

DBS Foundation

Fostering Financial Resilience in the Age of AI

Submission for Shorty Impact Awards 2026

CAUSE – Learning & Development



DBS Foundation was set up to champion social entrepreneurship back when dual or triple bottom line businesses weren't as well-understood or funded.

What started as a tiny spark – to support businesses that mirror DBS' own ethos of doing well by doing good – has led us to a multi-pronged approach towards scaling impact across Asia.

Beyond supporting purpose-driven social enterprises (SEs) and small and medium-sized enterprises (SMEs), we've also established strategic partnerships to drive community-focused programmes.

In 2024, DBS deepened its commitment to improving the lives and livelihoods of vulnerable communities by pledging up to **SGD 1 billion over the next decade**. The bank's employees will also contribute over **1.5 million volunteer hours** over the same period.

DBS Foundation

DBS Foundation Grant

Business Transformation and Improvement Grant

Community-focused programmes

World's Best Bank for Corporate Responsibility

SGD 1 billion 1.5 million volunteer hours



2014

Established with SGD 50 million to champion social entrepreneurship in Asia



2015

To support social enterprises across the region



2020

SGD 500,000 disbursed to help social enterprises pivot amid the pandemic



2022

Supported by SGD 100 million committed to DBS Foundation and other philanthropic efforts



2023

Awarded to DBS by Euromoney



2024

Deepening our impact with a 10-year commitment to improve lives and livelihoods of vulnerable communities.

Creating Impact Beyond Banking

DBS Foundation aims to uplift the lives and livelihoods of the vulnerable.

Beyond addressing their essential needs, the Foundation also galvanises its ecosystem of partners, purpose-driven businesses, and DBS People of Purpose volunteers to equip them with opportunities and skills, empowering them to face the future with confidence. With many parts of Asia rapidly ageing, this also goes towards improving their "living spans" - quality of life as they age - and helping them to thrive at all ages.



Providing Essential Needs

- Improve access to food & nutrition, basic education and healthcare (including mental health)
- Improve social resilience and build community connections

Focus Areas for DBSF's Shorty Impact Awards entry

Fostering Financial Inclusion

- Provide skills and tools to improve financial and digital literacy
- Improve access to upskilling opportunities for better employability

Enabling every person at every stage of life to age with dignity, purpose and joy.

In the age of AI, Asia is experiencing a widening gaps in jobs, finance and risk across vulnerable communities

- **Indonesia:** Youth employability gap, worsened by tech/AI disruption
 - 7.2M, 16% of youth are unemployed, with “massive layoffs since Jan–May 2025 – youth 4x more likely to be jobless than adults
 - AI/digitalisation raises the bar for entry-level jobs; without targeted upskilling, vulnerable youth are pushed into informal jobs that are risky, and higher financial stress.
- **Taiwan:** Disadvantaged families lack personalised guidance
 - 270K households in Taiwan are financially vulnerable
 - Families often lack diagnostic tools to translate financial knowledge into action
- **Singapore:** Scam risk is persistent; seniors suffer highest lost severity
 - Average S\$1B scam losses every year
 - Amplified by AI-enabled impersonation and deception, seniors face the most lost (\$37K per victim) – need for education + safeguards to empower protection

DBSF's Approach: Tackling Financial Resilience Across 3 Levers

In the age of AI, different vulnerabilities require differentiated interventions...
DBSF targets **skills, capability, and protection** across segments.

1. Empower with AI Skills for Work

Target Segment: Underprivileged Youth / jobseekers

Challenge:

AI raises the bar for entry-level jobs

Approach:

- Equip youth with AI & digital skills for employability
- Bridge pathway to formal jobs in tech-enabled sectors

2. Enable AI-powered Financial Consultation

Target Segment: Vulnerable families

Challenge:

Struggle to translate knowledge into financial action

Approach:

- Use AI tools as resource to personalise financial guidance
- Strengthen decision-making & financial planning

3. Protect Against AI-driven Scams

Target Segment: Seniors

Challenge:

Increasing exposure to AI-enabled scams

Approach:

- Build AI awareness + digital confidence
- Strengthen scam detection and prevention behaviours

Together, these form a holistic approach to financial resilience – enabling participation, improving decision-making, and strengthening protection across life stages.

