DPP

Workshop Toolkit

A facilitation guide for designing trust-aware financial products

Digital Portfolios of the Poor (DPP) Research

DECODIS

FLETCHER HENRY J. LEIR INSTITUTE

ABOUT THIS TOOLKIT

What this toolkit is — and who it's for

Who it's for

External consultants facilitating half-day workshops with cross-functional teams at digital financial service providers.

What it does

Guides a DFS team from research insight to department-owned product design actions — in a single session.

What you'll leave with

Each participant group produces a concrete action table: department, action, timeline, and success measure.

This deck follows a fixed structure for all countries. Country-specific slides are flagged with a icon in the corner.

FACILITATOR GUIDE

How to use this deck

01

Run the full deck in sequence

Slides 1–30 follow the workshop flow. Do not skip the archetype introduction — it anchors every activity that follows.

02

Swap country-specific slides

Slides marked contain Kenya or Nigeria data. Replace with your country's findings before the session.

03

Print the appendix templates

Activity worksheets (A2–A4) are in the appendix. Print one set per participant group before the session begins.

04

Use the facilitator notes

Each activity slide includes a speaker note panel with timing, prompts, and common sticking points.

Before you begin, you will need: Printed archetype cards · Printed worksheets · Sticky notes · Timer · Flip chart or whiteboard

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THE RESEARCH

The Digital Portfolios of the Poor project

Low engagement is a trust problem — not an access problem.

DFS providers across Kenya, Nigeria, India, and Pakistan increasingly find that members have accounts and devices — but don't use them. The Digital Portfolios of the Poor (DPP) project set out to understand why, using automated voice interviews in local languages and AI-powered qualitative analysis to surface the motivations, frustrations, and emotions that conventional surveys rarely capture.

Voice interviews	AI analysis	4 countries	1,900+ respondents
Automated, in local languages	Qualitative coding at scale	Kenya · Nigeria · India · Pakistan	Low-income adults

Conducted by Decodis in partnership with the Henry J. Leir Institute

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How we measure trust: four pillars

Risk Perception

What dangers users foresee — fraud, hacking, network failures, theft by people they know.

Risk Mitigation

What users do in response — verifying identities, avoiding certain platforms, using security features.

Responsibility Perception

Who users believe should protect them — the government, a telecom, the platform, or themselves.

Benefit Perception

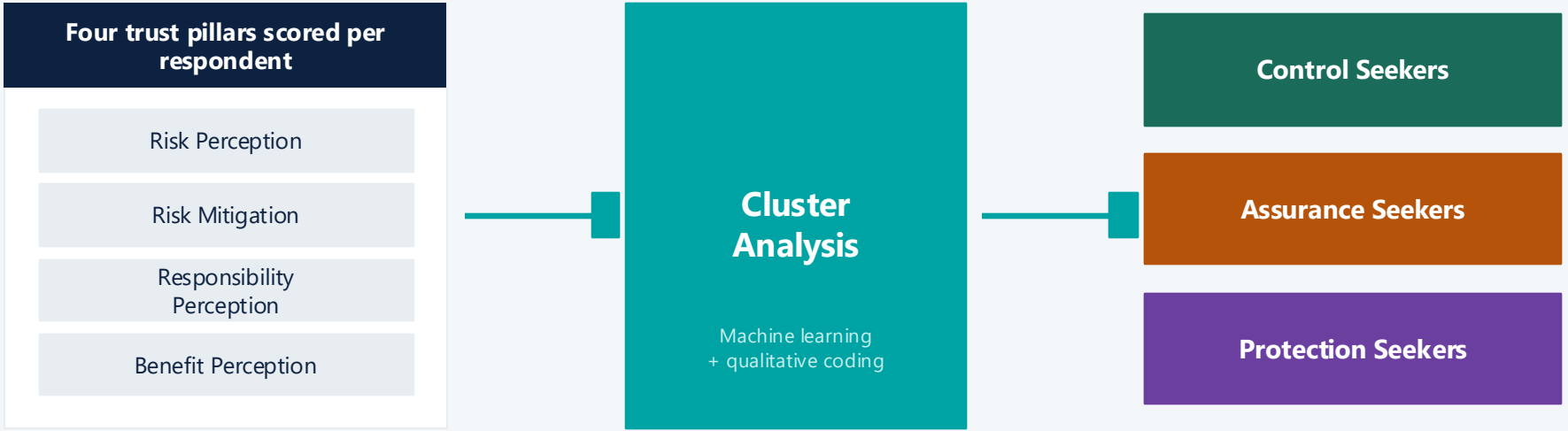
What makes digital tools worth engaging with — convenience, income, market reach, independence.

