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TECH TRENDS

Issue 2 | Apr 2026 | 02/26

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2026



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Rwanda fintech
passport deal

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e-mobility
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Letter from the editor: Beyond the pipe

As we navigate the opening months of 2026, a quiet but definitive shift has occurred in the landscape of African technology. For over a decade, our industry's primary metric of success was "the pipe", the subsea cables, the fiber trenches, and the sheer number of people we could onboard onto a digital network. We were obsessed with the digital gap, and for good reason. But as we sat down recently with leaders across the continent, from the fintech hubs of Nairobi to the e-mobility labs in South Africa, a new consensus emerged: connectivity is no longer the story.

In this issue of The TechTrends Magazine, we explore what happens when the "nice-to-have" innovations of yesterday become the "must-have" infrastructure of today. As Gunjan Dhingra of Network International aptly notes in our cover story, we have moved past the experimentation phase. Digital payments and internet access are no longer novelties; they are the power grid of the modern East African economy. The stakes have never been higher. When a system moves from a niche product to a primary tool for national trade, downtime is no longer an inconvenience, it is a genuine economic risk. This realization is driving an evolution toward what we are calling Cognitive Infrastructure.

We are seeing this evolution play out across several critical pillars. Within the engineering culture of M-PESA, the focus has shifted from simple transactions to zero-downtime architectures and intelligent automation. The goal, as Emmanuel Tom Okiyo shares, is to make the technology so reliable that it becomes invisible. Meanwhile, in Nairobi's

transport sector, the silent revolution is no longer a pilot program. With over 39,000 electric vehicles now on our roads, bolstered by the landmark National E-Mobility Policy, Kenya is proving that a green grid can power a nation's movement more efficiently than fossil fuels ever could. Even our personal devices are transforming, as seen in our feature on Samsung, where the smartphone is evolving from a communication tool into a proactive life companion by moving AI processing from the cloud directly onto the device.

However, 2026 is also a year of sobriety, the "Great Reset." The era of growth-at-all-costs has ended, replaced by a disciplined focus on unit economics and strategic consolidation. Whether it is Grey's unified platform for global business or HumanCoop's use of offline biometrics for undocumented patients, the innovations winning today are the ones that prioritize trust, scale, and long-term value. Cross-border friction remains a hurdle, but as Wole Ayodele of Fincra points out, we are finally moving from the ambition of moving money to the hard engineering of making it happen seamlessly.

At TechTrends Media, our mission is to document this journey from "cable to cognition." We are no longer just connecting people; we are building the durable foundations upon which the next decade of African prosperity will be built. The work of building the future has only just begun, and we are glad to have you with us as we chronicle these results.

Nixon Kanali, Chief Editor

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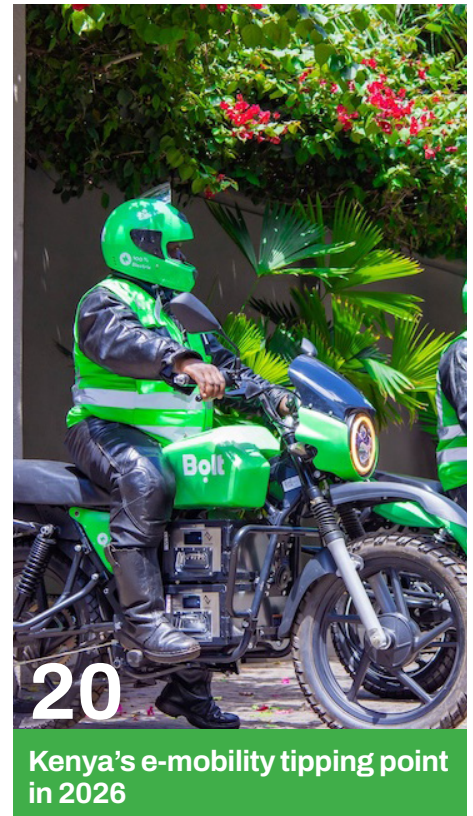
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Across Africa and much of the developing world, agriculture is more than an industry. It is the backbone of GDP



The Galaxy S26 as a daily power tool

Partner Content

The boundary between our professional lives and personal moments has largely dissolved. We are no longer tethered to desks, and our “office” is often wherever we happen to be standing.

For this reason, a smartphone must function as a secure, high-performance workstation and a professional-grade creative suite. The Galaxy S26 is built for this exact reality, offering a seamless transition from the high-pressure demands of the workday to the spontaneous moments of the night.

Visual quality is a major part of professional currency today. The “raw” image rarely tells the full story. The Galaxy S26 integrates Photo Assist directly into the creative workflow to remove the friction of post-production. Generative tools move beyond basic

filters, allowing you to refine any visual project in seconds. With a few taps, you can remove distracting background clutter, adjust the composition of a shot, or even re-light a subject to ensure the final deliverable looks intentional and high-end. For the modern professional, this means the distance between a quick snap and a client-ready asset has been eliminated, allowing you to create with a studio-quality finish from anywhere.

The most meaningful social moments rarely happen under perfect office lighting. They happen in dimly lit lounges, at evening events, or during late-night networking. Historically, these environments were a technical dead-end for mobile cameras, resulting in grainy, blurred photos that failed to capture the mood.

The Galaxy S26’s Nightography suite changes the physics of the evening. Using a larger sensor and advanced AI

processing, the device extracts sharp details and accurate colors from the shadows without making the scene look artificial. It ensures that a midnight celebration or an after-hours meeting is documented with absolute clarity. For the user, this means your digital presence stays as sharp at 10 PM as it was at 10 AM, making every social moment a high-value asset.

Underpinning these creative features is a hardware experience designed for the “work-from-anywhere” era. The S26 features a high-performance display that maintains absolute legibility even under the direct glare of the midday sun which is a necessity for reviewing documents or editing visuals on the move.

Crucially, this performance is paired with a new Privacy Display feature. This zero-peeking technology uses AI to detect when others are looking at your screen, automatically narrowing the viewing angles to protect sensitive data or private messages. Combined with hardware-level security, the Galaxy S26 provides a secure sanctuary for your work, giving you the confidence to create and collaborate in even the most public spaces.

This level of performance means you no longer have to plan your day around your tech. The Galaxy S26 simply ensures that your work and your social life don’t have to pause just because the environment isn’t perfect. It’s a tool that works as hard as you do, wherever you happen to be. Beyond the specs, it’s about the reliability of a device that handles the technical details so you can focus on the actual moment.

“

The most meaningful social moments rarely happen under perfect office lighting.

Kenya, Rwanda sign fintech passport deal

By Nixon Kanali



From L-R: Soraya Hakuziyaremye, Governor of the National Bank of Rwanda, and Gerald Nyaoma, Deputy Governor of the Central Bank of Kenya during the signing of the deal.

Kenya and Rwanda have signed a landmark agreement that will allow digital payment firms licensed in one country to operate in the other without going through an entirely new licensing process.

The Central Bank of Kenya (CBK) and the National Bank of Rwanda (NBR) inked the memorandum of understanding on March 11, establishing a regulatory passport framework for licensed payment service providers. The agreement was signed by NBR Governor Soraya Hakuziyaremye and CBK Deputy Governor Gerald Nyaoma on the sidelines of the Inclusive FinTech Forum 2026 in Kigali. Under the framework, payment firms licensed in one country could operate in the other with fewer regulatory hurdles, reducing the need for duplicative approvals while maintaining oversight

by both regulators.

Historically, fintech companies in Africa have been hampered by regulatory fragmentation, even where two neighbouring countries have substantially similar standards, a payment provider licensed in one country has had to undergo a time-consuming and expensive fresh licensing process to operate in the other.

The fintech licence passporting initiative is the first to be implemented under the East African Community's Cross-Border Payment System Masterplan.

Officials said the initiative could serve as a pilot model for broader EAC-wide fintech passporting, potentially allowing financial technology firms to scale more easily across a regional market of more than 300 million people.



HumanCoop deploys offline biometrics for patients in Mauritania

By Pie K Kamau

The initiative targets communities where a lack of formal identification has long prevented the creation of consistent medical records

The initiative addresses a persistent challenge across North Africa and the Middle East, where the United Nations High Commissioner for Refugees (UNHCR) estimates that more than 350,000 people lack formal identification. Without documents, many patients are unable to maintain consistent medical histories, leading to duplicate registrations and fragmented treatment.

HumanCoop operates medical missions in the Tiris Zemmour region, particularly in Bir Mogrein,

where volunteer healthcare teams conduct up to 1,200 consultations per mission and serve more than 2,500 people. Surgical outreach is also carried out in Zouerate. The new biometric system will allow clinicians to uniquely identify patients even in the absence of official paperwork, enabling the creation of longitudinal medical records and faster access to prior treatment data.

Identy.io's technology processes biometric information directly on mobile devices without requiring internet connectivity or cloud storage, a key feature for remote Sahara locations and for protecting sensitive personal data. The initial rollout will take place during two missions in Bir Mogrein, where patient registration will be integrated into existing clinical

record systems. The programme will later expand to other operational areas, supported by training for local teams and ongoing performance monitoring.

Jesús Aragón, CEO of Identy.io, said the partnership demonstrates how biometric technology can support underserved communities beyond traditional security and financial applications. HumanCoop President Ignacio Calatayud added that the tools will enable more personalised treatment, improve follow-up and strengthen trust in healthcare delivery.

“

The new biometric system will allow clinicians to uniquely identify patients



Bolt introduces high-risk location alerts for drivers in Kenya

By Nixon Kanali

The update, announced as part of the company's broader safety strategy, allows drivers to submit locations where they have experienced or anticipate security concerns.

Bolt has rolled out a new safety feature that enables drivers to flag and map high-risk locations, giving them greater visibility and control when deciding whether to accept trip requests.

The update, announced as part of the company's broader safety strategy, allows drivers to submit locations where they have experienced or anticipate security concerns. These submissions are reviewed by Bolt's safety team using aggregated trip data, historical incident reports and platform risk indicators before any area is classified as high risk.

Once verified, drivers receive an in-app notification when a trip request involves a mapped location. Drivers who choose to decline such trips will not face penalties, including rating reductions, temporary

suspensions or reduced platform access.

Dimmy Kanyankole, Bolt's Senior General Manager for East Africa, said the feature is designed to empower drivers while strengthening trust across the platform. "Safety is at the core of our business. This enhancement gives drivers the awareness and confidence to make informed decisions without fear of penalties," he said.

Bolt emphasised that locations are not labelled based on a single report or on demographic or socioeconomic factors. Each submission undergoes a structured, data-driven review process. Mapped areas are also continuously reassessed and can be updated or removed as conditions change. The company noted that the tool note serves as an advisory system. Riders can still request trips to any location, and drivers retain full autonomy to accept or decline requests.

The new feature builds on Bolt's existing safety ecosystem, which includes real-time trip tracking, in-app emergency assistance, two-way rating systems, 24/7 safety support and ongoing driver engagement programmes.



Cabinet Secretary for Roads and Transport, Mr. Davis Chirchir during the launch of Kenya's National Electric Mobility (E-Mobility) Policy

Kenya unveils national e-mobility policy

By Nixon Kanali

Kenya has officially launched its landmark National Electric Mobility (E-Mobility) Policy, signaling a decisive shift from fossil fuels toward a sustainable, high-tech transport future.

Unveiled by Cabinet Secretary for Roads and Transport Davis Chirchir, the policy establishes a comprehensive framework to accelerate EV adoption, slash carbon emissions, and catalyze local industrial growth.

The policy arrives at a pivotal moment because between 2022 and 2025, Kenya experienced a staggering 2,700% increase in electric vehicle registrations, climbing from 1,378 to over 39,000 units. The motorcycle sector has spearheaded

this revolution, supported by a rapidly expanding infrastructure of battery-swapping stations. To distinguish and celebrate this transition, the government also introduced exclusive green reflective number plates for all 100% electric vehicles.

The government is backing its vision with aggressive fiscal incentives via the Finance Bill 2025. These measures include zero-rating VAT on electric buses, bicycles, motorcycles, and lithium-ion batteries, as well as eliminating excise duty on electric bikes and battery components. CS Chirchir emphasized that the goal extends beyond environmentalism, noting that if executed well, Kenya will build an industry, create jobs, and strengthen its currency position.

Developed with support from the

European Union, GIZ, and the IFC, the policy leverages Kenya's unique advantage of a power grid where over 90% of electricity is generated from renewable sources. While infrastructure is currently concentrated in Nairobi, Dr. Juma Mukhwana, PS for Industrialization, noted that the next phase focuses on nationwide expansion and scaling local assembly. By treating e-mobility as a pillar of industrial transformation rather than just a climate goal, Kenya is positioning itself as Africa's green transport hub, reducing its reliance on costly fuel imports while fostering a competitive, modern economy.

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Developed with support from the European Union, GIZ, and the IFC

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Amb Philip Thigo Kenya's Special Envoy on Technology to the UN Flanked by Huawei Executives after the TechCARES session held on the sidelines of MWC 2026

Huawei surpasses global connectivity milestone

By Nixon Kanali

Huawei has officially delivered digital connectivity to 170 million people in remote and underserved communities across more than 80 countries.

This achievement, announced by Yang Chaobin, CEO of Huawei ICT Business Group, at the TECH Cares Forum in Barcelona, significantly exceeds the company's 2022 commitment to the ITU Partner2Connect (P2C) Digital Coalition, which aimed to reach 120 million people by 2025. The milestone marks a critical step in bridging the global digital divide. Yang attributed the success to close collaboration with telecom operators and international partners, emphasizing that high-speed networks and robust computing are the essential foundations for a sustainable AI era. Without such infrastructure,

the rapid advancement of artificial intelligence risks widening existing inequalities.

Cosmas Zavazava, Director of the ITU Telecommunication Development Bureau, commended the partnership, noting that connecting rural areas requires innovative business models and sustained investment in local capacity. Huawei's progress is bolstered by technical innovations like the RuralCow solution, launched in late 2025, which extends affordable coverage to villages of approximately 1,500 residents.

Beyond hardware, the forum highlighted that "meaningful connectivity" requires digital literacy. Jeff Wang, Huawei's President of Public Affairs and Communications, identified inclusive connectivity and skills empowerment as the two pillars of digital inclusion. Since 2019, Huawei's

Skills on Wheels program has provided mobile digital training to over 130,000 people globally. In Kenya alone, the solar-powered DigiTruck has trained more than 10,000 youth, ensuring that geography does not determine destiny.

