

KENYA



HEARTS & BRANDS

The power of human connection

AUDIENCE INTELLIGENCE
FEBRUARY 2025



Introducing

Hearts and Brands: The Power of Connection

At Kasi Insight, we believe that understanding human connection is fundamental to shaping products, services, and marketing strategies that truly resonate with consumers. Our latest report explores how love, communication, and relationships evolve in Kenya, providing brands with data-driven insights that capture the essence of modern relationships.

This timely report delves into the nuances of human connection, examining how Kenyans define love, express emotions, and navigate their relationships. From communication preferences to decision-making in partnerships, this report highlights the key aspects that shape meaningful connections today.

Using real-time consumer data, this report offers a fresh perspective on how relationships are evolving amidst shifting societal norms, financial dynamics, and emotional expectations. It provides a roadmap for businesses seeking to align their strategies with the values and experiences that define modern love and companionship.



YANNICK LEFANG

Founder & CEO
Kasi Insight Inc

Through this report, we uncover new opportunities for brands to build stronger relationships with consumers. By tapping into what truly matters in relationships, businesses can craft more relevant messaging, develop innovative products, and foster deeper connections with their audiences.

What You'll Find in This Report:

- ▶ **The enduring belief in love, shaped by financial and generational factors** - How perspectives on love vary across demographics and income levels.
- ▶ **Trust and communication as the foundation of strong relationships** - The key elements that drive lasting emotional connections.
- ▶ **Shared decision-making and financial security in partnerships** - How couples navigate future planning, financial roles, and long-term commitments.
- ▶ **Evolving relationship roles and financial fairness** - The impact of shifting gender norms on financial responsibility and household dynamics.
- ▶ **Conflict resolution and emotional resilience** - How individuals handle disagreements and rebuild trust in relationships.
- ▶ **The hidden challenges: Gender-based violence and access to support** - Barriers to seeking help and the role of awareness in addressing GBV.

THE EXECUTIVE SUMMARY

Relationships are evolving, and expectations are shifting. Love, commitment, and communication are no longer solely defined by tradition but shaped by financial stability, emotional connection, and shared aspirations. People seek deeper authenticity, both in their personal relationships and in the brands, they engage with.



Love is becoming a partnership, not just an emotion

Love is no longer just about emotions and romantic gestures—it is increasingly defined by financial security, shared ambitions, and long-term stability. Younger generations seek relationships that provide both emotional fulfillment and practical support. Stability-driven partnerships are becoming the norm, where trust, aligned goals, and mutual effort play a central role in commitment.

Open communication is the foundation of lasting relationships

Honest conversations, active listening, and emotional transparency are essential for maintaining strong connections. Couples who frequently discuss their values, financial plans, and future aspirations report higher relationship satisfaction. Communication is no longer just about resolving conflicts—it is a crucial tool for fostering understanding, strengthening bonds, and navigating life's uncertainties together.

Commitment is being reshaped by shifting gender roles

Traditional relationship structures are giving way to more balanced partnerships, where decision-making, finances, and emotional labor are shared more equally. Younger generations are challenging outdated norms, prioritizing flexibility and collaboration over rigid gender roles. As relationships become more adaptable, mutual respect and shared responsibility are emerging as key drivers of long-term commitment.

But persistent challenges, like gender-based violence, remain a barrier

While more people recognize the importance of equality, significant issues like gender-based violence (GBV) continue to affect relationships. Despite widespread awareness, stigma and distrust in support systems prevent many from seeking help. Addressing these systemic challenges is essential to fostering healthier, more secure relationships built on respect, safety, and empowerment.

Brands that foster trust and connection will thrive

As people seek deeper authenticity in their relationships, they also expect the same from the brands they engage with. Businesses that support financial security, social responsibility, and emotional well-being will resonate more deeply. Whether through fostering trust, promoting stability, or championing meaningful causes, brands that understand and reflect these changing relationship dynamics will cultivate lasting loyalty and engagement.

THE METHODOLOGY

The *Kasi Insight Decision Intelligence platform* is a robust framework developed by Kasi Insight to help decision makers unlock trends and insights at scale. We fuse exclusive real-time data with applied AI to decode African opinions, actions, and the future.

With our cutting-edge platform, we tap into 609 million African voices, conducting 12,000+ monthly interviews across 20+ major economies, crafting tailored projects spanning every corner of the continent. This report is leveraging two datasets: ICS (Jun 2016 - Dec 2024) and Human connection (January 2025)



Datasets

Index of Consumer Sentiment
(n=483,793)



Description

Kasi ICS is a measure of consumers' confidence level in the economy, based on their personal financial situation, current economic conditions, and future economic expectations. Consumer sentiment has an impact on spending behaviour, with high sentiment leading to increased spending and low sentiment leading to reduced spending.

