chat-based platform. Under the preceding Bringing Back Jobs Safely (BBJS) project, ILO has localized its Global Financial Education Programme contents for the Philippine context and introduced basics of digital payments such as e-wallet. However, with the rapid evolution of digital financial services coupled with the mushrooming of cyber-security breaches and online scams, BSP and key stakeholders are updating and expanding the contents and scope of financial education materials. Taking these changes into account, the ILO engaged an experienced international master trainer (MT) of its Global Financial Education Programme who worked on updating and expanding its financial education contents targeting the digital novice MSMEs including informal businesses, farmers, fisherfolk, cooperatives and other social and solidarity economy organizations (hereinafter "digital novice MSMEs") so that the new FE delivery model comes with contents relevant to the evolving state of digital economy, cybersecurity and consumer/user protection that Philippine MSMEs face nowadays.

B. Activity Objectives

The meeting aims to:

1. Present the structure and key learning objectives of the proposed chatbot modules.
2. Validate their relevance to MSME financial realities.
3. Identify contextual adaptations required (language, literacy level, sector specificity).
4. Strengthen inclusion considerations
5. Identify partnerships and pathways for pilot implementation.

C. Proposed Chatbot Modules

The chatbot is structured around the following modules derived from the ILO Global Financial Education Programme:

Module A: Financial Objectives

Module B: Budget

Module C: Fraud and Cybercrime

Module D: Credit

Module E: Means of Payment

Module F: Digital Wage Payments

Each module is designed to be delivered through short conversational prompts, scenario-based examples, practical tips, and behavioral nudges.

D. Discussion Points

During the meeting, participant stakeholders will be invited to reflect on these guide questions:

1. Are the proposed modules aligned with the most pressing financial challenges faced by Philippine MSMEs?
2. Is the content practical and actionable?
3. Is the chatbot format appropriate for MSMEs with varying digital literacy levels?
4. What barriers could limit access, adoption or trust in the chatbot platform?
5. Are gender and inclusion dimensions sufficiently integrated?
6. What institutional partnerships are needed for effective rollout?

E. Methodology

The 2-hour hybrid session will include:

- Opening remarks and framing c/o of the ILO
- Interactive presentation and demonstration of chatbot module highlights by the ILO international consultant
- Roundtable discussions focused on the guide questions
- Discussion of next steps

Considering the hybrid format, the ILO will ensure that active participation is encouraged both from those joining online and in-person.

F. Expected Outputs

The meeting is expected to generate:

- Consolidated feedback on module relevance and structure
- Prioritized recommendations for refinement
- Identification of contextual and language adaptations
- Risk assessment related to access, adoption and implementation
- Expressions of interest for partnerships for effective roll-out

G. Target Participants

The meeting aims to convene a maximum of 25 participants representing these organizations and sectors:

1. At least five MSME representatives (formal and informal)
2. Business membership organizations
3. Financial service providers

4. Government representatives (BSP, DTI, DOLE, DICT, DMW, select LGUs)
5. Worker and employer representatives
6. Development partners
7. ILO technical specialists