Philip Thigo, Kenya's Special Envoy for Technology to the UN, warned that in the "Age of Intelligence," universal access must be recognized as a fundamental right. He argued that connectivity must translate into livelihoods, calling for deliberate investment in local data and talent so that emerging economies become creators of AI, rather than just consumers.

As the forum concluded, Huawei reaffirmed its commitment to rural innovation and open collaboration, aiming to ensure that the benefits of the digital economy reach the world's most isolated populations.



Samsung redefines the AI smartphone with Galaxy S26 launch

By George Kamau

Three new devices were announced, including the Galaxy S26, Galaxy S26 Plus, and Galaxy S26 Ultra

Samsung has officially entered the “Age of Agentic AI” with the global launch of the Galaxy S26 series. Unveiled at Galaxy Unpacked 2026 in San Francisco, the new lineup, comprising the S26, S26+, and S26 Ultra, shifts the focus from mere generative tools to proactive AI “agents” designed to handle complex tasks in the background.

The showstopper of the event was the Galaxy S26 Ultra’s Privacy Display. Utilizing “Flex Magic Pixel” technology, it is the world’s first built-in privacy screen for a smartphone. When activated, the hardware-level solution narrows the viewing angles so that the screen appears dark to anyone looking from the side, effectively ending “shoulder surfing” without the need for a physical screen protector. Samsung is moving away from a single-

assistant model. The S26 series introduces a multi-agent ecosystem, allowing users to toggle between an upgraded Bixby, Google’s Gemini 3, and, for the first time, Perplexity AI integrated at the system level.

A new feature called Now Nudge exemplifies this shift; it monitors conversational context to suggest actions, such as automatically surfacing relevant travel photos when a friend mentions a recent trip in a chat, or checking your calendar for conflicts during a conversation.

Under the hood, the S26 Ultra is powered by the Snapdragon 8 Elite Gen 5 for Galaxy, boasting a 39% improvement in NPU performance to handle always-on AI features.

While the 200MP sensor remains, the Ultra features significantly wider apertures (ƒ/1.4\$ on the main lens), allowing for 47% more light intake. New video capabilities include “Horizontal Lock” stabilization, providing gimbal-like steadiness even during intense movement.

How M-PESA is engineering the future of African fintech

By Nixon Kanali

In Kenya's digital economy, few platforms carry the weight of everyday life the way M-PESA does. It is the rail beneath commerce, the wallet for millions, and increasingly the invisible infrastructure powering entire industries. At the center of this complex, always-on system is a new generation of engineering leadership focused not just on scale, but on resilience, interoperability, and intelligent automation.

Emmanuel Tom Okiyo, Delivery Lead for Fintech within Safaricom's Financial Services Technology team, operates in a world where a few minutes of downtime can ripple across an entire economy. His mandate is deceptively simple: deliver financial services that are secure, reliable, and continuously evolving without ever breaking the trust users place in the platform. As he puts it, "Technology is exciting, and the engineering challenges in fintech are incredibly complex—but what drives me is the idea that the systems we build directly improve people's lives."

Okiyo's journey began in software engineering, but his current role blends architecture, product strategy, and organizational leadership. He leads cross-functional teams responsible for the end-to-end delivery of financial products, shaping how new capabilities move from concept to production while ensuring that the core M-PESA rails remain stable. For him, leadership is an enabler of engineering excellence. "Teams need to understand the 'why' not just the 'what,'" he says, emphasizing that clarity and autonomy are what allow engineers to innovate confidently in a high-stakes environment.

Zero downtime in a platform that processes thousands of transactions daily is not an aspiration; it is an operational requirement. Achieving it starts with



Emmanuel Tom Okiyo, Fintech Financial Services IT Delivery Lead at Safaricom PLC.

architecture. M-PESA's services are built on distributed, decoupled systems with active-active redundancy designed to eliminate single points of failure. Every deployment flows through GitOps pipelines, with automated testing and security checks enforced before release. Blue-green and canary deployments reduce risk, while deep observability - real-time metrics, tracing, and AI-driven operations - enables teams to detect anomalies before customers feel the impact.

"To stay agile, we release improvements in small, incremental updates and use feature controls that allow us to introduce new capabilities gradually," Okiyo explains. The approach ensures continuous innovation without destabilizing customer-facing services.

This discipline becomes even more critical as M-PESA expands beyond its core into high-growth services such as Ziidi Trader and global remittances. The strategy is architectural separation. The core rails operate under strict change controls and predictable release cycles optimized for low latency and reliability, while new services are built as loosely coupled, API-driven modules that can be deployed and scaled independently. “We innovate at the edge while keeping the core stable and resilient,” he says.

The transition from a USSD-first platform to a Super App ecosystem represents one of the most significant technical evolutions in M-PESA’s history. USSD was built for simplicity and low bandwidth; the Super App demands real-time APIs, higher throughput, and stronger identity layers. Modernizing legacy integrations without disrupting existing services required new API gateways, scalable back-end services, and enhanced authentication frameworks. Yet backward compatibility remained essential. “We had to ensure customers with basic phones are not left behind,” Okiyo notes, underscoring the inclusive design principles that continue to define the platform.

Designing for Kenya’s connectivity realities adds another layer of complexity. Offline-first functionality remains critical, with lightweight protocols such as SIM Toolkit enabling core transactions even on low-bandwidth networks. Security, however, cannot be compromised. “By combining robust engineering with security-first design, we ensure customers can transact reliably anywhere while protecting their data and maintaining trust,” he says.

As finance becomes embedded into logistics platforms, agritech marketplaces, and e-commerce ecosystems, M-PESA is positioning itself as the payment layer that operates in the background. Through the Daraja developer portal, businesses can integrate payments, collections, disbursements, and verification directly into their applications, while SDKs simplify integration across mobile and web. The ambition is clear: make payments seamless enough that users stop thinking about them.

Interoperability remains the ecosystem’s most complex challenge. Different wallets and banks operate on varying settlement cycles and reporting formats, creating reconciliation friction. “Money should move across wallets, banks, and platforms instantly, transparently, and at minimal cost – without users needing to think about who is on which network,” Okiyo

says. Solving this would unlock liquidity for SMEs and accelerate innovation across the digital economy.

Looking ahead, he sees generative AI reshaping digital payments beyond credit scoring. Conversational assistants will help users understand transactions, resolve disputes, and complete payments through natural language, while predictive fraud detection will warn customers before risky transactions occur. “The real impact will be making digital payments feel less transactional and more contextual – anticipating user needs and reducing friction while maintaining strong security,” he explains.

Talent remains a strategic priority in a market where skilled engineers are globally mobile. Safaricom’s approach combines purpose, professional growth, and culture. Engineers work on systems that impact millions, receive mentorship and exposure to cutting-edge technologies, and operate in an environment that values autonomy and recognition. “It’s the combination of purpose, challenge, and supportive culture that keeps our teams engaged,” Okiyo says.

For him, success as a delivery lead is defined by reliability and predictability. It is the absence of surprises for customers, the proactive management of risk, and the continuous delivery of value without firefighting. Communication, he adds, is the most critical non-technical skill for engineering leaders. “The ability to align diverse stakeholders around a shared goal often makes the difference between good technical leadership and great engineering management.”

At a personal level, his motivation is rooted in impact. In Kenya and across Africa, a single digital payment can unlock access to healthcare, education, or opportunity. Building world-class technology within real-world constraints is not a limitation but a source of innovation.

That vision captures the next phase of M-PESA’s evolution: a platform that is always present yet rarely noticed, powering commerce, enabling developers, and embedding financial services into every digital interaction. Behind that invisibility is a complex engineering culture built on resilience, disciplined delivery, and a clear sense of purpose – proof that in Africa’s fintech future, the infrastructure is as important as the interface.

“

M-PESA is positioning itself as the payment layer that operates in the background.

Mobility as infrastructure: Expanding access and opportunity across Africa's cities

By Chisom Anoke

In many parts of the world, conversations about the future of urban mobility centre on autonomous vehicles and fully driverless transport. In Sub-Saharan Africa, the priorities are different.

The region's mobility challenge is more immediate: expanding access, improving reliability, and building transportation networks that can keep pace with rapidly growing cities. As cities expand and digital economies deepen, mobility platforms are becoming part of the infrastructure that supports urban life. In 2026, ride-hailing services will play an even greater role in connecting people to work, commerce, and essential services, bridging gaps left by traditional transport systems, particularly during off-peak hours and in underserved areas.

Electric mobility is beginning to move from promise to practicality. According to the International Energy Agency, EV sales across Africa more than doubled to around 11,000 units in 2024, even if they still account for less than 1% of total vehicle sales. The real momentum, however, is in two- and three-wheelers, with an estimated 150,000 electric vehicles, mostly motorcycles, already in use across East Africa as of 2025. In markets like Kenya and Rwanda, early deployments are already delivering 30 to 60% lower running costs compared to internal combustion engines, making electric fleets a credible and increasingly practical path to improving driver earnings and long-term platform economics.

This shift is being reinforced by gradual but important progress in energy infrastructure and policy. Governments are beginning to lean in, introducing incentives and regulatory support, with countries like Rwanda already taking the lead, while large-scale power investments are improving the availability and affordability of electricity across the region. Ethiopia's Grand Renaissance Dam, a 5 billion dollar project, reflects a long-term commitment to energy security that will have direct implications for the viability of electric mobility across the region. Together, these developments are making the transition to electric



Chisom Anoke, Head of English Speaking Africa, Yango

not just viable, but inevitable over time.

The next phase of growth for digital mobility platforms will extend beyond capital cities. As urbanisation accelerates, secondary cities are emerging as important economic centres, with growing demand for safe and reliable transport. Platforms are responding by introducing more affordable and tailored service options, making technology-driven mobility accessible to a much broader population. Technology will continue to play a central role in improving everyday mobility, but its impact is already tangible. Advances in intelligent routing, real-time tracking, and dynamic pricing are reducing waiting times and improving trip efficiency at scale. In 2025 alone, these systems helped save Yango Ride users more than five million hours across cities worldwide, an indication of how incremental improvements in technology can translate into meaningful gains in daily life.

Safety is also becoming more embedded in the design of mobility platforms. Investments in driver verification, trip monitoring, and AI-powered support systems are strengthening transparency and accountability, helping to build trust as platforms scale across diverse and complex urban environments. "The future of mobility in Africa will be defined by practical innovation that responds to the realities of our cities," says Chisom. "Our focus is on expanding access, improving efficiency, and building mobility ecosystems that support inclusive economic growth across the continent."

Cross border payments remain Africa's most persistent infrastructure problem

By George Kamau

The conversation around African fintech often begins with access and scale. Fincra CEO Wole Ayodele approached it from a different angle at the Africa Tech Summit Nairobi 2026.

His remarks stayed close to the mechanics of moving money across borders, not the ambition surrounding it. The gap between digital finance narratives and operational reality sat at the center of his argument.

Cross-border payments remain one of the most persistent friction points in African commerce. Businesses expand across markets faster than financial infrastructure adapts. Settlement delays, currency conversion constraints, and regulatory layers still shape how companies operate day to day. Technology may smooth parts of the process, but it does not remove the structural complexity beneath it.

Ayodele framed the issue less as innovation and more as unfinished infrastructure work.

Payments Infrastructure Still Carries the Weight of Fragmentation

African fintech has grown in parallel with fragmented financial systems. National regulations differ. Currency controls vary. Payment rails developed unevenly across markets. The result is an ecosystem where moving money across borders

often introduces more uncertainty than operating locally.

The friction shows up in ordinary ways. Businesses hold multiple accounts to manage liquidity. Settlement timelines remain inconsistent. Compliance requirements expand as companies enter new jurisdictions. None of this is new, yet it continues to shape how fintech companies design products.

Ayodele's remarks reflected a growing recognition that infrastructure determines outcomes long before user interfaces enter the conversation. Payment systems succeed when they disappear into routine use. When they do not, companies absorb the cost in delays, fees, and operational workarounds.

The industry's attention has begun to return to these underlying systems, partly because expansion exposed their limits.

Execution Replaces Momentum as the Central Question

Fintech conversations once revolved around speed. The current tone feels more restrained. Ayodele spoke about execution in practical terms, focusing on reliability rather than ambition. Payment systems, he argued, must function consistently across different regulatory environments

and currency regimes before broader scale becomes realistic.

This perspective reflects a wider change across the ecosystem. Investors have grown more cautious. Regulators have become more involved. Businesses themselves are less tolerant of uncertainty in financial operations. Payments infrastructure now carries expectations closer to utilities than startups.

That change introduces tension. Innovation moves quickly. Financial systems do not. Bridging that gap requires coordination between fintech operators, banks, and regulators, groups that do not always move at the same pace or share incentives.

The result is slower progress than early narratives suggested, but potentially more durable outcomes.

The Cost of Moving Money Across Borders

Ayodele's remarks also touched on something less discussed in public forums. Cross-border payments affect competitiveness. When settlement takes longer or costs more than expected, businesses adjust behavior. Expansion plans change. Pricing changes. In some cases, companies avoid certain markets



Fincra CEO Wole Ayodele at the Africa Tech Summit Nairobi 2026.

FEATURES

altogether.

This has broader implications for regional trade. African economies increasingly encourage intra-continental commerce, yet payment infrastructure still reflects national boundaries. Fintech companies often sit between policy ambition and operational constraint, expected to solve problems that extend beyond technology.

The conversation hinted at an uncomfortable truth. Payments infrastructure tends to improve incrementally rather than through sudden transformation. Progress happens through regulatory alignment, partnerships, and sustained operational work. None of it moves fast enough for startup timelines.

A More Grounded Phase for African Fintech

Africa Tech Summit Nairobi has become a space where the ecosystem takes stock of itself. Ayodele's remarks fit within a broader mood across discussions this year. Less emphasis on expansion narratives. More attention to durability.

The fintech sector is no longer proving its relevance. The challenge now lies in proving resilience. Cross-border payments sit at the center of that challenge because they expose the friction between digital ambition and institutional reality.

What emerges from conversations like this is not pessimism. It is adjustment. Companies are learning that infrastructure determines pace, and that building financial systems across diverse markets requires patience as much as technology.

The work continues, largely in the background, where payments either function smoothly or remind businesses how far integration still has to go.

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Payments infrastructure tends to improve incrementally rather than through sudden transformation.



Bolt Kenya electric boda bodas

Kenya's e-mobility tipping point in 2026

By Editorial

For decades, the sound of Kenya's streets was defined by the rhythmic thrum of internal combustion engines, the roaring matatus and the high-pitched buzz of boda bodas.

