



## Trust as development infrastructure: Digital public services, mobile money, and competency-based education in Kenya's social resilience model

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### ABSTRACT

Kenya is often discussed through separate development stories: M-Pesa, eCitizen, curriculum reform, debt, youth employment, and democratic contestation. This article argues that the more significant Kenyan lesson is cross-sectoral. It reads Kenya as a case where trust is produced, weakened, repaired, and tested through everyday institutional systems. This study is guided by the institutional theory of generalized trust, supported by social resilience theory and inclusive innovation theory. Using a structured integrative review of peer-reviewed studies, government documents, sector statistics, survey evidence, and development reports, the paper examines how digital public services, mobile money, and competency-based education operate as trust infrastructure. The analysis is anchored in Kenyan evidence on mobile-money scale, eCitizen's role as a government digital payment gateway, public-trust survey data, CBC implementation studies, and World Bank assessments of fiscal and labor-market pressure. Findings show that resilience is not created by technology alone. It emerges when citizens repeatedly encounter systems that clear payments, process services, provide records, support risk sharing, and promise usable capability formation. The evidence also cautions against celebratory exceptionalism. Cyber risk, opaque fees, platform dependence, uneven digital access, CBC implementation gaps, and declining confidence in several public institutions can turn infrastructure into frustration. The article, therefore, proposes a trust-as-infrastructure lens for African development research: innovation becomes developmentally serious only when it is accessible, reliable, accountable, and capable of institutional learning.

**Keywords:** Competency-Based Education, Digital Public Services, Kenya, Institutional Trust, Mobile Money, Social Resilience

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### I. INTRODUCTION

Kenya occupies an unusual place in African development debates. It is too complex to be reduced to a simple success story, yet too institutionally inventive to be treated as another catalogue of administrative weakness. Mobile money, digitised public services and competency-based education did not emerge from a frictionless policy environment. They developed in a society marked by fiscal pressure, electoral contestation, inequality, youth employment anxiety and persistent scrutiny of public institutions. That is precisely why the case matters. Kenya is analytically useful because it shows how innovation and institutional stress can coexist within the same national development model (Afrobarometer, 2025; World Bank, 2025a, 2025b).

The central claim of this article is narrow but consequential. Kenya's most important development lesson is not a single technology, platform, reform or policy slogan. It is the cumulative construction of trust infrastructure: the practical systems through which citizens begin, cautiously and repeatedly, to rely on payments, portals, schools, rules, agents, receipts, records and complaint channels. Physical infrastructure moves goods and bodies. Trust infrastructure moves confidence. It allows people to act before they have perfect certainty, provided that the systems around them remain sufficiently accessible, predictable and repairable (Ostrom, 1990; Rothstein & Stolle, 2008).

This argument requires restraint. Kenya should not be praised in a flat celebratory register. Public-trust evidence does not support that reading. Afrobarometer (2025) reports declining confidence in several key public institutions and leaders, including the president, Parliament, courts, police and ruling party. Nor should Kenya be read only through debt, corruption anxiety or implementation difficulty. World Bank assessments describe resilience and growth momentum while warning about fiscal pressure, debt vulnerability and weak formal job creation (World Bank, 2025a, 2025b). Communications Authority of Kenya data show very large digital and mobile-money scale, but also major cyber-threat exposure (Communications Authority of Kenya, 2025). The Kenyan story is therefore not 'trust achieved'. It is trust under construction.

The article focuses on three domains where this construction becomes visible. Digital public services test whether citizens can deal with the state through standardised, recordable and less discretionary channels. Mobile money tests whether households and firms can move value quickly enough to manage daily life and shocks. Competency-based

education tests whether schooling can convert national ambition into usable capability, values, creativity and civic confidence. These domains are not identical reforms. Still, each asks the same institutional question: can a system become reliable enough for ordinary people to build routines around it?

### 1.1 Statement of the Problem

Research on Kenya is abundant, but much of it remains sectorial. Mobile money is treated as financial technology; eCitizen as administrative digitisation; competency-based education as curriculum policy; public trust as political opinion; and macroeconomic pressure as fiscal management. Such separation is useful for specialist analysis, yet it weakens the larger interpretation. It hides the connective tissue between access, reliability, accountability, capability formation and social resilience.