Human Connection
(n=3,517)

Kasi Human Connection dataset provides a comprehensive view of how individuals navigate relationships, financial stability, and societal expectations across key markets. It examines communication patterns, decision-making dynamics, and evolving gender roles. By analyzing perspectives on relationship satisfaction, conflict resolution, and gender-based violence, this dataset highlights the factors influencing commitment, shared responsibilities, and long-term stability in today's changing socio-economic landscape.



THE KASI FRAMEWORK

Brings customer centricity to life in 3 steps

Define the 4 key pillars of wellbeing



Health



Finance



Work



Play

Translate, survey & analyze



4000+ unique questions



12000 interviews per month



Advanced Statistics & AI

Generate data, trends & insights



70M+ data points



600+ datasets



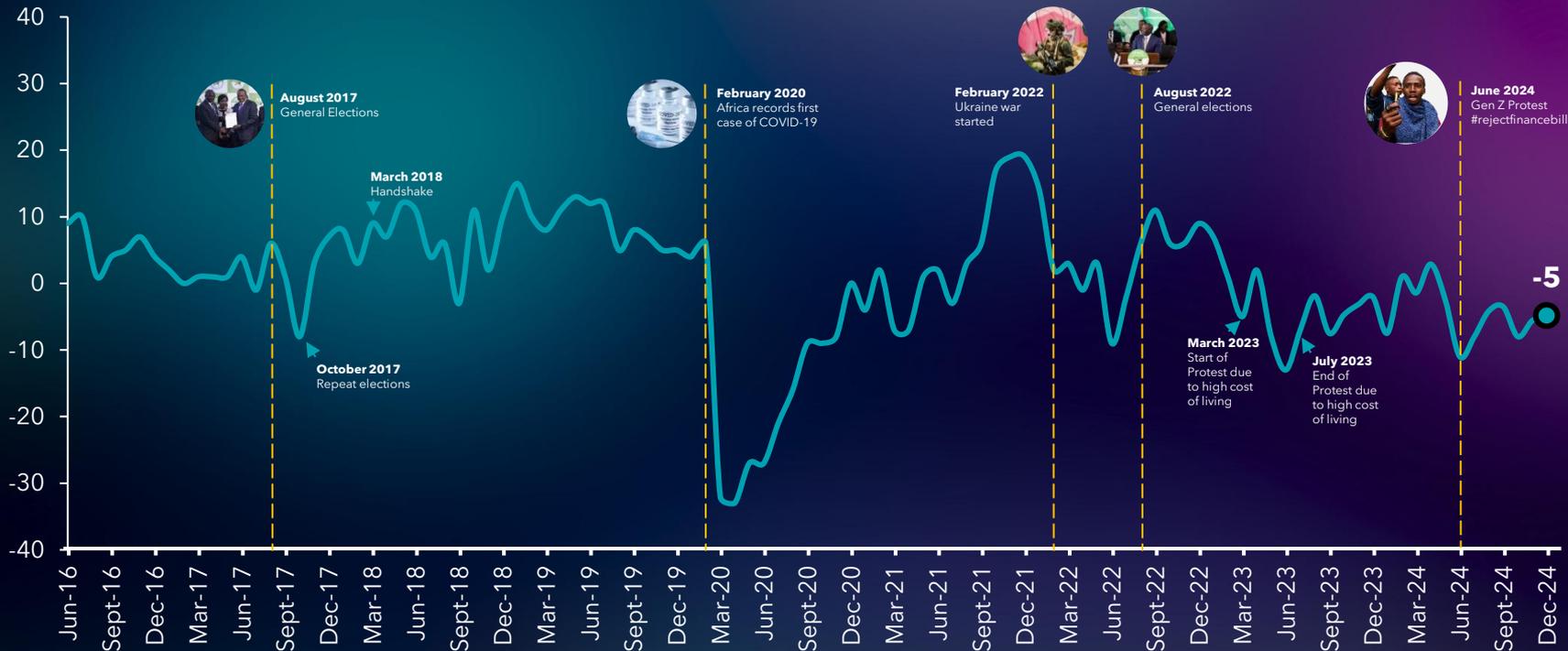
600+ analysis



THE CONTEXT

Shifting confidence: Economic uncertainty shapes trust and stability in Kenya

Kasi's CSI highlights how economic changes, policy shifts, and social movements impact financial confidence and human connections



Source: Kasi Insight Economic Intelligence - Consumer Sentiment Index in Kenya Tracker conducted monthly from 2016 - 2024

The Consumer Sentiment Index (CSI) illustrates how economic uncertainty and social events impact human connection, trust, and stability. As seen in the aftermath of major disruptions—such as the COVID-19 pandemic, cost-of-living protests, and political shifts—consumer confidence fluctuates, directly influencing relationship dynamics. During downturns, financial stress heightens the need for emotional support and shared decision-making.