But as we move through 2026, the soundtrack of the nation is changing. A silent revolution is gliding across the asphalt, powered not by imported fossil fuels, but by the steam of the Rift Valley and the winds of Marsabit.

The transformation is no longer a "pilot phase" or a futuristic ambition; it is a measurable reality. As of early 2026, Kenya's electric vehicle (EV) stock has surged past 35,000 units, a staggering leap from fewer than 1,000 just four years ago.

While luxury electric SUVs occasionally turn heads in Nairobi's leafy suburbs, the real engine of this growth is the two-wheeler. In 2025, the market reached a critical tipping point: 15.3% of all new motorcycle registrations were electric. For the thousands of boda boda riders, the math has become undeniable. With petrol prices remaining volatile, the shift to electric "battery swapping" has slashed daily operating costs by up to 40%, turning a subsistence job into a sustainable livelihood.

Policy Meets Power

The momentum was codified on February 3, 2026, when the government officially launched the National Electric Mobility Policy. This landmark framework isn't just paperwork; it's a fiscal toolkit. Under the 2025 Finance Act, the government zero-rated VAT and removed excise duties on electric buses, motorcycles, and lithium-ion batteries.

Kenya occupies a unique global position: nearly 90% of its grid is powered by renewables (geothermal, hydro, and wind). While other nations struggle with the “dirty grid” dilemma, a Kenyan EV is truly green from day one. To capitalize on this, Kenya Power has introduced a dedicated E-mobility Tariff, offering significantly lower rates for off-peak charging – effectively turning the country's midnight surplus of geothermal energy into “fuel” for the next day's commute.

The Infrastructure Challenge

Despite the optimism, the transition faces a “growing pains” era. The focus in 2026 has shifted from buying vehicles to powering them. While there are now over 350 battery-swap stations and dozens of public charging hubs, infrastructure is struggling to keep pace with demand.

The bottleneck is particularly visible in the public transport sector. Companies like BasiGo and Roam have successfully deployed hundreds of electric buses, yet operators often find themselves limited by charging cycles. The challenge for the remainder of 2026 is “grid readiness”—reinforcing local transformers to handle the massive instantaneous draw of fast-chargers without flickering the lights in neighboring homes.

The Road Ahead

Kenya is no longer just a consumer of green tech; it is becoming a hub. With assembly plants for Spiro, Roam, and BasiGo now operational, the “Made in Kenya” label is becoming synonymous with sustainable transport in Africa.

As we look toward 2030, the goal is clear: 5% of all vehicles on the road must be electric. If the current trajectory of 2026 holds, Kenya won't just meet that goal—it will leave it in the rearview mirror.

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Kenya is no longer just a consumer of green tech; it is becoming a hub.



Nicholas Mulila, Group Chief Corporate Risk Officer at Safaricom PLC

Why “less data” could be the next competitive advantage in Kenya's digital economy

By Nixon Kanali

As companies race to harness the power of data-driven innovation, a growing number of cybersecurity leaders are questioning a long-standing assumption in the technology industry: that more data automatically leads to better business outcomes.

For organizations operating large-scale digital platforms, excessive data collection is increasingly seen as a liability rather than an asset. Rising cyber threats, stricter privacy regulations, and growing consumer awareness around digital rights are forcing businesses to rethink how much data they collect and why.

In an interview with TechTrends Media, Nicholas Mulila, Group Chief Corporate Risk Officer at Safaricom PLC, shared insights into why responsible data governance and data minimization are becoming central pillars of digital trust. Safaricom, widely recognized as the technology company behind the globally influential mobile money platform M-PESA, processes vast amounts of customer data every day across telecommunications, fintech, and digital services. According to Mulila, protecting that

ecosystem requires a shift in mindset from collecting as much data as possible to collecting data responsibly and purposefully. For years, organizations across industries embraced the idea that accumulating large datasets would unlock powerful insights and competitive advantages. But Mulila argues that the real value lies not in volume but in relevance.

“It’s not about collecting less data,” he explained during the interview with TechTrends Media. “It’s about collecting the right data for the right purpose and ensuring that it is protected in line with regulatory requirements.”

This philosophy aligns with global privacy principles such as those outlined in the General Data Protection Regulation and Kenya’s Data Protection Act (Kenya), both of which emphasize data minimization as a core requirement for responsible data management. For companies operating digital platforms, unnecessary data storage does not just create compliance risks, it also expands the potential impact of cyberattacks. One of the most difficult challenges organizations face is determining which information is truly essential. Mulila suggests that companies adopt a disciplined internal framework that continually questions the purpose of every data point collected.

Organizations, he says, should ask three critical questions: Why do we need this data? Does it directly enable the product or service? and is it required by law or regulation? If the answer to these questions is unclear, the data may simply be adding risk rather than creating value. This approach reduces exposure while ensuring businesses still have the insights needed to operate effectively.

The Real Cost of Data Breaches

While cybersecurity discussions often focus on technical defenses, Mulila emphasizes that the biggest damage from data breaches is frequently reputational.

“A data breach is not just the loss of data, it is the loss of customer trust,” he told TechTrends Media.

When trust is compromised, companies can face declining user confidence, reduced market share, and significant financial consequences. To strengthen its privacy governance framework, Safaricom has implemented internationally recognized data protection standards and obtained the ISO 27701 Privacy Information Management Certification, a global benchmark for privacy information

management systems. The certification reinforces the company’s commitment to protecting customer information across its digital platforms.

Building Resilience Through Data Minimization

Cybersecurity experts increasingly acknowledge that breaches are not a question of if but when. In such scenarios, the amount of data stored can significantly influence the scale of the damage. Mulila explains that a “data-light” strategy reduces the potential fallout of a security incident. “If a breach occurs, the volume and sensitivity of exposed data are significantly lower,” he said. “That reduces identity theft risks, financial loss, and recovery costs.” Safaricom also emphasizes secure-by-design digital architecture, embedding security controls into system design rather than relying solely on external protections.

AI, Fraud, Privacy and the Next Wave of Digital Threats

The rapid evolution of artificial intelligence is creating new opportunities for both businesses and cybercriminals. Fraudsters are increasingly using AI-powered techniques and social engineering tactics to impersonate customers and manipulate digital platforms.

To counter these threats, Safaricom recently upgraded its core M-PESA infrastructure to a Fintech 2.0 platform that incorporates AI-driven fraud detection systems capable of identifying suspicious transactions in real time. “Prevention is better than cure,” Mulila noted. “We continue to invest in infrastructure that enables us to detect, mitigate, and reduce fraud within the ecosystem.” Another common argument against data minimization is that companies require deep personal data to deliver personalized experiences.

Mulila challenges this view, noting that personalization can be achieved through aggregated insights and behavioral patterns rather than intrusive data collection. Safaricom uses predictive analytics, AI-enabled customer support tools, and targeted digital products to tailor experiences for different user segments.

Services such as Bundle ya Dere and Ofa ya Boda illustrate how companies can design specialized

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At Safaricom, data protection obligations are treated as non-negotiable.”

offerings while maintaining responsible data practices. Bridging the Gap Between Security and Business Growth and the Future of Data Governance

Within many organizations, security teams often face resistance when advocating for stricter data controls. Product and marketing teams may worry that limiting data collection will weaken their ability to analyze customer behavior or develop new services. Mulila believes the solution lies in aligning data protection with business strategy. “Compliance builds trust, and trust drives business growth,” he said.

At Safaricom, data protection obligations are treated as non-negotiable. Transparency in how customer data is collected and used remains a key part of the company’s broader customer trust strategy. As digital economies expand, public awareness around privacy rights continues to grow. Consumers are increasingly vocal about how their personal information is handled, while governments worldwide are strengthening regulatory frameworks to protect digital users. Countries such as Nigeria, Brazil, and New Zealand are already reviewing new policies designed to strengthen protections for young people in digital environments. Mulila believes that within the next five years, organizations that prioritize responsible data governance will have a clear advantage.

“Companies that thrive will build trust-first digital ecosystems,” he said. “That will require cross-sector collaboration, responsible data governance, and strong security frameworks.”

Trust as the New Digital Currency

In an era defined by constant connectivity, data has become central to how businesses interact with customers. But as Mulila’s insights suggest, the future of digital innovation may not depend on how much data companies collect, but on how responsibly they manage it. For companies navigating the evolving landscape of cybersecurity, regulation, and consumer expectations, trust may ultimately prove to be the most valuable asset of all.



William Kamore, Content Manager at LG Electronics East Africa

How LG is turning AI into everyday value for East African homes

By Nixon Kanali

Artificial Intelligence (AI) has become one of the most talked-about technologies in the world. From global tech conferences to policy discussions, AI is often portrayed as a powerful force driven by massive computing power, complex algorithms, and vast data sets.

But for households and businesses in East Africa, the real question is far simpler: what does AI actually do for everyday life? According to William Kamore, Content Manager at LG Electronics East Africa, the answer lies not in technological complexity but in practicality.

In an interview with TechTrends Media, Kamore argues that the future of AI in emerging markets will not be defined by how powerful it is, but by how meaningful it becomes.

“AI only matters when people can feel its impact in their daily lives,” he explains. “For most households, that means saving energy, reducing costs, improving reliability, and making technology easier to use.” From refrigerators that learn usage patterns to washing machines that

optimize water and detergent, LG believes artificial intelligence should quietly improve everyday life rather than overwhelm users with complexity.

Across the global technology industry, AI is often associated with large-scale models, cloud infrastructure, and high-performance computing. While these developments are important, Kamore believes they do not always reflect the realities of consumers in emerging markets. Instead, he draws a distinction between “powerful AI” and “meaningful AI.” Powerful AI focuses on scale – bigger models, bigger data sets, and larger computing infrastructure.

Meaningful AI, however, focuses on people. “Meaningful AI is about solving real problems in ways that are practical and accessible,” Kamore says. “It should reduce complexity, not add to it. Technology should lighten the user’s load.”

In East Africa, where energy reliability, cost of living, and infrastructure constraints remain significant challenges, the most impactful AI applications may not be flashy innovations but quiet optimizations embedded into everyday appliances.

Why Energy Is AI’s First Real Use Case in Africa

Electricity costs remain one of the biggest pressures on households and businesses across East Africa. Power interruptions, voltage fluctuations, and rising tariffs mean consumers are increasingly focused on efficiency and durability. Kamore believes artificial intelligence can play a major role in addressing these challenges.

AI-enabled appliances can monitor how they are used, learn household routines, and adjust performance to reduce unnecessary energy consumption.

For example, refrigerators can adapt cooling cycles based on when the door is most frequently opened, washing machines can detect fabric types and dirt levels, optimizing water, detergent, and cycle time. Additionally, air conditioners and compressors can adjust their output dynamically, reducing energy waste while maintaining performance. These capabilities are powered

through LG’s LG ThinQ ecosystem, which integrates artificial intelligence into home appliances to automate energy optimization.

“AI can significantly reduce energy waste,” Kamore explains. “It learns how households use appliances and adjusts power consumption automatically. That translates directly into lower electricity bills and longer-lasting devices.”

In regions where voltage fluctuations are common, AI systems can also help appliances adapt to unstable power conditions, protecting internal components and extending product lifespan. For consumers, this means fewer breakdowns and more reliable performance.

Designing AI for African Realities

One of the biggest challenges in deploying advanced technologies in emerging markets is the assumption that infrastructure conditions mirror those of developed economies.

In many parts of Africa, however, connectivity, computing resources, and data availability can be limited. Kamore believes this requires a different philosophy for AI design. “Innovation must be designed for constraint, not abundance,” he says.

This means developing AI systems that can operate locally on devices, rather than relying entirely on cloud infrastructure.

AI should also work effectively with limited data, function on lightweight hardware, and remain usable even when internet connectivity is inconsistent. Durability and repairability are equally important considerations.

“African-relevant AI should work with what people already have,” Kamore adds. “It shouldn’t require expensive infrastructure or increase the cost of ownership.”

This approach aligns with a broader trend in global technology development known as edge AI, where intelligence is embedded directly within devices rather than centralized in data centers.

For households, this translates to faster performance, greater privacy, and more reliable

functionality.

Building Consumer Trust in the Age of AI

As artificial intelligence becomes more integrated into everyday products, consumer trust is emerging as one of the most critical factors shaping adoption.

Questions about data privacy, security, and transparency are increasingly important for consumers deciding which technologies to bring into their homes.

Kamore says LG approaches AI development with a “privacy-first” philosophy. Wherever possible, data processing occurs directly within the appliance itself rather than being transmitted externally.

Users also maintain full control over what information is shared. “Customers should clearly understand what data is being used and why,” Kamore explains. “Transparency, security, and user consent are built into the design from the beginning.”

Security has also become a key focus in connected entertainment systems. According to Kamore, LG’s smart TV platform incorporates LG Shield, a security framework designed to protect user data and device integrity.

In a market where regulatory frameworks for AI are still evolving, companies that build trust early may gain a significant advantage.

Democratizing AI for Everyday Consumers and What Inclusive AI Should Look Like

One concern often raised about artificial intelligence is that it could deepen inequality by making technology more expensive or complicated.

Kamore argues that the opposite should be true. The goal, he says, is to democratize AI, ensuring that intelligent features improve affordability and usability rather than increasing barriers. This means embedding AI in ways that reduce long-term costs through energy savings, fewer repairs, and extended product life. It also means designing technology that is intuitive for all users, regardless of age, education, or digital experience.

An important part of this strategy is interoperability. LG’s ThinQ ecosystem is designed to work alongside other smart home devices, enabling integration with broader Internet of Things (IoT) environments.

“Technology should be accessible to everyone,” Kamore says. “AI should expand possibilities, not create exclusivity.” As governments and policymakers across Africa begin shaping regulatory frameworks for artificial intelligence, Kamore believes inclusion should remain at the center of the conversation.

For consumers, this means AI technologies that are affordable, practical, energy-efficient and compatible with existing infrastructure. For policymakers, it means balancing consumer protection with innovation. “Inclusive AI means encouraging solutions that are built for African realities,” he explains. “Not just importing assumptions from other markets.”

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Rather than demanding attention, AI can work quietly in the background, optimizing performance and reducing inefficiencies without requiring constant user input.

Technologies that simplify everyday tasks, improve energy efficiency, and support sustainable consumption could become some of the most impactful AI innovations across the

continent.