Cluster analysis applied across these four pillars identified three distinct customer trust archetypes.

THE RESEARCH

From pillars to archetypes

Iterative qualitative coding and machine learning analysis of thousands of voice responses produced three recurring profiles — each with a distinct relationship to digital trust.



COUNTRY CONTEXT

Your country context

Replace this slide with your country's key findings before the session.

Kenya finding 1

A shared risk script

Most respondents described near-identical fraud-prevention behaviours — many reciting M-PESA guidance verbatim. Digital risk and mobile money are synonymous in public imagination.

Kenya finding 2

Phone sharing anxiety

Respondents raised specific fears about family members with access to a shared device making unauthorised transactions from their mobile wallet.

Kenya finding 3

Self-reliance as pride

Kenyan respondents showed strong confidence in conducting business, accessing services, and building knowledge independently through their phones.

FACILITATOR NOTE: Swap this slide for your country's findings (Nigeria / India / Pakistan). This is a modular placeholder.

THE ARCHETYPES

Three trust archetypes — one population

Every low-income customer sits somewhere on a spectrum of digital trust. The three archetypes are not fixed types — they are trust philosophies that shape how customers respond to risk, reassurance, and product design.

← Self-directed trust

Institution-directed trust →

Control Seekers

"I protect myself."

Digitally confident. Take primary responsibility for their own safety. Value tools for market reach and business opportunity. Respond to product transparency and control features.

Assurance Seekers

"I trust who others trust."

Limited awareness of digital risks. Engage by habit or social familiarity. Build trust through peer stories and community validation. Respond to testimonials and warm onboarding.

Protection Seekers

"Institutions should protect me."

Aware that risks exist, with the widest range of fears. Expect platforms and institutions to bear primary responsibility. Respond to visible security commitments and accountability signals.

ARCHETYPE 1

Control Seekers

"I protect myself."

Who they are

- Most digitally confident archetype
- Take primary responsibility for their own digital safety
- Actively implement security strategies rather than minimising use
- Value digital tools for market reach and business opportunity

What they fear

- Loss of visibility over their financial position
- Opaque processes that reduce their sense of control
- Platform failures that they cannot anticipate or fix
- Products that don't fit their actual cashflow rhythms

What earns their trust

- Full platform transparency and real-time status updates
- Self-service tools (eligibility checkers, dispute resolution)
- Plain-language T&Cs they can actually understand
- Personalisation that reflects how they actually manage money

FACILITATOR NOTE: In Kenya, Control Seekers are ~60% of the sample. In Nigeria, ~36%.

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ARCHETYPE 2

Assurance Seekers

"I trust who others trust."

Who they are

- Limited awareness of digital risks
- Engage with digital tools by habit or social familiarity
- Rely on peer verification rather than institutional guidance
- Build trust through community networks and visible peer use

What they fear

- Not knowing who to call when something goes wrong
- Transactions that fail without explanation
- Platforms with no familiar face or trusted intermediary
- Being excluded after making a mistake they can't fix

What earns their trust

- Peer testimonials and relatable success stories
- Warm onboarding with human or community touchpoints
- Consistent reassurance through familiar channels
- Agent networks and offline access alongside digital options

FACILITATOR NOTE: In Kenya, Assurance Seekers are ~39% of the sample. In Nigeria, ~47% — the single largest archetype.

ARCHETYPE 3

Protection Seekers

"Institutions should protect me."

Who they are

- Aware that digital risks exist — and have the widest range of fears
- Look to institutions, banks, and platforms to bear primary responsibility
- Do not feel equipped to protect themselves alone
- The smallest archetype, but disproportionately vulnerable

What they fear

- Account hacking and fraud with no recourse
- Institutions that deny responsibility or fail to respond
- Complex systems they cannot navigate alone
- Being blamed for errors they did not make

What earns their trust

- Visible institutional accountability (dispute resolution, guarantees)
- Clear, accessible escalation paths for problems
- Proactive communication when issues occur
- Board-level or regulatory trust signals

FACILITATOR NOTE: Protection Seekers are ~1% in Kenya and ~17% in Nigeria. Include this group in the workshop — assign to a group or treat as a facilitator-led discussion depending on group size.