The specific problem addressed here is the absence of an integrated trust-based framework for reading Kenya's development model across digital services, mobile finance and education reform. Without such a framework, Kenyan innovation is either overstated as technological exceptionalism or understated as a set of reforms compromised by familiar governance problems. Neither reading is sufficient. Kenya's empirical value lies in the tension between scale and fragility.

A second problem is methodological. Policy commentary often leans on vivid success stories, while critical accounts sometimes isolate implementation failure from institutional learning. This paper therefore places the celebratory and uncomfortable evidence in the same analytical space. It asks what can be defended from the data, what must be qualified and where Kenya's experience travels beyond Kenya without becoming a slogan.

### 1.2 Research Objectives

- i. To examine how digital public services, mobile-money systems and competency-based education contribute to Kenya's social resilience.
- ii. To analyse the role of institutional trust in linking technological access, public accountability, financial inclusion and human-capital formation.
- iii. To identify governance risks that may weaken Kenya's trust infrastructure if digitalisation and education reform are not matched by accountability, inclusion, quality assurance and regulatory learning.
- iv. To propose a transferable trust-as-infrastructure lens for African development research that avoids both deficit-only narration and promotional exceptionalism.

### 1.3 Research Questions

- i. How do digital public services, mobile money and competency-based education contribute to Kenya's social resilience?
- ii. How does institutional trust connect technological access, public accountability, financial inclusion and human-capital formation?
- iii. Which governance risks may interrupt the trust-building function of Kenya's digital and educational reforms?
- iv. How can Kenya's experience be translated into a comparative African development framework without reducing it to either failure or exceptionalism?

## II. LITERATURE REVIEW

### 2.1 Theoretical Review

This study is guided by the institutional theory of generalized trust, supported by social resilience theory and inclusive innovation theory. The three perspectives are combined because the research problem is not purely technological, administrative or educational. It concerns the conditions under which citizens treat systems as reliable enough to use repeatedly in economic, administrative and learning contexts.

#### 2.1.1 Institutional Theory of Generalized Trust

The principal theory guiding this research is the institutional theory of generalized trust. Rothstein and Stolle (2008) argue that generalized trust is strongly shaped by the quality, impartiality and performance of public institutions rather than by culture alone. In this view, citizens learn whether to trust through repeated encounters with institutions that are fair, predictable and competent. This theory is appropriate for the Kenyan case because the article does not treat trust as a national temperament. It treats trust as an institutional output produced through visible routines: a payment that clears, a digital application that generates a record, a complaint channel that responds, or a school system that delivers credible capability formation.

The institutional theory of trust also explains why digital systems can build or damage confidence. A portal can reduce arbitrary discretion if fees, timelines, receipts and redress are clear. The same portal can damage trust if charges

feel opaque, access is unequal or errors cannot be corrected. Trust therefore depends not merely on the existence of reform, but on institutional quality after reform (Ostrom, 1990; Rothstein & Stolle, 2008).

### **2.1.2 Social Resilience Theory**

Social resilience theory adds a second layer. Adger (2000) defines social resilience around the ability of communities and institutions to absorb disturbance while maintaining essential functions. Folke (2006) extends the concept by emphasising adaptive capacity: systems survive shocks not by remaining static, but by reorganising under pressure. In Kenya, a mobile transfer during a family emergency, a digital service request, or a curriculum reform that reorients learning toward capability can all be interpreted as institutional tests of adaptive capacity.

This perspective is important because resilience is not treated here as a rhetorical compliment. It is treated as a measurable and observable quality of systems that help households, firms, schools and public agencies continue functioning during stress. Mobile money may support liquidity and risk sharing. Digital public services may reduce administrative friction. Competency-based education may support long-term adaptive capability. Each domain carries a resilience claim, but each claim remains conditional on implementation quality.

### **2.1.3 Inclusive Innovation and Institutional Maintenance**

Inclusive innovation theory supplies the third layer. Heeks et al. (2014) argue that inclusive innovation must be understood through who is included, how inclusion occurs and whether innovation addresses the needs of poorer or marginalised users. This is directly relevant to Kenya because the scale of mobile money, digital public services and curriculum reform is national rather than ornamental. However, scale by itself is not the same as inclusion. Rural users, low-literacy citizens, persons with disabilities, teachers in poorly resourced schools and low-income households may experience the same reform differently.