The Quiet Intelligence of the Future

In many ways, the most powerful form of artificial intelligence may also be the least visible. Rather than demanding attention, AI can work quietly in the background, optimizing performance and reducing inefficiencies without requiring constant user input.

Kamore describes this as “quiet intelligence.” It is the idea that the best technology should feel almost invisible, seamlessly supporting everyday life. “Technology should make life easier, not more complicated,” he says.

For households and businesses navigating rising costs and rapid technological change, this philosophy may prove increasingly valuable.

“Choose innovations that deliver real value, lower running costs, better durability, and reliable performance. AI should not be about chasing trends. It should help people operate more efficiently and sustainably.”



Ryan Mule, Product Manager at Samsung Electronics East Africa speaking at the TechTrends AI Forum in October, 2025

How Samsung is scaling on-device AI for East Africa’s digital future

By George Kamau

Across East Africa, the conversation about digital transformation is shifting. Connectivity is no longer the end goal; intelligence is. The smartphone, once defined by hardware specifications and camera megapixels, is rapidly evolving into a proactive computing platform powered by on-device artificial intelligence.

For Samsung Electronics East Africa, this transition represents more than a product refresh. It is a strategic repositioning of the smartphone as the central interface between users and an increasingly intelligent digital ecosystem. According to Ryan Mule, Product Manager for the Mobile Experience Division, the company’s focus in 2026 is rooted in what he describes as “meaningful innovation”- technology that solves

real-world problems rather than simply advancing spec sheets.

“We are more than just a device manufacturer; we are a pioneer of experiences,” Mule explains. “Whether it’s a student in Nairobi using Galaxy AI to translate research or a business in Dar es Salaam securing their data, we are the bridge between human potential and the digital future.”

The most significant shift underpinning this strategy is the move from cloud-dependent AI to on-device intelligence. Early smartphone AI relied heavily on remote processing, introducing latency, connectivity dependency, and privacy concerns. Today, custom neural processing units embedded across Samsung’s device lineup allow complex AI tasks to run locally.

“The shift has been profound,” Mule says. “We’ve moved from reactive technology to proactive intelligence. Your phone now understands context.

It's not just about a better camera; it's a camera that understands the lighting of a Serengeti sunset and adjusts in real time."

This contextual awareness is reshaping everyday workflows. In enterprise environments, AI-generated meeting summaries are reducing administrative overhead, while real-time translation is lowering language barriers for cross-border trade. For creators and entrepreneurs, on-device generative tools enable professional content production without expensive external hardware.

Samsung's emphasis on "democratizing AI" is particularly relevant in East Africa, where price sensitivity has historically limited access to advanced features. By integrating AI capabilities into mid-range Galaxy A-series devices – not just flagship S and Z models – the company is expanding advanced computing to a broader user base.

"AI is not a luxury for the few; it's a tool for the many," Mule notes. "By bringing features like Circle to Search, Live Translate, and Transcript Assist across our lineup, we're ensuring advanced computing is accessible to a vibrant population of digital natives."

For businesses, efficiency gains are emerging as a primary value proposition. Mule describes Galaxy AI as a "digital assistant" that optimizes performance, automates workflows, and enables seamless communication. In a region where mobile devices often serve as the primary computing platform, these capabilities are effectively turning smartphones into portable productivity hubs.

Yet the expansion of AI functionality brings heightened scrutiny around data privacy. Samsung's response is anchored in its Knox security platform, which Mule describes as "military-grade protection from the hardware chip level up to the cloud." By processing sensitive data on the device rather than transmitting it externally, the company aims to mitigate privacy risks while maintaining AI performance.

"Data is a user's most valuable asset in an AI-driven era," he says. "On-device processing ensures sensitive information remains private and never has to leave the phone."

Knox Matrix extends this approach into a broader ecosystem, creating what Samsung calls a "web of trust"

across connected devices. Combined with a privacy dashboard that gives users granular control over how their data is used, the framework reflects a growing industry shift toward user-centric security models.

Looking ahead, Mule envisions the smartphone evolving into what he calls a "proactive life companion." Rather than waiting for user input, future devices will anticipate needs based on behavioral patterns and context. A phone could automatically silence non-urgent notifications during high-pressure meetings, generate summaries of missed communications, and coordinate across work, home, and health applications through a unified intelligent interface.

"We're moving toward a reality where the smartphone is no longer just a tool," he says. "It will understand your lifestyle and anticipate your needs."

This trajectory will be on display at the next Galaxy Unpacked event, where Samsung is expected to push on-device AI capabilities further. Mule hints at more sophisticated privacy controls, enhanced processing power for creators, and design innovations that align hardware more closely with AI-driven software experiences.

"It's not just a new phone," he says. "It's the next chapter of the AI revolution."

For East Africa, where mobile devices are the primary gateway to the internet, the implications are significant. The convergence of affordable AI hardware, localized use cases, and strong security frameworks positions the smartphone as the central operating system of everyday life—spanning education, commerce, communication, and productivity.

In that context, Samsung's strategy is less about selling devices and more about embedding intelligence into the region's digital infrastructure. As the line between hardware, software, and services continues to blur, the smartphone is becoming the platform through which East Africa's next wave of innovation will be built—one contextual interaction at a time.

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It's the next chapter of the AI revolution.



A panel discussion during February's 2026 Africa Tech Summit in Nairobi

Peace tech in Africa and the politics of prevention

By George Kamau

The conversation around technology and stability in Africa rarely begins with software. It begins with risk. Roads that stop at insecure borders. Infrastructure projects that stall when tensions rise. Investment that hesitates when uncertainty becomes expensive. Technology enters later, often framed as a tool, sometimes as a solution, occasionally as a complication.

At a panel during February's Africa Tech Summit in Nairobi, the conversation on technology's role in peace-building took a sobering turn. The mood was defined less

by easy optimism and more by a candid recognition of the challenges ahead. Prevention is difficult to finance. Stability is difficult to measure. Yet both sit underneath economic growth in ways that rarely make headlines. Speakers including Tem Mbuh and Fiona Asuke of the Open Society Foundations, alongside Naomi Kilungu of AI for Peace Africa and David Lemaiyan of the Open Mapping Hub, circled around the same underlying point. Technology does not operate outside politics. It absorbs it.

Peace tech in Africa has emerged within that tension. Not as a single sector, but as a collection of efforts attempting to make instability visible before it escalates into crisis.

Much of the early work in this space looks technical from a distance. Satellite imagery. Digital mapping. Data tagging. Yet the implications are deeply human. When volunteers identify a damaged clinic or an isolated settlement, they alter who appears in humanitarian planning. Visibility becomes a form of recognition.

Organizations influenced by earlier civic technology initiatives such as Ushahidi demonstrated that information gathered outside formal institutions could influence real-world response. That legacy still shapes current efforts. Young contributors scan imagery, annotate locations, and feed information into systems used by responders who may never meet them. There is a paradox here. Technology

expands awareness while raising new risks. Data collected for protection can expose communities if mishandled. Mapping conflict requires judgment about what to reveal and what to obscure. These decisions are rarely neutral.

The conversation has moved beyond technical capacity. The harder question concerns authority. Who validates the data. Who decides which alerts require action. Who defines the threshold between tension and crisis.

The language surrounding technology often leans toward novelty. Prevention resists that framing. It is slow work. Often invisible when successful.

Across parts of Africa, infrastructure planning increasingly intersects with conflict awareness. Energy corridors pass through contested land. Transport routes connect regions with different political histories. Agricultural systems depend on stability in areas prone to displacement. In this context, prevention tools begin to resemble infrastructure themselves. Not physical infrastructure, but informational layers that shape decision-making. Kilungu described peace technology as a chain of processes rather than a single product. Diagnosis leads to response. Response connects to recovery. Each stage demands different forms of coordination. Funding rarely follows that logic. Investors tend to prefer discrete projects with clear outputs. Prevention offers neither immediacy nor certainty.

That mismatch explains why many initiatives remain small even as interest grows. The work sits between public policy, development finance, and community engagement. No single institution fully owns it.

An uncomfortable reality runs beneath discussions of peace technology. Conflict generates structured markets. Defense

procurement, surveillance systems, security contracting. These sectors operate within established financial frameworks. Returns are measurable.

Prevention does not fit easily into that model. Its success is defined by events that do not happen. Avoided violence produces no headline metric. As a result, capital often arrives late, after instability has already imposed costs.

Speakers acknowledged this imbalance without dramatics. The economic incentives are clear. War technologies attract investment because buyers exist and budgets are allocated. Peace technology must argue for its value in advance.

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The next phase will depend less on technical capability and more on institutional alignment.”

Yet economic history across the continent offers its own lesson. Regions that sustain relative stability tend to attract longer-term investment. Infrastructure expands. Markets deepen. Prevention, in that sense, functions as risk management rather than idealism. The challenge lies in translating that logic into financing structures that support early intervention rather than emergency response.

Another theme surfaced repeatedly. Technology designed elsewhere often struggles in fragile environments. Data models built on external assumptions fail to capture local dynamics. Language differences distort analysis. Social context disappears inside datasets.

Asuke framed technology as an expression of priorities. Systems reflect the intentions of those who fund and design them. When peace technology relies heavily on external

institutions, questions emerge about ownership and accountability.

Efforts to localize AI models and mapping systems attempt to address this gap. Developers work with community organizations, diaspora networks, and regional researchers to ground tools in lived experience. Progress is uneven. Data collection remains risky in active conflict zones. Internet access varies widely. Institutional trust cannot be engineered.

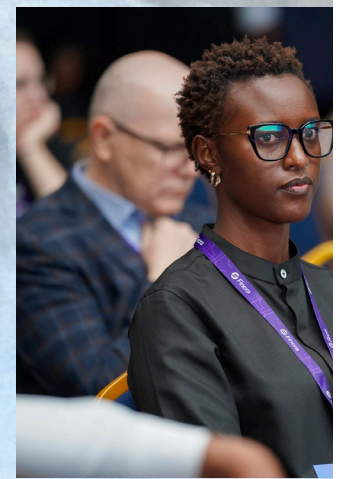
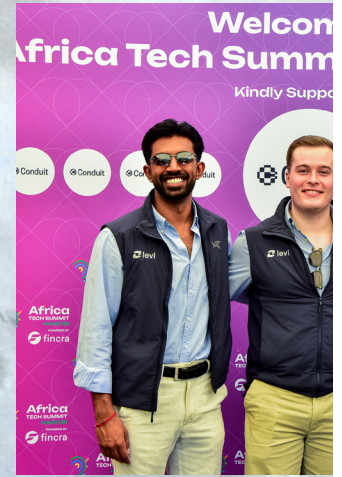
Still, a gradual change is visible. African technologists are moving from adapting imported tools toward building systems shaped by local realities from the outset. The conversation closed without neat conclusions. Perhaps fittingly. Peace tech in Africa remains unfinished work, defined as much by constraint as ambition.

What has become clearer is the direction of travel. The focus is moving from isolated applications toward interconnected systems. Mapping connects to logistics. Early warning connects to governance. Data analysis feeds into policy decisions that extend far beyond the technology sector.

The stakes remain high because the outcomes extend beyond software. Decisions made in code influence how resources move, how risks are understood, and whose experiences enter official narratives.

The next phase will depend less on technical capability and more on institutional alignment. Governments, funders, technologists, and communities rarely move at the same pace. Bridging those timelines will determine whether prevention becomes embedded in how societies operate or remains confined to pilot initiatives. Peace tech in Africa sits at that intersection. Not a finished field. More a reflection of a continent working through how technology, power, and stability coexist in practice.

Pictorial from Africa Tech Summit, Nairobi, February 2026







Strengthening Kenya's digital growth against rising cyber threats

By: Tawheda Ali

As Kenya accelerates in digital transformation, the nation is still grappling with a surge in cybercrime targeting critical sectors like fintech, telecommunications, government institutions and citizens. This raises a crucial question: How can Kenya sustain its digital momentum while simultaneously implementing strategic frameworks to address security risks that endanger its fast growing market?

An ESET Second Half Threat Report that was launched early this year revealed that the country remains highly vulnerable to AI-enhanced threats specially deep-fake driven fraud and AI-coded malware.

Another report also showed that between April and June 2025 more than 4.5 billion cyber threats events were recorded nationwide and approximately KES 29.9 Billion was lost to cybercrimes. This is

a wake up call for the country to build resilient security frameworks to mitigate cybercrimes in Kenya.

The impact of cybercrime on the country goes beyond financial losses. It is eroding public trust in digital institutions and slowing national progress. When the fear of being scammed becomes widespread, confidence in online platforms declines, and instead of moving forward in digital transformation, the country risks taking steps backward.

What Must Change to Secure a Safer Digital Future

In the country's growing digital economy, collaboration between the government and the private sectors will be significant in building a resilient and secure digital future. By working with regulators, fintech firms, telecom operators and cybersecurity providers can help in bridging policy gaps, strengthen enforcement and accelerate much-needed reforms.

Additionally, these will reinforce trust in Kenya's digital infrastructures from

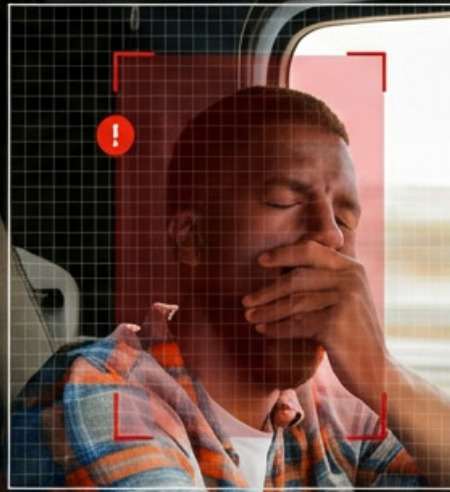
digital financial services to the e-government platforms.

As Kenya continues to embrace a digital first economy, raising awareness about cybercrimes is essential. Reports have revealed that such cases are usually underreported that's why it's making it hard to track the cyber criminals. Companies should do regular staff training and enhance strong security protocols which can help employees detect phishing emails, suspicious mobile money prompts or any other threats that could interfere with the company operations.

These proactive measures can help protect businesses from financial losses, reputational damage and operational disruptions, ensuring a Safer and secured digital future.

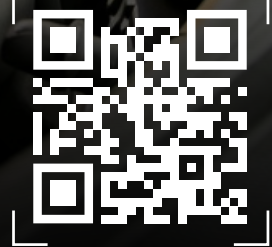
"Most organisations know cyber risk is a top threat, but very few have rehearsed what failure actually looks like. Until leaders simulate real incidents, cyber preparedness remains theoretical" Tim Theuri, CISO, M-PESA.

