TECH FOR GOOD INSTITUTE

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Digital Platforms for Public Benefit: From Digitalisation to Platform-Enabled Governance

Strengthening Policy Implementation Through Platform-Driven Innovation

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Background of the initiative and Acknowledgements

Research Initiative

This report, "*From Digitalisation to Platform-Enabled Governance: Strengthening Policy Implementation Through Platform-Driven Innovation*," represents the culmination of extensive collaborative research conducted by the Tech for Good Institute (TFGI) across Southeast Asia. The research initiative examined how partnerships between commercial digital platforms and government entities can strengthen policy implementation and serve public benefit across the region.

Research Methodology

The research for this report was conducted over several months through the following process:

- **Extensive literature review:** Comprehensive analysis of academic research, policy documents, industry reports, and government publications spanning multiple months.
- **Multi-stakeholder consultations:**

  In-person roundtables in:
  - Malaysia (November 2025)
  - Indonesia (August 2025)

  Virtual roundtable:
  - Philippines (July 2025)

  With direct engagement with more than 40 senior representatives from government agencies, regulatory bodies, digital platforms, industry associations, academic institutions, think tanks, and civil society organisations.

Acknowledgements of Contributors

The Tech for Good Institute extends its profound gratitude to the more than 40 distinguished participants who generously contributed their time, expertise, and insights to this research initiative. These stakeholders represented critical perspectives across the digital governance ecosystem, and their insights helped shape the development of collaboration models, the identification of implementation challenges, and the formulation of the practical pathways presented in this report.

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Convening Partners

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In accordance with established research principles and TFGI's commitment to independence, funders do not determine research findings, analytical frameworks, or the insights and recommendations presented in this report. All conclusions represent the independent assessment of the TFGI research team.

Disclaimer

While this report draws extensively on stakeholder consultations and expert inputs gathered throughout the research process, the analysis, interpretations, conclusions, and recommendations presented herein represent the independent research and considered judgment of the Tech for Good Institute. Participation by individuals or organisations in research consultations does not constitute endorsement of specific findings or recommendations. Any errors, omissions, or limitations remain the sole responsibility of the authors.

The spirit of collaboration, openness, and genuine commitment to public interest demonstrated by all participants throughout this research process exemplifies the potential for effective platform-government partnerships. It is our sincere hope that this report contributes constructively to strengthening such collaborations across Southeast Asia for the benefit of all citizens in the region.

Executive Summary

Southeast Asian (SEA) governments' utilisation of digital platforms represents the region's evolution toward more sophisticated digital governance architectures. The report, based on an extensive literature review and multi-stakeholder workshops in the Philippines, Indonesia, and Malaysia, focuses on partnerships between commercial digital platforms and government entities to deliver one or more public goods.

Governments face challenges in certain areas of policy implementation, including resource and technical capacity constraints. Three compelling reasons support partnering with existing commercial platforms rather than building solutions alone: **First, cost efficiency:** Platforms have invested heavily in technical capabilities, infrastructure, and talent. Governments can leverage these existing investments, thereby significantly reducing implementation costs. **Second, speed and scale:** Platforms already have millions of users onboarded who are familiar with their systems and interfaces. This enables faster launches and broader reach. **Third, stronger policy outcomes:** Platforms possess a deep understanding of stakeholders, their needs, concerns, and behaviours, as well as technical expertise on what solutions are feasible—this knowledge and technical expertise support effective policy design and implementation.

Our research and multi-country stakeholder consultation surface three main partnership models. **The Service Integration Model** demonstrates how platforms embed government-related services directly within their user-facing applications. **The Capacity Building Model** refers to platforms' investment in enhancing users' capabilities, enabling sustained participation in digital economic and non-economic activities. **The Data-Driven Policy Support Model** involves platforms providing aggregated data and, in some contexts, analytical capabilities for evidence-based policymaking, supported by regulatory frameworks that balance transparency with commercial confidentiality.

Partnerships with platforms, while serving the public good, also raise policy questions such as: How can partnerships be structured to protect public interest, preserve accountability and yet encourage continuous innovation by platforms, the very innovation that the government has tapped into now to serve its citizenry?

We thus propose the following principles and operational pillars for sustainable, resilient platforms-government partnerships that continue to give platforms space to innovate.
The principles are:

A. **Clear Purpose**. Clear policy objectives help commercial digital platforms work effectively with governments.

B. **Mutual Value**. Establishes mutually supportive relationships that ultimately benefit the public.

C. **Working Trust.** Built through consistent engagement over time.

The operational pillars for effective partnership management include establishing effective governance structures, developing and implementing robust data governance frameworks, and strengthening public trust and accountability.

In addition, working with Industry and business associations, which often serve as “ecosystem orchestrators,” can help facilitate collaboration between individual platforms and government bodies. These associations often act as trusted interlocutors.

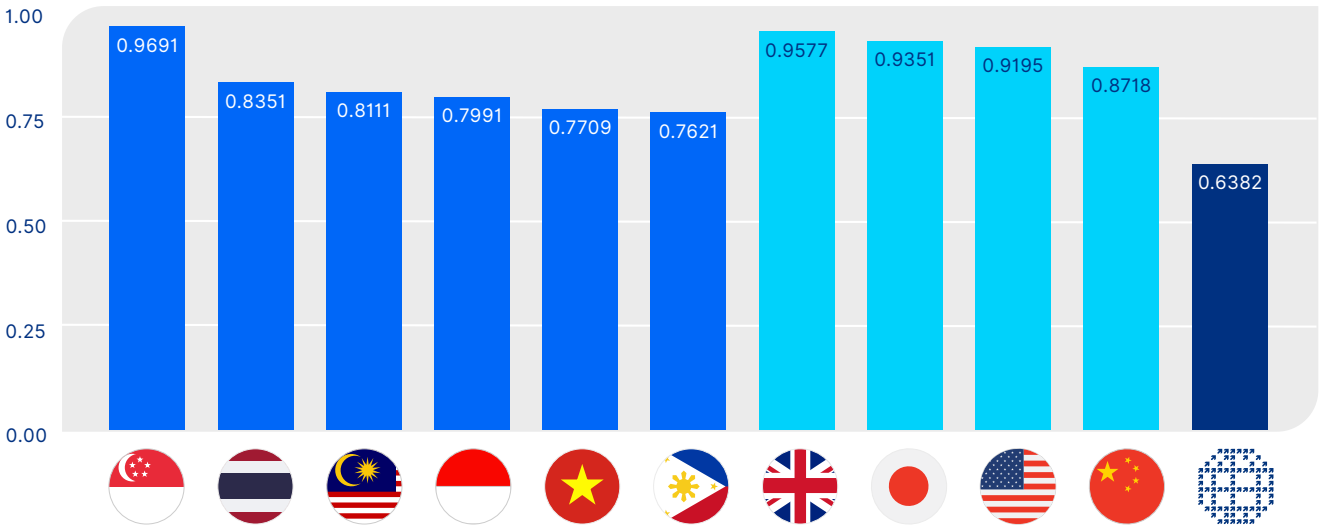
Finally, we synthesise the foregoing by proposing a detailed, practical, and multi-stage collaboration pathway for governments and commercial digital platforms to support effective partnership management. Overall, when implemented effectively, these partnerships do not merely reduce government costs. They expand what is possible, benefitting citizens.

1. From Digitalisation to Platform-Enabled Governance

1.1 Introduction

Southeast Asia (SEA) has made great strides in digital governance over a single decade. Six major economies in the region now hold "Very High EGDI" ratings, on par with developed nations.[1] The E-Government Development Index (EGDI), developed by the United Nations, measures countries' use of information and communications technologies to deliver public services on a scale of 0 to 1 (see Figure 1 below). It assesses three dimensions: online service provision, telecommunication infrastructure, and human capacity. A "Very High EGDI" rating (0.75-1.0) indicates that a country's e-government development is comparable to that of leading nations globally, demonstrating a sophisticated digital public service ecosystem. This achievement represents more than the use of technology in governance. It shows how these countries have reimagined public service delivery, moving beyond digitisation toward integrated ecosystems where identity verification, payments, aid disbursement, and public service delivery operate seamlessly.

Figure 1. SEA-6 E-Government Development Index (2024)



The scores shown above place these six Southeast Asian nations in the "Very High EGDI" category (0.75-1.0), ranking them among the top tier of e-government development globally. For context, the global average EGDI score in 2024 was 0.6382. This achievement places countries like Singapore (0.9691) on par with, or even ahead of, many developed Western nations, such as the United Kingdom (0.9577) and the United States (0.9195), demonstrating the region's rapid digital transformation over the past decade.

Data source: UN E-Government Development Index 2024

The utilisation of digital platforms by governments represents one key feature of this evolution. SEA platform economy has matured substantially. Digital platforms now coordinate millions of daily transactions across sectors previously served by traditional intermediaries.[2] When platforms operate across multiple sectors, they may generate compound effects. Someone using an e-wallet for purchases receives government payments through that same account. A driver providing ride services accesses social protection through platform partnerships.

However, the use of digital platforms is not simply the passive delivery of services through tech-mediated platforms. It shows policymakers' understanding of platform thinking.[3] Platform thinking refers to a strategic approach that harnesses digital ecosystems where multiple stakeholders —users, service providers, and government agencies—interact and exchange value. Unlike traditional hierarchical systems that control and deliver services top-down, platform thinking focuses on enabling connections, facilitating interactions, and orchestrating networks of participants. The result is a citizen-centric model that meets people where they are rather than requiring them to navigate complex bureaucratic structures, while achieving scale, efficiency, and a more precise collection of large volumes of data that can support policymaking.

Platform thinking strengthens governance in three fundamental ways. First, it moves from *hierarchical control*, where citizens must navigate through layers of bureaucracy to access services, to *networked coordination*, where citizens can access multiple services through a single digital touchpoint. Second, it transforms data collection from *periodic surveys* conducted annually or biannually to *continuous data streams* that provide real-time insights into citizen needs and programme effectiveness. Third, it shifts from *standardised processes* that require citizens to adapt to government procedures, such as visiting physical offices during business hours, to *meeting citizens where they are* through mobile apps, digital wallets, and platforms they already use daily. This represents a governance model for digitally-connected societies. By leveraging the platforms' existing infrastructure and ecosystems to administer policies at speed and scale previously difficult to achieve, governments gain unprecedented administrative capacity.

This is because platforms create value through connection. While conventional firms operate linear value chains, platforms orchestrate multi-sided exchanges. Grab connects drivers with passengers. Tokopedia connects sellers with buyers. GCash enables fund transfers between individuals who might never otherwise interact. This architectural difference generates network effects, in which each additional participant increases the value for all existing participants. This dynamic may explain platforms' rapid scaling capabilities,[4] with the World Bank describing platforms as "foundational digital building blocks for public benefit."[5]

This platform thinking mindset is evident when we see the typical use-cases where governments have partnered with digital platforms to serve the public:

- **Reaching out to hard-to-reach populations.** Platforms have demonstrated the ability to connect with underserved populations. What traditional banking approached incrementally over decades, platforms achieved more rapidly.[6] Banks require physical branches, extensive documentation and minimum balances. Platforms meet citizens through mobile devices, potentially eliminating these barriers.[7] For example, e-wallets and local agent networks can integrate informal workers and MSMEs more effectively than traditional banks, which are often spread across multiple islands. Large-scale initiatives such as Indonesia's Kartu Prakerja programme demonstrate how social assistance can embed spending controls and outcome tracking, reaching 776,630 users with over 1.5 million enrolments and 999,432 completions by the end of 2023.

- **Riding on platform agility.** The COVID-19 pandemic illustrated potential platform agility. Within 72 hours of learning that healthcare workers faced transportation discrimination, Grab deployed GrabCare to provide safe transportation to medical facilities.[8] The platform repurposed existing infrastructure. Operations requiring government agencies months to procure were deployed within days. Emergency assistance distribution followed similar patterns. This responsiveness stems from organisational structures optimised for rapid experimentation.[9]

  We expect to see more such use cases. Crises have become increasingly frequent. Climate change may generate more frequent natural disasters. Economic disruptions create recurring needs for emergency assistance.[10]

- **Leveraging trust and user behaviour.** Leveraging existing platform infrastructure allows governments to direct resources toward policy design, service quality and citizen protection rather than technical implementation. Our discussions with stakeholders across the Philippines, Indonesia and Malaysia confirmed an important insight. Governments have tapped digital platforms to leverage existing user trust and behavioural patterns, thereby reducing the need to build new channels.[11]

Yet, while digital platforms have become a key part of governance infrastructure, they also raise pressing policy issues and essential questions, such as maintaining accountability when commercial infrastructure becomes integral to public service, determining appropriate boundaries, and ensuring partnerships serve the public interest while maintaining governmental sovereignty.