The theoretical implication is that innovation becomes trust infrastructure only when it is maintained. Access must be supported by affordability, usability and human assistance. Reliability must be supported by technical stability and institutional capacity. Accountability must be supported by redress mechanisms. Adaptive capacity must be supported by policy learning. Without these maintenance functions, innovation may increase dependence without increasing trust.

## **2.2 Empirical Review**

### **2.2.1 Digital Services, Mobile Money and Competency-Based Education as Resilience Mechanisms**

The strongest empirical base for the trust-infrastructure argument comes from mobile money. Jack and Suri (2014) showed that reduced transaction costs reshaped risk sharing in Kenya. Suri and Jack (2016) later estimated long-run poverty and gender effects, including households lifted out of extreme poverty through access to M-Pesa. Yao et al. (2023) connect mobile money to household resilience. These studies matter because they show trust doing work. It is not merely a feeling; it is a repeated decision to send, save, receive, borrow, pay and respond through a system whose reliability has become socially known.

Official sector evidence confirms the scale of that system. Communications Authority of Kenya (2025) data for July-September 2025 reported 78.3 million mobile SIM subscriptions, 48.6 million mobile-money subscriptions, 480,216 registered mobile-money agents and 60.2 million mobile-data subscriptions. A small pilot can be admired; a network of this density has to be governed. Scale turns innovation into infrastructure, and infrastructure creates obligations: consumer protection, fraud control, competition oversight, transparent pricing, data safeguards and accessible redress.

Digital public services form the second empirical strand. The National Treasury (n.d.) describes eCitizen as a government digital payments gateway integrated with electronic payment platforms, including mobile telephone money services. Its policy logic is to digitise government payments, improve revenue collection, reduce cash handling and standardise service access. Developmentally, however, the deeper question is not whether a portal exists. The question is whether citizens experience it as less arbitrary, more traceable and more accountable than the office counter it replaces.

Education forms the third empirical strand. The Kenya Institute of Curriculum Development (2019) frames competency-based education around learner potential, core competencies, values, citizenship, creativity and practical capability. The reform therefore extends trust into the future. It asks parents, students, teachers and employers to believe that schooling can become less examination-heavy and more capability-oriented. Studies of CBC implementation in Kenya show why that promise remains conditional: teacher preparedness, learning materials, assessment clarity, policy guidance and parent understanding remain recurring constraints (Akala, 2021; Ronguno, 2025).

### **2.2.2 Institutional Trust as a Connecting Mechanism**

The reviewed literature suggests that trust links these reforms more strongly than technology does. In the mobile-money literature, users rely on a platform because transactions are prompt, agents are nearby and the system is socially validated (Jack & Suri, 2014; Suri & Jack, 2016). In digital government, the trust question concerns whether



fees, receipts, service timelines and records reduce discretion and uncertainty (National Treasury, n.d.). In education, CBC requires confidence that a new curriculum will produce capability rather than confusion (Akala, 2021; Kenya Institute of Curriculum Development, 2019).

Public-trust evidence supplies the necessary correction. Afrobarometer (2025) reports that confidence in several Kenyan institutions has declined over the past decade, with trust reported at 45 per cent for the president, 44 per cent for Parliament, 50 per cent for courts, 36 per cent for police and 38 per cent for the ruling party. Those figures prevent the article from becoming admiration dressed as analysis. Kenya can be digitally dynamic and politically contested at the same time. In fact, that is the point. Trust is not a single national stock; it is distributed across systems and encounters.

### 2.2.3 Governance Risks to Trust Infrastructure

The empirical literature also shows that trust infrastructure is fragile. In mobile money, platform dependence, pricing opacity, fraud and exclusion of low-literacy users may weaken credibility. In digital public services, cybersecurity exposure, weak redress and fee resentment may turn convenience into suspicion. In CBC, implementation gaps may produce reform fatigue if teachers and parents cannot see the promised capability gains. The Communications Authority of Kenya (2025) reported 842.3 million cyber-threat events in July-September 2025, showing that digital scale increases the attack surface of national systems.

Fiscal pressure adds another risk. The World Bank (2025a, 2025b) warns that Kenya's fiscal path remains fragile amid high debt vulnerabilities, revenue pressure and weak formal job creation. These macroeconomic risks matter for trust because citizens may judge digitalisation and revenue systems through the visible quality of services they receive. If payments become easier but service improvement remains unclear, administrative reform may be interpreted as extraction rather than reliability.

