

VendorBridge — One-page Policy Brief

Problem (what's wrong)

Millions of informal market sellers in Southeast Asia — stallholders at pasar pagi (Malaysia), talad sod (Thailand), and palengke (The Philippines) — are effectively invisible to digital financial systems due to lack of digital literacy, handwritten ledgers, and mistrust of tech block them from getting loans, subsidies, or fundings. That leaves vendors poorer, subsidies leaky, and policymakers blind to real-time market gaps and trends.

Proposed solution (what VendorBridge does)

VendorBridge places human-staffed kiosks inside 10 traditional markets (Phase 01 - SAM = 20k, source: DBKL) with permanent space. Trained youth agents help vendors get onboard to the platform, manage their business profile using simple identity checks through MyKad (National ID Card) and fingerprint consent. Vendors receive their daily transactions made through DuitNow QR (National QR - Bank) or TnG eWallet (MFS); each sales transactions fetched from PayNet (National Payment Infrastructure) builds a secure, consented income profile and a simple “trust score.” Aggregated, anonymised data feeds dashboards for municipal councils and national agencies to shape targeted subsidies, microloan offers, and training. The system uses Malaysia’s national QR rails (DuitNow) and aligns with national and ASEAN digital inclusion goals.

Why it's feasible (short evidence of fit)

The technical pieces already exist: national QR interoperability and digital ID programmes mean secure payment and identity anchors are available.

Malaysia and ASEAN are actively promoting human-centred digital access (e.g., kiosk pilots that bundle many government services), creating a policy window for VendorBridge pilots.

A modest pilot (10 market kiosks) is low cost, creates local youth jobs (agents), and can be tested safely in a regulatory sandbox.

Digitally illiterate people are more likely to use kiosks than mobile applications. Statistics says, “Overall, most participants (71%) stated that they would use the digital kiosk in the future.” - (Sample Data Size: 105)

Expected social and policy impact

Rapidly increase digital footprints for informal vendors so more become eligible for microloans, insurance, and subsidies.

Reduce subsidy leakage by enabling targeted outreach based on consented transaction data.

Improve market resilience: real-time sales trends support quicker, evidence-based decisions during price shocks or supply disruptions.

Youth employment: kiosk agents are trained and paid, creating local jobs and trusted human interfaces.

Simple implementation steps (quick roadmap)

1. Secure Letter of Intent from one municipal council and a payments partner.
2. Run a 1–2 years pilot in 10 markets with M&E indicators: vendors onboarded, digital transactions logged, first-time access to finance, and subsidy claims processed.
3. Scale with lessons learned; integrate with national sandboxes and MADANI-style kiosk networks for broader reach.