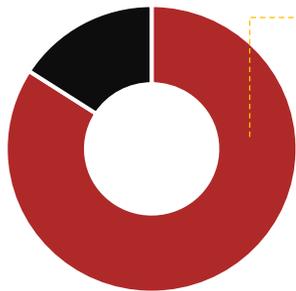
When confidence rebounds, optimism fosters deeper emotional bonds, allowing individuals to shift from survival-based partnerships to relationships built on shared aspirations and personal growth. Economic recovery encourages people to invest more in long-term commitments, redefining expectations around financial planning, communication, and emotional fulfillment.

However, resilience emerges not just in economic adaptation but also in how people navigate trust and connection amid shifting realities. Whether facing economic downturns or recovery, relationships are evolving, with financial stability, open communication, and shared responsibility shaping the foundation of modern companionship.

Love and communication - The foundation of lasting relationships

Romantic ideals persist, but financial stability and communication shape their reality

Belief in love is strong, especially if you are young and rich



■ Yes ■ No

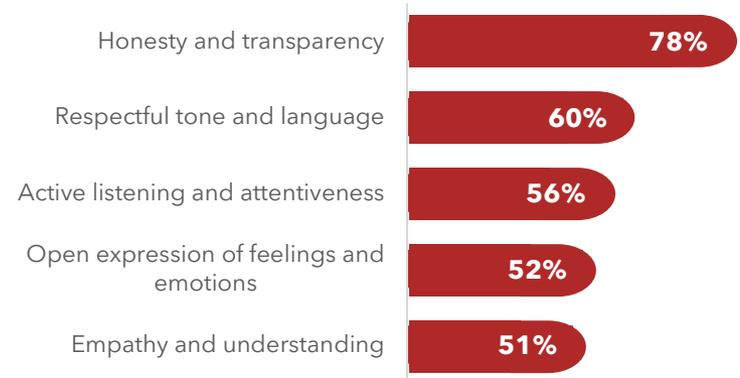
• **84%** believe in love. Younger generations, especially Gen Z (89%) and Millennials (85%), hold onto romantic ideals more than Gen X (78%).

Financial stability also plays a role—92% of high-income earners believe in love, compared to 81% of low-income earners.

Source: Kasi Insight Audience Intelligence - Human Connection Survey

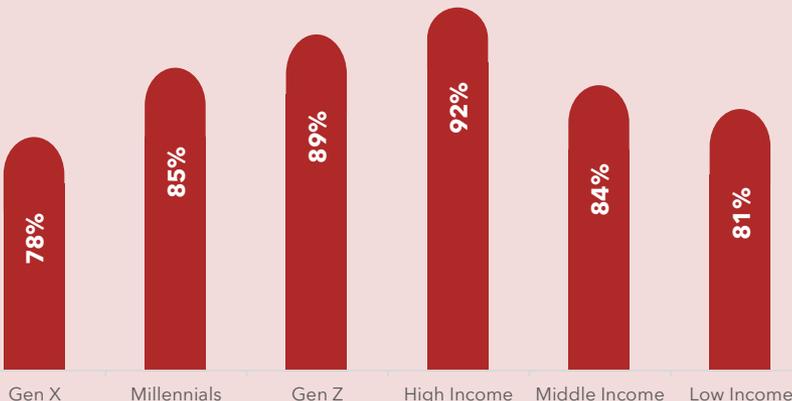
Q. Do you believe in love?

Honest communication matters most (78%), but emotional expression (52%) and empathy (51%) rank lower, revealing gaps in relationships



Source: Kasi Insight Audience Intelligence - Human Connection Survey

Q. What aspects of communication do you value most?



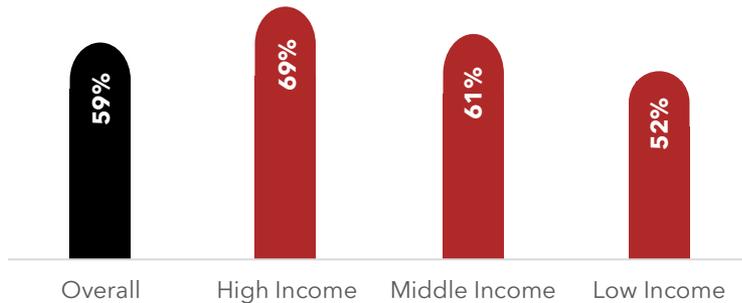
Honesty and transparency (78%) matter most, followed by respectful tone (60%) and active listening (56%). High-income couples report the highest satisfaction with communication in their relationships (77%), reinforcing the link between financial stability and relationship quality.

