

Digital Portfolios of the Poor

Kenya Findings Brief

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Summary

The most recent financial and digital inclusion data shows weakness in digital financial use despite widespread access to digital devices and broad use of digital applications. In Kenya, very few people do not use digital financial services. Yet few store money in digital tool – does this reflect a lack of digital trust?

We asked ourselves whether and how digital trust may be driving patterns in digital financial usage and whether it applies across applications and segments. The Digital Portfolios of the Poor project set out to understand the digital trust philosophies of low-income people in India, Kenya, Nigeria, and Pakistan.

For this research, it was important to have this type of “qualitative data at quantitative scale” to allow for an inductive analysis of how respondents voiced their own perspectives without pre-specification of responses. Yet it was also important to have a large sample to test where a type of response was idiosyncratic across a few respondents or across the entire sample.

To achieve this, surveys were collected through automated voice interviews conducted in local languages, with AI-powered qualitative analysis used to surface the motivations, frustrations, and emotions that surveys alone rarely capture.

Key findings are:

- Kenya had the lowest access to smartphone access at 67%, with the highest prevalence of feature phones.
- Mobile money use was near-universal, with 94% of women and 93% of men using M-Pesa for sending and receiving, while online banking showed a notable gender gap — 52% of men compared to 39% of women.
- Three digital trust features distinguished Kenya from the other countries:
 - Risk mitigation followed a uniform script across all respondents, with most citing M-Pesa fraud-prevention guidance almost verbatim;
 - Kenyan respondents uniquely identified theft by family and friends as a digital risk;
 - A strong sense of pride in self-reliance through digital tools emerged across the sample.

- Ideas for solutions were developed with three SACCOs — Stima, Shirika, and Mwalimu National — each on the verge of digitalizing their services. They created cross-organization changes to increase trust across their full customer base.

Sample and Methodology

The Kenyan findings draw on 992 respondents across six regions — Kisumu, Kericho, Nairobi, Mombasa, Malindi, and Turkana County — surveyed in 2024 in Swahili, Luo, Kalenjin, and Turkana. The survey comprised 7 modules, covering 280 voice response questions and 166 keypad response questions, with respondents also reacting to 4 audio skits designed to draw out qualitative perspectives on trust in a depersonalized way.

Device Access and Ownership

67% of respondents had access to a smartphone, with 64% reporting ownership. 30% had access to a feature phone and 4% to a basic phone. Kenya had the highest prevalence of feature phone access across all four countries in the study. As in other countries, ownership was a broad concept — many respondents described feeling a sense of ownership simply by virtue of regular access. More than half of those who reported owning any type of phone shared it with others in their household. 40% reported access to two devices.

	Smartphone	Feature phone	Basic phone
N (total 925)	618	273	34
Access	67%	30%	4%
Ownership	64%	27%	3%
→ Owners who share phone	61%	57%	57%

Note: Many respondents described ‘ownership’ as regular access rather than sole possession. Sharing rates exceed 57% across all device types.

Application Use

Application use was broadly similar between men and women, with a few notable exceptions. Mobile money use was near-universal and broadly equal across genders. Online banking use was notably higher among men (52%) than women (39%), which may reflect greater concern among women that money saved digitally could be stolen. A larger proportion of women than men used M-Kopa PAYGO, a device financing product, as a pathway to smartphone ownership.

Application	Women	Men
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M-Pesa: Sending/Receiving	94%	93%
M-Pesa/Airtel Money: Payments	90%	92%
SMS	85%	81%
WhatsApp	73%	76%
Facebook	60%	68%
Digital Credit	53%	59%
YouTube	52%	60%
M-Kopa PAYGO	42%	36%
Online/Mobile Banking	39%	52%

Trust Archetypes

The findings revealed three statistically distinct digital trust archetypes, derived from an inductive analysis of how respondents described their own experiences across four pillars: Risk Perception (what dangers people foresee), Risk Mitigation (how they act on those fears), Responsibility Perception (who they hold accountable), and Benefit Perception (why they engage with digital tools at all).

Control Seekers are the most digitally confident group. They are fully aware of digital risks, know how to mitigate them, and express confidence in their ability to do so. They hold themselves primarily responsible for their own protection and tend to believe others should take the same approach. They are the heaviest users of smartphones and a wide range of digital financial services, and value digital tools above all for the market reach and business opportunities they unlock.

Assurance Seekers have the most limited awareness of digital risks and are often unable to articulate specific threats or identify who should be responsible for their protection. They engage with digital tools by habit rather than by informed choice, relying on family, friends, and community networks for guidance when things go wrong. Their engagement with digital tools is anchored in basic financial access and inclusion.

Protection Seekers are aware that digital risks exist — including scams, harassment, and image misuse — but feel uncertain about how to protect themselves. Rather than self-protecting, they look to an institution — a government, regulator, or platform — to bear primary responsibility for their safety online. Despite their concerns, they remain engaged in digital life and value the convenience and opportunities that digital tools provide.