The following section briefly discusses the key terms, the method, and the report's scope. It then examines the strategic advantages that such platforms offer governments and the policy considerations they raise.

1.2 Definitions and Research Methodology

In this report, "digital platforms" refers to systems employing multi-sided matching mechanisms to achieve public benefit. This encompasses government-built or government-linked platforms, as well as commercial digital platforms that partner with governments to deliver public services. Commercial digital platforms may either be privately held or publicly traded, such as after an IPO. The report focuses on commercial digital platforms (used interchangeably with 'platforms' in this report).

The report was based on an extensive literature review spanning several months, complemented by in-person roundtable discussions with government officials, private-sector representatives, academics, think tank officials, and civil society members in Malaysia (November 2025) and Indonesia (August 2025). A similar roundtable was conducted virtually in the Philippines (July 2025). Overall, we spoke to more than 40 stakeholders across these countries. Their insights were then synthesised in this report and were instrumental in developing the collaboration models and pathways discussed in the later chapters.

1.3 Why Partner With Commercial Platforms

Governments across SEA have made significant progress in digital governance. Yet many face challenges in implementing policies, such as reaching geographically dispersed populations and responding to rapidly evolving societal needs. Public service delivery systems across the region also demonstrate varying resource and institutional capacities that affect the speed and quality of service delivery[12]. These dynamics become particularly salient during crisis response scenarios or when extending services to populations in remote areas. The World Bank, for example, emphasises that governments must pay special attention to vulnerable groups, including the poor and marginalised, to ensure they are not excluded as digital transformation accelerates.[13]

Additionally, the development and maintenance of sophisticated digital platforms requires specialised technical capabilities, including user experience design, advanced cybersecurity, real-time data analytics, and scalable system architecture. Building digital skills and strengthening digital policies and programmes remain key challenges in improving digital inclusion and public service delivery.[14] However, public sector ICT officers are in short supply across the region, with retention challenges stemming from factors such as less competitive salaries compared to the private sector.[15,16] Recognising these dynamics, governments have increasingly explored collaborative approaches to policy implementation through partnerships that build on existing digital infrastructure, established user networks, and proven technical capabilities in the commercial technology sector. The Asian Development Bank similarly suggest working within existing digital platforms.[17] Our multi-stakeholder workshop discussions echoed this point, with several participants highlighting that governments can leverage existing user trust and behaviour to avoid costly channel-building.[18]

There are three compelling reasons for governments to partner with existing commercial digital platforms rather than doing it alone. **First, cost efficiency and existing investment:** Platforms have already invested heavily in technical capabilities, infrastructure, and specialised talent that would take governments significant resources to replicate. For example, GCash reached 80 million users in the Philippines within a decade, a scale that requires massive investment, which governments can now leverage rather than duplicate. **Second, speed and scale:** Platforms have infrastructure ready to deploy, with millions of users already onboarded and familiar with their systems and interfaces. Citizens already use these platforms daily, eliminating adoption barriers. When governments integrate services into platforms people already trust, uptake is immediate, and reach is broader. **Third, stronger policy outcomes through platform expertise:** Commercial digital platforms possess a deep understanding of their stakeholders, what users want, what concerns them, and how they behave. Combined with the platforms' technical expertise on what solutions are feasible, this overall supports effective policy design and implementation.

Commercial platform partnerships merit particular attention because they raise pressing governance challenges, even as we acknowledge that they offer significant benefits of scale and speed.[19] Even a positive aspect of partnership, efficiency, carries policy implications. For example, the efficiency and speed with which much-needed public services are delivered to underserved and hard-to-reach populations may create dependency. The question becomes how to structure partnerships that protect public interest, promote transparency, preserve accountability and encourage continuous innovation by platforms, the very innovation that the government recognises and has tapped into now to serve its citizenry.[20] Our multi-stakeholder and multi-country workshops identified several key strategic advantages of this partnership, along with the policy considerations it introduced simultaneously.

1.3.1 Operational Agility and Regional Scale

The architecture and design of platforms have enabled them to maintain consistent operation across national borders while adapting to local conditions. Payment infrastructure operating in Jakarta and Manila, owned by the same commercial entity, can accommodate diverse regulatory requirements, languages, cultural preferences, and technical interoperability through its modular design.[18] For example, a street vendor in Jakarta and a market stall owner in Manila utilise different language interfaces and comply with various national regulations. Yet both benefit from identical underlying infrastructure for QR payments, transaction processing, and fraud detection.

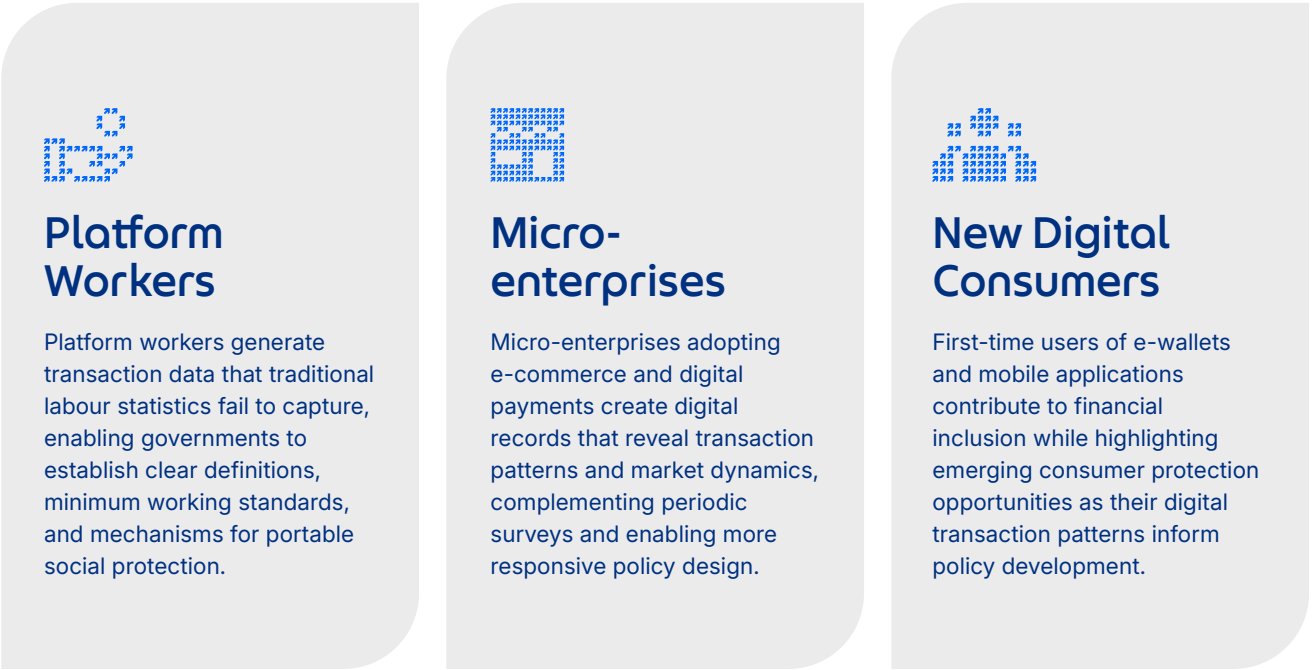
This agility carries governance implications. Platforms sometimes establish de facto standards for digital identity verification, payment protocols and data formats through market practice rather than formal policy processes. Governments may codify these standards retrospectively. Policy sometimes follows platform innovation, potentially shifting the authority to set standards.[21,22] The governance question thus becomes how governments might engage productively and proactively with this dynamic.

1.3.2 Creating Visibility into Previously Unmeasured Economic Activity

For generations, substantial portions of SEA economies operated beyond official measurement systems.[23,24] For example, economically disadvantaged and rural populations remained excluded from formal banking systems due to documentation requirements, branch access barriers, and minimum-balance constraints.[25] Traditional financial inclusion programmes only made incremental progress over extended periods.

Digital commercial platforms have altered this dynamic. Within a few years, e-wallets brought millions into the formal financial system.[26] A domestic worker in Singapore transmits remittances without visiting the transfer office. A market vendor in Manila accepts digital payments without a bank account. A farmer in rural Indonesia saves funds and accesses credit through mobile interfaces. In particular, digital platforms have helped make the economic activities and contributions of 3 population groups 'visible': Platform workers, micro-enterprises and new digital consumers:

Figure 2. Three populations are becoming visible through platform mechanisms



Data source: Tech for Good Institute (2025)

As highlighted in Figure 2, when previously hidden economic activity becomes visible through digital interfaces, it raises both societal benefits and policy challenges. Real-time financial data enables policymakers to forecast inflation better, for example. But without proper guardrails, the same data access can lead to intrusive monitoring. The challenge involves frameworks that harness analytical insights while protecting privacy and maintaining appropriate limits on government authority, an issue further explored below.

1.3.3 Real-time Data and Evidence-Based Policy

Traditional economic statistics rely on periodic surveys providing snapshots taken annually or less frequently. By the time data collection completes, analysis produces insights, and publication disseminates findings, economic conditions may have shifted.[27]

The potential governance value is significant: Platforms can provide data sources that complement traditional statistical methods, offering more frequent updates and coverage of activities that were previously difficult to measure. When Indonesia established requirements for major e-commerce platforms to share aggregated data with its national statistics bureau, it enhanced the country's capacity to track digital economy activity, documenting IDR 1,100.87 trillion ($68.8 billion) in e-commerce sales by 2023,[28] and also established an ongoing evidence infrastructure enabling monthly updates. Thus, instead of reacting to annual snapshots of past conditions, governments could track trends as they develop and identify emerging issues. At the same time, they are manageable and evaluate programme impacts with greater precision. Such data can strengthen national planning capacity and inform policy development across multiple domains.

This introduces governance challenges that traditional statistical systems did not face. Who might maintain ownership rights over platform-generated data regarding citizen economic activity? How should privacy protections apply to aggregated information? What limitations should constrain government access to commercial data? When does legitimate policy interest cross into inappropriate surveillance?

Overall, what appears most important is establishing principled approaches, including transparency in data collection and use, apparent legal limitations on access, robust privacy protections, meaningful oversight mechanisms, and genuine citizen control over personal information. Stakeholders we spoke to in our workshop often stressed the need for transparent, accountable, and participatory co-creation. Successful models, thus, should draw clear boundaries: platforms provide infrastructure and reach, while governments establish policies, standards, and protections. This expands capacity while preserving accountability and not stifling innovation. These principles can adapt to different contexts while maintaining core protections.

This chapter has defined digital platforms as systems that create value through multi-sided matching and has distinguished platform thinking as a conceptual framework for governance innovation. Commercial digital platforms offer governments capabilities, including network effects, crisis-response agility, and data visibility for evidence-based policy, while creating tensions among efficiency and dependency, visibility and privacy, and speed and accountability. The question facing SEA governments is how to harness platform capabilities while preserving public accountability, protecting citizens' rights, and maintaining legitimacy.

Having established why governments partner with commercial digital platforms and the strategic advantages these partnerships offer, we now turn to examining how these collaborations take shape in practice. Our research and stakeholder consultations across the Philippines, Indonesia, and Malaysia have revealed distinct patterns in how platform-government partnerships are structured and implemented—patterns that reflect both the diversity of policy objectives and the varying institutional contexts across SEA.

1.4 Key Takeaways from Chapter 1

- SEA nations have achieved "Very High EGDI" ratings (0.75-1.0), placing them among global leaders in e-government development, on par with developed Western countries.
- Platform thinking represents a fundamental shift in governance—from hierarchical control to networked coordination, from periodic data to continuous streams, and from standardised processes to meeting citizens where they are.
- Governments face challenges in some areas of policy implementation, such as resource and technical capacity constraints. Three compelling reasons support partnering with existing commercial platforms rather than building solutions alone: cost efficiency (leveraging platforms' existing infrastructure and technical investments rather than building from scratch), speed and scale (faster launches with millions of users already onboarded), and stronger policy outcomes (platforms' deep understanding of stakeholders and technical expertise can support a more effective policy design and implementation).
- In addition, commercial platforms have supported making the invisible economy visible by bringing platform workers, micro-enterprises, and new digital consumers into formal measurement systems. This, however, also raises privacy concerns.
- Real-time data from commercial platforms has been supportive in enabling evidence-based policy but requires principled approaches to data governance, including transparency, legal limitations, privacy protections, and citizen control.
- An important governance challenge thus is harnessing platform capabilities while ensuring public accountability and encouraging continuous innovation by platforms, the very innovation that the government recognises and has tapped into to serve its citizenry.