Interestingly, traditional ways of meeting still dominate—21% at social events, 19% through friends, and 15% at work. However, digital platforms are growing, with 10% meeting via dating apps, increasing to 15% for Gen Z.

Future planning: Shared decisions build stronger relationships

Couples who plan together thrive, but financial security influences their confidence

Future planning strengthens relationships, but financial security plays a bigger role for high-income couples (69%) than low-income couples (52%)



Source: Kasi Insight Audience Intelligence - Human Connection Survey

Q. How often do you and your partner discuss and agree on future plans (e.g., finances, family goals)? [Often/Always]

Regular discussions about the future are common, with **59%** of couples engaging in them often.

Financial security influences this trend: 69% of high-income couples plan ahead, compared to 52% of low-income couples.

Joint decision-making is on the rise, with **45%** sharing this responsibility. Nonetheless, traditional dynamics persist: 30% of women report that their partner usually takes the lead, while 31% of men indicate they take the lead. Younger couples are increasingly advocating for shared responsibility.

Decision-making is still gendered, with men (31%) more likely to take the lead, while women (30%) say their partner takes charge

Decisions Conversations	Overall	Female	Male
We both initiate discussions equally	45%	49%	42%
My partner usually takes the lead	27%	30%	24%
I usually take the lead	24%	17%	31%
Neither of us initiates discussions	4%	4%	4%

Source: Kasi Insight Audience Intelligence - Human Connection Survey

Q. When it comes to making important decisions in your relationship, who tends to start the conversation?

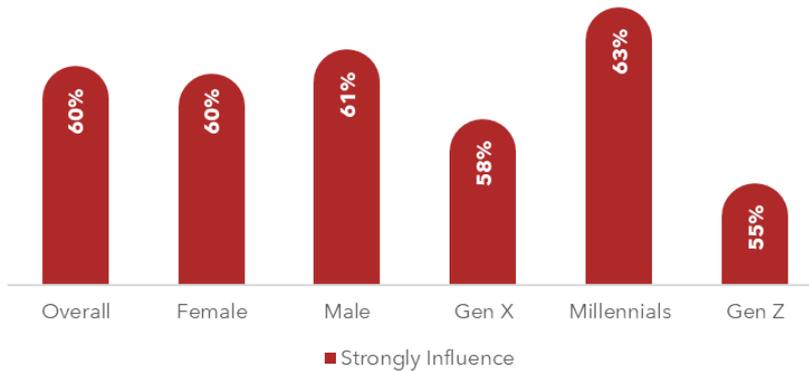
Emotional support is not guaranteed

When it comes to achieving personal goals, **39%** feel mostly supported by their partner, while only 28% feel fully supported. Gen Z individuals (32%) feel the least secure in this regard, whereas Millennials and Gen X members (42%) report stronger support.

Changing relationship roles: Equality is growing, but traditional norms remain

The young are redefining partnerships, but financial responsibilities remain unbalanced

Traditional gender roles continue to shape financial responsibilities, with 60% acknowledging their influence in relationships



Source: Kasi Insight Audience Intelligence - Human Connection Survey

Q. To what extent do you think traditional gender roles (e.g. being breadwinner, cooking) have influenced the way tasks are divided in your relationship?

Financial fairness remains elusive, with only 16% reporting completely equal financial responsibilities, while 35% of Gen Z feel inequality

Shared Financial Responsibilities	Overall	Gen X	Millennials	Gen Z
Completely equal	16%	19%	17%	15%
Somewhat equal	49%	47%	53%	45%
Unequal	32%	31%	29%	35%
Not applicable	2%	3%	1%	4%

Source: Kasi Insight Audience Intelligence - Human Connection Survey

Q. How fairly do you feel financial responsibilities are shared in your relationship?

60% acknowledge that traditional gender roles continue to shape their relationships. Millennials (63%) feel this influence most acutely, while Gen Z (55%) exhibits a more neutral stance, indicating gradual change.

Complete equality in financial responsibilities is reported by only 16% of couples. A larger segment (49%) perceives finances as somewhat equal, whereas 32% feel there is inequality. Gen Z (35%) reports the highest sense of financial strain compared to older generations.

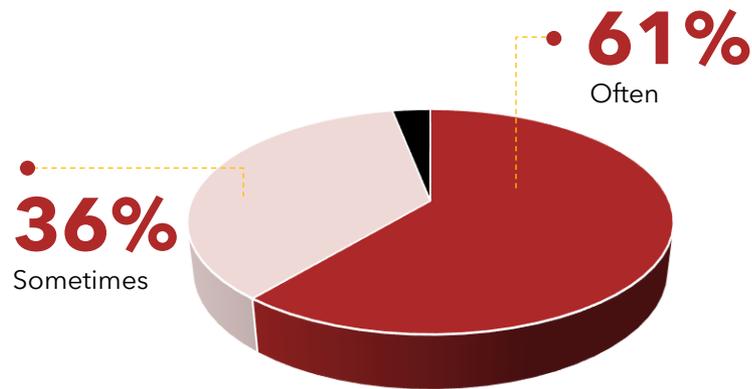
Relationship roles are evolving, but stability increases with commitment

79% of individuals note changes in their relationship roles over the past year, with 37% experiencing significant shifts. Those in dating relationships (54%) report the most transformation, while married couples experience more stability.