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WORKSHOP OVERVIEW

The half-day agenda

00:00 20 min	**Welcome & Research Brief**	Introduce DPP findings, four pillars, and the three archetypes
00:20 15 min	**Activity 1: Encounter Your Customer**	Groups receive their archetype card and surface what they know
00:35 25 min	**Activity 2: Map the Pain Points**	Groups map their archetype's trust barriers against their own products
01:00 5 min	*Break*	
01:05 30 min	**Activity 3: Design Solutions**	Cross-functional solution design across product, comms, ops, compliance
01:35 20 min	**Activity 4: Commit to Action**	Groups complete the action table with department, timeline, and success measure
01:55 30 min	**Full-Group Debrief & Close**	Groups present back; facilitator synthesises and captures commitments

FACILITATION GUIDE

Room setup and group formation

Group formation

- Divide participants into three groups — one per archetype.
- Each group must include at least one participant from a customer-facing function (e.g. customer experience, sales, branch).
- Aim for cross-functional mix: product, compliance, marketing, and operations should not cluster together.
- For smaller workshops (<9 participants), assign two archetypes to the same group and run both activities in sequence.

What you'll need

Printed archetype cards
One per group — see Appendix A1

Printed activity worksheets
One set per participant — Appendix A2–A4

Sticky notes + pens
For pain point and solution generation

Timer
Strictly enforce activity time limits

Flip chart or whiteboard
For full-group debrief capture

FACILITATION GUIDE

The facilitator's role

Your job is to guide — not prescribe. The goal is for participants to develop solutions they own, grounded in evidence they've encountered directly.

✓ DO

- Allow silence — groups need thinking time after prompts.
- Redirect not redirect: if a group reaches a generic solution, ask 'what would this look like specifically for your members?'
- Surface disagreement between departments as a feature, not a problem.
- Keep the archetype card visible on the table throughout each activity.

✗ DON'T

- Don't suggest solutions — only ask questions.
- Don't let one department dominate the group. Actively invite quieter voices.
- Don't allow discussion to drift to internal politics or budget constraints until Activity 4.
- Don't skip the full-group debrief — it's where institutional commitments are made public.

ACTIVITY 1

Encounter Your Customer

15 minutes

Instructions

- Each group receives one archetype card (see Appendix A1).
- Read the archetype profile aloud together — one person reads, others follow on their printed card.
- Spend 5 minutes discussing: does this customer exist in your membership? Where do you encounter them?
- Appoint one person to capture key observations on a sticky note for the debrief.

FACILITATOR: After 10 minutes, ask each group: 'What one word describes what this customer needs most from you?' Capture answers on the flip chart.

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ACTIVITY 1 — REFERENCE

Archetype quick reference cards

These are shown on screen. Print Appendix A1 for one card per group.

Control Seekers

"I protect myself."

EARNS TRUST

Transparency, self-service tools, personalisation

PRIMARY FEAR

Loss of control, opaque platforms

What product change would most move this person?

Assurance Seekers

"I trust who others trust."

EARNS TRUST

Peer stories, warm onboarding, community touchpoints

PRIMARY FEAR

Isolation, unexplained failures

What product change would most move this person?

Protection Seekers

"Institutions should protect me."

EARNS TRUST

Institutional accountability, accessible escalation paths

PRIMARY FEAR

Being blamed, no recourse

What product change would most move this person?

ACTIVITY 1 — DEBRIEF

Debrief: what did you recognise?

Give each group 2–3 minutes to share back. Capture key observations on the flip chart.

Q1 Where do you encounter this archetype in your membership?

Listen for: specific products, channels, moments of contact.

Q2 Which archetype is your organisation currently best at serving?

Listen for: assumptions about the 'default' customer.

Q3 Which archetype do your products currently underserve?

This often becomes the focus for Activities 2 and 3.

Transition: 'Now we know who we're designing for. Next we'll look at the specific barriers they face with your products.'

ACTIVITY 2

Map the Pain Points

25 minutes

Instructions

- Using the Pain Point Worksheet (Appendix A2), list your institution's main products or services in column 1.
- For each product, identify the specific trust barriers your archetype would face. Use the four trust pillars as a guide.
- Mark the 2–3 highest-impact barriers — the ones that most likely cause drop-off, non-use, or complaint.
- Be specific: 'customers don't trust the app' is not a pain point. 'Customers can't see their loan balance without calling a branch' is.