Trust Archetypes in Kenya Compared to Other Countries

Kenya had the highest share of Control Seekers of all four countries (60%), reflecting its long history of digital financial use, while still carrying a surprisingly large share of Assurance Seekers (39%) who have not yet moved beyond basic mobile money use. Across all countries, the same four pillars underpinned the archetypes, though the specific fears, behaviours, and benefits that defined each pillar differed significantly by country context.

Country	Assurance Seekers	Protection Seekers	Control Seekers
Kenya (N=992)	39%	1%	60%
India (N=939)	50%	38%	12%
Nigeria (N=953)	47%	17%	36%
Pakistan (N=544)	40%	38%	22%

Note: Risk Mitigation was excluded from Kenya's cluster analysis as it did not meaningfully differentiate archetypes — all respondents described the same verification and reporting behaviours.

Key Kenya-Specific Findings

Risk Mitigation as a Shared Script

Across all archetypes, Kenyan respondents described the same fraud-prevention behaviours — verifying numbers, reporting fraud, blocking suspicious contacts. Many recited M-Pesa fraud-prevention guidance almost verbatim, and for most respondents, digital risk and mobile money were effectively synonymous, with the responsibility for managing that risk sitting firmly with Safaricom. This uniformity was so pronounced that Risk Mitigation was excluded from the cluster analysis: it could not differentiate archetypes because everyone described it the same way.

A Uniquely Kenyan Risk: Theft by Family and Friends

In addition to scams from strangers, Kenyan respondents raised a concern that did not appear in any other country in the study — the fear that family members or friends with access to a shared phone could steal from their M-Pesa account without their knowledge. This fear was most often expressed in the context of phone sharing, which was prevalent across all device types. One respondent, a 26-year-old male from Turkana County, captured it directly: “I don’t want anybody to know my bank, my account, or how I operate my account — because they may steal my money in the bank account.”

Self-Reliance as a Benefit

Kenyan respondents across all archetypes spoke about a sense of pride in being able to do things for themselves through their phones — conducting business, accessing services, and building knowledge independently. This theme appeared more prominently in Kenya than in any other country in the study. Market reach was the most frequently cited primary benefit among Control Seekers, while financial access anchored Assurance Seekers. Self-reliance — the ability to operate privately and independently — cut across both groups.

Provider Workshops

The Kenya findings were tested in workshops with three SACCOs — Stima, Shirika, and Mwalimu National — each on the verge of digitising their services. Each workshop brought together senior staff from across institutional departments and worked through problem identification, solution design, and actionable proposals for both Control Seekers and Assurance Seekers.

Institution	Solutions for Control Seekers	Solutions for Assurance Seekers
Stima SACCO	In-app dispute clarity button linked to CRM. Flexible repayment options (daily/weekly). Standardized digital loan tools.	Apple Store-style genius bar for hands-on support. Community Q&A support button. App-based loyalty and referral incentives.
Shirika SACCO	Standardized digital loan checklists. Real-time status updates. Self-assessment eligibility checker for younger members.	New member onboarding surveys. Repository of real user stories as social proof. Plain-language FAQs and info sessions.
Mwalimu National	Integrate loan, savings, and pension tools into one platform. Pilot insurance and pension safeguards for retiring members.	Member referral campaigns and testimonial-based trust building. Consistent offline and low-tech engagement for older teachers.

Solutions were generated by SACCO staff in half-day workshops using the trust philosophy framework. Each institution produced short, medium, and long-term proposals with defined measures of success.

Conclusion

Understanding how customers think about digital financial services — the risks they perceive, the protections they expect, and the benefits they value — is critical to building services that people will actually trust and use. Trust is not a single thing, and it cannot be addressed with a single intervention. Customers fall into different trust archetypes as an amalgamation of their environment, their experiences, and their own personality traits — including risk tolerance,



confidence, and the degree to which they hold themselves or others responsible for their digital safety.

The three archetypes identified in this study — Control Seekers, Assurance Seekers, and Protection Seekers — represent fundamentally different starting points for any trust-building effort. A Control Seeker needs transparency, recourse, and tools that match their intentionality. An Assurance Seeker needs plain-language guidance, peer-rooted reassurance, and pathways into digital confidence that do not assume knowledge they do not yet have. A Protection Seeker needs to see institutions taking responsibility — not just in words but in visible, credible action.

By workshoping across archetypes and across provider functions simultaneously, institutions are better positioned to identify practical, cross-cutting interventions that build trust at scale. The Kenya workshops demonstrated that when teams across departments work through the same customer reality together, the solutions they generate are more concrete, more feasible, and more likely to reach the customers who need them most. Moving from insight to institution-wide action — rather than isolated product fixes — is the real opportunity that this framework makes possible.

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