Conflict resolution: A test of trust and communication

Resolving conflict with respect strengthens relationships, but not all couples manage it well

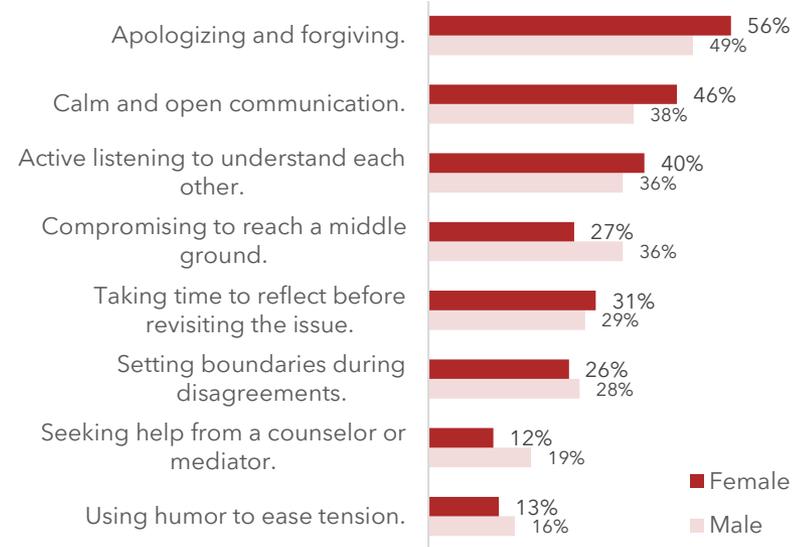
61% of couples resolve conflicts often, but 36% struggle with consistency, highlighting a gap in resolution approaches



Source: Kasi Insight Audience Intelligence - Human Connection Survey
Q. How often do you and your partner resolve conflicts respectfully?

61% of couples handle conflicts respectfully, 36% struggle with consistency. Women are more likely to emphasize apologizing and forgiving (56%), while men lean toward compromise (36%). However, professional support is rarely used—only 15% seek counselling or mediation, highlighting a preference for resolving issues privately.

Apologizing and forgiving (56%) is the most common resolution method, but only 12% seek professional help, reinforcing a preference for private conflict management



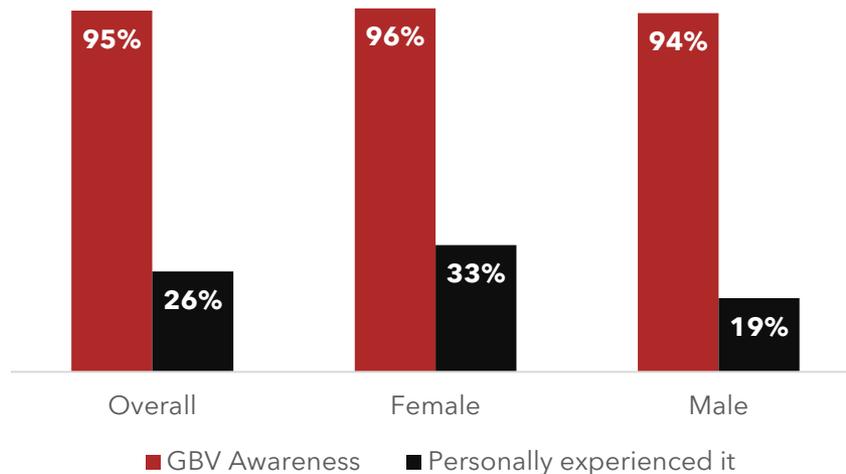
Source: Kasi Insight Audience Intelligence - Human Connection Survey
Q. What methods do you use to resolve conflicts in your relationship?

69% see trust as the most important factor for relationship success, followed by communication (59%) and shared goals (26%). Strong communication strengthens trust, ensuring resilience through challenges and reinforcing long-term stability.