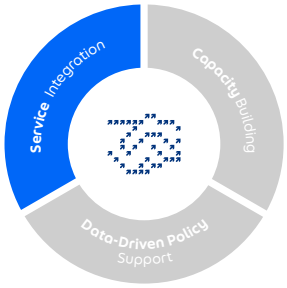
2. Government-Platform Collaboration Models

Through extensive research and multi-stakeholder engagement across the Philippines, Indonesia, and Malaysia, we have identified three distinct yet complementary collaboration models that characterise platform-government partnerships in the region. In an operational context, these models are not mutually exclusive. Features of one model may be present in another model. For example, a platform that supports the integration of financial inclusion services for governments may also generate insights to inform evidence-based policymaking. Our taxonomy offers a heuristic device for structured thinking about the various forms that platform-government collaboration can take, the ingredients that make them succeed, the significant effort and resources put in by various platforms, and the policy issues they raise, which will be discussed in a later chapter. In this chapter, we present case studies that most clearly demonstrate each model's defining features, while bearing in mind that boundaries between models are semi-permeable. The models we present below fall into three broad areas: *Service Integration, Capacity Building and Data-Driven Policy Support.*

Figure 3. Platform-Government Collaboration Models

Data source: Tech for Good Institute (2025)

2.1 **Model 1:** Service Integration



The Service Integration Model is a collaboration type where platforms embed financial infrastructure or government programmes, or both, directly within their user-facing applications. Through this integration, platforms become access points through which citizens can engage with one or more public services seamlessly.

In this model, platforms provide user interface, authentication systems and service delivery channels. Governments (or regulated entities) provide service logic, eligibility criteria and authoritative data. Data flows involve service requests routed through platform interfaces while authoritative systems maintain official records. The model encompasses two distinct yet related patterns.

2.1.1 Government Service Delivery Integration

Government service delivery integration occurs when platforms incorporate public services, such as safety systems, social protection enrollment, or emergency response, directly into their existing user interfaces. The defining feature is that government services become accessible through the platform where citizens already conduct daily activities.

Grab Case Study:

Wellbeing Support through Platform Collaboration

Grab supports government programmes for driver-partner safety and social protection directly into its platform, where millions of workers already conduct their daily work activities.

Category	Details
Support for Policy Implementation	Grab partners with governments across SEA to further the well-being of stakeholders in its ecosystem, such as passengers and driver-partners, that advance public benefit. Notably, these initiatives focus on enhancing personal and road safety, as well as facilitating access to social protection schemes.
Collaborative Design	**Enhancing Personal and Road Safety:** Grab enhances personal safety for passengers and driver-partners via tech-enabled features that foster safer transport services and alert government authorities in safety incidents: ↗ Share My Ride, which allows passengers to share ride details with loved ones[29] and the SOS button emergency features, that link users to local emergency services when they are in immediate danger.[30] ↗ Road safety improvements are achieved through telematics and fatigue nudges, where driver-partners receive break reminders after long hours,[31] and partnerships with government authorities, including the Philippine National Police (PNP), for app features, driver training, and behaviour-shaping initiatives.[31]

Category	Details
	↗ Partnerships with the Cambodian National Road Safety Committee, which is responsible for road safety and alcohol consumption.[32] ↗ Partnerships with Indonesian Traffic Police and Women's Organisation for women's safety and violence prevention education.[33] **Facilitating Access to Social Protection Schemes:** Millions of individuals across SEA utilise Grab's platform to earn a livelihood; the majority are informal workers who are unaware of the government social protection schemes available to them. Grab addresses this through awareness partnerships and enrolment incentives.
Platform contribution	**Increasing Platform Worker Awareness of Social Protection Schemes:** ↗ **Philippines:** MOU with the Philippines social security agencies (SSS, PhilHealth, Pag-IBIG) emphasising Grab's support in supporting agencies attract and incentivise driver-partners to enrol in government schemes through Pag-IBIG Asenso Rider Raffle Promo offering numerous prizes like cash, smartphones and a brand new motorcycle as the grand prize and setting up a social security booth at GDC in Marikina to increase awareness.[34] ↗ **Thailand:** Partnership with the Ministry of Labour to enhance driver partners' wellbeing and safety through an MOU with the Social Security Office (SSO) through the development of guidelines to support and protect platform workers, facilitating their access to the government's social protection schemes.[35] **Incentivising Platform Worker Enrolment/Participation in Social Protection Schemes:** ↗ **Malaysia:** Grab's partnership with Perkeso facilitates worker enrollment through a collaborative funding arrangement, with the government providing the majority of coverage to make participation more accessible.[36] ↗ **Philippines:** Grab partnered with government agencies, including Pag-IBIG, SSS, and PhilHealth, to streamline the enrollment process and provide initial participation incentives, supporting workers overcome barriers to joining the Social Protection Program.[34]
Observed outcomes	**Safety Results:** ↗ 99.9% of rides on the Grab platform occurred without incident. ↗ 24.5% reduction in reported in-person incidents YoY on the Grab platform compared to 2023.[37] **Social Protection Results:** ↗ **Malaysia:** Over 180,000 most active driver-partners were covered under this scheme and received access to social protection.[38] As of May 2024, 831 claim cases have a total interest payment amounting to RM3.3 million.[39] ↗ **Philippines:** 2,000 driver-partners benefited from this subsidy, covering one month of the scheme's fee.

Category	Details
Enabling Factors	The examples demonstrate how governments and platform companies, such as Grab, can collaborate to promote public benefit. The government has the infrastructure and programmes that are already available for different segments of the population. Platform companies like Grab can provide: - Scale and reach to a large base of stakeholders that use its platform (e.g. driver-partners); - Data and insights on the preferences/characteristics of these groups of stakeholders that can support the government to tailor their interventions more effectively based on need; - Initiatives/collaborations that encourage these stakeholders to participate in relevant government programmes.
Insights	The collaboration demonstrates how digital platforms can work with governments to create shared public benefits by leveraging complementary strengths. This model enables efficient policy implementation through technology integration, addresses information gaps for informal workers, and builds sustainable approaches that balance public benefit with operational sustainability. The framework demonstrates how platforms can enhance the effectiveness of government policy implementation while advancing public welfare in the digital economy.

2.1.2 Financial Infrastructure Integration

Financial infrastructure integration occurs when governments leverage existing platform capabilities to deliver financial services, such as government payments and social assistance, without requiring parallel system development.

GCash Case Study:

Strategic Enabler of Government Objectives in Digital Financial Inclusion and Economic Development

GCash builds and operates a payment infrastructure that government programmes utilise without having to develop parallel systems. The platform's decade-long development has created financial infrastructure serving 80 million users that now supports multiple government objectives.

Category	Details
Support for Policy Implementation	GCash directly supports the Philippine government's digital transformation agenda. Its operations contribute to primary objectives established by the Bangko Sentral ng Pilipinas (BSP) and the Department of Trade and Industry (DTI) under the Philippine Development Plan (PDP) 2023-2028.[40]
Regulatory Integration & Government Programmes	**GCash provides a multi-faceted digital ecosystem built over more than a decade and complies with the following regulations:** - The National Payment Systems Act (Republic Act No. 11127)[41] - BSP Circular 1055 mandating national QR Ph standard[42]
Platform Contribution	GCash provides a multi-faceted digital ecosystem that serves as public-facing infrastructure: - **Digital Payments Infrastructure:** The platform is a core component of the **National Retail Payment System (NRPS)**, with full integration into the **InstaPay** and **PESONet** networks, ensuring interoperability across financial institutions and requiring years of technical development and ongoing system maintenance. - **Financial Inclusion Services: GSave** has enabled millions of Filipinos to open their first digital savings account, while **GCredit** has provided access to formal credit for millions of borrowers, many of whom were previously unbanked. These services required substantial product development and credit risk management capabilities. - **MSME and LGU Support:** Through its **Digicities** programme, GCash assists Local Government Units (LGUs) with their digitalisation efforts. It also provides training and resources for Micro, Small, and Medium Enterprises (MSMEs) via its **Business Hubs**. - **Cybersecurity and Trust:** To secure its ecosystem, GCash employs multi-layered security measures, including **DoubleSafe** biometric recognition, real-time fraud monitoring, and end-to-end encryption. It operates in compliance with the **Data Privacy Act of 2012**[43] and international security standards. As of 2024, these systems blocked tens of millions of device-based attack attempts.

Category	Details
Observed Outcomes	**Platform-driven economy:** According to the BSP, digital transactions now constitute **57.4% of the total retail payment volume** in the Philippines, a significant shift driven by platforms like GCash.[46] **Financial Inclusion:** The platform's growth directly supports the **National Strategy for Financial Inclusion (NSFI) 2022-2028** and the PDP's goal of ensuring at least **90% of Filipino adults** have formal financial accounts by 2028.[42] **Security:** On the security front, GCash reported blocking **tens of millions of device-based attack attempts** as of 2024, reinforcing trust in the digital ecosystem.
Enabling Factors	A supportive regulatory environment encouraged innovation while maintaining systemic stability. Both government agencies (such as BSP) and GCash possessed substantial technical expertise for complex system integrations, and consistent engagement built strong, trust-based working relationships between the public and private sectors.
Insights	GCash exemplifies the Financial Infrastructure Model, in which a private platform develops a robust financial ecosystem that serves as accessible, essential infrastructure for both commercial and public purposes. This case demonstrates how dynamic public-private partnerships, enabled by forward-looking regulation, can accelerate the achievement of national financial inclusion objectives more effectively than public sector efforts alone.

Bukalapak Case Study:

Strategic Enabler of Government Objectives in Cash-to-Digital Financial Inclusion via Warung Agent Networks

Bukalapak built an agent network infrastructure, transforming traditional retail shops (*warungs*) into financial service points. The Mitra Bukalapak programme demonstrates how platforms can create access channels beyond the reach of traditional banking through culturally-adapted approaches.

Category	Details
Support for Policy Implementation	The *Mitra Bukalapak* programme directly supports Indonesia's National Strategy for Financial Inclusion (SNKI). It aligns with the national goal of achieving 90% financial inclusion by specifically targeting underserved populations in rural and peri-urban areas where traditional banking infrastructure is often limited or absent.[44]
Collaborative Design	The model operates within Bank Indonesia's national payment systems framework, utilising standards like BI-FAST and QRIS.[49] The core design is a "cash-to-digital" bridge, transforming traditional, family-owned shops *(warungs)* into digital service agents. These *Mitras* (partners) connect the informal cash-based economy to the formal digital financial system, acting as a crucial last-mile link.[45] **Cultural Adaptation:** In addition, by leveraging *warungs*—traditional Indonesian shops that already serve as community hubs—the platform utilised existing trust relationships and familiar locations rather than introducing foreign concepts. This approach mirrors successful strategies elsewhere, such as GCash's CICO (cash-in, cash-out) outlets in the Philippines, revealing that effective digital financial inclusion requires fitting technology to cultural context rather than expecting communities to adapt to new institutional forms.
Platform Contribution	Bukalapak provides the essential technology, training, and a diverse suite of over 42 digital products that *Mitra* agents can offer their communities. ↗ **Scale and Reach:** The network has scaled impressively, reaching 16.8 million users by March 2023. Crucially, **72% of its transactions occur outside Indonesia's tier-1 cities**, demonstrating its deep penetration into the target demographic.[46] ↗ **Access to Credit:** The platform facilitates access to finance. Over 80,000 *Mitras* have accessed microloans totalling **IDR 2.4 trillion**, with their transaction data serving as a valuable alternative input for credit assessment.

Category	Details
Observed Outcomes	The programme has generated tangible positive impacts for both agents and the wider community: - **Economic Empowerment:** *Warung* owners consistently report **business expansion and income increases**[47] after becoming Mitras.[47] - **Social Infrastructure:** During the COVID-19 pandemic, the *Mitra* network was repurposed to distribute food aid packages across the Jakarta metropolitan region, proving that commercial infrastructure can be rapidly mobilised for emergency social response.
Enabling Factors	Flexible regulation, with tiered compliance rules, enabled simplified onboarding. The pre-existing dense retail ecosystem of community-embedded *warungs* provided a ready-made foundation. Sufficient digital infrastructure supported agent operations, while government recognition of alternative financial channels provided legitimacy.
Insights	The Mitra Bukalapak case reveals how the Financial Infrastructure Model can effectively connect formal financial systems with informal economies by leveraging existing community relationships through tech-enabled networks. The key takeaway is that effective pathways to financial inclusion may not come from replicating traditional bank branches, but from combining modern technology with the trust and convenience of established community hubs that are culturally embedded in local contexts.