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Top African TikTok creators to watch in 2026

By Nixon Kanali

Africa’s creator economy is having a defining global moment, and TikTok’s Discover List 2026 is proof.

This year, five standout creators from Sub-Saharan Africa have been named among the top 50 global creators to watch, cementing the continent’s growing influence on digital culture, business, and storytelling. Spanning categories such as Educators, Foodies, and Originators, these creators are not just building audiences, they are building brands, shaping industries, and exporting African creativity to the world.

From simplifying healthcare knowledge in Lagos to redefining homegrown cuisine in Nairobi and Cape Town, and building design-led businesses in Johannesburg, these are the top African TikTok creators to watch right now. “From the Educators inspiring communities to the Originators building businesses, TikTok continues to be a space where creativity thrives and new talent is discovered globally,” said James

Stafford, Global Head of Content Operations at TikTok.

Educators

Olawale Ogunlana (Nigeria) – @doctorwalesmd

A medical doctor and founder of HealthKraft Africa, Olawale is redefining health communication by turning complex medical topics into engaging, easy-to-understand TikTok content. His work highlights the growing power of edutainment in Africa. “The screen has become the modern stethoscope, enabling us to educate and impact millions,” he says.

Food Creators (FoodTok Rising Stars)

Wayne Chang (South Africa) – @munchin_mash

Known for bold, flavour-packed recipes, Wayne blends Asian cuisine with South African ingredients, creating a unique culinary identity that resonates globally. Trevor Were (Kenya) – @saute_with_trevor
A self-taught chef bringing everyday meals to life, Trevor has built a loyal audience by making cooking simple, accessible, and

exciting.

“What started on my kitchen counter has opened doors to global opportunities,” says Trevor.

Originators (Creators Building Businesses)

Cherie Kihato (Kenya) – @cheriekihato
Founder of Savannah Space, Cherie is using TikTok to scale African design globally, showcasing furniture, interiors, and art rooted in heritage.

“It’s about showing the world that African brands deserve to be seen and respected,” she says.

Tamia Nontsikelelo (South Africa) – @tolthema

A fashion entrepreneur leveraging storytelling and community to grow her modest fashion brand, Tol’thema, into a fast-scaling digital business.

“TikTok became the most powerful marketing tool for my business,” she explains.

The Discover List 2026 reflects a bigger shift, TikTok is no longer just a platform for viral content; it is a launchpad for careers, businesses, and global influence.



Nixon Kanali hosts Carrol Chang, CEO of Andela on the Africa Tech Summit podcast at the Africa Tech Summit Nairobi on February 2026.

Top African tech podcasts to follow in 2026

By Nixon Kanali

Africa's tech ecosystem is evolving rapidly, from fintech innovation and AI adoption to startup funding and digital policy.

As the ecosystem grows, podcasts have emerged as a powerful medium for storytelling, insight, and knowledge-sharing across the continent. Here are some of the top African tech podcasts to follow in 2026, now including key platforms shaping conversations from global summits to local ecosystems.

Leading African Tech Podcasts

The TechTrends Podcast

Produced by TechTrends Media, The TechTrends Podcast is one of East Africa's fastest-growing tech podcasts. It features conversations with industry leaders, startup founders, and corporate executives, covering everything from smartphones and AI to fintech and digital transformation in Africa. With a strong focus on the Kenyan and regional ecosystem, it brings localized insights often missing from global narratives.

African Tech Roundup

One of the continent's longest-running tech podcasts, African Tech Roundup delivers in-depth conversations with founders, operators, and investors across Africa. Its pan-African perspective makes it essential listening for anyone tracking ecosystem trends.

Afroability

Afroability focuses on startups, venture capital, and innovation, offering deep, long-form discussions that unpack Africa's digital economy. It's particularly valuable for founders and investors.

The Flip

Editorial, structured, and insightful, The Flip explores what works, and what doesn't, in African startups, providing thoughtful analysis backed by real-world examples.

Techpoint Africa Podcast

Produced by Techpoint Africa, this podcast blends journalism with ecosystem analysis, covering startups, funding, and major tech developments across the continent.

Open Africa Podcast

Known for candid and often unfiltered conversations, Open Africa Podcast dives into fintech, regulation, and the realities of building in African markets.

Disrupt Podcast

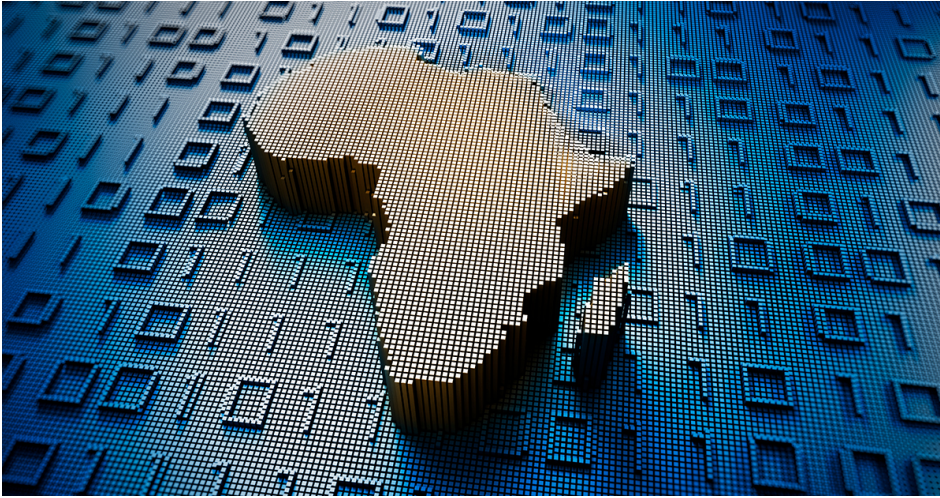
From Disrupt Africa, this podcast keeps listeners updated on funding rounds, innovation trends, and startup activity across the continent.

Founders Connect

A go-to for startup builders, Founders Connect features honest conversations with African entrepreneurs, offering insights into scaling, fundraising, and navigating challenges.

Africa Tech Summit Podcast

The Africa Tech Summit Podcast extends conversations from Africa Tech Summit, featuring founders, investors, and policymakers. It offers a front-row seat to discussions shaping Africa's tech future, from investment trends to cross-border expansion.



Africa is no longer building apps, its building operating systems

By Caroline Wavinya

In an era marked by rapid technological advancement, Africa is undergoing a transformative shift that has far-reaching implications for its economy. No longer satisfied with creating apps that fulfill immediate consumer needs, the continent's innovators are now focused on developing scalable operating systems that can serve as the backbone of entire economies. This evolution is best mirrored in the words of IBM's former CEO Ginni Rometty, who once said, "The most important aspect of technology is how it can make people more productive." Africa's tech ecosystem is stepping up to make that vision a reality, and the implications are profound.

The most important progress on this matter involves payment APIs becoming the new standard which replaces existing banking systems. Finfra and other startup companies provide businesses with their advanced payment systems which enable operations without dependence on traditional banking services. The APIs enable fast financial transactions and promote inclusive banking services especially for small and medium-sized enterprises (SMEs) which faced challenges when trying to use traditional banking services. The digital systems which now exist will replace physical bank branches because they will create a new model of financial infrastructure which will operate

throughout Africa.

The digital environment of Africa now requires blockchain technology as an essential element. Cardano and other companies develop identity solutions which enable blockchain technology to function as the core infrastructure needed for different applications that include agricultural supply chains and land registration systems. As noted by Ethereum co-founder Vitalik Buterin, "The potential of blockchain to solve problems that have plagued economies for decades is enormous." In Africa, this potential is particularly relevant, offering a means to leapfrog traditional systems and introduce transparency in sectors that desperately need it. The digitization of trade through fintech solutions has achieved greater progress because they enable African economies to operate as one economic system. Startups on these fintech rails are simplifying cross-border transactions, which is crucial for SMEs looking to expand their market reach. The innovations provide entrepreneurs with simple access to international markets, which generates business opportunities while driving economic development throughout the continent. This shift indicates that capital markets now establish direct connections with tech startups, which operate as vital components of economic systems, similar to how the London Stock Exchange now

invests in African businesses.

Digital infrastructure development receives additional support through partnerships between governments and technology firms. Through collaborative efforts aimed at digitization governments can better deliver services while creating new opportunities for innovation. As former Microsoft CEO Satya Nadella stated, "Our industry does not respect tradition, it only respects innovation." The voices of policymakers aligning with tech entrepreneurs can not only streamline bureaucracies but also enhance service delivery mechanisms, establishing a shared vision for a more digitally agile continent. Embedded finance has become a transformative force that transforms business operations through its integration of financial services into routine commercial activities. The economic landscape is undergoing transformation because businesses from startups to major corporations now implement payment systems and financial tools into their operational procedures. The concept of programmable money has developed into a system that will succeed traditional mobile wallets by delivering financial systems which users and organizations can customize to their individual requirements.

Africa's technological development follows a pattern where its progress skips between different technological phases. Odo develops business operating systems which extend beyond their basic applications to create complete ecosystem platforms. The path indicates an organic development process which connects each new invention to previous ones until it reaches an economic framework that can boost growth across African nations.

In conclusion, Africa has advanced beyond its previous capacity to create applications because now it develops complete operating systems that will support entire national economies. The continent is about to experience a revolutionary change because tech leaders and entrepreneurs and policy-makers are working together to create their common objectives.



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Digital payment solutions pioneering financial innovation

By: Tawheda Ali

Imagine running a business in Kenya while your customer sits thousands of miles away in another country, yet distance poses no barrier. Thanks to digital payment solutions, businesses and individuals can seamlessly transact, receive payments, and send money across borders, keeping commerce active and connected on a global scale.

Digital payment solutions are rapidly expanding in Kenya and across the continent, as more people embrace them for their efficiency and the ongoing shift toward digitization.

Launched in 2007, M-PESA has grown to become one of Kenya's most transformative digital payment platforms. Over the years, it has significantly reshaped how Kenyans handle their finances, enabling them to send and receive money, pay bills, purchase goods, and buy airtime seamlessly without the need

for physical cash transactions.

Notably, the service does not require an internet connection to function, making it accessible even in remote and rural areas. This widespread accessibility has enhanced efficiency in everyday transactions while driving financial inclusion across the country, bringing millions of previously unbanked individuals into the formal financial system.

Additionally, digital payment solutions have significantly accelerated the growth of the e-commerce sector, enabling consumers to place orders and complete transactions online seamlessly. Platforms such as Kilimall, Jumia, and Shein have experienced notable transformation due to the convenience and reliability of digital transactions. As a result, online shopping has become increasingly common and widely embraced by many consumers.

Digital payment solutions have also simplified record-keeping and expense tracking, enabling automated accounting

and better cash flow analysis for businesses. Unlike cash transactions, which rely on manual record-keeping and can be altered or manipulated, digital systems provide more accurate, transparent, and reliable financial data.

Despite the rapid growth of digital payment solutions, several gaps still need to be addressed to ensure the sector continues to advance sustainably.

Strengthening security and building user trust remains a top priority. This can be achieved by enhancing regulations and investing in technologies that safeguard personal financial data. The adoption of AI-driven fraud detection systems, biometric verification, and multi-factor authentication would significantly reduce cyberattacks and data breaches, while reinforcing confidence among users.

Although some digital payment platforms have extended services to rural communities, others still struggle due to unstable or limited internet connectivity. Therefore expanding high-speed internet infrastructure would help minimize transaction failures caused by network disruptions and ensure seamless access to services across the country.

Clear and consistent regulatory frameworks are also essential. Digital payment providers, in collaboration with regulators, should establish well-defined rules governing electronic transactions, cybercrime, and data privacy. Such measures would not only protect users but also foster innovation within the ecosystem. Supporting emerging technologies like blockchain, which offers secure, cost-effective, and efficient alternatives to traditional systems, could further strengthen the industry's resilience and transparency.

To promote greater inclusivity, digital payment solutions must also prioritize Micro, Small, and Medium Enterprises (MSMEs). By offering tailored, low-cost tools such as QR code-based payments and accessible digital credit options, providers can empower small businesses to fully participate in the digital economy.



Annepeace Alwala, Vice President of Global Service Delivery at Sama speaking at the TechTrends AI Forum in Nairobi on October, 2025

The AI gold rush nobody talks about: Africa is training the world's machines

By Nixon Kanali

The global AI competition usually exists between Silicon Valley and Beijing which measures their economic resources and computing capabilities and their ability to develop trillion-parameter models. The world broadcasts artificial intelligence product launches and companies achieving billion-dollar valuations, yet actual AI development operates from Africa as the primary training ground for global AI systems.

The process requires training because it needs actual construction. A substantial workforce operates behind every chatbot response and every image generator output, which includes data labeling and output correction and machine learning for nuance comprehension. The African workforce now takes up an increasing share of these jobs. At the center of this ecosystem is Sama which operates as one of the most prominent data annotation companies throughout the entire continent. The company employs thousands of workers to label images and moderate harmful content and perform Reinforcement Learning from Human Feedback (RLHF) which functions as the process that fine-

tunes AI systems to behave in ways users perceive as safe and intelligent.

AI systems are sold to customers as independent systems but they require continuous human oversight for their operation. The chatbot system requires human assessment before it reaches every decision about which requests to decline and which biases to prevent and which responses to give for culturally sensitive situations. Human beings represent the essential component which enables AI systems to function properly. The complete system needs this human component because it serves as the main element which supports artificial intelligence.

The AI industry has faced difficulties with bias because facial recognition systems fail to operate correctly on individuals with darker skin tones and language models cannot properly understand dialects that deviate from Western English. Global firms like Google have acknowledged the importance of inclusive datasets. CEO Sundar Pichai has repeatedly emphasized that AI must reflect humanity broadly.

The process of including people requires a significant amount of effort to complete. African annotators teach systems how to understand local slang and they help systems learn to interpret code-switching. The team members develop new global AI systems which operate in areas beyond their original design.

The story, however, is evolving beyond outsourced digital labor. Startups like Lelapa are building natural language processing systems which use African linguistic datasets to create technology that converts cultural nuances into proprietary software. The companies construct their own systems instead of using existing foreign models for their training purposes. InstaDeep demonstrated Africa's capability to create advanced artificial intelligence systems when BioNTech acquired the company. The company developed high-level decision-making systems which they applied in logistics and biotechnology that proved African artificial intelligence experts can compete with top international innovators.