Beyond conflict: Gender-based violence remains a silent crisis

Awareness is high, but stigma, access, and distrust in support systems prevent action

High awareness of GBV, but only 26% report experiencing it, with misconceptions persisting about its impact and prevalence

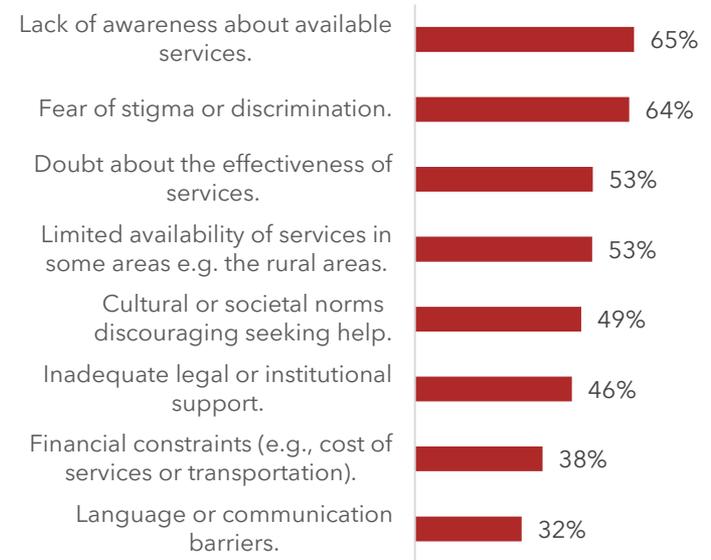


Source: Kasi Insight Audience Intelligence - Human Connection Survey

Q. Are you familiar with the term 'gender-based violence' (GBV)

Q. Have you/your partner ever experienced gender-based violence in your relationship?

Lack of awareness and stigma are the biggest barriers to GBV support, limiting access to effective intervention.



Source: Kasi Insight Audience Intelligence - Human Connection Survey

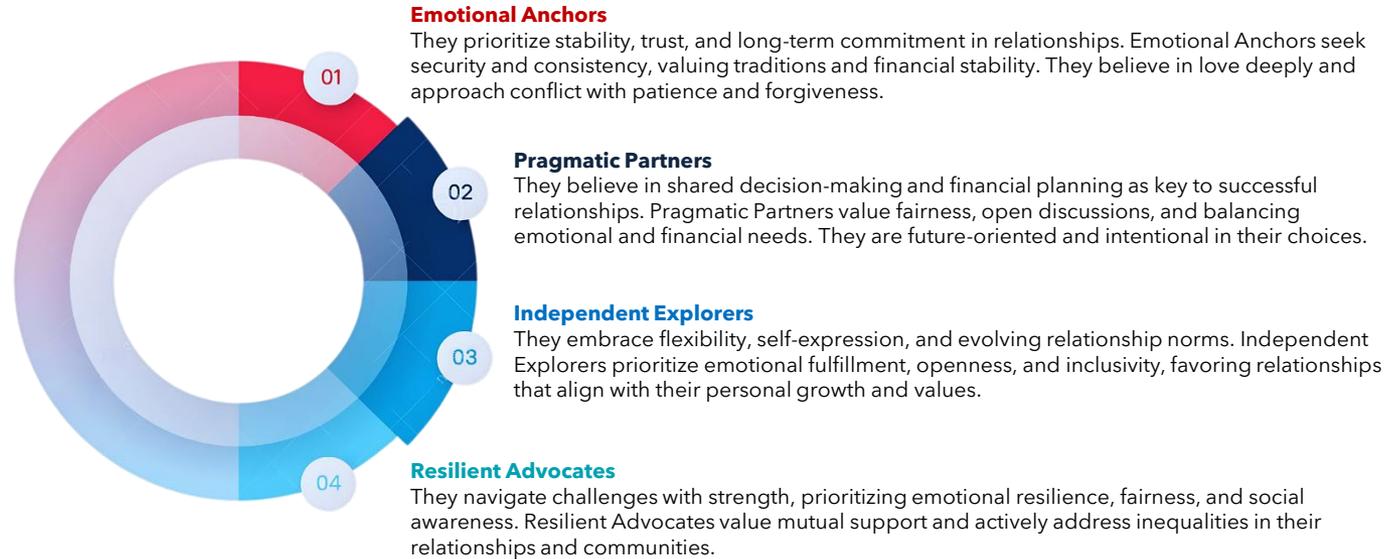
Q. What do you think are the main barriers to accessing GBV support services?

95% are familiar with the term 'gender-based violence' (GBV). However, only **47%** believe that women are the most affected, while **34%** think both men and women equally face GBV.

26% of individuals report experiencing GBV personally. Women **33%** report higher instances than men **19%**, reinforcing that GBV disproportionately affects women.

65% cite lack of access to effective support as a major issue citing lack of awareness as the biggest barrier. **64%** believe fear of stigma and discrimination also discourages individuals from seeking help, while **53%** doubt the effectiveness of available services, reducing confidence in seeking assistance.