2.2 **Model 2:** Capacity Building

The distinguishing characteristic of this model lies in the platforms' role in cultivating skills rather than simply facilitating access. The defining feature is systematic investment in training, certification and ongoing skill development.

The technical architecture encompasses platform-provided training infrastructure, curriculum development systems, and certification frameworks. The government offers policy frameworks for skills development and credential recognition. Data flows involve learning analytics informing programme improvements while protecting individual privacy.

Microsoft Bersama Malaysia Case Study:

Architecting a Digital Nation

Microsoft's primary contribution involves systematic development of digital skills across multiple population segments through structured training programmes and certification pathways.

Category	Details
Support for Policy Implementation	Microsoft's initiatives directly support Malaysia's national digital agenda, including the MyDIGITAL Blueprint (2021-2030)[48] and the National AI Roadmap (2021-2025).[49] Its landmark "*Bersama Malaysia*" investment is designed to expand digital infrastructure and accelerate cloud adoption across government agencies.[50]
Collaborative Design	The programmes are developed through high-level, multi-stakeholder engagement. Strategic guidance is provided by the MyDIGITAL Alliance Leadership Council[51], which includes representatives from key public and private-sector entities such as MDEC, MITI, Cradle, PETRONAS, and MAMPU. Specific skills initiatives were co-designed through consultations with relevant ministries and industry associations to ensure market relevance.[52]
Platform Contribution	**Digital Skills & AI Upskilling:** Ambitious training objectives to upskill millions of citizens through programmes targeting civil servants, SMEs, students, and underserved communities.[52] **Cloud & Data Sovereignty Infrastructure:** Malaysian Azure data centre region provides secure, in-country cloud hosting for government agencies.[50] **Sectoral Partnerships:** Targeted pilot programmes implementing AI and cloud solutions, including trade analytics with MITI, startup development with Cradle's MYStartup platform,[53] and energy security with PETRONAS.[54]
Observed Outcomes	By the end of 2023, the initiative had successfully trained over 1.53 million Malaysians in digital technologies. This has contributed significantly to public sector digital capability and led to measurable improvements in the nation's digital literacy metrics.[55]

Category	Details
Enabling Factors	Microsoft's long-term financial commitment, together with high-level government endorsement, designated the partnership as a national priority. Localised design incorporated customised curricula and national data-residency solutions. Clear employment pathways provided recognised credentials connecting participants to tangible opportunities.
Insights	This case illustrates how platform strategic objectives can align with national public objectives. Microsoft's commitment to building Malaysia's digital capacity serves both the country's development priorities and the company's long-term ecosystem development strategy. The training initiative represents an investment in future capability that strengthens the foundation for digital transformation. The partnership's scale would be challenging for the government to achieve on its own at this speed. The combination of infrastructure provision (the tools) with skills development (the talent) creates a virtuous cycle, allowing the newly trained workforce to apply capabilities on modern platforms immediately.

Lazada Case Study:

Strategic Enabler of Government Objectives in MSME Capability Building and Digital Commerce Growth

Lazada's primary contribution involves systematic training programmes that enhance MSME capabilities for participation in digital commerce.

Category	Details
Support for Policy Implementation	Lazada's programmes directly support the Malaysia Digital Economy Blueprint (MyDIGITAL)[48] and the National Entrepreneurship Policy 2030.[56] The partnership is a key component of the *Program Perdagangan Digital Keluarga Malaysia (DE Dagang)*[57], a government initiative that supports MSMEs and contributes to Malaysia's digital economy development targets.
Collaborative Design	Announced on September 21, 2022, the partnership was formalised under the *DEdagang* programme. The Malaysia Digital Economy Corporation (MDEC) selected Lazada as one of 17 official e-commerce partners. The collaboration involves direct participation and endorsement from the Ministry of Communications and Digital, ensuring the initiative remains closely aligned with national priorities.
Platform Contribution	**Comprehensive Curriculum:** "Lazada University" offers extensive digitalisation training tailored for Malaysian SMEs, covering digital marketing, online sales strategies, logistics management, and financial planning.[58] **Integrated Support:** Training integrated with broader government SME development efforts, connecting participants to mentorship programmes and government financing pathways. **Ecosystem Incentives:** Shopping vouchers, subsidised shipping, and special discounts to drive consumer traffic and boost visibility of local products.
Observed Outcomes	The programme effectively combined MSME skills enhancement with direct market access by integrating newly trained businesses into major promotional campaigns, such as '*Jualan Murah Keluarga Malaysia*'.[59] The collaboration successfully aligned with national priorities by focusing on key sectors such as tourism, craft, halal products, and agriculture.
Enabling Factors	Aligned priorities where established government SME development goals and active e-commerce platforms were already in place. Sustained commitment extended beyond one-time training, integrating with government agencies for certification and ongoing support. Market access link connected training directly to tangible opportunities on the Lazada platform. The platform's growth objectives naturally align with the government's MSME development objectives.
Insights	This case demonstrates that platform-led training programmes work effectively when strategic objectives align with public goals. Lazada's investment in curriculum development, training infrastructure, and market access systems creates value that extends beyond the platform itself—trained businesses contribute to broader digital economy growth and employment.

2.3 **Model 3:** Data-Driven Policy Support

The Data-Driven Policy Support Model involves platforms providing not only aggregated data but also, in some contexts, the analytical capabilities needed for evidence-based policymaking. The defining feature is the systematic sharing of anonymised, aggregated transaction data combined with analytical tools, dashboards, and insights that enable continuous monitoring of economic activity rather than periodic estimation. This goes beyond raw data sharing to include trend analysis, predictive modelling, and policy simulation capabilities that support governments' move from reactive to anticipatory policymaking. This establishes new frameworks for trust and cooperation between government statistical agencies and commercial platforms.

Technical interaction pattern: Platform aggregates and anonymises transaction data in accordance with agreed specifications, while also providing analytical dashboards and tools. Government statistical agencies receive structured data feeds and access to analytical capabilities that complement traditional statistical methods. Clear protocols regarding aggregation levels, update frequencies, privacy safeguards, analytical tool usage, and permitted uses govern data flows.

Indonesia's E-Commerce Platforms Case Study:

Supporting Government Objectives in Digital Economy Measurement and Evidence-Based Policy

Platforms systematically share aggregated data and analytical insights with the national statistics bureau to enable evidence-based policymaking and continuous economic monitoring. Beyond raw transaction data, platforms provide analytical capabilities including real-time economic indicators, regional distribution analysis, and market trend forecasting.

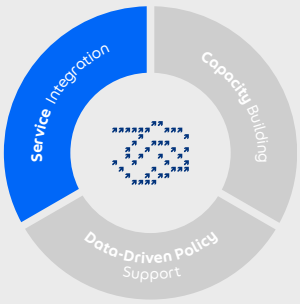
Category	Details
Support for Policy Implementation	To support evidence-based policymaking under its Vision 2045 economic development plan, Indonesia's *National Statistics Bureau (BPS)* needed to measure its rapidly growing digital economy accurately. This data-sharing initiative was established to fill that critical gap, providing robust data for financial governance and national policy development.
Legal Framework & Data Architecture	The initiative is built on a strong legal and coordinated administrative framework: ↗ **Legal Mandate:** Government Regulation No. 80/2019[57] requires digital platforms that meet certain thresholds to submit data to the BPS. BPS Regulation No. 4/2023[60] specifies the data fields, formats, and privacy safeguards, developed in consultation with platforms to ensure technical feasibility. ↗ **Multi-Agency Coordination:** Implementation is a coordinated effort. The Ministry of Trade regulates platforms, KOMDIGI sets technical standards, Bank Indonesia (BI) and the Financial Services Authority (OJK) manage financial data, and the Coordinating Ministry for Economic Affairs aligns data needs across the government.[61]

Category	Details
	Harbolnas integration: - The data-sharing framework captures major e-commerce events, such as *Hari Belanja Online Nasional (Harbolnas)*, Indonesia's most significant annual online shopping festival, held on the same day and month (e.g., December 12th) each year. - This enables BPS to track *Harbolnas'* impact on the digital economy in real time, analyse before-and-after patterns, monitor regional distribution during peak shopping periods, and evaluate government support policies for such events.
Platform Contribution	**Technical Co-design:** Major platforms (Tokopedia, Shopee, Bukalapak) collaborated directly with BPS to co-design the system, developing automated, privacy-preserving data pipelines. **Standard Harmonisation:** Platforms worked together to harmonise key industry-wide metrics (such as the definition of "active seller"), establishing robust and comparable statistical standards. **Analytics Capabilities:** Beyond raw data, platforms provide: - Real-time economic indicators and dashboards - Regional distribution analysis tools - Seasonal pattern identification - Market trend forecasting models - Policy impact simulation capabilities **Event-driven insights:** Captures and analyses major e-commerce festivals like *Harbolnas*, enabling year-over-year growth tracking, seasonal pattern analysis, and policy evaluation of government support for digital commerce events. **Operational Scale:** As of late 2023, 61 of 136 registered operators are actively submitting monthly data.[61]
Observed Outcomes	**Robust National Statistics:** BPS now publishes an annual "E-commerce Statistics" report. The 2023 edition (published January 2025) documented IDR 1,100.87 trillion (approx. £54 billion) in sales, revealing activity concentrated in Java and dominated by SMEs.[28] **Responsive Policymaking:** Monthly data updates enable continuous policy monitoring and more informed, timely decision-making by the government. **Enhanced International Standing:** Access to credible, official data strengthens Indonesia's position in negotiations for the ASEAN Digital Economy Framework Agreement (DEFA)[62] and OECD accession discussions.[63]

Category	Details
Enabling Factors	A clear legal framework specified obligations, data protections, and permitted uses. Trust-building approach with the government, demonstrating a commitment to protecting commercial confidentiality through a phased implementation, starting with voluntary sharing. Technical capacity existed in both government agencies and private platforms for designing and maintaining infrastructure—an industry coordination mechanism that reduced individual platform concerns about competitive disadvantage.
Insights	This case demonstrates that when platforms and governments co-design data-sharing systems, they can create a robust evidence infrastructure that serves both statistical integrity and commercial confidentiality. The model shifts government capability from periodic estimation to continuous monitoring without requiring direct access to sensitive, transaction-level data. Success is based on a clear legal framework, robust privacy protections, meaningful platform participation in technical design, and clear agreements on data sharing and data usage.

2.4 Key Takeaways from Chapter 2

- There are three main collaboration models between governments and platforms. Our taxonomy offers structured thinking on the ingredients that make them succeed, and the policy issues they raise. The examples also illustrate the significant resources put in by various platforms to support government policy implementation.



Model 1: The Service Integration Model involves platforms proactively integrating services, whether financial infrastructure or government programmes, directly into their user-facing applications.

- The deep dive examples explored: Grab's support for workers' and passengers' wellbeing in the Philippines, Indonesia, and Malaysia; GCash's support of the Philippines government financial inclusion initiatives (decade-long infrastructure serving 80 million users); and Bukalapak's cash-to-digital financial inclusion via warung agent networks in Indonesia (16.8 million users with culturally-adapted approach).

Model 2: The Capacity Building Model involves platforms investing in enhancing skills to support effective participation in digital economic and non-economic activities.

- The deep dive examples explored: Microsoft's partnership with the Malaysian government developing digital skills across multiple population segments through structured training programmes and certification pathways (1.53 million trained, demonstrating how strategic objectives align with national public objectives); and Lazada's training for MSMEs to enhance digital commerce participation (investment in curriculum development and market access systems creating value beyond the platform itself).

Model 3: Data-Driven Policy Support Model involves platforms providing aggregated data and analytical capabilities needed for evidence-based policymaking, backed by established government regulations. The defining feature is the systematic sharing of anonymised, aggregated transaction data, enabling continuous monitoring of economic activity rather than periodic estimation.

- The deep dive case study explored: digital platforms' collaboration with Indonesia's *National Statistics Bureau* (BPS) to provide real-time data for better tracking of the country's economy where major platforms co-designed automated data pipelines and analytical tools.