Venture capitalist Marc Andreessen once declared that software is "eating the world." Data forms the foundation of software systems because human beings must interpret data before they can use it. Africa exports more valuable resources than it sends to other countries because African countries export their cognitive abilities to other nations. The remote AI industry creates new digital middle-class workers while governments start to view data as a vital national resource. The continent has a demographic advantage because it contains the youngest population which will help propel its technological development for many years. Africa has emerged as an active participant in the AI revolution. The continent now determines how machines process language and cultural knowledge and equitable treatment of different groups. The work may be invisible to end users but its impact creates foundational changes in the system. The real gold rush in AI is not just about scale or speed. It is about influence. African countries have developed systems that increasingly define and regulate their power of influence.

A portrait of Gunjan Dhingra, a woman with long dark hair, wearing a light blue button-down shirt and hoop earrings, smiling slightly. The background is a blurred building with windows.

Why connectivity is no longer the story for East Africa

By Nixon Kanali

By 2029, the number of internet users across Africa is projected to surpass one billion.

Gunjan Dhingra, Regional MD, Outsourced Payment Services, East Africa at Network International

For years, the narrative surrounding the continent's tech scene focused almost exclusively on this "digital gap", the race to get people online and onboarded onto mobile money platforms. However, according to Gunjan Dhingra, Regional Managing Director for Outsourced Payment Services, East Africa at Network International, that era of mere connectivity is drawing to a close. In an interview with TechTrends Media, she explained that the conversation has shifted from asking if people can transact digitally to asking how robustly those transactions can power entire economies.

Dhingra noted that digital transformation in East Africa has moved beyond the "experimentation" phase. What was once a "nice-to-have" innovation is now the core economic infrastructure of the region. As payments become embedded in every facet of daily life, the focus for financial institutions and businesses alike is pivoting toward four critical pillars: scale, resilience, trust, and long-term value creation.

From Early Adoption to Critical Infrastructure

East Africa has long been the global poster child for mobile money success. Yet, Dhingra points out that the transition from early adoption to national-scale operation changes the stakes entirely. When a digital payment system moves from a niche product to a primary tool for government services and trade, system failure is no longer just an inconvenience; it is a genuine economic risk.

"Digital payments are now no longer a nice-to-have. They sit at the heart of how East African economies function. The question today isn't whether people can transact digitally, but whether the systems behind those transactions are strong enough to support real economic activity at scale on a 24/7 basis."

In this matured landscape, accountability is the new currency. Institutions are moving away from chasing the "next shiny thing" in innovation and are instead prioritizing operational resilience. For a payment ecosystem to be considered successful today, it must function with the same reliability as a power grid.

Empowering the Engine of Growth: SMEs and Enterprises

The impact of this sophisticated digital layer is perhaps most visible in the Small and Medium Enterprise (SME) sector. Historically, many African SMEs operated in informal, reactive cycles. Now, as digital payments become the standard, they provide a trail of data that acts as a financial passport.

"Digital payments create records which can demonstrate cash flow, enable access to credit, and provide a foundation for creating more accurate forecasts. Digital transformation moves businesses from informal, reactive operations to more structured and scalable models."

For larger enterprises, the benefits are rooted in efficiency. Integrated systems reduce the friction of reconciling various payment channels, whether they are online, in-store, or cross-border. Dhingra emphasizes that this digitization allows large organizations to scale into new regional markets with far more control, as they can manage supply chain credit and distributor payments in real-time.

The Quiet Enabler of Regional Integration

As East Africa looks toward greater economic integration, the role of scalable payment platforms becomes even more pivotal. Without these systems, cross-border trade is often throttled by slow processes and high costs.

"For cross-border trade to be effective and

impactful to the economy, money must move freely. When platforms are built properly, they make it easier to handle multiple currencies, comply with different regulations, and process transactions reliably. Scalable payments are the quiet enabler behind regional integration.”

Defining Market Leadership in a New Era

What does it take to lead in this high-stakes environment? According to Dhingra, market leadership is no longer a mono-focus on innovation. It is a delicate balancing act where innovation must be met with uncompromising stability.

“True leadership today is a factor of having solid infrastructure that is trusted by regulators, banks, merchants, and consumers. It’s also about understanding local market realities while bringing global best practice. That balance is what allows payment ecosystems to thrive locally and globally.”

Looking toward the next five years, the opportunities for East Africa are immense. However, Dhingra warns against complacency, noting that as transaction volumes surge, the demand for sophisticated fraud management and system stability will grow in tandem.

For Network International, success is defined by these long-term partnerships. By providing the resilient infrastructure that empowers over 250 financial institutions, the goal is to help the region turn its current digital momentum into lasting economic value. The connectivity is here; the work of building a resilient future on top of it has only just begun.

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Success is defined by these long-term partnerships. By providing the resilient infrastructure that empowers over 250 financial institutions



Gunjan Dhingra, Regional Managing Director for Outsourced Payment Services, East Africa at Network International

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Small sensors, big gains: How edge computing scales smart farming

By Peter Nalika

Across Africa and much of the developing world, agriculture is more than an industry. It is the backbone of GDP, employment and food security. Yet it is also among the sectors most exposed to climate volatility. Rising temperatures, erratic rainfall and prolonged droughts are compressing already thin margins for smallholder farmers, who produce up to 70% of the continent's food but often operate with minimal capital buffers.

Against this backdrop, a quiet technology shift is gaining strategic importance: the move from cloud-dependent agricultural IoT to edge computing. The implications extend beyond agronomy. They reshape cost structures, financing models and the economics of resilience.

Traditional Internet of Things (IoT) systems rely on sensors that collect data soil moisture, temperature, pest activity and transmit it to centralized cloud platforms for analysis. In theory, this enables data-driven farming. In practice, rural connectivity gaps, high data costs and unreliable electricity make continuous cloud communication impractical.

Edge computing changes the equation. Instead of sending raw data to distant servers, processing happens locally on the farm or nearby devices. A soil sensor can analyze moisture levels in real time and trigger irrigation advice directly to a farmer's mobile phone, without requiring constant internet access. The architecture is lower-bandwidth, less power-intensive and more resilient to connectivity disruptions.

For smallholders, this is not a technical

nuance. It is the difference between experimental pilots and scalable solutions.

Lower Inputs, Higher Margins

The strategic promise of edge-enabled IoT lies in precision. Input costs fertilizer, pesticides, water represent a disproportionate share of smallholder expenditure. Over-application erodes profits and degrades soils. Under-application reduces yields.

In semi-arid regions of Kenya, pilot projects linking soil moisture sensors to solar-powered pumps have demonstrated water savings of up to 30%, alongside yield improvements in maize and beans. Rather than irrigating on fixed schedules, farmers act on localized data. The result: lower operating costs and more predictable output.

Similarly, smart pest traps equipped with edge analytics can detect infestations early, reducing pesticide use by as much as 40% in some trials. For farmers, that means lower chemical expenditure and reduced crop losses. For policymakers, it signals environmental co-benefits aligned with climate adaptation goals.

The cumulative impact is margin expansion through efficiency. In markets where climate shocks routinely wipe out gains, that efficiency becomes a hedge.

From Devices to Decision Intelligence

Technology alone does not transform agriculture. Adoption hinges on human capital.

Farmer cooperatives in Uganda, working with agritech startups, have paired sensor deployment with structured training. Farmers are taught not only how to install devices but how to interpret nitrogen readings, moisture data and pest alerts. When insights are translated into clear actions what fertilizer to apply, in what quantity and when digital tools move from novelty to necessity.

Peer networks accelerate diffusion.

Early adopters who demonstrate tangible yield gains often become informal ambassadors, lowering trust barriers within communities. What begins as a pilot can evolve into a cluster-based adoption wave.

For agritech firms, this underscores a strategic shift: value creation increasingly lies in bundled services hardware, analytics and training not standalone devices.

Financing the Digital Field

Cost remains a structural barrier. A soil sensor or automated irrigation system can exceed the cost of a season's seed for many farmers. Without new financing mechanisms, scale will stall.

Innovators are experimenting with subscription-based "sensors-as-a-service" models, spreading costs over time. Others are partnering with microfinance institutions to embed digital tools into agricultural loan packages. Governments and development agencies are underwriting pilot programs to

de-risk early adoption.

India's public-private partnerships in subsidized smart irrigation provide a template. Farmers repay over time through improved harvest revenues, making the technology effectively self-financing. Similar blended finance models are emerging across Africa.

For investors, this opens a compelling thesis: edge-enabled agriculture sits at the intersection of fintech, climate adaptation and food security. The business case strengthens as hardware costs decline and data-driven yields rise.

Scaling Climate Resilience

Evidence from Ethiopia, Nigeria and Rwanda suggests measurable impact—yield increases in drought-prone areas, reduced

pest-related losses, improved livestock health through wearable IoT. These are early signals, not yet continent-wide transformations. But they demonstrate feasibility.

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For economies anchored in agriculture, that shift could mean the difference between chronic vulnerability and durable growth.”

The strategic question is no longer whether edge computing works in agriculture. It is how quickly ecosystems governments, agritech startups, financiers and farmer cooperatives can coordinate to scale it.

As climate shocks become the norm rather than the exception, resilience is emerging as agriculture's defining competitive advantage. In that contest, the smallest sensors may prove decisive. When data, processed at the edge, guides decisions in real time, farmers move from reactive survival to proactive management.

For economies anchored in agriculture, that shift could mean the difference between chronic vulnerability and durable growth.

Peter Nalika is a Technologist and Communication Consultant



Kenya should set the social media age at 18 to protect its children

By Alex Owiti

Social media is one of the defining forces of the digital age, a tool of connection, creativity, commerce, and information. Yet it is also an increasingly powerful engine of harm, particularly for children and adolescents.

Like many transformative technologies before it, social media is a double-edged sword. Its benefits are undeniable, but so are its risks, and those risks are falling disproportionately on the young.

Across the world, governments are beginning to confront an uncomfortable reality: children are navigating digital environments designed for engagement, not protection. Algorithms reward attention, amplify emotion, and prioritise stimulation over wellbeing. For developing minds, the consequences can be profound.

Kenya should respond decisively by setting the minimum age for social media use at 18.

A generation shaped by digital exposure

Today's young people are growing up in a world where constant scrolling is normalised and online validation often substitutes real-world interaction. Many cannot function without continuous digital engagement. What was once a communication tool has become, for some, a behavioural dependency.

This dependency has measurable consequences. Schools increasingly report declining attention spans, reduced reading comprehension, and diminished retention of knowledge. Teachers observe heightened restlessness and aggression linked to prolonged digital exposure. Children struggle to focus, process information deeply, or sustain intellectual engagement.

If childhood is the foundation of cognitive development, then excessive and premature immersion in algorithm-driven environments risks weakening that foundation. A society that undermines its children's ability to learn,

think critically, and retain knowledge ultimately undermines its own future.

Exposure to exploitation and psychological harm

The dangers extend far beyond distraction. Young users are particularly vulnerable to cyberbullying, grooming, identity manipulation, and sexual exploitation. Anonymous profiles and weak verification systems allow predators to access children with alarming ease. Online harassment, once confined to schoolyards or neighbourhoods, now follows young people everywhere into their homes, bedrooms, and private thoughts.

Equally troubling is the psychological toll of curated digital lifestyles. Social media relentlessly presents idealised images of beauty, wealth, and success. For children still forming their identity, constant comparison can erode self-esteem and create feelings of inadequacy, envy, and despair. Rising anxiety, depression, and self-harm among young people have been widely associated with online experiences, including exposure to harmful content and the fear of missing out.

Algorithmic systems intensify these risks by feeding users more of what captures their attention, often sensational, polarizing, or emotionally charged material. Children do not choose this environment; it is engineered around them.

The global shift toward stricter age limits

Kenya would not be acting alone if it set the age to 18. Governments around the world are beginning to raise age thresholds and strengthen digital protections for minors. Policymakers increasingly recognise that existing minimum

age standards, often set at 13, were created in a very different technological era, before sophisticated targeting systems, immersive content ecosystems, and large-scale behavioural data collection. Raising the minimum age is not about denying young people access to technology. It is about aligning access with maturity, resilience, and informed decision-making.

At 18, individuals reach legal adulthood in most jurisdictions. They are better equipped emotionally, cognitively, and socially to navigate persuasive technologies, privacy risks, and complex online interactions. If societies set age limits for voting, employment contracts, and financial responsibility, it is reasonable to set similar thresholds for digital environments that influence behaviour and mental health at scale.

Evidence of real and growing risks

Research consistently shows that digital environments can shape children's mental health, safety, and privacy. Young users face cyberbullying, harmful content exposure, data exploitation, and targeted marketing designed to influence behaviour. Many report feeling unsafe online or exposed to inappropriate interactions.

While screen time alone does not determine harm, increased exposure raises the likelihood of encountering abusive or manipulative experiences. The issue is not simply how long children spend online; it is the nature of the environments they inhabit.

Digital platforms are not neutral spaces. They are commercial ecosystems optimised to capture attention, gather data, and drive engagement. Children are among their most valuable users and among their least protected.

Why Kenya must act

Kenya's population is young, digitally connected, and rapidly expanding its online footprint. Without firm policy intervention, the country risks allowing unrestricted exposure to systems that are reshaping childhood without adequate safeguards.

Setting the minimum social media age at 18 would send a clear message: the protection of children takes precedence over unrestricted digital access.

Such a policy would not solve every problem. Age limits must be accompanied by effective enforcement,

including reliable age verification systems and accountability measures for platforms that fail to comply. Regulation should be firm, deterrent, and meaningful, not symbolic.

At the same time, governments must invest in public awareness, parental education, and digital literacy. Parents and guardians need the knowledge and tools to guide children's engagement with technology. Schools should integrate responsible digital behaviour into learning frameworks. Awareness campaigns must help young people understand both the opportunities and risks of online spaces. Protection cannot rely on legislation alone; it must be supported by culture, education, and collective responsibility.

A broader responsibility for the digital future

Africa's governments should conduct comprehensive audits of how social media affects their young populations, particularly in relation to mental health, safety, and developmental outcomes. Policymaking must be evidence-driven and forward-looking, not reactive.



Raising the minimum age is not about denying young people access to technology.

Technology companies must also share responsibility. Platforms that profit from young users should invest substantially in safety infrastructure, content moderation, and child-focused protections. Stronger regulation

is necessary to ensure they do.

