

STIMA SACCO

Workshop Brief | Digital Portfolios of the Poor (DPP) Research | Kenya

Summary

Digital financial service providers across Kenya increasingly recognise that low engagement among their members stems not from a lack of access to devices or accounts, but from unresolved trust deficits — gaps that providers have struggled to measure or meaningfully address. The Digital Portfolios of the Poor (DPP) project set out to understand how low-income people in India, Kenya, Nigeria, and Pakistan experience digital trust, using automated voice interviews conducted in local languages and AI-powered qualitative analysis to surface the motivations, frustrations, and emotions that conventional surveys rarely capture.

Building on those findings, DPP workshops brought together cross-functional teams within digital financial service providers to develop organisation-wide changes capable of increasing trust across their full range of customer profiles. In Kenya, Stima SACCO participated in a half-day solutioning workshop that produced a set of prioritised, departmentally owned actions designed to make their products more accessible, more trustworthy, and more appropriate for low-income women.

Understanding Trust Philosophies

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 study covered seven modules, 280 voice response questions, and 166 keypad response questions, with respondents also reacting to four audio skits designed to draw out qualitative perspectives on trust in a depersonalised way. Participants were asked about their experiences of digital financial risk, the strategies they use to manage it, who they believe is responsible for their digital safety, and what benefits they see in using digital financial tools.

Through iterative qualitative coding and machine learning analysis, the research identified four pillars on which trust in digital channels is built:

- **Risk Perception** — what dangers users foresee, whether fraud, hacking, network failures, or theft by people they know.
- **Risk Mitigation** — what users do in response to those fears, from verifying numbers before transacting to avoiding certain platforms altogether.
- **Responsibility Perception** — who users believe should protect them, whether that is the government, a telecom provider, the platform itself, or themselves.
- **Benefit Perception** — what makes digital tools worth engaging with, including financial access, market reach, convenience, and the ability to act independently.

Applying these four pillars through cluster analysis, three distinct trust archetypes emerged:

- **Control Seekers (60%)** — the most digitally confident group, who take primary responsibility for their own protection and value digital tools above all for the market reach and business opportunities they unlock.
- **Assurance Seekers (39%)** — who have more limited awareness of digital risks, engage with digital tools by habit rather than informed choice, and rely on family, friends, and community networks for guidance when things go wrong.
- **Protection Seekers (1%)** — who are aware that digital risks exist but look to institutions to bear primary responsibility for their online safety.

Three findings were particularly notable in the Kenyan context:

- Risk mitigation followed a shared script — most respondents described the same fraud-prevention behaviours, with many reciting M-PESA guidance almost verbatim, making digital risk and mobile money effectively synonymous in the public imagination.
- Phone sharing emerged as a specific concern — respondents raised fears that family members or friends with access to a shared device could make unauthorised transactions from their mobile wallet without their knowledge.
- Self-reliance was a source of pride — Kenyan respondents stood out for their strong sense of confidence in conducting business, accessing services, and building knowledge independently through their phones.

Why the Workshops Mattered

Understanding how customers experience trust is only valuable if that understanding leads to action. For the DPP project, the workshops were the critical bridge between research and real-world change — the mechanism through which data collected from nearly 1,000 Kenyan respondents could be translated into decisions made by the people with the power to act on them.

For DFS institutions, the workshops offered something that research reports alone rarely provide: a structured, time-bounded space in which staff from across the organisation could encounter their members' lived realities directly, work through the implications together, and leave with concrete commitments rather than abstract insights. The goal was not to prescribe solutions, but to equip institutions with the tools, the data, and the cross-functional dialogue needed to develop solutions themselves — producing proposals that were grounded in evidence, owned by the people responsible for implementing them, and calibrated to the specific trust challenges of their own membership.

This kind of institution-level activation is essential: closing the trust gap requires not just better research, but better use of research, embedded in the daily decisions of the organisations closest to the people it is meant to serve.