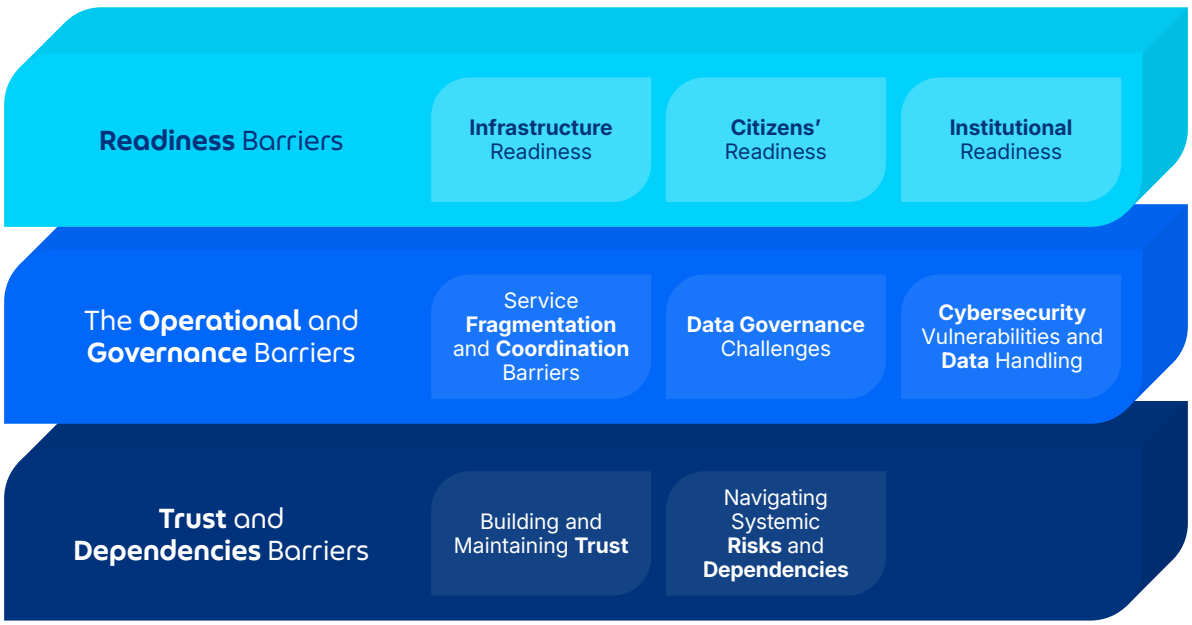
3. Constraints and Barriers

Chapter 2 demonstrated significant achievements in platform-government collaboration across SEA. However, these successes exist within a complex reality shaped by structural constraints, operational challenges, and systemic risks that require careful navigation.

This chapter examines these factors as they are observed across platform-government collaborations in the region. While individually manageable, these challenges interact and compound, requiring sustained attention from both public and private partners. Understanding these factors is critical for designing partnerships that are resilient, sustainable, and continue to encourage innovation in the digital platform space.

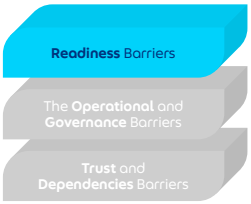
The issues and challenges we identified can be clustered into three interconnected layers. The first layer consists of readiness barriers that affect the foundational capacity for collaboration. The second layer encompasses barriers related to operational and governance issues that emerge when different organisational models interact. The final and most complex layer involves matters of trust and dependencies that develop as partnerships mature and become embedded in public service delivery.

Figure 4. Platform-Government Collaboration Challenges Layers



Source: Tech for Good Institute (2025)

3.1 Layer 1: The Readiness Barriers



While commercial digital platforms have substantially extended governmental administrative capacity and service reach, governments across the region confront uneven foundational conditions that affect service universality. This may take the form of external readiness problems (infrastructure disparities, gaps in digital literacy) and internal readiness (institutional capacity constraints).

3.1.1 Infrastructure Readiness: Disparities and the Digital Divide

Infrastructure disparities bring a fundamental constraint on the adoption of digital public services across SEA, creating cascading effects that compound challenges across multiple dimensions. Multiple studies consistently identify the lack of appropriate infrastructure and resources as key contributors to digital literacy gaps in the region, including disparities in access to the internet and digital devices, as well as insufficient numbers of digitally competent educators and digital tools.[64]

This infrastructure deficit creates a cascading effect on the development of digital literacy. The uneven distribution of high-capacity technology infrastructure nationwide prevents equitable and reliable access to digital space, which is essential for citizens to hone their skills and mindsets consistently.

In recent years, digital education policies in SEA-6 countries have recognised that computerisation and teacher training programmes are crucial to ensuring students acquire digital skills effectively. The availability of high-capacity technology infrastructure nationwide should also be a core initiative, ensuring everyone has equitable and reliable access to digital space. However, the implementation gap between policy recognition and actual infrastructure deployment remains significant, particularly affecting digitally underserved communities.

3.1.2 Citizens' Readiness: Digital Literacy and Capability Gaps

SEA faces significant challenges in digital literacy. On average, 47% of SEA respondents considered themselves highly competent across digital literacy dimensions.[65] While 99% of SEA-6 respondents have accessed at least one website or app in the past month, only 45% feel confident using new technology.

Connectivity without capability is of limited value; citizens need skills to participate safely and confidently in complex digital environments. Initiatives by Microsoft and Lazada are direct responses to this skills gap. Still, they highlight a structural tension: platform capabilities often evolve faster than the widespread acquisition of digital literacy, risking the exclusion of vulnerable populations.

The digital literacy challenge is also closely intertwined with security considerations. Without adequate digital skills, citizens become more vulnerable to fraud and exploitation, undermining trust in the very platforms that partnerships depend upon. The financial damage to scam victims in the region was estimated to be as much as USD 23.6 billion[66] in 2024 alone[7]. This creates a self-reinforcing cycle where those with lower digital capabilities are increasingly excluded from essential services as more services become digital-first or digital-only.

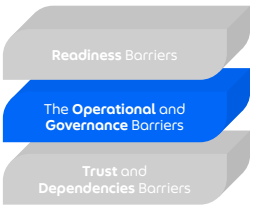
This brings into focus the critical importance of cybersecurity as a foundational constraint, a point which we will discuss later.

3.1.3 Institutional Readiness: Capacity, Resources, and Financial Sustainability

Institutional readiness is another barrier. While "digital literacy for all" is a national policy objective, some countries have yet to establish a national framework, strategy and overarching governance structure to support implementation.[64] Given the broad requirements of universal digital literacy, governance should not be limited to education or labour sectors alone, but also consider technology infrastructure and digital development. A national strategy serves as an instrument for establishing cross-functional governance, structuring development pathways, and allocating the right resources for implementation. For example, even if national policies may be robust, multiple studies point to the lack of appropriate infrastructure and resources as key contributors to digital literacy gaps in the region.[65]

The challenge is compounded by political cycles and transitions, which can introduce uncertainty for the multi-year funding and commitment these initiatives require to deliver lasting impact.[67] This political and financial uncertainty is a significant risk that requires careful management to ensure the sustainability of public-private collaborations.

3.2 Layer 2: The Operational and Governance Barriers



The second layer comprises operational and governance barriers that emerge when platforms' priorities, emphasising areas such as agility, intersect with governmental structures and established bureaucratic processes. These differences reflect how different kinds of organisations operate and what they prioritise. They can be mitigated through design, investment, and governance mechanisms, and require ongoing collaboration. These issues are service fragmentation and coordination barriers, data governance, and cybersecurity-related matters.

3.2.1 Service Fragmentation and Coordination Barriers

Fragmentation manifests in the tension between platforms' integrated user interfaces and the fragmented governmental systems operating beneath them. While a platform may offer a single front door, citizens frequently encounter fragmented journeys with multiple touchpoints, an experience misaligned with the seamlessness they expect from digital services. This is evident in areas from business registration to social assistance registries, where underlying disconnections between agencies can persist.[68]

Such fragmentation can be compounded in settings with multiple levels of government and varying institutional capacities. In archipelagic countries with complex governance structures, such as Indonesia and the Philippines, coordination between national and local systems presents both technical and institutional dimensions that reflect historical administrative arrangements. Workshop discussions characterised this as an ongoing process of aligning design approaches and operational models across different government entities.

Indonesia's decentralisation reforms created substantial autonomy for provinces and districts, resulting in hundreds of local governments with independent systems and procedures. The Philippines' local government code similarly grants significant authority to local units, creating coordination challenges when implementing national programmes through platform partnerships.

For example, the Indonesian e-commerce data-sharing initiative highlights the immense coordination required to bridge institutional silos. The initiative involves not only the *National Statistics Bureau* (BPS) but also the Ministry of Trade, Ministry of Communication and Informatics, tax authorities, and numerous e-commerce platforms. The fact that only 61 of 136 registered e-commerce operators actively submit data in compliance with regulations underscores the sustained effort needed to align multiple government bodies and private entities.[28] This demonstrates that even with clear legal mandates and designated coordinating agencies, achieving full integration remains a persistent challenge requiring continuous institutional attention.

Service fragmentation creates not only user frustration but also complicates the technical architecture required for seamless service delivery. Platforms must build integration layers that connect to multiple government backends, each with different APIs, data formats, authentication mechanisms, and performance characteristics. Maintaining these integrations as government systems evolve requires ongoing technical investment and close coordination. The data governance challenges that emerge from these fragmented systems pose their own complexities.

3.2.2 Data Governance Challenges

Effective data sharing between platforms and governments necessitates navigating complex governance and regulatory landscapes that require careful calibration. When transaction data, user information, or economic activity indicators flow from commercial platforms to public agencies, questions arise about data ownership, privacy protection, commercial confidentiality, statistical integrity, and appropriate use. These questions have no simple technical solutions but require careful legal frameworks, institutional arrangements, and governance mechanisms.

The Indonesian e-commerce data-sharing initiative exemplifies these complexities.[60] Establishing its legal framework demanded extensive consultation to balance multiple competing interests: statistical agencies' need for comprehensive economic data, platforms' obligations to protect commercial confidentiality, merchants' privacy rights, and public interest in accurate economic measurement. The resulting regulation specifies precisely what data must be shared, in what aggregated form, with what frequency, under what security conditions, and for what authorised purposes. Developing these specifications required deep technical understanding of both e-commerce operations and statistical methodologies—expertise that needed to be cultivated across both government and platform organisations.

The co-design of privacy-preserving data pipelines represents a significant achievement but also highlights the substantial technical capacity required from all parties. Platforms must implement data processing systems that aggregate transaction data while removing personally identifiable information, a task that cannot be taken for granted. Statistical agencies must develop new methodologies to incorporate platform data into official statistics while accounting for potential biases and coverage gaps. Both parties need a shared understanding of data definitions, sampling methods, quality assurance procedures, and interpretation guidelines.

Data governance frameworks must address multiple risk dimensions. Privacy protection requires robust de-identification procedures, secure transmission protocols, access controls, audit trails, and breach notification procedures. Commercial confidentiality demands that shared data cannot reveal individual platform performance or competitive intelligence. Statistical integrity necessitates quality assurance mechanisms, validation procedures, and transparency about methodological limitations.

Regional variations in data protection legislation add another layer of complexity. Singapore's Personal Data Protection Act, Malaysia's Personal Data Protection Act, Thailand's Personal Data Protection Act, Indonesia's Personal Data Protection Law, the Philippines' Data Privacy Act, and Vietnam's Law on Cybersecurity each take different approaches to consent requirements, cross-border data flows, data localisation, enforcement mechanisms, and penalties.[69] Platforms operating regionally must navigate this patchwork of regulations, while governments must ensure partnerships comply with their national frameworks.

The governance challenge extends beyond initial framework design to ongoing oversight and adaptation. Effective data governance requires institutional mechanisms to monitor compliance, resolve disputes, adapt to technological change, and build public trust. Independent oversight bodies, transparent reporting requirements, regular audits, and meaningful stakeholder consultation all demand resources and sustained commitment. When these mechanisms are under-resourced or neglected, data-sharing arrangements lack sufficient accountability, leaving them vulnerable to misuse and public backlash. These data governance complexities intersect with cybersecurity challenges that pose distinct risks.

3.2.3 Cybersecurity Vulnerabilities and Data Handling

Cybersecurity risks intensify when data crosses organisational boundaries between platforms and governments. These risks take multiple forms: personal data breaches exposing citizen information, financial fraud targeting digital payment systems, account takeover attacks compromising user credentials, ransomware incidents disrupting services, and supply chain vulnerabilities affecting third-party integrations. Each risk category requires distinct security controls, incident response procedures, and recovery capabilities.

The SEA region faces particularly acute cybersecurity challenges. The Global Anti-Scam Alliance estimates that SEA accounts for a disproportionate share of global online fraud losses, with annual losses approaching significant sums that affect millions of users. Estimates suggest that the average cost of a data breach in SEA rose to US$3.05 million in 2023, and cyber extortion incidents increased by 42% across the region.[69] The rapid digitalisation of financial services, coupled with uneven cybersecurity awareness and capabilities, creates an environment where threat actors find SEA users particularly vulnerable targets.