### 2.2.4 Transferable African Development Lens

Kenya's transferability lies not in a claim that other African states should copy its institutions mechanically. The transferable lesson is conceptual. Trust can be studied as infrastructure when reforms are evaluated through accessibility, reliability, accountability and adaptive capacity. This lens avoids deficit narratives that treat African institutions only through failure. It also avoids promotional exceptionalism that celebrates platforms without asking who governs them and who is excluded from them.

## 2.3 Conceptual Framework

Trust as infrastructure is the central concept of this paper. Infrastructure is usually imagined as concrete, asphalt, fibre, pipes, classrooms, ports, satellites and grids. This article extends the term carefully to include institutional reliability. A payment platform becomes infrastructure when households plan around it. A public-service portal becomes infrastructure when a citizen can use it without patronage or negotiation. A curriculum becomes infrastructure when teachers, parents, learners and employers understand what capability it is supposed to produce.

The concept has four working components. Accessibility means citizens can reach the system without prohibitive cost, distance, literacy barriers, disability barriers or digital exclusion. Reliability means the system works consistently enough for users to build habits around it. Accountability means errors, fees, delays, fraud and abuse can be challenged through visible channels. Adaptive capacity means the system learns when pressure exposes a weakness. These are not decorative qualities. They are the mechanics through which trust either accumulates or leaks away (Adger, 2000; Folke, 2006; Heeks et al., 2014; Rothstein & Stolle, 2008).

The Kenyan case must therefore be read conditionally. Trust infrastructure decays when platforms become opaque, fees feel extractive, data protection is weak, teachers are underprepared, political institutions lose legitimacy, or citizens cannot obtain redress. Kenya's development lesson is not that innovation automatically produces trust. It is that innovation becomes developmentally serious only when maintained as public infrastructure.

**Table 1**

*Conceptual linkage between reform domains and trust infrastructure*

Reform domain	Trust mechanism	Resilience contribution	Primary governance risk
Mobile money and digital finance	Reliable low-friction transactions; dense agent networks; routine payment behaviour	Improves household risk sharing, liquidity, small-firm transactions and shock response	Platform dependence, fraud, pricing opacity and exclusion of low-literacy users
Digital public services and eCitizen	Standardised digital payments, service access and administrative records	Reduces physical-office friction, cash leakage risk and discretionary mediation	Cybersecurity exposure, weak redress channels, fee resentment and digital exclusion
Competency-based education	Credible link between schooling, applied capability, values and future employability	Builds long-term human capital, civic capability and adaptive skills	Teacher preparedness, assessment ambiguity, uneven resources and parent confusion



Public accountability systems	Transparent rules, complaint channels, performance data and fair enforcement	Maintains legitimacy of innovation and prevents institutional decay	Declining political trust, corruption perceptions, fiscal pressure and weak feedback loops
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Source: Author synthesis based on the reviewed academic and institutional sources cited in the reference list.

### III. METHODOLOGY

This study used a structured integrative review design. The method was selected because the research problem crosses development economics, public administration, education policy, digital finance and governance. A statistical meta-analysis was not appropriate because the evidence base includes mixed methods, institutional reports, survey evidence, policy documents and sector statistics that measure different outcomes. A loose narrative review would also have been too soft. The integrative design allowed the paper to compare different forms of evidence while keeping the review process explicit.

The target population for the review consisted of secondary evidence on Kenya's digital finance ecosystem, digital public-service reform, competency-based education, social resilience and institutional trust. Sources were selected according to five criteria: direct relevance to Kenya; connection to at least one of the three reform domains; empirical, theoretical or policy significance; institutional credibility or peer-reviewed status; and usefulness for analysing trust, resilience, access, accountability or implementation risk.

The review excluded sources that were purely promotional, unverifiable, duplicative, journalistic without underlying evidence, or not directly connected to Kenya or the conceptual problem. Grey literature was used cautiously. Government and development-organisation documents were treated as evidence of policy architecture, sector data and institutional intent, not as automatic proof of success.