DBSF committed **SGD8.6M** to implement **3 multi-year programmes** in key markets to *Foster Financial Resilience in the Age of AI*

1. Dicoding (Indonesia): SGD3.3M to Upskill Underprivileged Youth with Coding Skills (130K beneficiaries)

Following a successful 2-year partnership from 2022 to 2024, DBSF & Dicoding launched **DBSF Coding Camp 2025 & 2026**, a free programme that equips underserved youth with tech & AI skills to raise employability. Beyond digital skills, they are also provided with high quality training in soft skills, English & financial literacy (supported by DBS volunteers). This empowers youth to access new career pathways in the tech sector, creating a bridge to meaningful employment in one of the country's fastest-growing industries. The programme aims to cultivate top tier graduates specifically tailored for technology companies and startups. Dicoding also partners Indonesian government, including the bootcamp as part of the Kampus Merdeka programme. Kampus Merdeka is an initiative from Education Ministry with the objective to bridge the gap with industry with more of experiential training.

Since June 2026, programme has **reached 62K beneficiaries**. For those selected to receive expert level trainings, **75% have graduated** with improved access to employment. The programme received **4.88/5 satisfaction rating**.



2. Money Trainer Financial Literacy Consulting (Taiwan): SGD3.8M to Enable Disadvantaged Families (271.5K beneficiaries)

The 3-year programme aims to assist people to break the vicious cycle of financial poverty and improve financial health, by empowering social workers with financial consultancy ability, and providing an AI-powered financial planning platform to disadvantaged families where they can find reliable financial knowledge and connect to resources they need.

Since June 2026, programme has **reached 110K beneficiaries**, with **98% of families sharing positive satisfaction scores**. The AI-powered platform has **received Taiwan government's official certification + won the AI Social Impact Award**.



3. Infocomm Media Development Authority (Singapore): SGD1.5M to Provide Financial Digital Literacy (255K beneficiaries)

Following a successful 2-year partnership from 2022 to 2024, DBSF & IMDA extended the strategic partnership for another 3 years to continue to support the national Digital for Life movement, to uplift digital skills and literacy in banking and finance nationwide. With a focus on 'Ageing' to support more seniors this round and extending our efforts to include equipping the vulnerable with A.I. awareness & knowledge. Together with IMDA & Cyber Security Agency, developed new Gen AI Beginner's Guide (incl. AI-related scams) + [Gen AI Explorer Game](#)

Since June 2026, the programme has **reached 74K beneficiaries**, through **240 dig lit sessions** (supported by **2.45K volunteers**). **99% of seniors surveyed reported improvement** in knowledge & confidence (digital payments, anti-scams, A.I. related).



The 3 Programmes have collectively supported >246K beneficiaries since June 2026
(Target: 650K beneficiaries by 2028)

Through a human-centred AI approach, **DBS Foundation builds employability, financial literacy & protection** → *towards financial resilience for those who needs it the most*

Here are some impactful stories of our beneficiaries...