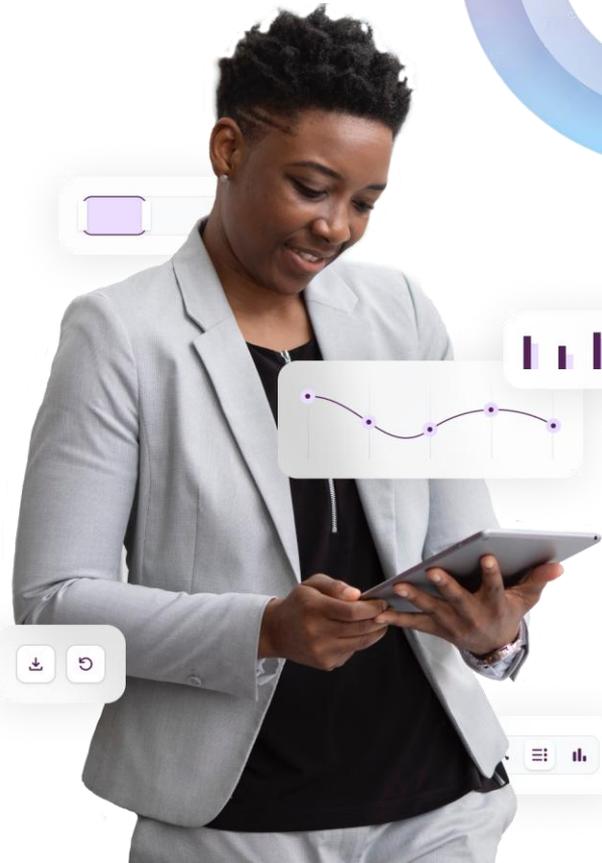
Four key segments shaping emotional & brand connections



Engaging the Segments

To effectively cultivate engagement, brands must recognize how relationship mindsets shape trust, decision-making, and loyalty. Emotional Anchors value stability, commitment, and financial security, making trust, consistency, and reliability essential in brand messaging. Offering loyalty programs, long-term guarantees, and value-driven services reinforces their preference for security and dependability. Similarly, Pragmatic Partners prioritize transparency, shared decision-making, and long-term planning, responding best to financial tools, structured benefits, and practical solutions that ensure fairness and future stability. Brands that provide clear, data-driven insights and responsible guidance will strengthen engagement by aligning with their goal-oriented mindset.

At the same time, Independent Explorers seek flexibility, self-expression, and digital-first interactions, connecting with brands that champion inclusivity, personalization, and modern lifestyles. Engaging them requires interactive digital content, customizable offerings, and community-driven narratives that reflect their evolving values. For Resilient Advocates, engagement must be rooted in social responsibility, advocacy, and emotional support. They expect brands to take a proactive stance on mental health, equality, and ethical business practices, making initiatives around empowerment, accessibility, and fairness particularly impactful. Providing platforms for advocacy, purpose-driven campaigns, and inclusive offerings fosters trust and long-term commitment.





What this means for Brands?

Telecommunication Brands

Strengthening Emotional and Digital Connectivity

Telecommunications brands play a vital role in facilitating communication, supporting financial transactions, and enabling shared experiences. The expansion of digital interactions requires telcos to move beyond basic connectivity and create secure, accessible, and meaningful digital ecosystems that enhance personal and professional relationships.

Key Aspects

- ▶ **Reliable Digital Infrastructure:** Telcos provide high-speed internet and mobile networks that enable seamless communication, video calls, and social media engagement, allowing people to stay connected regardless of distance.
- ▶ **Affordable and Inclusive Services:** By offering customized data plans, region-specific pricing, and value-added services, telcos ensure equitable access to communication and digital resources.
- ▶ **Mobile Financial Empowerment:** Integrated mobile financial solutions such as mobile money, digital credit, and seamless transactions support financial stability and promote economic inclusion.
- ▶ **Digital Literacy and Cybersecurity Initiatives:** Programs focused on online safety, responsible digital engagement, and cybersecurity awareness help build trust in digital spaces and ensure safe interactions.

Takeaways for Telcos

Expand Connectivity to Strengthen Relationships

Invest in affordable, seamless communication solutions that enhance personal connections, work collaborations, and digital interactions. Ensure cross-platform integration and real-time engagement tools that strengthen emotional bonds.

Enhance Digital and Financial Inclusion

Provide accessible mobile financial solutions, affordable data plans, and digital credit services to support financial stability and economic empowerment. Strengthen mobile payment ecosystems to simplify transactions.

Promote Digital Trust and Well-Being

Advocate for online safety, cybersecurity awareness, and responsible digital behavior to create a secure and trusted environment for users. Implement privacy-enhancing technologies to build confidence in telecom services.



Safaricom - M-Pesa, diversified data plans, and commitment to financial inclusion reinforce digital empowerment, financial stability, and seamless connectivity across communities.