Data collection followed four pathways. Academic searches identified peer-reviewed work on mobile money, household resilience, CBC implementation, institutional trust, inclusive innovation and social resilience. Official repositories supplied policy documents such as the Digital Economy Blueprint, the National Digital Master Plan, the KICD curriculum framework and eCitizen material. Sector statistics supplied current indicators on subscriptions, agents, connectivity and cyber threats. Survey and development evidence supplied macroeconomic and public-trust context.

Analysis used thematic content synthesis. Each source was read for claims about access, reliability, accountability, inclusion, capability formation, resilience and trust risk. Those claims were grouped by reform domain and tested against the study objectives. The author deliberately looked for negative evidence - declining public trust, debt vulnerability, cyber risk, platform dependence and CBC implementation constraints - because a Kenya-positive article becomes weaker, not stronger, when it hides contrary data.

**Table 2**

*Review protocol and evidence categories*

Evidence category	Representative sources	Use in analysis	Quality control
Peer-reviewed empirical studies	Mobile money, household resilience, CBC implementation, institutional trust and inclusive innovation literature	Established mechanisms and empirical findings	Journal metadata and DOI information checked where available
Government policy documents	Digital Economy Blueprint, National Digital Master Plan, KICD framework and eCitizen information	Defined policy architecture and institutional intent	Used as policy evidence, not as proof of success
Sector statistics	Communications Authority of Kenya ICT statistics	Supplied current access and infrastructure indicators	Used for measurable indicators and trend context
Development and survey evidence	World Bank Kenya updates and Afrobarometer trust dispatch	Provided macroeconomic and public-trust risk context	Triangulated against the article's main claims

Source: Author synthesis based on the reviewed academic and institutional sources cited in the reference list.

### IV. FINDINGS & DISCUSSION

#### 4.1 Findings

The findings are organised directly around the four objectives of the study. Each subsection first identifies the empirical pattern and then discusses it against the reviewed literature. This structure responds to the need to move beyond descriptive reporting and to show how the evidence supports, qualifies or challenges the trust-as-infrastructure framework.

#### 4.1.1 Digital Services, Mobile Money and CBC as Resilience Mechanisms

Kenya's first trust-infrastructure mechanism is the normalisation of digital and mobile transactions. M-Pesa is often described as financial technology. That description is accurate but incomplete. Its deeper importance is sociological and institutional. It moved trust from formal banking halls into kiosks, phones, family networks, small firms, transport payments, school-fee decisions, remittances and emergency support. A transaction that clears at the right moment is not merely convenient; it changes what a household can risk.

This finding is consistent with Jack and Suri (2014), who associate mobile money with lower transaction costs and improved risk sharing, and with Suri and Jack (2016), who identify long-run poverty and gender effects. It also aligns with Yao et al. (2023), who connect mobile money to household resilience. The article therefore interprets mobile money not as a technology-success anecdote, but as a routine institution through which households reorganise liquidity and support under stress.

The same resilience logic appears in digital public services, although through a different mechanism. eCitizen matters because it changes the encounter between citizen and state. A citizen who can request a service, pay electronically, receive a record and avoid an informal intermediary does not only save time. The citizen experiences the state as a system rather than as a person behind a counter. The National Treasury (n.d.) frames eCitizen as a digital payments gateway designed to improve revenue collection, reduce manual handling and enhance service delivery. Its trust effect, however, depends on whether citizens experience the system as fair, clear and correctable.

Competency-based education works on a slower clock. Mobile money and digital payments produce immediate evidence: the transfer arrives or it does not; the payment clears or it fails. CBC asks for a longer trust horizon. It asks parents, students, teachers, employers and the state to believe that today's classroom change will produce tomorrow's capability. The KICD framework gives the reform a strong developmental vocabulary, but implementation studies show that teacher preparedness, materials, assessment clarity and parental understanding determine whether that vocabulary becomes credible practice (Akala, 2021; Kenya Institute of Curriculum Development, 2019; Ronguno, 2025).

#### 4.1.2 Institutional Trust as the Connecting Mechanism

The findings show that Kenya's development model cannot be reduced to technology. Mobile money matters because it is socially embedded. eCitizen matters because it reorganises state-citizen transactions. CBC matters because it asks schooling to produce applied capability and civic formation. Technology is present in the argument, but it is not the argument. The deeper mechanism is repeated institutional reliability.

