

# From Data to Action

## Using Solutioning Workshops to Build Digital Trust

*Digital Portfolios of the Poor | Research Practice Series*

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Decodis in partnership with the Henry J. Leir Institute at Tufts University

### Overview

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Across the world, low-income people are the most underserved segment in digital financial services. These days, this is less due to access — 75% of adults in low- and middle-income countries have a bank or mobile money account\* — but because these products have not been built around how they actually experience trust. They worry about fraud. They worry about money disappearing into failed transactions with no one to call. They worry about terms and conditions written in language they cannot understand. These are not irrational fears. They are rational responses to a financial system that has not yet earned their confidence.

The Digital Portfolios of the Poor project was designed to help shift the lens from digital adoption to digital trust. Over multiple years and across four countries — Kenya, Nigeria, India, and Pakistan — we used voice-based technology to collect over 4,000 open-ended surveys from low-income users, surfacing the beliefs, emotions, and lived realities that shape how they engage with digital financial tools. What we found was not that low-income people distrust technology. It was that they distrust institutions that have not yet demonstrated they deserve to be trusted.

### **But research alone does not build trust. Action does.**

This report documents what happened when we took the Digital Portfolios of the Poor findings off the page and into the room — when we brought them directly to the people inside digital financial service providers and savings cooperatives who have the power to act on them. Across six solutioning workshops in Nigeria and Kenya, more than 120 participants from over six departments per institution — including C-suite leadership in every case — used real user data to co-design concrete, cross-functional responses to the trust barriers their customers face.

What we found was that something changes when institutional staff hear their users speak. When a compliance officer hears a woman describe the terms of a loan product as impenetrable. When a product manager hears that a failed transaction felt, to a user, like her money had simply vanished. When a CEO hears that nearly half of female customers share concerns about fraud and scams. The gap between what institutions know about their users and what they do about it begins to close — not because of a presentation or a strategy document, but because real voices, heard in real time, are harder to dismiss than data on a slide.

This report shares what those workshops produced, why they worked, and what we believe the approach can contribute to the broader challenge of building digital financial services that low-income customers can genuinely trust.

## The Solutioning Workshop Model

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With the research foundation in place, we designed a workshop model built on three principles. First, the data had to be experienced, not summarised — participants needed to encounter real user voices, not analytical abstractions. Second, the room had to reflect the full institutional landscape — not just product or marketing, but compliance, IT, customer experience, operations, and leadership, all in the same conversation. Third, the session had to end with something concrete — not a list of themes to explore further, but a set of owned, time-bound, measurable actions.

Each workshop ran for half a day. This was a deliberate constraint. A half-day session is one that senior people can attend. It creates urgency. It forces prioritisation. And it produces outputs that feel achievable rather than overwhelming.

We ran three workshops in Nigeria — with a digital microfinance bank, a digital thrift management platform, and a FinTech provider serving unbanked communities — and three in Kenya with savings and credit cooperatives. In total, more than 120 people participated, representing at least six departments per institution and including C-suite executives in every session.

## Methodology

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### A New Kind of Data

The foundation of the solutioning workshops was the Digital Portfolios of the Poor dataset — and what made that dataset distinctive was not its size but its nature. Most large-scale financial inclusion research relies on quantitative surveys: closed questions, pre-defined response categories, aggregated percentages. This kind of data tells you what people do. It tells you very little about why, and almost nothing about how it feels.

The DPP was designed around a different premise. Trust is a qualitative idea. It lives in the spaces between statistics — in the tone of voice someone uses when they describe a failed transaction, in the specific words a woman reaches for when she tries to explain why she does not feel safe using mobile banking. To understand trust, you have to hear it.

We collected data using automated voice interviews — asynchronous, conducted by phone, in local languages, using pre-recorded scenarios and open-ended questions. Respondents were not interrupted by a live interviewer. There was no social pressure to give the “right” answer. The result was a set of responses that were longer, richer, and more emotionally candid than those typically produced by conventional survey methods.

Across Nigeria and Kenya alone, we collected responses from nearly 2,000 participants. We then used a combination of classic qualitative coding techniques and machine learning to analyse the data at scale — identifying recurring themes, categorising trust concerns, and ultimately deriving a framework of trust philosophies that mapped not just what people worried about, but how they related to risk, responsibility, and the perceived benefits of digital engagement.

