

# Digital Portfolios of the Poor

## Pakistan Findings

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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 Pakistan, uptake in digitally-enabled accounts, payments and storage are weak across the board.

Is this, at least in part, because of 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:

- Smartphone access was at 74%. Note that access in our study does not necessarily equate to ownership nor does it mean that the phone is not shared.
- WhatsApp and YouTube were the most widely used apps, with significant gender gaps in Facebook, payment apps, and online banking use.
- Three features distinguished Pakistan digital trust from the other countries:
  - There was a striking lack of digital confidence. Even the users at the higher level of sophistication feel the greatest risk is their own lack of digital literacy.
  - Across the levels of trust and confidence, users felt that their greatest strategy for risk mitigation was to learn slowly and carefully, seeking advice often.

- Agents played an outsized role, both as a risk but also holding responsibility to provide protection from digital risks.

## Sample and Methodology

The Pakistan findings draw on 406 respondents across Punjab — covering Faisalabad, Lahore, Okara, Bahawalpur, Lodhran, and Muzaffargarh — surveyed in Urdu and Punjabi. The survey comprised 4 modules, covering 356 questions in total across voice and keypad responses, with respondents also reacting to audio skits designed to draw out qualitative perspectives on trust in a depersonalized way.

## Device Access and Ownership

74% of respondents had access to a smartphone and 26% to a basic phone. Unlike in the other three countries, no feature phone category was separately measured in Pakistan. A distinctive feature of the Pakistani sample was the high rate of phone possession: 90% of smartphone owners reported having their device with them at all times, compared to 75% of basic phone owners, suggesting that phones are more tightly integrated into daily life than in the other countries. As in other countries, ownership was a broad concept — many respondents described feeling a sense of ownership simply by virtue of regular access. The Pakistan sample had a higher proportion of women (66%) than any other country in the study, and 40% of respondents were rural.

	Smartphone	Basic phone
<b>N</b>	299	104
<b>Access</b>	74%	26%
<b>Has possession of phone all the time</b>	90%	75%

*Note: Pakistan's device breakdown does not include a separate feature phone category. Possession rates are higher than in other study countries, suggesting stronger day-to-day integration of devices into respondents' lives.*

## Application Use

WhatsApp and YouTube were the most widely used applications, with similar but consistently lower rates among women than men. The gender gap was most pronounced in Facebook use — 28% of women compared to 54% of men — consistent with patterns seen in Nigeria and India, and likely reflecting heightened concern among women about online visibility and community scrutiny. Payment app and online banking use was the lowest of all four countries,

particularly among women (18% and 10% respectively), pointing to a digital financial services landscape still at an early stage of adoption relative to general digital use.

Application	Women	Men
WhatsApp	78%	85%
YouTube	65%	79%
Facebook	28%	54%
TikTok	22%	30%
Games	15%	38%
Payment apps	18%	32%
Online banking	10%	22%
SMS	52%	60%

*Note: App use figures are approximate, drawn from the Pakistan sample. Payment app and online banking adoption rates are the lowest of the four countries studied.*

## 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 Pakistan Compared to Other Countries

Pakistan sits alongside India at the less confident end of the four-country trust spectrum, with the second lowest share of Control Seekers (22%) and a 40% Assurance Seeker share. Its 38% Protection Seeker share — joint highest with India — reflects a large proportion of users who are aware of risk but depend heavily on agents and intermediaries rather than institutions or self-protection. What sets Pakistan apart even from India is the near-complete absence among Assurance Seekers of any framework for understanding digital responsibility — they cannot name who should protect them, and their primary risk management strategy is simply to learn slowly over time.

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%	<b>38%</b>	22%

## Key Pakistan-Specific Findings

### Risk Perception: Digital Literacy as the Primary Fear

Across all archetypes, the biggest perceived risk in Pakistan was not fraud from strangers but respondents' own lack of digital literacy — the fear of losing money or making irreversible mistakes because they did not fully understand how digital tools work. This is distinct from Kenya, where the risk landscape was defined by scams, and from Nigeria, where hacking, middleman distrust, and transaction failures each played distinct roles. Scams and image misuse were also mentioned, particularly among more digitally engaged respondents, but the dominant note was uncertainty rather than threat. A significant proportion of respondents, particularly among Assurance Seekers, could not identify any specific risk at all — not because they felt safe, but because they lacked the vocabulary or framework to articulate what they feared.

## **Risk Mitigation: The Agent as Load-Bearing Structure**

Pakistan's most distinctive finding was the role of agents. Protection Seekers — 38% of the sample — described relying on agents to help them navigate and mitigate digital risks, rather than drawing on institutions, platforms, or their own knowledge. This made agents the load-bearing structure of digital trust for a very large share of the population: when the agent relationship works, trust is maintained; when it fails or is absent, users have no fallback. Verification — double-checking messages and transactions before acting — was the primary strategy among Control Seekers and more digitally engaged Protection Seekers. Assurance Seekers described a strategy that was barely a strategy at all: learning slowly over time, picking up knowledge through experience rather than through any active protective behaviour. Many simply could not articulate any mitigation approach.

## **Benefit Perception and Responsibility: Convenience and Personal Accountability**

Convenience was the dominant benefit cited across all archetypes — the ability to transact quickly, access services remotely, and communicate easily. Easy communication was particularly prominent among Assurance Seekers, for whom phones were primarily social tools rather than financial ones. On responsibility, Pakistan's Control Seekers were the most clearly self-reliant of any archetype across any of the four countries: 97% attributed responsibility for digital safety entirely to themselves, with no reference to institutions or platforms. This is a notably isolated stance, and while it reflects confidence, it also means this group has no expectation of institutional support when things go wrong. Assurance Seekers were entirely unable to identify who is responsible for protecting them — a finding more complete in its blankness than in any other country.

## **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 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. In Pakistan, the most urgent challenge is not fraud prevention but comprehension: building a digital financial services environment in which the majority of users — currently navigating largely by instinct and agent guidance — develop enough of a framework to make informed choices and seek help when they need it. A Control Seeker needs transparency and



tools that match their self-reliance. An Assurance Seeker needs patient, plain-language onboarding that does not assume knowledge they have never had the opportunity to acquire. A Protection Seeker needs agents who are regulated, accountable, and reliable — because for now, the agent is their entire trust infrastructure.

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*Data collected from 544 respondents across Pakistan using automated voice interviews and AI-powered qualitative analysis. Conducted by Decodis in partnership with the Henry J. Leir Institute at Tufts University.*