This supports Rothstein and Stolle's (2008) institutional theory of generalized trust. Trust accumulates through repetition. A household trusts mobile money because transfers arrive and agents are nearby. A citizen trusts a digital public service when the fee is visible, the receipt is real and the application does not disappear into an administrative mist. A parent trusts CBC when a child's learning seems more capable, not merely differently labelled. These experiences are local and practical; together, they become national infrastructure.

The public-trust evidence complicates the finding in a useful way. Afrobarometer (2025) reports declining trust in several Kenyan institutions. This means Kenya can have trusted transaction systems and distrusted political institutions at the same time. That split is analytically important because it shows that trust is not a uniform national resource. It is distributed across systems. The trust-as-infrastructure framework therefore avoids treating Kenya as either institutionally successful or institutionally failed. It asks which systems are trusted, by whom, under what conditions and with what safeguards.

#### 4.1.3 Governance Risks That May Weaken Trust Infrastructure

The strongest version of the Kenyan argument is conditional. Kenya has built several systems that can produce trust, but those systems remain vulnerable to governance failure. Mobile-money density creates a transaction ecology, but it also creates exposure to fraud, pricing opacity, platform dependence, agent liquidity problems and consumer complaints. Digital public services can reduce discretion, but they can also create new frustration if citizens feel trapped in systems that are efficient for revenue collection and weak on response.

Cybersecurity is the clearest hard edge. Communications Authority of Kenya (2025) reported 842.3 million detected cyber-threat events in July-September 2025. This figure is uncomfortable, which is exactly why it belongs in the article. Digital scale creates a larger attack surface. A digital state and a digital economy cannot rely on adoption alone; they require cyber-resilience, privacy safeguards, incident response and user education. Otherwise, the systems that make Kenya impressive can become systems that citizens learn to fear.

Macroeconomic evidence sharpens the caution. World Bank (2025b) projects average growth of 4.9 per cent between 2025 and 2027, but also warns that the FY2024/25 deficit widened to 5.9 per cent of GDP, public debt reached 68.8 per cent of GDP and formal employment remains structurally weak. These figures do not cancel Kenya's resilience claim. They discipline it. Trust infrastructure needs fiscal oxygen. If citizens experience revenue mobilisation, fees or debt management without visible service improvement, legitimacy thins.



CBC carries a different but equally serious risk. A curriculum reform can lose legitimacy if teachers are underprepared, assessment rules are unclear or parents cannot understand the connection between reform and future opportunity. In that sense, CBC is not only an education policy. It is a long-term credibility test for the state. The reform's success will not be determined by curriculum documents alone. It will be determined in classrooms, teacher workload, assessment practice and the visible quality of learner capability (Akala, 2021; Ronguno, 2025).

#### 4.1.4 A Transferable Trust-as-Infrastructure Lens for African Development Research

The findings support a trust-as-infrastructure framework, but not in a polished linear way. The framework has two advantages. First, it removes trust from abstraction. Trust is tied to payments, portals, classrooms, regulations, cyber safeguards, complaints, teachers, receipts, public finance and response time. Second, it blocks both pessimism and propaganda. Kenya is not presented as a flawless model. It is presented as a serious case of institutional experimentation at scale, and scale is where both achievement and weakness become visible.

The transferable lesson is compact. Access without accountability may create dependence. Digitalisation without redress may create anger. Curriculum reform without teacher support may create fatigue. Fiscal reform without visible service improvement may damage legitimacy. Kenya's achievement is that it has built platforms large enough to teach these lessons empirically. Its vulnerability is that large platforms fail loudly when maintenance is weak.

**Table 3**

*Key empirical anchors used in the synthesis*

Indicator or finding	Reported value	Source used in review	Interpretation
Mobile SIM subscriptions	78.3 million by September 2025	Communications Authority of Kenya (2025)	Shows mass digital connectivity and multiple-SIM intensity
Mobile-money subscriptions	48.6 million by September 2025	Communications Authority of Kenya (2025)	Confirms everyday reach of digital finance
Registered mobile-money agents	480,216 by September 2025	Communications Authority of Kenya (2025)	Signals dense transaction infrastructure
Mobile-data subscriptions	60.2 million by September 2025	Communications Authority of Kenya (2025)	Shows mobile data as a core access channel
Detected cyber-threat events	842.3 million in July-September 2025	Communications Authority of Kenya (2025)	Shows that digital scale also creates risk exposure
Projected average growth	4.9% between 2025 and 2027	World Bank (2025b)	Supports a resilience claim but not an unqualified success narrative
Public debt	68.8% of GDP in FY2024/25	World Bank (2025b)	Identifies fiscal risk for public legitimacy
Trust in police	36% in Afrobarometer dispatch	Afrobarometer (2025)	Shows that institutional trust cannot be assumed
CBC implementation constraints	Teacher preparedness, materials, assessment and policy clarity issues	Akala (2021); Ronguno (2025)	Shows that education reform depends on implementation credibility

Source: Author synthesis based on the reviewed academic and institutional sources cited in the reference list.