### Three Trust Archetypes

From this analysis, three distinct trust profiles emerged — what we call trust archetypes. These are not demographic categories. They are not defined by age, income, or geography. They are defined by how people experience and build trust in digital systems. The same three archetypes appeared in both Kenya and Nigeria, but in markedly different proportions — a reminder that trust philosophies are shaped by local context, and that designing for one country's dominant profile can quietly underserve another's.

#### IN KENYA

- **Assurance Seekers — 39% of the Kenyan sample** — are cautious, lower-engagement users whose trust is externally driven. They need visible signals of safety from peers or trusted institutions before they will engage with a digital product. They are not opposed to digital. They are waiting for permission to believe in it.
- **Control Seekers — the largest group in Kenya at 60% of the sample** — are digitally assertive users who demand visibility, choice, and recourse. They want to see their financial journey clearly, to understand exactly what is happening with their money, and to have a clear path when something goes wrong. Any opacity — an unexplained deduction, a missing receipt, an inaccessible dispute process — erodes their trust immediately.
- **Protection Seekers — 1% of the sample** — are digitally embedded users who operate largely on habit and convenience. Their primary concern is interpersonal risk, particularly harassment and fraud, and they expect institutions to handle their safety on their behalf.

#### IN NIGERIA

- **Assurance Seekers — the largest group in Nigeria at 47% of the sample** — have limited awareness of digital risks and engage with digital tools largely by habit or social familiarity. When something goes wrong, they rely on peer verification rather than institutional guidance, making relatable social proof more persuasive than technical explanation.
- **Control Seekers — 36% of the Nigerian sample** — are the most digitally confident group. They take primary responsibility for their own protection, actively implement digital safety strategies rather than reducing their use, and are the only archetype to mention transaction monitoring as a way of keeping watch over their money.
- **Protection Seekers — 17% of the sample** — are aware that digital risks exist and hold the widest range of fears, but they look to institutions and platforms to bear primary responsibility for their safety rather than managing that risk themselves.

These archetypes matter for workshop design because they make visible what standard user research tends to average away: that two women who both use mobile money can have fundamentally different trust philosophies, face fundamentally different barriers, and need fundamentally different responses from their providers. They also matter across borders — the cautious Assurance Seeker who is the majority in Nigeria is a minority in Kenya, and a product calibrated for one market’s centre of gravity will miss the other’s.

## Who We Worked With

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### Nigeria

In Nigeria, we partnered with three distinct types of digital financial service provider, each serving low-income communities but facing different trust challenges with their female users.

The first was a digital microfinance bank focused on bridging financial inclusion gaps for low-income clients through personalised, accessible savings and credit products. Their workshop purpose was to deepen user trust in their core savings offering — a product that, by its nature, asks users to place significant faith in a digital institution. They brought participants from leadership, audit and compliance, customer experience, marketing, product development, and sales and partnerships.

The second was a digital thrift management platform — a FinTech company that had digitised the traditional community savings model known as esusu or ajo, automating the thrift collection and microcredit processes that many low-income women had long managed informally and in cash. Their workshop purpose was to understand how network unreliability was affecting user trust and to build the internal business case for platform investment. Their team spanned leadership, product development, IT, business development, customer experience, and agent network management.

The third was a FinTech provider focused on making secure payments and savings accessible to unbanked and underserved communities, operating through a growing network of personal bankers — trained field agents who serve as the human bridge between the platform and its users. Their workshop purpose was to understand how to better connect with hard-to-reach users, particularly low-income women, and to rethink their communication and partnership strategy through the lens of real user experience. Participants came from leadership, marketing and communications, customer experience, business development and sales, product development, and compliance.

### Kenya

In Kenya, we partnered with three savings and credit cooperatives, each with a long-standing institutional reputation and a specific challenge in deepening digital engagement among their most trust-cautious members.

The first was a SACCO with broad cross-sectoral membership, whose workshop purpose was explicitly tied to gender equity and sustainable development goals. They wanted to align their product features with

SDG commitments, prevent unintended exclusion of vulnerable women, and design scalable interventions that could reach their most marginalised members. Eleven departments attended, including FOSA, finance, shared services, marketing, sales, treasury, customer experience, credit, ICT, legal, and management.