Protecting tomorrow's citizens

A healthy digital future requires balance, access with safeguards, innovation with accountability, and connectivity with protection. Children deserve time to develop resilience, identity, and judgment before entering environments designed to shape behaviour and capture attention. They deserve protection from exploitation, psychological harm, and premature exposure to complex social pressures.

Setting the social media age at 18 is not about fear of technology. It is about stewardship, ensuring that digital progress strengthens society rather than weakens its youngest members.

Kenya has an opportunity to lead with courage and foresight. The well-being of its children and the strength of its future depend on it.

Alex Owiti, is the Founder, of Alexander PR and Communications Network



Africa's startup funding concentrated in 'Big Four' markets in 2025

By Pie K Kamau

Africa's startup funding landscape continues to be dominated by a familiar group of countries. For the seventh consecutive year, Egypt, Kenya, Nigeria and South Africa - collectively known as the "Big Four" - accounted for the vast majority of venture funding on the continent.

According to data from Africa: The Big Deal, these four markets attracted 82% of all startup funding in 2025, a share that has remained largely unchanged since 2019. Together, the Big Four represent about 30% of Africa's population and roughly 40% of its nominal GDP, underscoring their outsized influence on the continent's innovation ecosystem.

This dominance was consistent across both equity and debt financing, with each category also standing at 82%. However, the picture shifts when measured by the number of funded companies. While 64% of startups that raised capital in 2025 were based in the Big Four, concentration increased at higher deal sizes. More than 80% of companies raising \$10 million or more were headquartered in these markets, compared with 69% in the \$1 million-\$10 million range and 56% among startups raising between \$100,000 and \$1 million.

These figures suggest that while capital remains heavily concentrated, smaller deals are gradually spreading beyond the traditional hubs.

Kenya leads as funding surges

Kenya emerged as Africa's top startup market in 2025, raising nearly \$1 billion - its strongest performance since 2022 and almost one-third of

total continental funding. Overall investment in the country grew by 52% year-on-year.

Debt financing dominated Kenya's market, accounting for \$582 million, or 60% of total funding, while equity investment reached \$383 million, nearly doubling from the previous year. Much of this growth was driven by major energy and off-grid power companies, including d.light, Sun King, M-Kopa, Burn and PowerGen.

Despite strong funding volumes, the number of Kenyan startups raising at least \$100,000 declined by 23% to 75, marking the weakest performance on this metric among the Big Four.

Egypt consolidates second place

Egypt ranked second, with startups raising \$614 million, representing 20% of Africa's total funding. Investment grew by 51% year-on-year, mirroring Kenya's pace.

Funding was evenly split between equity and debt, with Egypt also emerging as the continent's second-largest recipient of debt financing at \$278 million. A total of 61 Egyptian startups raised \$100,000 or more in 2025, placing the country fourth by deal volume.

South Africa dominates equity funding

South Africa followed closely in third place,

attracting \$600 million in funding, up 51% from 2024 and accounting for 19% of the continental total.

Unlike Kenya and Egypt, South Africa's market was overwhelmingly equity-driven. More than 90% of funding - \$545 million - came from equity rounds, giving the country the largest share of equity investment in Africa at 29%.

The number of startups raising at least \$100,000 rose sharply to 83, a 63% year-on-year increase, lifting South Africa to second place by deal count.

Nigeria records its weakest performance since 2019

Nigeria was the only Big Four market to register a decline in 2025. Startups in the country raised \$343 million, down 17% from the previous year. Its share of Africa's total funding fell from 19% in 2024 to 11%, the lowest level recorded since tracking began in 2019.

Equity financing, which accounted for 83% of Nigerian funding, dropped by 22% year-on-year. Despite this downturn, Nigeria remained the continent's leading market by deal volume, with 86 startups raising at least \$100,000, although this represented a 14% decline from 2024.

Growth beyond the Big Four

Outside the dominant quartet, several markets recorded notable gains in 2025. Senegal ranked fifth with \$157 million in funding, largely driven by Wave's \$137 million debt round. Benin followed in sixth place with \$100 million, almost entirely from a single Spiro funding round.

A group of emerging markets raised between \$10 million and \$100 million across North, West and East Africa. These included Morocco (\$58 million), Ghana (\$56 million), Tunisia (\$37 million), Togo (\$31 million), Côte d'Ivoire (\$28 million), Rwanda (\$25 million), Uganda (\$22 million) and Mali (\$18 million).

Eight additional countries attracted between \$1 million and \$10 million, while six recorded limited deal activity. However, in 26 African countries, no startup deals above \$100,000

were identified in 2025, highlighting persistent gaps in access to capital.

When measured by deal volume rather than funding value, the rankings shift. Ghana, Morocco, Tunisia, Tanzania, Rwanda and Uganda joined the Big Four in the top 10 markets by number of funded ventures.

Eastern Africa takes the regional lead

At the regional level, Eastern Africa emerged as the leading destination for startup capital in 2025, capturing 34% of total funding. Western Africa followed with 24%, ahead of Northern Africa (23%), Southern Africa (19%) and Central Africa (0.1%).

This distribution closely mirrors 2024 patterns, although Western Africa's share declined slightly, largely due to Nigeria's weaker performance. Over the longer term, the regional balance has shifted markedly. In 2021, Western Africa dominated with 48% of total funding, while Eastern Africa accounted for just 14%.

By contrast, in 2025, Eastern Africa led by value, while Western Africa ranked first by deal volume, accounting for 29% of startups raising at least \$100,000. Eastern Africa followed with 27%, ahead of Northern Africa (23%), Southern Africa (18%) and Central Africa (2%).

Overall, the 2025 data confirms that Africa's startup ecosystem remains highly concentrated in a small number of markets. While emerging hubs continue to gain traction, the Big Four still command the lion's share of capital, particularly in larger funding rounds, reinforcing their central role in shaping the continent's innovation economy.

Pie K. Kamau is a journalist at Marketing Report, Africa Business Communities and Startup Weekly

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In 2025, Eastern Africa led by value, while Western Africa ranked first by deal volume, accounting for 29% of startups



Angela Gichuki, Group ICT Director at Hemingways Hospitality

Angela Gichuki - The woman powering innovation in hospitality

By TechTrends Editorial

In many industries, women in technology remain underrepresented, often navigating spaces where they are the only female voice at the table. For Angela Gichuki, this reality has never been a limitation but rather a source of strength and purpose. Being the only woman in the IT department has sharpened her resilience, deepened her confidence, and strengthened her commitment to opening doors for others.

As IT Director of Hemingways Hospitality, Angela champions technology as a catalyst for growth and meaningful change, while actively mentoring the next generation to ensure more women find their place in the field. Angela's career journey began at Unilever, where she spent 18 years working across the United Kingdom and East Africa. Starting in IT Service Delivery, she steadily evolved into a leader overseeing complex digital transformation initiatives that spanned multiple countries and business units. The experience exposed her to diverse teams, fast paced innovation cycles, and the intricacies of scaling technology across different markets. Over time, Angela developed a passion for building robust systems, nurturing high performing teams, and leveraging technology as a strategic enabler of business success. That global exposure not only expanded her technical expertise but also shaped her leadership style, one grounded in collaboration, adaptability, and continuous learning.

Her current role reflects a natural alignment between her professional expertise and

personal passions. At Hemingways Hospitality, Angela leads digital innovation across properties, ensuring that technology strengthens operational foundations, simplifies workflows, and enhances guest experiences. From infrastructure and cybersecurity to property management systems and data integration, her work sits at the intersection of strategy and service delivery. Yet Angela is clear that hospitality must always remain human at its core. Technology, in her view, should quietly operate behind the scenes, removing friction from processes and empowering teams to focus on what matters most, genuine connection and personalised service.

Angela's leadership philosophy embodies the spirit of Give to Gain. She believes the true gains of technology extend beyond efficiency and automation; they lie in what leaders choose to give. She prioritises creating environments where curiosity is encouraged, questions are welcomed, and experimentation is safe. By investing time in coaching team members, sharing knowledge openly, and fostering inclusive spaces, Angela enables others to grow in confidence and capability. The results are visible in the culture she cultivates, one where creativity flourishes, ownership deepens, and collaborative problem-solving leads to solutions that serve both people and business outcomes.

Beyond her corporate responsibilities, Angela remains deeply committed to inspiring the next generation of innovators. Through her involvement with Rotary International, she mentors students pursuing STEAMED subjects, helping them build technical skills alongside confidence and self-belief. Her mentorship extends beyond academic guidance, often focusing on mindset, resilience, and the courage to pursue unconventional paths. Angela also supports initiatives that keep disadvantaged girls in school, recognising education as a critical foundation for empowerment and long-term opportunity.

Her volunteer work further reflects a belief that

technology should serve communities as much as it serves businesses. Angela contributes to digital literacy initiatives, equipping young people and community groups with essential skills needed in an increasingly connected world. She has also supported programmes linking technology with health awareness, demonstrating how digital tools can bridge information gaps and improve wellbeing outcomes. Through these efforts, Angela continues to expand the reach of her impact beyond boardrooms and offices into communities where access and opportunity can transform lives.

Looking ahead, Angela envisions a future where digital innovation plays a central role in advancing sustainable travel. She believes data driven tools that offer transparency on resource use, waste management, and energy consumption can empower both businesses and travellers to make responsible choices. For her, sustainability becomes practical and actionable when

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Angela's journey is a powerful reminder that representation matters and that being the only woman in the room can become a platform for influence and change.

supported by accessible insights that guide daily decisions. In this way, technology evolves from a support function into a driver of environmental stewardship and long-term value creation.

Angela's journey is a powerful reminder that representation matters and that being the only woman in the room can become a platform for influence and change. Her story illustrates how leadership rooted in generosity, mentorship, and innovation creates ripple effects that extend far beyond immediate roles. On this International Women's Day, Angela Gichuki's path demonstrates that when women give knowledge, create opportunities, and lead with purpose, the gains resonate across industries, communities, and generations, shaping a more inclusive and empowered future for all.



Josephine Ndambuki, Chief Manager for Business Development and Innovation at Konza Technopolis

Josephine Ndambuki on scaling konza into a global innovation hub

By Nixon Kanali

At the heart of Kenya's ambitious Silicon Savannah vision is Konza Technopolis Development Authority, and few leaders embody this mission more than Josephine Kamanthe Ndambuki. In an exclusive conversation with TechTrends Media, Ndambuki, Chief Manager for Business Development and Innovation, offers a compelling look into the strategy, systems, and vision shaping Konza Technopolis into a globally competitive smart city and innovation hub.

With over 17 years of experience spanning public sector transformation, private sector strategy, and development ecosystems, she is driving efforts to position Kenya not just as a consumer of technology, but as a creator of innovation, connecting talent, capital, and policy to unlock inclusive, sustainable economic growth.

Kindly introduce yourself and your role as Chief Manager for Business Development and Innovation at Konza Technopolis.

Josephine Kamanthe Ndambuki is a strategic leader in ICT, smart cities, the digital economy, and innovation ecosystems, with over 17 years of cross-sector experience spanning the public sector, private industry, and development organizations. As Chief Manager for Business Development and Innovation at the Konza Technopolis Development Authority, she spearheads strategic positioning of Konza Technopolis as a globally competitive smart city and innovation hub, leading investor attraction, partnership facilitation, and knowledge-

economy ecosystem development. She has contributed to shaping national ICT and digital economy policy, strengthening institutional sustainability and governance, and advancing global visibility for Kenya's innovation agenda. She is passionate about mobilizing diverse stakeholders to connect capital, technology, and innovation for inclusive economic growth and sustainable development.

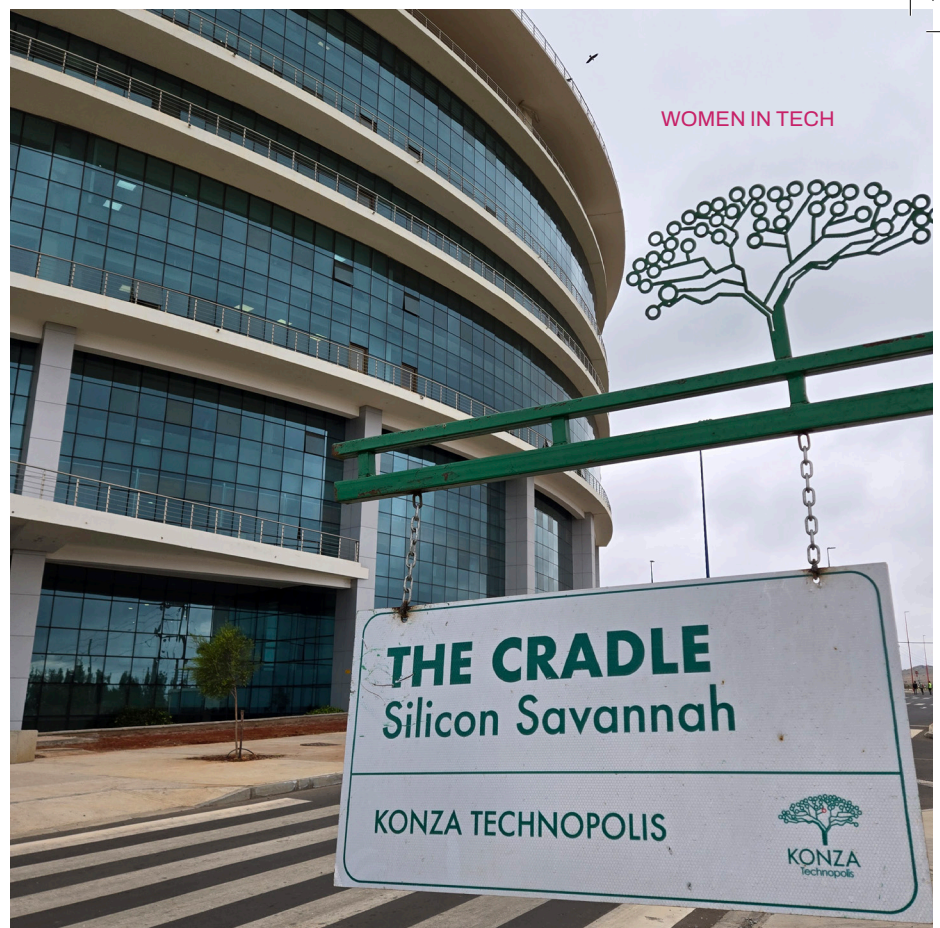
In your own words, what is the 'Silicon Savannah' mission?