FACILITATOR: Circulate between groups. If groups are stuck, ask: 'When was the last time a member called with a complaint about this product? What did they say?'

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ACTIVITY 2 — EXAMPLE

Worked example: pain point mapping

From a real workshop. Use as a reference — not a template to copy.

Archetype	Product	Pain Point	Trust Pillar
Control Seekers	Savings app	No single view of loan, savings, and pension status — forces multiple calls to branch	*Risk Mitigation*
Control Seekers	Loan product	Loan eligibility criteria not visible digitally — members only discover limits at the branch	*Benefit Perception*
Assurance Seekers	App onboarding	No peer stories or social proof at sign-up — nothing to reassure hesitant members	*Responsibility Perception*
Assurance Seekers	USSD menu	No human escalation path when transaction fails — users assume funds are lost	*Risk Perception*
Protection Seekers	Any digital	No visible dispute resolution mechanism — users don't know what happens if they're defrauded	*Responsibility Perception*

ACTIVITY 2 — WORKSHEET

Pain point worksheet (Appendix A2)

Print and complete one per group. Also available as a printable template in the appendix.

Your product / service	Trust barrier for your archetype	Trust pillar	Priority?

Archetype assigned to this group:

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ACTIVITY 3

Design Solutions

30 minutes

Instructions

- For each high-priority pain point identified in Activity 2, design one concrete solution on the Solution Canvas (Appendix A3).
- Each solution must name the department responsible — 'the organisation' is not an owner.
- Solutions should span functions where possible: a product change, a communications change, and an operations change are all valid.
- Think across the timeline: what can be done in 30 days? 6 months? 12+ months?

FACILITATOR: If groups propose generic solutions ('improve communication'), challenge them with: 'What would this look like in the first 30 days? Who would do it?'

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ACTIVITY 3 — KEY CONCEPT

Why solutions must span departments

Trust is not a product feature. It is the cumulative experience of every touchpoint a customer has with your institution.

Product

Build transparency features, eligibility tools, dispute resolution

Marketing

Create peer testimonials, co-designed content, plain-language communication

Operations / Branch

Maintain offline access, train agents, deliver in-person support

Compliance / Legal

Simplify T&Cs, create accessible escalation pathways

Customer Experience

Design onboarding journeys, loyalty incentives, pain-point tracking

Leadership

Signal institutional accountability; embed trust metrics in reporting

ACTIVITY 3 — EXAMPLE

Worked example: solution design

Solutions generated across the six DPP workshops. Illustrative only.

Control	**Pain: No single view of loan, savings & pension status** → Integrated digital platform with real-time status tracking across products	Product / ICT	Medium-term
Control	**Pain: Terms & conditions are inaccessible** → Plain-language T&C alternatives that still meet regulatory requirements	Compliance	Short-term
Assurance	**Pain: No peer success stories at sign-up** → Repository of real member testimonials; referral campaign tied to onboarding	Marketing / CX	Short-term
Assurance	**Pain: Transaction failure triggers fear of fund loss** → Proactive agent follow-up for users with 3+ failed transactions; WhatsApp receipt expansion	Operations	Short-term

ACTIVITY 3 — TEMPLATE

Solution canvas (Appendix A3)

One canvas per solution. Complete as many as your group's highest-priority pain points.

Pain point being addressed	Trust pillar(s) affected

Proposed solution (be specific — what exactly happens?)

Department(s) responsible	Timeline	How will success be measured?

ACTIVITY 4

Commit to Action

20 minutes

Instructions

- Transfer your solutions to the Action Table (Appendix A4). Each row = one action.
- For each action, assign a named department (not 'all departments') and a realistic timeline.
- Define one success measure per action — something you can actually track.
- Mark each action: Short-term (0–3 months), Medium-term (3–9 months), or Long-term (9+ months).

FACILITATOR: Read out each group's actions in the debrief. Ask the room: 'Is this realistic? Does this department have capacity?' Gentle pressure builds commitment.

ACTIVITY 4 — FRAMEWORK

Sequencing your commitments

Not all proposals move at the same pace. Use this framing to sequence commitments realistically.