**Table 4**

*Evidence synthesis by objective*

Objective	Evidence used	Finding	Implication
Digital services, mobile money and CBC as resilience mechanisms	CA sector statistics; mobile-money studies; eCitizen policy documents; KICD framework	Each domain contributes to resilience through a different time horizon and institutional routine	Kenya should be analysed as a system of routines, not as isolated reforms
Institutional trust as the connecting mechanism	Institutional trust theory; mobile-money welfare evidence; eCitizen mandate; Afrobarometer findings	Trust is built through reliable service encounters but can coexist with lower political trust	Trust must be measured at system level, not assumed at national level
Risks to trust infrastructure	Afrobarometer; World Bank; CA cybersecurity data; CBC implementation studies	Fiscal pressure, cyber risk, platform dependence and CBC gaps threaten institutional credibility	Innovation requires maintenance, safeguards and visible accountability
Transferable African development lens	Cross-domain synthesis	Trust as infrastructure explains how Kenya can be innovative and institutionally contested	The lens can guide comparative African development research without deficit or praise formulas

Source: Author synthesis based on the reviewed academic and institutional sources cited in the reference list.

## V. CONCLUSION & RECOMMENDATIONS

### 5.1 Conclusion

Kenya's strongest lesson is not that technology saves institutions. It does not. The stronger lesson is more demanding: institutions can become more trusted when people encounter them as usable systems, and those systems remain credible only if they are maintained, corrected, protected and explained. Kenya has produced one of Africa's most concrete demonstrations of this problem.

Mobile money shows trust in motion: quick, ordinary and financially consequential. eCitizen shows trust at the administrative interface, where citizens meet the state through fees, forms, receipts and records. Competency-based education shows trust projected into the future, where a society asks schooling to produce capability rather than only certification. Together, these domains make Kenya more than a case of digital adoption. They make it a case of institutional reliability being tested in public. The conclusion is therefore not a victory statement. It is a governance argument. Kenya's social resilience model will remain valuable if its digital and educational systems are kept inclusive, secure, transparent and responsive. If those safeguards weaken, trust infrastructure can harden into exclusion or resentment. The country's importance lies in that tension. It shows, with unusual empirical density, how African development can be innovative, contested and institutionally instructive at the same time.

### 5.2 Recommendations

Kenya's digital public-service systems should be governed as public trust assets rather than only as revenue or efficiency tools. This requires visible service standards, clear fee schedules, expected processing timelines, complaint channels, refund or correction procedures and performance dashboards that citizens can understand. The point is not cosmetic transparency. It is the reduction of administrative suspicion. The mobile-money ecosystem should be protected as a national resilience asset. Consumer protection, anti-fraud enforcement, competition oversight, transparent pricing, agent liquidity monitoring and public education on digital risk need continuous attention. The system's success makes this work more urgent, not less. A widely trusted system can lose credibility quickly when users feel exposed.

Digital inclusion should not be confused with online availability. Rural users, low-income households, elderly citizens, persons with disabilities and low-literacy users need human support, offline fallback routes, accessible interfaces and community-level guidance. A state service that is technically online but practically unreachable will be experienced as exclusion with better branding. CBC implementation should be deepened through teacher preparation, school-leadership support, learning materials, assessment clarity and parent communication. The reform's credibility will not be settled by curriculum documents. It will be settled in classrooms, teacher workload, assessment practice and whether parents can see a credible connection between schooling and capability. Finally, trust should be measured as a governance outcome. Kenya would benefit from a national trust-risk dashboard linking digital-service performance, cybersecurity exposure, complaint resolution, CBC implementation indicators, citizen satisfaction and public-trust survey evidence. Such a tool would not solve the problem by itself. It would make decay visible before it becomes institutional cynicism.

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The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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