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

Summary

Digital financial service providers across Nigeria increasingly recognise that low engagement among their users 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 Nigeria, Kenya, India, 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 Nigeria, esusu.africa participated in a half-day solutioning workshop that produced a set of prioritised, departmentally owned actions designed to make their platform simpler, more reliable, and more trustworthy for low-income users with limited digital literacy.

Understanding Trust Philosophies

The Nigerian findings draw on 960 respondents across three regions — Kano, Lagos, and Enugu — surveyed in 2026 in Hausa, Yoruba, and Igbo. The study covered four modules, 133 voice response questions, and 94 keypad response questions, with respondents reacting to 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, account hacking, transaction failures, or physical theft of their device.
- **Risk Mitigation —** what users do in response to those fears, from cautious sharing with trusted contacts to verifying identities before transacting or using app-based security features.
- **Responsibility Perception —** who users believe should protect them, whether that is a bank, a digital platform, their own community, or themselves.

- **Benefit Perception —** what makes digital tools worth engaging with, including income enablement, time efficiency, and physical safety.

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

- **Control Seekers (36%) —** the most digitally confident group, who take primary responsibility for their own protection, actively implement digital safety strategies rather than minimising use, and are the only archetype to mention transaction monitoring. They represent 36% of the Nigerian sample.
- **Assurance Seekers (47%) —** who have limited awareness of digital risks, engage with digital tools by habit or social familiarity, and rely on peer verification rather than institutional guidance when something goes wrong. They represent 47% of the Nigerian sample.
- **Protection Seekers (17%) —** who are aware that digital risks exist and have the widest range of fears but look to institutions and platforms to bear primary responsibility for their safety. They represent 17% of the Nigerian sample.

Three findings were particularly notable in the Nigerian context:

- Account hacking and scams were the dominant fear across all archetypes, including concerns about middlemen — bank employees suspected of accessing and misusing account details — a form of institutional distrust specific to Nigeria.
- Transaction failures on unstable telecom networks were a meaningful source of anxiety, particularly in payment contexts where a failed transfer damages a user's reputation with the recipient.
- Convenience was cited as the primary benefit of digital financial tools across all archetypes, with income generation as a secondary driver — reflecting the importance of WhatsApp-based commerce and market reach in the Nigerian context.

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 960 Nigerian 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 customers' 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 customer base.

Workshop Structure

esusu.africa is a FinTech company focused on digitising traditional thrift savings and microcredit systems to enhance financial inclusion across Africa, offering digital solutions that automate thrift savings, collections, and microcredit, and addressing the challenges associated with manual savings schemes. The workshop drew together senior representatives from product development, IT, business development, customer experience, and agent network management — ensuring that both technical and user-facing perspectives shaped the solutions developed.

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 customer 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 an esusu.africa user 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.

The workshop's core problem identification centred on a specific and actionable finding from the DPP data: 32% of female respondents who expressed concerns about online payment platforms specifically cited unreliable service as their primary concern. This reframed platform reliability not as a technical maintenance issue, but as a trust issue with direct consequences for customer retention and confidence.

Workshop Results

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

For Assurance Seekers

Users who engage with digital tools through social familiarity and habit, and who are most vulnerable to losing confidence when a transaction fails or behaves unexpectedly, the workshop identified two core problems:

- Network instability and mid-transaction failures are experienced as potential fraud or fund loss rather than technical errors, triggering withdrawal from the platform.
- Insufficient communication and confirmation at moments of uncertainty leaves users without the reassurance they need to continue engaging.

In response, participants proposed creating back-end logic to automatically flag users who experience repeated failed syncs or mid-transaction exits and route them to proactive agent follow-up, expanding receipt confirmation to WhatsApp and email channels in addition to SMS, and equipping agents with visual guides explaining what a network issue looks like and what to do — materials users trust more than technical language.

For Control Seekers

Users who actively manage their own digital safety and who require clear visibility and confirmable outcomes at each stage of a transaction, the workshop identified a need for greater platform reliability and institutional transparency:

- Technical disruptions that carry no explanation are perceived as evidence of platform weakness or bad faith, undermining the sense of control that this archetype requires to trust.
- Without clear architectural investment, the platform cannot reliably deliver the seamless experience that converts digitally confident users into long-term savers.

In response, participants proposed developing a sustainable back-end architecture plan for platform optimisation, advocating internally for resource reallocation to support necessary API integrations, and reframing connectivity issues as temporary and fixable — both in internal culture and in external communications through field-facing partners.

Departmental ownership was assigned as follows:

Department	Action
Leadership	Recognise that minor technical disruptions carry major emotional consequences; recast them internally as trust risks, not uptime issues
Product Development	Create back-end logic to flag users with 3+ failed syncs or mid-transaction exits and route to support or proactive agent follow-up

IT	Develop a sustainable back-end architecture plan for platform optimisation, including necessary API integrations with partners
Business Development	Equip field-facing partners to explain connectivity issues as temporary and fixable, defusing fear of fraud or fund disappearance
Customer Experience	Expand receipt messaging to include WhatsApp and email in addition to SMS, to generate confidence in esusu platform transactions
Agent Network Management	Develop WhatsApp-forwardable visual guides showing what a network issue looks like and what users should do

Conclusion

The proposals generated through the workshop represent a meaningful step forward for esusu.africa — a set of concrete, evidence-grounded actions that speak directly to the trust barriers their users face. Not all of them will move at the same pace. Some proposals — particularly those around agent communication and receipt channel expansion — are well-positioned for near-term execution, requiring relatively limited resources and closely aligning with existing workstreams. Others, such as back-end architectural investment, are more structural in nature and will enter a development pipeline to be scoped, budgeted, and sequenced.

What the workshop produced, however, goes beyond a list of ideas. It generated an evidence base and a collection of compelling user voices — users speaking in their own words about what trust means to them, what they fear, and what would make them engage more confidently with esusu's platform. That evidence base changes the nature of the internal conversation. Proposals backed by real user language 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 esusu.africa can systematically build digital trust across its entire user base.

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.