Short-term

0 – 3 months

Low resource requirement. Closely aligned with existing workstreams. Can pilot immediately.

Examples:

- Awareness campaigns using DPP vocabulary
- Referral or testimonial programme
- Agent communication guides
- Member onboarding surveys

Medium-term

3 – 9 months

Moderate investment. Requires scoping and budget allocation. Builds on short-term pilots.

Examples:

- Self-service eligibility tools
- Plain-language T&C redesign
- Expanded receipt channels
- In-app dispute resolution feature

Long-term

9+ months

Structural change. Requires capital, multi-department coordination, or regulatory alignment.

Examples:

- Integrated cross-product platform
- Back-end architecture investment
- User Trust Index (board-level)
- Full digital-offline service parity

ACTIVITY 4 — TEMPLATE

Action table (Appendix A4)

This table is the output of the workshop. One completed table per archetype group.

Department	Action	Timeline	Success measure

Archetype: _____ Date: _____

BRINGING IT TOGETHER

Full-group debrief

30 minutes — this is where institutional commitment is made visible and shared.

1

Each group presents their action table

5 minutes per group. One spokesperson reads each action aloud. Other participants may comment but not critique yet.

2

Open discussion: overlaps and connections

Ask: 'Did any groups identify the same pain point from different archetypes?' These are your highest-leverage opportunities.

3

Confirm ownership

For each action, ask the department representative in the room: 'Is this achievable? Is this yours?' Adjust if necessary.

4

Capture the output

Photograph all completed action tables. The facilitator compiles them into a single summary document after the session.

AFTER THE WORKSHOP

Using member voices to secure buy-in

The workshop produces more than a list of actions. It generates an evidence base that changes the nature of internal conversations.

Proposals backed by real language

Actions grounded in actual member voices are more likely to secure approval, attract investment, and sustain momentum than those based on assumption.

A shared reference point

The archetype framework gives cross-departmental teams a common vocabulary — enabling better conversations about product decisions long after the workshop.

A foundation for resourcing

When proposals reach finance or leadership committees, the DPP data provides an independent evidence base that strengthens the case for investment.

Appendix

Reference cards · Blank templates · Facilitator cheat sheet

A1 Archetype Reference Cards
A2 Pain Point Worksheet (blank)
A3 Solution Canvas (blank)
A4 Action Table (blank)
A5 Facilitator Cheat Sheet

A1 — Archetype Reference Cards

Print and cut. One card per group.

Control Seekers

"I protect myself."

WHO

Digitally confident. Self-protective. Value market reach and business opportunity.

EARNS TRUST

Transparency, self-service tools, plain-language T&Cs, real-time status

FEARS

Loss of visibility or control, opaque processes, products that don't fit cashflow

Workshop prompt:
What product change would most move this person?

Assurance Seekers

"I trust who others trust."

WHO

Limited risk awareness. Engage by habit. Trust through community and peer networks.

EARNS TRUST

Peer testimonials, warm onboarding, agent support, offline access

FEARS

No recourse, unexplained failures, platforms with no trusted intermediary

Workshop prompt:
What product change would most move this person?

Protection Seekers

"Institutions should protect me."

WHO

Wide range of fears. Look to institutions and platforms to bear responsibility.

EARNS TRUST

Visible accountability, accessible escalation, proactive communication

FEARS

Being blamed, no recourse, complex systems they cannot navigate alone

Workshop prompt:
What product change would most move this person?

A5 — Facilitator Cheat Sheet

Timing at a glance

0:00	Welcome & research brief	20 min
0:20	Activity 1: Encounter	15 min
0:35	Activity 2: Pain Points	25 min
1:00	Break	5 min
1:05	Activity 3: Design	30 min
1:35	Activity 4: Commit	20 min
1:55	Debrief & close	30 min

Common sticking points

⚠ Groups jump to solutions in Activity 2

→ *Redirect: 'Let's stay with the pain point a moment longer. What does the member actually experience?'*

⚠ One department dominates

→ *Call on quieter voices by name: 'What would compliance say about this?' or 'What does operations see?'*

⚠ Solutions are too generic

→ *'If you had to do one thing by next Friday, what would it be?'*

⚠ Groups say 'we already do this'

→ *'How would your Control Seeker know that? Is it visible to them?'*

Remember: your job is to guide, not prescribe. The best solutions come from the room — your role is to create conditions for them to emerge.