Dicoding (Indonesia)	<u>Muhamad Putera Alfadri, 18 y.o</u> A vocational high school graduate from a humble background who previously worked as a catering assistant, Putera successfully overcame his insecurity and changed his family's fortunes after completing the Coding Camp powered by DBS Foundation. This intensive training programme not only fortified Putera's full-stack development skills and crucial concepts like REST API and databases but also equipped him with project experience simulating a startup environment and essential time management skills. Thanks to Coding Camp powered by DBS Foundation that help increase Putera's confidence and new skillset. Putera is successfully hired as a Full-Stack Developer at Royals Guard, a company in the e-sport industry. This story serves as concrete evidence of the programme's contribution in bridging a vulnerable community member—who previously held only temporary employment—to a high-tech professional career, thereby significantly elevating his economic status and fulfilling his goal to "provide a better life for the family."
Money Trainer Financial Literacy Consulting (Taiwan)	<u>Charlie, Young Worker</u> Charlie's mother was put on life support when he was nine, and her early debts remained unresolved over the years. His father, being elderly and unfamiliar with legal procedures, caused the debt issue to gradually escalate into judicial enforcement. Charlie described these court documents as ticking time bombs, constantly disrupting their lives. Although he tried to remain calm, he felt utterly powerless: every few months or years, new notices would arrive, forcing him to respond repeatedly. Through the programme, it helped clarify his debts and prompted him to re-examine his personal finances. In the past, he was afraid of investment risks and preferred to be conservative, but now he is willing to learn and gradually try, treating finances as a tool he can control, not a shackle weighing on his shoulders. More importantly, he is no longer anxious about official documents or frozen accounts, but can make calm judgments. "Before, I felt that my life could be disrupted at any time, but now I at least know that it's temporarily over," Charlie said.
Infocomm Media Development Authority (Singapore)	<u>Madam Lim Siew Gin, 70 y.o retiree (Senior from Lions Befrienders)</u> Unnaturally smooth skin, unsynchronised speech and questionable sources – these are some of the tell-tale signs Madam Lim Siew Gin, 70, has learnt to tell a deepfake apart from a real video... the skills she picked up through a workshop on generative AI (Gen AI) would come in handy, said Madam Lim, as AI video generation apps become increasingly sophisticated. "Is the skin texture real? When they talk, do the words spoken match the way their mouth moves? All these were taught to us to help spot deepfake content. They taught us how to use tools such as ChatGPT, Google's Gemini and Meta AI, but also warned us against sharing personal data with these apps, which is risky." said Madam Lim, who attended the workshop held at the Lions Befrienders Active Ageing Centre in Ang Mo Kio.

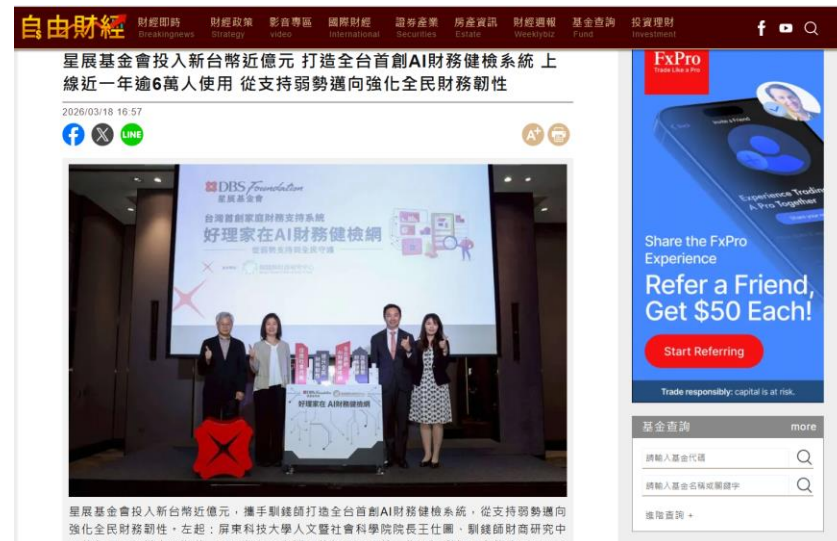
Dicoding (Indonesia)



Belajar dalam Program Coding Camp powered by DBS Foundation seperti Bekerja di Startup



Money Trainer Financial Literacy Consulting (Taiwan)



Infocomm Media Development Authority (Singapore)

THE STRAITS TIMES

From creating poems to spotting deepfakes: Seniors pick up Gen AI skills as part of national push

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Seniors taking part in a digital literacy session at the Singapore Ageing Centre Institute.

Seniors Active



Quotes from our partners...