The second was a community-rooted SACCO with a multigenerational membership, whose challenge was one of generational coherence: how to attract and retain younger, digitally confident members while continuing to serve older, less digitally experienced members without excluding either. Their workshop was attended by nine departments, including senior leadership, treasury, credit, marketing, HR, ICT, customer experience, internal audit, and accounts.

The third was a SACCO serving the teaching profession, whose membership is characterised by salary-linked financial rhythms and a critical transition point at retirement — a moment at which many members disengage from digital services precisely when they most need continued financial security. Five teams attended: business innovation, HR, ESG, marketing, and customer experience.

## Results from the Workshops

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### What the Data Did in the Room

Before describing specific outputs, it is worth describing what happened in the room when participants encountered the recordings of spontaneous consumer reflections for the first time. In every workshop, across both countries, there was a moment of recognition — sometimes quiet, sometimes more visible — when the gap between how institutions had understood their users and how those users actually experienced their products became undeniable.

A compliance officer who had drafted terms and conditions heard a user say she felt as though the contract had been written to confuse her deliberately. A product manager who had classified network errors as minor uptime incidents heard a woman describe a failed transaction as the moment she lost faith in the entire platform. A CEO heard that nearly half of female respondents shared fraud and scam concerns significant enough to make them reconsider digital engagement altogether.

This was not comfortable data. But it was generative data. Because once the gap is visible, the question shifts from “do we have a trust problem?” to “what are we going to do about it?” — and that is precisely the conversation that the workshop was designed to have.

### Nigeria: Institutional Trust as a Shared Responsibility

In Nigeria, the most significant pattern across all three workshops was the recognition that trust was not any one department’s problem to solve. It was a problem that required the full institution to move together.

The digital microfinance bank had entered the workshop believing that trust was, at its core, a communications challenge. The data changed that understanding. Participants came to see that no

messaging campaign could build trust in a product whose terms were impenetrable, whose credit rejection language was discouraging, and whose savings journey offered no visible sense of progress. The solutions that emerged reflected this systemic understanding. Leadership committed to reframing institutional messaging from technology-first to community-rooted language. Compliance proposed plain-language rewrites of all product terms. Customer experience designed fraud awareness campaigns built around the specific vocabulary women themselves used to describe their concerns. Product introduced gamified savings milestones. Sales developed a peer referral programme that framed trust as a communal, shared experience rather than an individual calculation.

The digital thrift platform's workshop produced a different but equally significant reframing. The team had arrived wanting data to justify a specific investment decision. What they left with was a fundamentally different understanding of what that investment was actually for. Network reliability was not, the workshop surfaced, primarily a technical issue. It was a trust issue. For a woman with limited financial reserves, a transaction that fails and leaves her money in limbo is not an inconvenience — it is a betrayal. Recognising this changed how the institution talked about infrastructure internally and externally. Leadership reclassified network disruptions as trust risks. Customer experience committed to multi-channel receipt delivery — SMS, WhatsApp, and email — so that every transaction left a tangible trace of security in users' hands. Field agents were equipped with plain-language visual guides that could help them explain connectivity issues in human terms, reducing the fear that a technical failure might mean fraud.

The FinTech provider's workshop produced the most wide-ranging set of outputs, reflecting the breadth of the challenge they had defined for themselves. Across six departments, the session generated actions including a board-level User Trust Index — a composite measure of referrals, complaints, net savings retained, and support satisfaction — to be reported alongside revenue and growth metrics; a co-creation process for marketing materials, involving panels of real users from different regions and language groups; a weekly pain-point pulse reporting system through which the customer experience team would share top user concerns across the institution; and a tiered product journey designed to serve users at different levels of digital confidence, with safe exit points and gentle re-entry mechanisms built into the savings flow.

### **Kenya: Building Trust Across the Membership Lifecycle**

In Kenya, the trust challenge presented differently — not as a matter of reaching new users but of deepening and sustaining trust within established membership communities. The archetype framework proved particularly useful here, because it gave institutions language for something they had long observed but struggled to articulate: that their members were not a single, homogeneous group, and that designing as if they were quietly excluding some of the most vulnerable.

The SACCO with SDG-aligned priorities used the archetype framework to identify a core tension in their current product design: their digital tools were built for Control Seekers — members who were already digitally confident and wanted auditability, self-service, and flexible functionality — while more than half of their membership, represented by the Assurance Seeker profile, needed something different entirely.