Common fraud patterns affecting the region include phishing attacks that trick users into revealing credentials or financial information, fake investment schemes promising unrealistic returns, romance scams that establish emotional connections before requesting money transfers, e-commerce fraud involving fake sellers or non-delivery of goods, and SIM swap attacks that enable account takeover.[69] These threats exploit low digital literacy, trust-based social networks, and gaps in platform security controls. When platforms handle government services or citizen data, the impact of successful attacks extends beyond individual victims to affect public trust in government service delivery.

The GCash case study demonstrates the substantial investment required to address security at scale in a platform-government partnership context. The platform employs multi-layered security measures, including DoubleSafe biometric recognition using facial recognition and fingerprint scanning, real-time fraud monitoring systems that analyse transaction patterns for suspicious activity, end-to-end encryption for all sensitive data transmissions, multi-factor authentication requirements, device binding to prevent unauthorised access, transaction limits and velocity checks, and customer verification procedures. These security controls aim to comply with the Philippines' Data Privacy Act of 2012 and international security standards, including ISO 27001 and PCI DSS.

Despite these comprehensive investments, GCash reports blocking tens of millions of attack attempts annually, illustrating the scale and persistence of cyber threats. This continuous arms race between security measures and evolving threat techniques requires substantial ongoing investment that many public sector entities struggle to match. Government agencies often operate with legacy IT systems, limited cybersecurity budgets, and personnel shortages in specialised security roles. When platforms integrate with government backends, they can create pathways for attackers to exploit weaknesses in the overall system architecture.

The security burden becomes more complex for platforms operating across multiple jurisdictions. Grab must navigate diverse data-handling regulations, security requirements, incident notification obligations, and law-enforcement cooperation frameworks in every country where it operates. Malaysia's Personal Data Protection Act, the Philippines' Cybercrime Prevention Act, Indonesia's Electronic Information and Transactions Law, Singapore's Cybersecurity Act, and Thailand's Cybersecurity Act each impose distinct requirements that must be simultaneously satisfied. Regional security coordination mechanisms remain underdeveloped, hindering the management of cross-border incidents.[70]

When platforms become critical infrastructure for government service delivery, a security breach on the platform side can have cascading effects on public trust in government services themselves. Citizens may not distinguish between platform failures and government failures, attributing security problems to inadequate government oversight regardless of where responsibility actually lies. This creates reputational risks for governments that extend beyond the immediate technical impact of breaches.

Addressing these cybersecurity challenges requires partnership agreements that clearly allocate security responsibilities, establish incident response protocols, mandate regular security audits, require security training for personnel, specify insurance requirements, and define liability frameworks. Ongoing collaborative security operations must complement these technical and legal provisions, including threat intelligence sharing, coordinated vulnerability disclosure, joint incident response exercises, and continuous development of security capabilities. Without this comprehensive approach, platform-government partnerships remain vulnerable to security incidents that can undermine public confidence and their viability.

3.3 Layer 3: Trust and Dependencies Barriers

As platform-government partnerships mature, a third layer of challenges emerges that, while more subtle than operational difficulties, carries potentially greater long-term consequences. These challenges concern the trust relationships that must be built and maintained, as well as the dependencies that develop when some partnerships become long-term and embedded in public service delivery. The trust and dependency challenges described here require long-term attention and proactive management to prevent them from accumulating and creating systemic risks.

3.3.1 Building and Maintaining Trust

Trust is key to ongoing partnerships. Operational excellence, such as Grab's safety record, for example, is essential for building trust.[71] Trust also extends to how the public perceives such partnerships. Based on our previous research in the region, varying levels of public trust stem from differing experiences with digital infrastructure quality, cybersecurity threats, and service reliability across SEA countries.

The Indonesian e-commerce case illustrates a good example of trust-building between governments and commercial platforms: procedural fairness and extensive stakeholder consultation. The government's phased approach, which began with voluntary data sharing, was critical for building confidence. This demonstrates that trust-building is a deliberate and often slow process that requires a commitment to collaboration before mandates can be successfully implemented.

3.3.2 Navigating Systemic Risks and Dependencies

The most significant long-term challenge that emerges from the success of these partnerships, however, is the creation of new systemic risks and dependencies. When a commercial entity becomes critical to delivering public services, it raises fundamental questions about accountability, reliability, and long-term public oversight. Managing this dependency and ensuring the public interest is protected without stifling innovation is a core governance challenge emerging from these new models of collaboration.

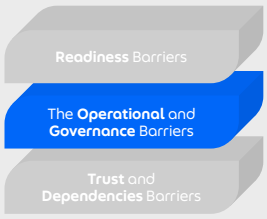
The question then becomes: how can these challenges be effectively managed? The next chapter presents principles and practical frameworks for effective partnership management between digital platforms and governments that explicitly address the issues identified across these three layers. By understanding both the opportunities documented in Chapter 2 and the constraints examined in this chapter, stakeholders can design partnerships that are resilient, sustainable, and capable of delivering public benefit while managing inherent risks.

3.4 Key Takeaways from Chapter 3

- The models and case studies in the previous chapter reveal significant success and achievements in platform-government collaborations. However, these successes exist within a complex reality.
- The issues and challenges can be grouped into three layers.
- **The first layer is the readiness barriers.**

  - Uneven digital infrastructure and digital literacy shape not only which partnership models are viable in different contexts but also which populations can be effectively reached.
  - Resource limitations, shortages of technical expertise, and lengthy public-sector procurement processes also affect effective partnerships with platforms.

- **The second layer is barriers related to operational and governance issues** that emerge when different organisational models interact.



  - Data governance complexities demand careful frameworks balancing statistical needs, commercial confidentiality, and privacy protection.
  - Cybersecurity vulnerabilities require substantial ongoing investment that many public sector entities struggle to match.

- **The third layer addresses trust and dependencies** that arise as partnerships develop and mature.

  - Building public trust requires not only operational excellence but also procedural fairness and extensive stakeholder consultation.
  - The significant long-term challenge emerging from the success of these partnerships is the creation of new systemic risks and dependencies, requiring proactive governance frameworks.

4. Recommendations

This chapter presents actionable recommendations for building effective platform-government partnerships. We outline principles for partnership design (4.1), operational pillars for effective management (4.2), the ecosystem role of industry associations (4.3), and a practical four-phase collaboration pathway (4.4). When done right, partnerships with digital platforms do not just reduce government costs. They expand what is possible, benefitting citizens.

4.1 Principles of Effective Platform-Government Partnerships

Successful platform-government partnerships do not emerge spontaneously. They emerge from the principles of commitment to clear purpose, mutual value, and working trust:

Clear purpose anchors sustained partnerships, providing platforms with clarity on strategic policy objectives. When partnerships explicitly connect to defined policy objectives, whether financial inclusion, digital skills development, or economic data collection, they gain strategic coherence. Clarity provides platforms with the direction to make effective resource allocation. Examples include the Philippines' National Strategy for Financial Inclusion[72], Malaysia's MyDIGITAL[48] initiative, and Indonesia's digital vision roadmaps[73], which articulate clear national development objectives.

Mutual value creation establishes mutually supportive relationships that ultimately benefit the public. Governments achieve policy goals more quickly and at a greater scale through platform infrastructure and expertise. Platforms experience a supportive policy environment and stronger operational legitimacy to serve the public.

Working trust is built through consistent engagement over time. They focus on collaborative co-creation and extensive stakeholder consultations built on transparency and accountability. Trust develops through:

- *Extensive stakeholder consultations, with platforms as thought-partners:* Government engages platforms from the earliest stages as collaborative thought-partners, leveraging their technical expertise and operational capabilities to co-create feasible solutions. Early engagement also allows platforms to contribute their deep understanding of stakeholders and the technical feasibility of solutions. Overall, this results in better-designed policies, and a more effective and efficient implementation.

- *Demonstrated capabilities:* Both parties offer their respective strengths through the conceptualisation phase.

These principles are translated into the following operational aspects that sustain partnerships. Together, they provide the foundation for navigating the challenges identified in the previous chapter. While they cannot eliminate structural constraints, they create the conditions for partnerships to function effectively despite them.

4.2 The Operational Pillars for Effective Partnership Management

Underpinning successful platform-government collaboration are three operational pillars that require constant attention throughout the partnership lifecycle. These essentials provide the practical foundation. Together, these three pillars (governance structures, data frameworks, and stakeholder management) form an integrated approach to partnership management.

4.2.1 Setting Up Governance Structures That Work

Good governance is about clarity, not bureaucracy. Effective partnerships require joint steering committees with apparent decision-making authority, transparent communication protocols, and structured processes for resolving disputes. Governance structures must balance flexibility with accountability, enabling rapid response when needed while maintaining proper oversight.

The appropriate level of governance structures depends on the nature of the partnership. Straightforward collaborations may require only lightweight coordination mechanisms, while more complex partnerships, such as those involving novel policy areas, multiple stakeholders, or significant public impact, benefit from more structured arrangements.

For these more complex partnerships, successful governance may benefit from the following:

- **Strategic leadership and direction:** Senior stakeholders from both government and platform who understand the policy challenge, share a common vision, and have the authority to guide teams toward delivery. This provides the high-level sponsorship and accountability needed to navigate obstacles and maintain momentum.
- **Working-level coordination:** Cross-functional teams are responsible for managing specific workstreams, whether data governance, technical integration, security protocols, or performance monitoring. These teams develop solutions and ensure alignment across organisations.
- **Operational execution:** Teams handling day-to-day implementation, troubleshooting emerging issues, and maintaining the regular communication channels that keep partnerships running smoothly.

Regular reviews ensure alignment with evolving national priorities and platform capabilities. These reviews should assess both process metrics (service availability, response times, user satisfaction) and outcome metrics (policy objectives achieved, populations served, efficiency gains).

However, setting up such governance structures may involve government officials taking part in cross-agency work. This introduces another consideration: cross-agency work may not be part of an official's performance review, which can create barriers for inter-departmental coordination. Introducing outcome-based recognition and adjusting KPIs to highlight cross-agency projects and their outcomes would be a key step forward. This could include:

- Adjusting official KPIs to recognise cross-agency collaboration.
- Implementing outcome-based performance recognition systems.
- Creating dedicated roles with clear mandates for partnership coordination.
- Establishing career pathways that value multi-stakeholder engagement.

Clear governance structures should also **provide space for learning and experimentation** early on in the process, and be customised to the needs of each sector. The Bangko Sentral ng Pilipinas (BSP)'s financial sector sandbox framework and the Securities and Exchange Commission (SEC)'s Strategic Sandbox for crypto-asset services demonstrate regulatory learning approaches that enable controlled testing while gathering empirical data for policy refinements.[70] These frameworks represent an evolution from traditional rule-based oversight toward outcome-focused supervision that adapts to evolving business models, recognising the distinct capabilities each sector brings to digital service delivery. This suggests that effective regulation must be responsive rather than prescriptive.

Overall, building strong governance structures early on provides the opportunity to transition from reactive improvisation to proactive institutionalisation. Governments and platforms could pre-negotiate protocols for beneficiary verification, targeting criteria, logistics coordination and communications workflows during periods of stability. When crises strike, pre-established frameworks might enable deployment within days rather than months. This was demonstrated during the COVID-19 pandemic when platforms with existing government relationships could rapidly mobilise for emergency response.

4.2.2 Data Sharing Frameworks and Privacy Protection

Trust is paramount in platform-government partnerships, such as data management in the context of administering public services to citizens. In such situations, partnerships must be built on a "privacy-by-design" foundation, with clear agreements on what data is shared, for what purpose, and how it is protected in compliance with national laws.[69]

Effective data governance frameworks should align with internationally recognised principles and regional frameworks[74]. Key aspects include:

- **Data minimisation principles:** Collecting only what is needed for specified purposes, avoiding comprehensive datasets "just in case" they prove useful later. The collection is "limited to information that is relevant to the purposes of collection.[75]

- **Clear purposes for data use with explicit acknowledgement of commercial platforms' legal rights to their own proprietary data:** Define precisely how data will be used, by whom, and for what objectives; prevent scope creep through purpose limitation. Governments should also respect the legal rights of commercial platforms to their proprietary data and IP. Finally, it also requires purposes to be specified not later than the time of data collection, with subsequent use limited to fulfilling those purposes.[75]

- **Aggregation and anonymisation requirements:** Where possible, share data in aggregated rather than individual-level form; implement robust anonymisation techniques.

- **Security standards and breach notification protocols:** Establish clear technical standards for data encryption, access controls, audit logging, and intrusion detection; define breach notification timelines and procedures.

- **Audit mechanisms and oversight procedures:** Create independent oversight mechanisms (internal audit teams, external reviewers, regulatory inspection) that verify compliance with data governance commitments.

- **Sunset clauses for data retention:** Specify how long data will be retained and procedures for secure deletion when retention periods expire. This aligns with data quality and storage limitation principles, requiring data to be kept in a form that permits identification for no longer than necessary.