Ministry of Education, Indonesia – Partner of Dicoding (Indonesia)	<u>Dr. Beny Bandanadjaja, S.T., M.T., Academic Director of Vocational Higher Education</u> <i>“On behalf of the Directorate General of Vocational Education, I would like to express my high appreciation to DBS Foundation for their initiative in bringing about Coding Camp for Indonesia. This career orientation programme has an excellent and inclusive design. Nowadays, mastery of information technology is needed by students from various fields of study. We are confident that this Coding Camp will be able to produce vocational education graduates who are more superior, highly competitive, and have future-ready skills.”</i>
Money Trainer Financial Literacy Consulting (Taiwan)	<u>Ivy Chiu, Chief Executive Officer, Money Trainer Financial Literacy Consulting Co. Ltd.</u> <i>“The “Family Financial Resilience AI Platform” was specifically designed based on the structure of Taiwanese families and the welfare needs of society. By integrating the first-hand practical experience of social workers accumulated over the past 15 years, the platform has built a knowledge graph closely aligned with Taiwan’s social context and daily-life scenarios. This enables AI-generated recommendations to better reflect real-world situations, while also helping social workers and families engage in financial discussions, thereby improving both the quality and practical feasibility of decision-making.”</i>
Infocomm Media Development Authority (Singapore)	<u>Doreen Tan, Assistant Chief Executive of Strategic Planning & Digital Readiness, IMDA</u> <i>“IMDA’s partnership with DBS Foundation since 2022 shows what is possible when we come together to build digital skills in the community. We are excited to deepen this partnership under the national DfL movement for another three years, to reach even more Singaporeans. Thanks to DBS Foundation’s support and passionate volunteers, we have seen seniors grow confident in using e-payments and master digital skills, including using AI for daily living tasks. This is what the DfL movement is about – rallying like-minded partners to make sure every Singaporean can thrive in our digital future.”</i>

Supporting Links

[DBS Foundation | LinkedIn](#)

<https://www.dbs.com/foundation/gen-ai-explorer/index.html>

Programme Partner Sites:

- [Dicoding Indonesia](#)
- [好理家在-財務健檢網 | 好好理財，家才會在](#)
- [DBS Foundation Brings GenAI Literacy to Seniors](#)

Launch Announcements

- [Coding Camp 2025 powered by DBS Foundation successfully provides tech training for 60,000 new digital talents](#)
- [DBS Foundation focuses on supporting vulnerable communities across Asia - Taipei Times](#)
- [DBS Foundation, with government dollar-for-dollar matching, contributes SGD 3 million to further accelerate digital inclusivity and increase AI literacy](#)

Beneficiary Stories

- <https://www.dicoding.com/blog/sempat-jadi-petugas-catering-sekarang-putera-jadi-full-stack-developer/>
<https://www.straitstimes.com/tech/from-creating-poems-to-spotting-deepfakes-seniors-pick-up-gen-ai-skills-as-part-of-national-push>

Videos

- <https://www.instagram.com/reel/DS92oj5kbhm/?hl=en>
- <https://www.instagram.com/reel/DV-D2UoB6lx/?hl=en>
- <https://www.instagram.com/reel/DQolh16EXu4/?hl=en>
- <https://www.youtube.com/watch?v=T3YjmfO1wYc>
- <https://www.youtube.com/watch?v=90fH5wRAn10>
- [從「死也不賣房」到「斷捨離」，她花了1.5年才懂的財務自由課 李婉仙 | 好理家在](#)

DBSF's Efforts Recognised Globally For The Impact We Make

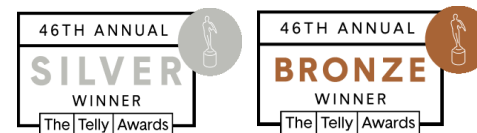
Global Awards



**World's
Best Bank for Corporate
Responsibility
Euromoney
2023 & 2025**



**ASEAN Leadership Awards on
Rural Development and Poverty
Eradication (Pte Sector Category)
ASEAN
2023**



**Telly Awards 2025 –
Branded Content - Social
Impact (Silver); Social Video -
Series - Social Impact (Bronze)**



**Webby Anthem Awards
(2025) - Community
Engagement - Local
Community Engagement
(Bronze)**

Market Awards



**PR of the Year:
ESG Campaign
PR of the Year:
MIX Magazine (ID)
2024
*Championing Business for Impact;
People of Purpose***



**IMDA
Digital for Life Champion
(2024 & 2026)**



**Pinnacle Award
*National Volunteer & Philanthropy
Centre (NVPC)*
2025**



**Charity Platinum Award
Charity Silver Award
Volunteer Partner Award
Community Chest
2023 - 2024**

Thank You!