The workshop produced a dual-track response. For Control Seekers, the team proposed an in-app dispute clarity tool linked to the CRM, flexible repayment options reflecting real cashflow rhythms, and a self-service interface with full loan and savings status visibility. For Assurance Seekers, the focus shifted to community: a Q&A support function, an app-based loyalty and referral programme, and a maintained commitment to offline access and in-person reassurance for members who were not yet ready to trust digital channels alone.

The multigenerational SACCO had a related but distinct challenge. Older members — long-term loyalists with deep institutional trust — were being inadvertently left behind by a digital strategy that prioritised the preferences of younger, more tech-savvy members. The workshop named this dynamic using the archetype framework and then produced a coherent response. Standardised digital loan checklists gave all members — regardless of age or digital confidence — a clear, consistent understanding of their position. A self-assessment eligibility checker gave younger Control Seekers the independent navigation tool they wanted. A structured repository of real member stories gave older Assurance Seekers the peer evidence they needed. Plain-language information sessions lowered the barrier to digital engagement without alienating those already comfortable online. The insight, simply stated, was that the institution did not need two products — it needed to stop designing as if it had only one kind of member.

The teachers' SACCO produced what was, in some ways, the most revealing workshop of all six — because it surfaced a trust challenge that no amount of product design alone could fully address. Members were leaving at retirement. The workshop showed why: retirement is not just a financial transition but a trust transition. Members who had spent decades as confident, salary-linked financial actors — embodying the Control Seeker profile — were shifting, at the moment of retirement, toward the Assurance Seeker profile. They needed to know that the institution they had trusted throughout their working lives would continue to protect them when they were most financially vulnerable. The current product offering had nothing to say to that need.

The workshop generated solutions at every level. Business innovation proposed integrating loan, savings, and pension tools into a single platform, giving retiring members a complete, real-time view of their financial position in one place. Marketing and customer experience designed a peer testimonial campaign focused specifically on the retirement transition — real teachers describing, in their own voices, what happened to their savings after they stopped working and how the cooperative had supported them. The ESG team was tasked with capturing retirement planning data from new members at the very start of their membership journey, so that product and communication design could reflect actual financial realities rather than assumed ones.

## Conclusions

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Six workshops. Six institutions. Two countries. More than 120 participants, and more than 35 concrete actions explored and owned across business functions. The outputs were diverse, shaped by the specific

challenges each institution brought and the specific communities they served. But across all of them, certain things were consistently true.

Trust in digital financial services is not a communications problem, a product problem, or a technology problem. It is all of these at once — and the institutions that begin to close the trust gap are the ones that recognise this and respond accordingly. Solutioning workshops work because they create the conditions for that recognition: real user voices, heard by the full range of people with the power to act on them, working through a framework that makes invisible differences visible and abstract concerns concrete.

Low-income women are not waiting to be persuaded that digital financial services are useful. Most of them can already see the value. What they are waiting for — what they have been waiting for, in many cases, for years — is for the institutions offering those services to demonstrate, through the design of their products, their communications, their processes, and their accountability structures, that they deserve to be trusted.

The solutioning workshop model does not solve this alone. It is not a shortcut, and it is not a substitute for the sustained investment in user relationships that genuine inclusion requires. But it is something that is often missing from the financial inclusion toolkit: a practical, accessible, and proven way to translate research into institutional action — quickly, cross-functionally, and in a format that senior decision-makers can and will engage with.

The trust deficit low-income women face in digital financial services has been measured, documented, and discussed at length. What the Digital Portfolios of the Poor solutioning workshops demonstrate is that it can also be acted on — one institution, one conversation, one half-day at a time.

## About This Research

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This report draws on findings from the Digital Portfolios of the Poor (DPP), a multi-year, multi-country research and digital financial services activation initiative. The DPP leverages automated voice-based data collection and AI-powered qualitative analysis to surface the beliefs, emotions, and lived realities of low-income users across Kenya, Nigeria, India, and Pakistan. The research was conducted by Decodis in partnership with the Henry J. Leir Institute at Tufts University.

For more information, to access the full dataset, or to enquire about running a solutioning workshop with your organisation, contact: [info@decodis.com](mailto:info@decodis.com) | [www.decodis.com](http://www.decodis.com)

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\* World Bank. (2025). *Global Findex Database 2025: Financial Inclusion and the Rise of Digital Finance*. Washington, DC: World Bank Group. <https://www.worldbank.org/en/publication/globalfindex>