Financial Services Brands

Fostering Stability and Shared Decision-Making

Financial services play a critical role in economic resilience, financial planning, and long-term financial security. Trustworthy, transparent, and accessible financial solutions enable individuals and businesses to manage their finances, make informed decisions, and reduce financial stress.

Key Aspects

- ▶ **Secure and Transparent Banking:** Financial institutions ensure strong fraud protection, clear lending policies, and secure banking platforms that build long-term consumer confidence.
- ▶ **Comprehensive Financial Planning Tools:** Services such as joint accounts, structured savings, and digital investment platforms help individuals and families manage financial commitments and long-term goals.
- ▶ **Flexible and Inclusive Financial Products:** A wide range of loan options, digital banking services, and credit solutions cater to diverse financial needs, ensuring accessibility for different economic segments.
- ▶ **Economic Empowerment Through Financial Literacy:** Digital tools, workshops, and financial education programs equip individuals and businesses with financial knowledge to navigate economic challenges and opportunities.

Takeaways for Financial Services

Simplify Financial Decision-Making for Stability

Consumers often struggle with complex financial decisions, from managing daily expenses to long-term planning. To address this, financial institutions must introduce AI-powered financial assistants, automated savings tools, and real-time expense tracking apps that help users organize their finances with ease.

Expand Accessibility and Financial Inclusion

Expanding mobile-first banking, microfinance services, and zero-fee digital accounts ensures that financial tools are available to a broader audience, including the unbanked and underbanked. Partnerships with fintech firms and digital lenders can further streamline access to affordable credit and investment opportunities.

Empower Consumers Through Financial Education

Institutions must develop interactive educational platforms, AI-powered financial coaching, and gamified savings challenges to teach users effective money management strategies.



Equity Bank's mobile-first banking services, SME support, and extensive financial literacy programs create a secure and inclusive financial ecosystem for diverse customer needs.

Fast-Moving Consumer Goods (FMCGs)

Creating Emotional Bonds Through Everyday Essentials

FMCG brands shape daily consumption habits, household decision-making, and financial planning. The ability to balance affordability, product quality, and evolving consumer expectations strengthens long-term brand engagement.

Key Aspects

- ▶ **Reliable and High-Quality Products:** FMCG brands ensure consistent product availability, safety, and trusted quality standards that integrate seamlessly into daily routines.
- ▶ **Adaptation to Market Preferences:** A combination of traditional product offerings, modern convenience-driven formats, and sustainable packaging solutions reflects evolving market preferences.
- ▶ **Financially Inclusive Pricing Strategies:** A range of value-based product sizes, bulk packaging, and competitive pricing models makes products accessible across different financial segments.
- ▶ **Personalized and Ethical Consumer Choices:** The availability of organic, ethically sourced, and culturally relevant products supports individual preferences and sustainability goals.

Takeaways for FMCGs

Develop Inclusive and Flexible Product Offerings

FMCG brands should introduce budget-friendly versions without compromising quality while maintaining premium offerings for those seeking high-end options.

Expanding product accessibility through buy-now-pay-later (BNPL) models, rewards programs, and bundled deals can further drive engagement and long-term loyalty.

Strengthen Emotional Connection Through Everyday Experiences

Products used in daily life—such as food, beverages, and personal care items—are deeply tied to culture, routine, and personal well-being. Brands must focus on storytelling, sensory marketing, and community-driven campaigns that highlight their role in enhancing family moments.

Improve Accessibility and Convenience in Consumption

Consumer shopping habits are evolving, with a growing preference for direct-to-consumer (DTC) channels, online grocery platforms, and digital payment solutions. FMCG brands must expand e-commerce partnerships, invest in last-mile delivery infrastructure, and enhance in-store convenience through smart vending solutions.



Brookside Dairy's diverse product portfolio, regional adaptability, and focus on affordability position it as a trusted household brand catering to evolving consumer need

Your Trusted Partner for Decision Intelligence in Africa

At Kasi Insight, we empower businesses, investors, and policymakers with real-time, data-driven insights to navigate Africa's dynamic markets. Our proprietary survey data and advanced analytics provide a clear, unbiased view of consumer trends, market opportunities, and economic shifts.

What Sets Us Apart?

- ✓ **Real-Time, Trended Data** - Continuous market tracking to uncover shifts before they happen
- ✓ **Pan-African Coverage** - Insights from 20 countries for a holistic market view
- ✓ **Consumer-Driven Intelligence** - Direct data from African consumers, not assumptions
- ✓ **AI-Enhanced Analytics** - Cutting-edge data science for sharper, faster insights
- ✓ **Strategic Decision Support** - Actionable recommendations tailored to your industry

Partner with Kasi Insight

 Data that drives decisions. Insights that create impact.

Let's help you win in Africa's fast-growing markets.





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