- **Important note:** While comprehensive data governance frameworks are formalised during Phase 3 (Formalisation and Scaling), essential privacy protections must be implemented from the pilot stage onward. Even limited-scope pilots must maintain non-negotiable essentials, such as data privacy protection, though other requirements can be kept minimal to facilitate learning. This is addressed in detail in Section 2.4, Phase 2.

While governance structures and data frameworks provide the internal architecture for partnerships, maintaining legitimacy and public support requires active engagement with external stakeholders and transparent communication with citizens.

4.2.3 Managing Stakeholder Expectations and Communicating Outcomes

Both partners must proactively communicate the project's goals, progress, and outcomes to the public.[76] Transparency is essential for maintaining a social license to operate. This requires establishing **clear performance metrics** that track both platform efficiency measures and public policy outcomes:

- **Relevant platform metrics:** Service availability, response times, security incidents.
- **Policy outcome metrics:** Financial inclusion rates, MSME revenue growth, digital skills acquisition, service accessibility improvements, and administrative cost reductions.
- **Equity metrics:** Service reach across demographics, geographic coverage, accessibility for vulnerable populations, and digital divide impacts.

Effective communication is important to successful implementation. When policies or partnerships affect multiple stakeholders, clear and timely communication increases understanding and reduces confusion or misinterpretation. Key elements include:

- **Government-led policy communication:** The government takes the lead in communicating these changes clearly to the public and platform stakeholders, and providing a rationale for the changes.
- **Platforms as strategic communication partners:** Platforms are uniquely positioned to understand how to communicate effectively with stakeholders, given their daily engagement with users. Leveraging this expertise helps further improve policy clarity and transparency, reduce misinterpretation, and drive effective implementation.
- **Co-creating public communication campaigns:** Jointly develop public communication campaigns with platforms to strengthen outreach and engagement. This collaboration extends beyond direct policy implementation to broader public-interest messaging (e.g., anti-scam awareness campaigns on e-commerce platforms).
- **Improving public awareness campaigns**: Strengthening communications to prevent misinformation, as well as improving digital literacy and adoption.

These three operational essentials (governance, data frameworks, and stakeholder management) provide the foundation for effective bilateral partnerships between individual platforms and government agencies. However, the regional experience also reveals the value of multi-party coordination mechanisms that operate at the ecosystem level to facilitate collaboration.

4.3 The Role of Industry and Business Associations as Ecosystem Orchestrators

Our stakeholder engagement sessions in the Philippines, Indonesia and Malaysia reveal that industry and business associations often play a crucial role as "ecosystem orchestrators," facilitating collaboration between individual platforms and the government. Acting as trusted interlocutors, they establish a durable structure for dialogue, bringing diverse stakeholders together to build consensus on complex policy issues.

They also function as knowledge aggregators, consolidating on-the-ground expertise to support co-design effective, evidence-based policy, a role exemplified by idEA's partnership with Indonesia's Central Statistics Bureau. Moreover, these organisations often champion shared governance frameworks, such as PIKOM's Digital TRUST Model, creating common standards that reduce fragmentation and build the institutional trust required for long-term collaboration. By fulfilling these roles, orchestrators reduce transactional friction and make the stable, predictable environment necessary for complex public-private partnerships to succeed.

However, it is essential to formalise and structure industry inputs (advisory councils, data-sharing for policy experiments, co-design sprints) to avoid regulatory capture. This once again highlights the importance of clear governance structures in developing public-private partnerships.

The following examples from Indonesia, Malaysia, and the Philippines illustrate how industry associations have operationalised this orchestrator role in diverse national contexts, each responding to distinct governance challenges while advancing common objectives of transparency, capacity-building, and trust:

Indonesian E-Commerce Association (idEA)

idEA establishes a durable structure for collaboration by participating in high-level government forums, such as the Digital Economy Forum, where it coordinates with multiple ministries to align industry action with national development goals.[77] Through concrete initiatives like the "idEA EUKM" free training programmes, the association translates the government's vision of becoming a regional digital hub into tangible capacity-building for thousands of MSMEs, ensuring that platform growth directly supports national priorities.[78]

This collaborative approach provides the government with crucial on-the-ground expertise, essential to crafting effective, evidence-based policy. A prime example is idEA's partnership with the Central Statistics Bureau (BPS) to develop national e-commerce statistics, a framework that provides policymakers with reliable market intelligence.[79] In return, member platforms gain the operational clarity and regulatory predictability needed to invest with confidence. Over years of consistent, transparent engagement on complex issues such as e-commerce registration and data governance, idEA has established itself as a credible and reliable intermediary, building the institutional trust required to co-design the future of Indonesia's digital economy.

National Tech Association of Malaysia (PIKOM)

PIKOM institutionalises collaboration by creating and championing shared governance frameworks, most notably its Digital TRUST Model.[80] This framework creates a common language and a set of shared responsibilities for all stakeholders, including government, industry, and academia, in achieving Malaysia's national target of the digital economy contributing 25.5% to GDP by 2025.[81] The association operationalises this by working closely with government agencies, such as MDEC, and organising its members into strategic working groups, including the Digital Infrastructure Chapter, to tackle specific policy challenges.

PIKOM's impact extends to building the entire ecosystem required for a thriving digital economy. It facilitates strategic partnerships that create multi-layered value, such as its MoU with India's tech association, Nasscom, to open up global trade and knowledge-sharing corridors.[82] Furthermore, its active collaboration with universities on industry-academia partnerships directly addresses national skills development goals while simultaneously addressing the tech industry's talent pipeline needs. By consistently delivering tangible value across the ecosystem, PIKOM has positioned itself as a central and trusted partner in Malaysia's long-term digital transformation agenda.

Makati Business Club (MBC)

The Makati Business Club convenes neutral forums where top business leaders and key government officials from agencies like NEDA and the Department of Finance can align on national priorities.[83] This creates a space for candid dialogue and joint problem-solving, which are essential for tackling complex issues, from infrastructure development to long-term economic reform.

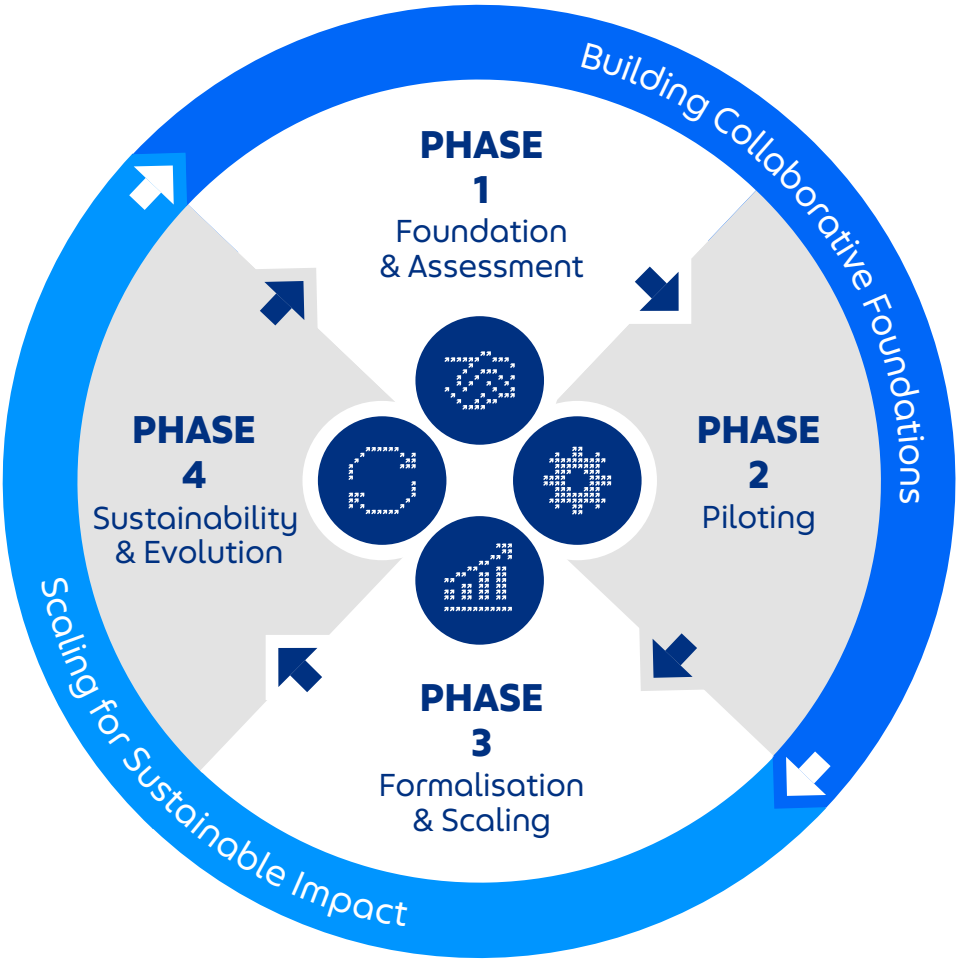
MBC's unique contribution lies in its ability to translate this high-level dialogue into innovative, operational partnerships that enhance public accountability. Its Digital Democracy project, for example, utilises AI-driven platforms to integrate data and analysis into the policy development process, improving the quality of governance for the state while providing the private sector with a meaningful role in nation-building.[84]

4.4 The Platform-Government Collaboration Pathway

The preceding sections established foundational principles and operational pillars that may guide platform-government partnerships. This section now translates those principles into a **practical, phased implementation framework.** Together, they form the complete set of recommendations: 4.1 to 4.3 provide the "what" (principles and pillars that should be present), while 4.4 provides the "how" (the pathway to implement them over time).

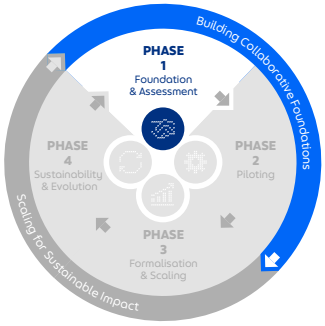
This framework is not a prescriptive formula. Our pathway outlines a four-phase approach to guide stakeholders from initial concept to scaled implementation, designed to build partnerships on solid, resilient, and adaptable foundations. However, its application must be adapted to the specific collaboration model being pursued. For example, not all pilots move towards long-term partnerships. The emphasis, complexity, and resources required for each phase will differ significantly depending on the partnership's strategic scope.

Figure 5. The Platform-Government Collaboration Pathway



Source: Tech for Good Institute (2025)

PHASE 1: Foundation and Assessment



Before engagement, both government and platform entities must undertake rigorous internal preparation. This foundational phase is crucial for aligning expectations and ensuring that both parties are prepared to collaborate.

Clear Purpose: Both parties should articulate how their collaboration advances clear national development objectives—whether financial inclusion targets, digital skills development goals, or economic policy priorities. Extensive stakeholder consultation is key. This alignment provides strategic coherence and political legitimacy while giving platforms clarity in terms of what needs to be done and resources to be allocated. Connecting partnership to existing policy frameworks (like Malaysia's MyDIGITAL or the Philippines' National Strategy for Financial Inclusion) anchors the initiative in government priorities and ensures continuity across political transitions.

Mutual Value: As outlined in Section 4.1, mutual value creation establishes mutually supportive relationships that ultimately benefit the public. Governments achieve policy goals more quickly and at a greater scale through platform infrastructure and expertise, while platforms experience a supportive policy environment and stronger operational legitimacy to serve the public. To realise this mutual value, both parties must articulate what they bring to the partnership:

- **Government Readiness Assessment:** To assess readiness for effective partnership, public sector bodies should evaluate:
  - Policy mandate clarity: *Is there a clear political commitment and a policy framework supporting digital transformation and platform partnerships (e.g., Malaysia's MyDIGITAL)?*
  - Institutional capacity: *Which agencies have the capacity, technical expertise, and legal authority to lead and sustain the partnership?*
  - Legal and regulatory framework: *Do existing laws enable the partnership models under consideration? Are data protection regulations clear? Do procurement rules accommodate innovative structures?*
  - Resource commitment: *Can the government commit sufficient budget, personnel, and technical resources over multi-year timeframes?*
  - Political sustainability: *Does the partnership have cross-party support to survive electoral transitions?*

  These elements represent the value provided by governments: legitimacy, policy authority, and serving public interest at scale.

