

SHIRIKA SACCO

Workshop Brief | Digital Portfolios of the Poor | 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, Shirika 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

Shirika SACCO is a growing Savings and Credit Co-operative Organisation primarily serving civil servants across Kenya, with a diverse and expanding membership base. The institution is

actively investing in digital transformation to better reach and retain members. The workshop was attended by representatives from 9 departments — Senior Leadership, Treasury, Credit, Marketing, HR, ICT, Customer Experience, Internal Audit, and Accounts — ensuring that trust insights were interpreted through financial, technical, marketing, compliance, and member-facing lenses simultaneously.

Shirika's overarching objective for the session was to translate DPP insights into practical, trust-aware strategies that help close the generational gap — attracting younger members while keeping older members comfortable — and increase uptake of digital services despite concerns about reliability, privacy, and digital literacy. The focus was on modernising service delivery in ways that protect and amplify Shirika's long-standing reputation.

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 Shirika 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.

Shirika's workshop prioritised standardised digital loan checklists and a self-assessment eligibility checker for Control Seekers, and new member onboarding surveys, a repository of real user stories, and plain-language FAQs for Assurance Seekers.

Workshop Results

Shirika'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 navigate services independently and have full, reliable visibility over their financial position — the workshop identified three core problems:

- A lack of consolidated, reliable loan information that deters confident self-navigation.
- No round-the-clock access to digital updates, creating continued dependency on branch visits.
- Gaps in digital transparency that limit the platform's appeal to younger, more tech-savvy members.

In response, participants proposed standardised digital loan checklists to ensure consistent understanding across age groups, real-time status updates to keep members informed and reduce anxiety, and a self-assessment eligibility checker tool allowing members — especially younger users — to verify their loan fit independently.

For Assurance Seekers — members who trust through the experiences of peers and who struggle with the transition to new digital platforms — the workshop identified three core problems:

- Older or less digitally confident members struggle to find relatable success stories that would encourage them to try new services.
- Trust builds through peer experience, not technical explanations — yet the institution currently lacks a mechanism to surface those stories.
- A lack of accessible, plain-language guidance limits member confidence in navigating new platforms.

In response, participants proposed onboarding new members with short surveys to surface concerns early, creating a repository of real user stories to serve as social proof, and delivering FAQs and information sessions in plain, jargon-free language.

Departmental ownership was assigned as follows:

Internal Audit	Standardised digital loan checklists for consistent understanding across age groups
Credit & ICT	Self-assessment eligibility checker tool, allowing members — especially younger users — to verify loan fit independently
Marketing & Customer Experience	New member onboarding surveys, repository of real user stories, and plain-language FAQs and information sessions

Conclusion

The proposals generated through the workshop represent a meaningful step forward for Shirika — 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 Shirika’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 Shirika’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 Shirika 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.