Workshop Structure

Stima SACCO is a Savings and Credit Co-operative Organisation with a broad cross-sectoral membership base in Kenya, offering savings, credit, and investment products with a stated commitment to poverty reduction and gender equality. The workshop was attended by

representatives from 11 departments — FOSA, Finance, Shared Services, Marketing, Sales and Research, Treasury, Customer Experience, Credit, ICT, Legal, and Management — giving the session the broadest cross-functional representation of the three Kenya workshops, and ensuring that trust insights were interpreted simultaneously through financial, technical, marketing, compliance, and member-facing lenses.

The session ran for half a day, a format deliberately chosen to make senior attendance feasible and to create the urgency needed to move from insight to action within a single sitting. Participants were first presented with real user voices from the DPP data — anonymised quotes and quantified findings that placed actual member concerns about digital trust in the room — before being introduced to the three trust archetypes and the four trust pillars.

They were then divided into small cross-functional groups, each assigned one archetype, and asked to work through three stages:

- Identifying the key pain points and barriers a Stima member of that archetype would face when using their specific products.
- Designing solutions that would address those barriers across functions.
- Developing concrete, department-owned proposals with short, medium, and long-term actions and measures of success.

Stima's workshop prioritised in-app dispute resolution and flexible repayment options for Control Seekers, and an Apple Store-style genius bar for hands-on digital support, a community Q&A support function, and app-based loyalty and referral incentives for Assurance Seekers.

Workshop Results

Stima's workshop produced a set of concrete, cross-functional actions organised around the two most prevalent trust archetypes in the Kenyan sample: Control Seekers and Assurance Seekers.

For Control Seekers — members who trust when they can take their own protective measures and have full visibility over their financial position — the workshop identified three core problems:

- Limited personalisation that fails to reflect real cashflow rhythms.
- A lack of configurable alerts, limits, and visibility that undermines perceived control and financial safety.
- Opaque processes that reduce engagement among members who demand auditability.

In response, participants proposed an in-app dispute clarity button linked to the CRM so members can track and resolve loan issues seamlessly, flexible repayment options (daily or weekly) that reflect actual cashflow rhythms, and a self-assessment eligibility checker allowing members to verify their loan fit independently.

For Assurance Seekers — members who trust when they see others using a product and who remain on USSD or offline channels due to limited digital confidence — the workshop identified two core problems:

- Low confidence in apps and concerns about digital privacy.
- A need for reputation-building incentives and simple conversion pathways that do not exclude low-literacy users.

In response, participants proposed in-person, face-to-face technology assistance, a community Q&A support function within the app, app-based loyalty and referral incentives, and a commitment to maintaining offline access and local reassurance mechanisms for the most vulnerable members.

Departmental ownership was assigned as follows:

Legal & Compliance	In-app dispute clarity tool
Branch & Finance	Flexible repayment options and the in-branch genius bar pilot
Customer Experience	Community Q&A support function, loyalty and referral incentive programme, and maintaining offline access

Conclusion

The proposals generated through the workshop represent a meaningful step forward for Stima — a set of concrete, evidence-grounded actions that speak directly to the trust barriers their members face. Not all of them will move at the same pace. Institutions of Stima’s scale operate with established priorities, multi-year workplans, and budgets committed well in advance of any single session. Some proposals are well-positioned for near-term execution — low in resource requirement, closely aligned with existing workstreams, and ready to pilot. Others are more structural in nature and will enter a development pipeline to be scoped, budgeted, and sequenced alongside ongoing institutional commitments.

What the workshop produced, however, goes beyond a list of ideas. It generated an evidence base and a collection of compelling member voices — members speaking in their own words about what trust means to them, what they fear, and what would make them engage more confidently with Stima’s products. That evidence base changes the nature of the internal conversation. Proposals backed by the real language of real members are more likely to secure approval, attract investment, and sustain momentum than those grounded in assumption alone.

In this way, the workshop created the conditions not just for ideas to be generated, but for them to be resourced and acted upon — establishing a concrete, evidence-backed foundation from which Stima can systematically build digital trust across its entire membership.

Data collected from 992 respondents across Kenya using automated voice interviews and AI-powered qualitative analysis. Conducted by Decodis in partnership with the Henry J. Leir Institute at Tufts University.