- **Platform Capability Mapping:** To demonstrate their value in achieving public objectives, platforms should assess:
  - *User reach and inclusion: What populations does the platform serve? Are there meaningful penetration rates among target groups—rural users, low-income households, MSMEs, unbanked individuals?*
  - *Infrastructure capabilities: What foundational infrastructure can government leverage—payment systems, logistics networks, identity verification, data analytics?*
  - *Data assets: What data could (with proper safeguards) inform policy design or address genuine government information gaps?*
  - *Technical expertise: What specialised capabilities does the platform possess — AI/ML development, cybersecurity, UX design — that complement government capacity?*

  These elements represent the value provided by platforms: technical infrastructure, user reach, and operational expertise.

Building working trust: With an understanding of the landscape and respective capabilities, focus shifts to building relationships and jointly defining problems and solutions. This requires both sides to:

a. Conduct a stakeholder landscape analysis

Both parties must identify all relevant stakeholders. Acknowledging this ecosystem early, as Microsoft did with MDEC in Malaysia, can prevent future coordination challenges and build broad support. Different partnerships may have different primary and secondary stakeholders. The specific stakeholders relevant to each partnership will vary by policy domain and partnership scope. Examples of stakeholders may include:

- *Populations* most affected by the partnership's outcomes: For digital economy initiatives, this may include platform workers (for example, drivers and delivery partners). For e-commerce partnerships, this includes merchants, small business owners, and consumers.
- *Government agencies:* Which agencies beyond the primary partner have interests or authorities affecting the partnership?
- *Industry ecosystem*: Other platforms, technology providers, and business associations with stakes in partnership success.
- *Civil society:* Consumer protection groups, privacy advocates, and labour organisations that might scrutinise the partnership.
- *International partners:* Development agencies (World Bank, ADB, UNDP) that could provide technical assistance.
- *Academic institutions:* Universities or think tanks that could provide independent evaluation and research support.

b. Conduct effective and extensive consultations

Following stakeholder mapping, partnerships must establish structured engagement mechanisms throughout the collaboration lifecycle. Effective and extensive consultation requires:

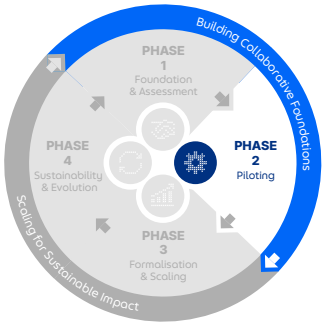
- Identifying appropriate engagement formats for different stakeholder groups.
- Establishing regular consultation touchpoints at key decision stages.
- Creating feedback mechanisms to incorporate stakeholder input into partnership design.
- Ensuring consultation outcomes inform subsequent phases of the collaboration pathway.

This approach operationalises the "extensive stakeholder consultations" principle outlined in Section 4.1, ensuring stakeholders are not merely mapped but actively engaged as the partnership evolves.

In particular, and in the context of this study, we suggest that governments engage platforms from the earliest stages as a major stakeholder and thought-partner. Stakeholder engagement and consultations can take the form of joint problem definition and co-creation processes, requiring governments to adopt extensive consultative approaches with commercial platforms. By involving platforms early, governments can leverage their deep understanding of stakeholders and technical expertise to determine which solutions are feasible, resulting in more effective and efficient policy design. Sustainable solutions emerge from a shared understanding of challenges, and trust develops as both parties demonstrate their strengths and work collaboratively. Engagements and consultations could involve:

- *Collaborative workshops:* Structured sessions bringing together government officials, platform technical teams, and relevant experts to thoroughly analyse challenges. This reflects the "extensive stakeholder consultations" element of working trust, where platforms contribute as thought-partners in solutioning.
- *Iterative concept design:* Multiple rounds of refinement as concepts are tested against operational realities, user needs, and technical constraints. This builds "demonstrated capabilities" as both parties offer their respective strengths through the design process.
- *User-centred approaches:* Direct engagement with intended beneficiaries to understand their needs and preferences. This ensures solutions are grounded in the platform's understanding of stakeholder needs, a key reason for early platform engagement.

PHASE 2: Piloting



Phase 2 focuses on translating those foundations into concrete pilots that can be tested in controlled environments.

Regulatory Sandboxes: Workshop participants regularly emphasised the importance of replacing blanket rules with proportionate, context-specific requirements (e.g., tiered KYC, differentiated risk controls for rural/urban or micro/large SMEs). Piloting sector-specific playbooks and measuring the compliance burden relative to outcomes were also repeatedly emphasised.

Regulatory sandbox mechanisms enable:

- *Risk-based approaches:* Tiered requirements based on actual risk levels.
- *Controlled testing:* Innovations tested with relaxed regulatory requirements under supervisory oversight.
- *Evidence gathering:* Real-world data collection before cementing permanent regulations.
- *Compliance burden assessment:* Explicitly measuring administrative costs versus benefits.

Pilot Programme Testing: Limited-scope pilots are crucial before committing to a national rollout. Tokopedia's "*Digitalisasi Pasar Tradisional*" programme, for instance, began in seven pilot markets to test its approach. Piloting enables learning, iteration, and evidence gathering in a controlled environment, thereby reducing risks for all stakeholders.

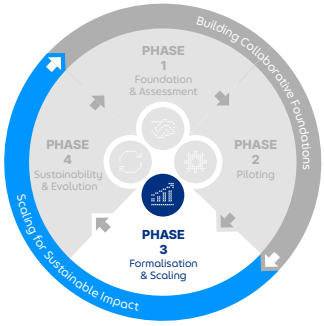
Effective pilots share common characteristics:

- *Defined scope:* Clear boundaries around geography, user populations, service offerings, and duration.
- *Success metrics:* Predetermined criteria for evaluating performance (both process and outcome metrics).
- *Learning agenda:* Explicit questions pilots aim to answer about what works and what does not.
- *Iteration mechanisms:* Structured processes for analysing results and implementing refinements.

Even during pilot testing, **non-negotiable governance essentials, such as data privacy, should be adhered to**. This means:

- Privacy impact assessments must be conducted even for pilots.
- Data minimisation principles apply from day one.
- Security standards appropriate to data sensitivity and the platform's IP rights must be implemented.
- User consent and transparency requirements must be met.

PHASE 3: Formalisation and Scaling



Following a successful pilot, the partnership, depending on objectives, may transition into a formal, operational phase, focusing on controlled expansion and robust governance.

Partnership Formalisation and Governance Structures: While working trust is important in the early phase, relationships need to be formalised through clear agreements (such as an initial Memorandum of Understanding) that define roles, responsibilities, data governance, and success metrics when scaling partnerships. As described in section 4.2.1, the level of governance formality should match the nature and complexity of the partnership. Governance structures at this stage could also emphasise areas such as:

- *Performance review mechanisms:* Regular structured assessments against success metrics.
- *Cross-agency coordination:* Mechanisms ensuring relevant government agencies are aligned.
- *Decision-making protocols:* Clear processes for resolving disputes and making binding commitments.

Data Sharing Framework and Data Privacy: Workshop discussions repeatedly emphasised security-by-design, including privacy impact assessments, data minimisation, layered controls, and clear accountability built into partnerships from the outset.[69] The Indonesian e-commerce data-sharing initiative exemplifies this approach, establishing privacy-preserving data pipelines through collaborative technical design.

At this phase, the comprehensive data governance frameworks outlined in section 4.2.2 are fully implemented, including:

- Detailed data sharing agreements specifying what data flows where, for what purpose.
- Technical implementation of aggregation and anonymisation requirements.
- Security controls, including encryption, access management, and audit logging.
- Formal oversight and audit mechanisms.
- Breach notification procedures tested through simulations.

Risk Management and Contingency Planning: Both partners benefit from collaboratively identifying potential risks and developing corresponding mitigation strategies. This foresight supports maintaining public trust and service continuity.

Key risk categories to address:

- *Technical failure scenarios:* Backup procedures, service restoration protocols, communication during outages.
- *Cybersecurity threats:* Incident detection and response, cooperation between security teams, threat intelligence sharing.
- *Low adoption risks:* Marketing and education plans, user experience improvements, eligibility adjustments.

- *Regulatory changes:* Mechanisms for adapting agreements without complete renegotiation.
- *Partnership dissolution:* Exit strategies protecting public interest and minimising disruption.

Managing Stakeholder Expectations and Communicating Outcomes: As partnerships scale, external communication becomes increasingly essential, following principles outlined in section 4.2.3. Examples include:

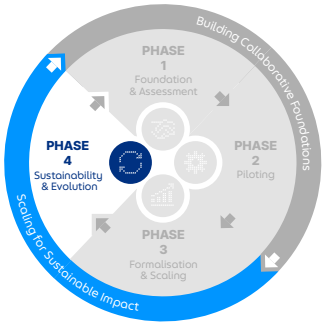
- *Public launch communication:* Clear, evidence-based messaging about objectives and expected outcomes.
- *Ongoing public reporting:* Regular updates on performance, user growth, outcomes, and challenges.
- All of the above are done in close collaboration with platforms.

Scaling Mechanisms and Success Metrics: Scaling plans may build on pilot learnings. Success measurement should encompass not only platform metrics (such as user growth) but also public policy outcomes (such as MSME revenue growth, increased financial inclusion, and reduced administrative costs).

Practical scaling approaches include:

- *Phased geographic expansion:* Rolling out region-by-region for continued learning.
- *Graduated feature deployment:* Starting with core services before adding complexity.
- *Comprehensive metrics:* Tracking operational, policy outcome, and equity metrics.
- *Continuous monitoring:* Real-time dashboards enabling rapid problem identification.

PHASE 4: Sustainability and Evolution



Not all partnerships may move beyond the pilot stage, depending on the objectives. However, for projects that intend to be long-term, the following factors should be taken into account to ensure the robustness of the partnership.

Long-Term Partnership Management: This may require dedicated relationship managers on both sides, facilitating ongoing communication and strategic reviews to maintain alignment within the partnership. The objective is to ensure collaboration remains aligned with evolving national priorities.

Key elements include:

- *Relationship managers:* Designated officials maintaining regular communication and coordination.
- *Strategic reviews:* Annual or biennial comprehensive assessments of partnership direction.
- *Institutional memory:* Documentation of decisions, lessons learned, and operational knowledge.
- *Investment in relationships:* Recognition that partnership success depends on personal trust.

Adaptation and Continuous Improvement: Technology, citizen needs, and policy landscapes are constantly evolving. Partnerships benefit from built-in mechanisms for review and adaptation, enabling continuous service improvement.

Adaptation mechanisms include:

- *Regular programme reviews:* Systematic assessment of successes, challenges, and improvement opportunities.
- *User feedback integration:* Formal processes for analysing and acting on citizen input.
- *Technology refresh cycles:* Planned updates to systems, security protocols, and interfaces.
- *Policy alignment reviews:* Periodic assessment of continued alignment with government priorities.

Exit Strategies and Transition Planning: Well-structured partnerships may include plans for their conclusion or transition. This could involve a transition to different models or the conclusion of a programme upon meeting its objectives. Transparent transition processes support smooth off-boarding and preserve created value.

Exit planning should address:

- *Government capability internalisation:* Training programmes building public sector capacity for future independent operations.
- *Transition to alternative models:* Evolution from single platform to competitive multi-platform ecosystem.
- *Programme conclusion:* Transparent processes when objectives are achieved.
- *Structured off-boarding:* Protocols for data migration, service continuity, and knowledge transfer.
- *Archival and documentation:* Comprehensive records creating a knowledge base for future initiatives.

4.5 Key Takeaways from Chapter 4

- Clear purpose, mutual value creation, and working trust form the essential foundation for sustained partnerships that can navigate challenges. Engaging platforms from the earliest stages as thought-partners to co-create solutions enables governments to leverage their technical expertise and deep understanding of stakeholders for more effective policy design and implementation.
- Tiered governance frameworks, cross-agency coordination mechanisms, and regulatory sandboxes enable both accountability and innovation.
- Adjust KPIs and recognition systems to reward officials who coordinate partnerships across agency boundaries.
- Clear agreements on data sharing and data usage, with privacy-by-design frameworks that specify minimisation, purpose limitation, security, and oversight, create confidence in data sharing.
- Even limited-scope pilots must maintain essential data privacy protections, though other requirements can remain light to facilitate learning.
- Government-led policy communication, complemented with platforms as strategic communication partners to co-create public campaigns, can help address misinformation and strengthen public outreach.
- Industry and business associations can provide valuable coordination, standardisation, and knowledge aggregation.
- The four-phase pathway (Foundation, Design and Piloting, Formalisation and Scaling, Sustainability and Evolution) builds partnerships incrementally while maintaining flexibility.
- Limited-scope testing with clear success metrics enables learning and iteration before large-scale commitments.
- Plans for capability transfer, service transition, or programme conclusion protect public interest and minimise dependency risks.
- When done right, partnerships with digital platforms do not just reduce government costs. They expand what is possible, which ultimately benefits citizens.

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