The Silicon Savannah mission is about transforming Kenya from a technology consumer into a global creator of innovation. It is the bold vision of building an ecosystem where talent, technology, capital, and policy converge to solve real African challenges at scale. At its core, it is about economic transformation, inclusive growth, and global competitiveness.

It means, working with citizens, public sector, private sector and development partners to nurture the vision of Konza Technopolis as a smart city, a science park and an area of innovation Contributing to Kenya's Knowledge economy, by empowering young innovators, attracting investment, and positioning Kenya as Africa's gateway for technology, knowledge industries, and future-ready jobs. Silicon Savannah is a national mission to develop, nurture and position Kenya as a Hub for sustainable prosperity for Kenya, Africa and the world

With over 17 years spanning public sector transformation and private sector strategy, including your pioneering work on the TEAMS undersea cable, how has that background shaped your leadership approach at Konza?

Having grown across the technology and transformation value chain. from foundational IT support to engineering execution, strategy, and business leadership across private sector, development organizations, and government; I lead at the intersection of vision and delivery. My focus is on translating bold ideas into coordinated action and aligning diverse stakeholders to



achieve both short-term wins and long-term systemic impact.

Over time, I have learned that sustainable transformation happens when technical ambition is matched with stakeholder alignment, disciplined execution, institutional trust, and a strong people-centered approach.

Konza Technopolis comprises the true Kenyan demographic worker, youthful, highly talented and driven by big challenges, to lead such resources, a growth mindset

anchored on people, process, and performance is needed. My style is collaborative, coaching-oriented, and team-driven; empowering teams to step up, scale impact, and take shared ownership of ambitious goals. I recognise it is important to nurture the team as confident leaders capable of delivering transformative outcomes across diverse environments. I would say that my leadership philosophy is simple: to inspire possibility, build strong teams, and deliver transformational outcomes aligned to the bigger picture – the strategic priorities.

Konza is frequently referred to as Kenya's

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the vision is delivering worldclass utilities, digital public services, efficient transport planning, and a high-quality, live-work ,play environment.”

flagship smart city. From a practical perspective, what does this designation actually mean for a resident, an investor, or a local startup today?

As Kenya’s flagship smart city, the vision for Konza Technopolis is grand. The Government intention is to develop a place that is a centre of excellence for modern day urban development models and a platform for national transformation towards a digital nation.

For residents, the vision is delivering worldclass utilities, digital public services, efficient transport planning, and a high-quality, live-work ,play environment. For investors, Konza Technopolis aims to deliver strategic business competitiveness across all business touchpoints, from investment location, Special economic zones incentives, Export processing zones all set in an ecosystem that supports Science, research, innovation and commercialisation of innovation. Set in modern infrastructure, supportive regulatory frameworks, and a government-backed environment designed to reduce operational risk and accelerate project implementation.

For startups, Konza Technopolis is delivering infrastructure to support innovation and commercialisation of innovation. These include high-speed connectivity, research institutions, incubation support, and proximity to partners, talent, and markets.

Overall, Konza Technopolis is developing Kenya’s most advanced platform for building a knowledge-driven economy. a place where ideas can be incubated to successful thriving enterprises with people living in a sustainable environment that catalyses National transition to the first world economies.

You’ve championed institutional excellence, including ISO 9001:2015 certification. Why is building ‘institutional credibility’ just as critical as laying physical infrastructure when trying to attract global tech giants?

Building world-class infrastructure is necessary,

but it is not sufficient to attract global technology investors. Institutional credibility is equally important for investor confidence. This is why Konza Technopolis has prioritised the development and application of robust and internationally recognised systems, governance models, and delivery mechanisms. Investors looking for long term investments must trust that regulatory processes are efficient, standards are upheld, and commitments will be consistently honoured. This is the rationale for ISO certification and other key certifications at Konza that we have collectively aligned to. The Authority is keen on not just achieving certification status but in the application of the standards to embed a culture of quality management, accountability, and continuous improvement.

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By linking short-term wins to long-term vision, we are working to create a tech-driven ecosystem that is resilient for the future.

In your role, how do you balance the need for immediate commercialization with the long-term goal of building a sustainable, tech-driven ecosystem?

Balancing immediate commercialization needs with building a long-term tech ecosystem requires a strategy that focuses on generating both short term and long-term returns. At Konza Technopolis, this means maintaining a strategic balance on initial gains that would enable investor confidence and accelerate our traction while supporting longer term strategic initiatives that will deliver a truly smart city, a science park and area of innovation. This includes supporting startups, developing talent, building research partnerships, and aligning policies to grow the city’s innovation potential. By linking short-term wins to long-term vision, we are working to create a tech-driven ecosystem that is resilient for the future.

Konza has earned recognition for its sustainability leadership. How is sustainability embedded into the operational ‘DNA’ of the city, rather than just being a strategic afterthought?

Sustainability at Konza Technopolis is embedded from conceptualisation and planning to execution and will evolve as the city matures. it is part of how the city is designed, built, and operated.



It is integrated into planning standards, infrastructure choices, governance systems, and daily operational processes. This includes green building guidelines, smart utilities that optimize energy and water use, sustainable land management, and digital systems that improve efficiency and reduce environmental impact. Further, Konza has emended,

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Our collective ambition is that Konza Technopolis contributes at least 2% of GDP of Kenya

sustainability in the institutional culture by ensuring robust policies and prioritising strategic partnerships. Our focus is to ensure long-term resilience while creating a future-ready, climate-conscious innovation ecosystem.

In a region where rapid urbanization often harms the environment, how are you ensuring Konza remains climate-positive? What specific ESG (Environmental, Social, and Governance) frameworks guide your progress?

Konza Technopolis is designed to be climate-positive by design. Sustainability is embedded through green urban planning standards,

energy-efficient infrastructure, renewable energy integration, smart water and waste management systems, and protection of ecological buffer zones set in the Technopolis. Konza Technopolis has prioritised green energy, and provided up to 30% of its land budget as open parks and green spaces, Digital monitoring systems are being deployed to help optimize resource use and reduce environmental impact. The Authority has committed to align with national climate and green growth policies, and global sustainability reporting principles. We also emphasize social inclusion, transparent governance, and stakeholder accountability to ensure environmental stewardship is matched with long-term economic and community value.

You were a key champion for Kenya's bid to host the IASP World Conference 2024. Now that the event has concluded, what has been its most significant strategic impact on Kenya's global standing?

Hosting the International Association of Science Parks and Areas of Innovation World Conference 2024 delivered significant strategic value for Kenya by elevating its global visibility as a credible destination for technology investment and innovation. It provided a powerful platform to showcase

national capabilities in smart cities, research, and digital infrastructure, while positioning the country as a gateway to Africa's knowledge economy. The conference also catalysed new international partnerships, strengthened investor confidence, promoted tourism, and expanded Konza's global networks. Most importantly, it reinforced Kenya's brand as a forward-looking, innovation-driven economy ready to host large-scale, future-focused investments.

With Konza Cloud now delivering consistent revenue and anchoring government data, how critical is this digital infrastructure to the overall financial sustainability of the Technopolis?

The Konza Cloud is foundational to the long-term sustainability of Konza Technopolis because it positions the Technopolis at the Center of Kenya's national digital transformation. As the Innovation engine, its strategic importance lies in enabling innovation and commercialisation of innovation, supporting data-driven decision-making, and attracting technology firms that depend on reliable digital backbones. Our collective ambition is that Konza Technopolis contributes at least 2% of GDP of Kenya and innovation is going to play a critical role. So far the uptake is great, signalling the true potential of this strategic investment by the government.

How is Konza strategically positioning itself against other emerging global innovation hubs, such as those in the Middle East or West Africa?

Konza Technopolis is strategically positioning itself as a globally competitive innovation hub by leveraging a differentiated value proposition anchored on integrated planning, strong government backing, incentives for investors and a clear knowledge-economy focus. Unlike many emerging hubs, Konza offers a purpose-built smart city environment that combines digital infrastructure, sustainable urban design, research institutions, and investor-ready land within a single ecosystem. Its location within Kenya, a leading technology gateway to Africa, further strengthens its positioning. Additionally, supportive policy frameworks, ready talent pipeline, and innovative financing models create a stable, predictable investment environment, positioning Konza as a long-term, scalable destination



for technology, research, and innovation-driven industries.

How is Konza ensuring that 'Silicon Savannah' isn't just an elite enclave? Specifically, what programs are in place for youth, women, and local small enterprises?

Konza Technopolis is intentional about ensuring the Silicon Savannah vision is inclusive and accessible.

The Technopolis is supporting nationwide digital skilling to ensure Kenyans are ready for the future of work through the Jitume programme, which provides youth with affordable access to IT infrastructure, training, and online work opportunities. Through the Silicon Savannah Women initiative, Konza is building women's capacity, providing mentorship, and creating clear pathways into STEM, entrepreneurship, and the digital economy. It is also connecting local enterprises with innovators to unlock new value chains, while enabling their participation through SME-friendly procurement, innovation hubs, and startup support programmes. These actions are ensuring communities, youth, and women actively participate in and benefit from the knowledge economy.

Through the Silicon Savannah Women initiative, Konza is building women's capacity, providing mentorship, and creating clear pathways into STEM, entrepreneurship, and the digital economy. It is also connecting local enterprises with innovators to unlock new value chains, while enabling their participation through SME-friendly procurement, innovation hubs, and startup support programmes. These actions are ensuring communities, youth, and women actively participate in and benefit from the knowledge economy.

Which specific industries (e.g., AI, Gaming, Life Sciences) are you prioritizing right now to drive the next wave of growth?

Aligning to the core clusters of ICT/ ITES, Life sciences and Engineering, Konza Technopolis is actively prioritizing industries that can drive Kenya's next wave of knowledge-driven growth. We are investing in

“ we are deliberately lowering barriers for the next generation of women in tech by creating targeted programmes, mentorship, and pathways



Artificial Intelligence, developing capabilities in data analytics, machine learning, and smart solutions across sectors. Life sciences is another key focus, where we are actively working to onboard investors leveraging research, health technology, and biotech innovations to support national and regional goals. Emerging technologies, including drones and unmanned systems, are being incubated within our Drone Zone to enable precision agriculture, logistics, and smart infrastructure applications. By supporting these high-impact sectors, alongside gaming, fintech, and digital creative industries, Konza is building a diversified, future-ready ecosystem that attracts talent, investment, and global partnerships.

President Ruto recently commissioned Phase 1. Looking at the next five years, what are the ‘big bets’ or milestones that Kenyans and the global community should anticipate from Konza?

With Phase 1 now commissioned, Konza Technopolis is accelerating development to deliver a fully functional live, work, and play, innovative environment in the short term while still focussing on the realisation of the longer-term vision. Major milestones include the full operationalization of anchor investors and businesses establishing at Konza Technopolis. Maturity of our digital infrastructure, establishment of anchor technology and innovation tenants, and the growth of integrated residential, commercial, and recreational spaces.

The Technopolis is also working to expand the innovation ecosystems contribution to national development, including AI, life sciences, and emerging tech zones, while creating jobs and

unlocking new opportunities in emerging industries. These developments are designed to generate measurable economic impact, attract global investment, and position Kenya as a continental hub for technology-driven growth.

As a pioneer woman in the engineering and ICT space, how is Konza actively lowering the barriers for the next generation of women tech-leaders?

At Konza Technopolis, we are deliberately lowering barriers for the next generation of women in tech by creating targeted programmes, mentorship, and pathways that support inclusion and leadership. Through the Silicon Savannah Women initiative, we provide mentorship, capacity building, and networks that connect women to opportunities in STEM, entrepreneurship, and innovation. We also embed gender inclusion across all our programs, ensuring women and girls can access resources, training, and platforms to lead projects and scale ideas.

Any closing remarks?

Indeed, Konza Technopolis has moved from vision to a journey in action. With cutting-edge digital infrastructure established, initial investors onboarded, and strategic local and international partnerships secured, the city is rapidly cementing its role in driving Kenya’s knowledge economy. By prioritizing inclusive and sustainable development, Konza is delivering tangible progress foundational, incremental and monumental ways. History is being made, and we look ahead with excitement to the opportunities and impact that lie ahead.

We call on all Kenyans, and friends of Kenya, to claim their place in this historic journey. Join us in building Konza and shaping Kenya’s future, as we advance boldly toward a knowledge-driven, globally competitive, first-world economy.

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Liquid Kenya CEO on how the company is building Africa's AI-ready future

By Nixon Kanali

As Africa undergoes a rapid technological evolution, the transition from legacy systems to cutting-edge digital ecosystems is no longer just a goal, it is a continental imperative. At the heart of this transformation is Liquid Intelligent Technologies, a powerhouse driving the infrastructure and innovation necessary to bridge the digital divide. With a sprawling 110,000 km fiber optic network and a pioneering role as Africa's first preferred NVIDIA Cloud Partner, Liquid is providing the literal and virtual backbone for the continent's economic future.

In this exclusive Q&A with TechTrends Media, Neeraj Pradhan, CEO of Liquid Kenya, shares his insights on how emerging technologies like AI, IoT, and 5G are reshaping industries from agriculture to finance.

Pradhan discusses the critical importance of data sovereignty, the power of strategic public-private partnerships, and Liquid's unwavering commitment to ensuring that Africa's digital growth is both inclusive and sustainable.

What are the biggest obstacles in digital transformation in Africa, and how would you mitigate them?

Africa has made significant strides in digital transformation over the past decade. At Liquid Intelligent Technologies, we are deeply committed to supporting Africa's digital growth through comprehensive, end-to-end technology solutions that foster economic development and sustainable progress. With a 110,000 km fibre optic network across the continent, complemented

Neeraj Pradhan,
CEO, Liquid Kenya

by satellite and undersea cable systems, we provide the foundational connectivity needed to support digital services at scale. This infrastructure connects businesses and communities, opening opportunities even in the most remote areas.

Through Cassava Technologies, parent company of Liquid Intelligent Technologies, we have brought the first network GPU-as-a-Service (GPUaaS) offering to the African continent. As the first preferred NVIDIA Cloud Partner (NCP) in Africa, these secure data centre facilities, located in Cape Town followed by Johannesburg Nigeria(Lagos), Egypt(Cairo), and Kenya(Nairobi).

Affordability and scalability are at the heart of our approach. We develop solutions that meet the specific needs of African markets, ensuring that digital access is available to all. By working closely with governments, educational institutions, and private sector players, we foster partnerships that accelerate digital inclusion and innovation.

What role do cutting-edge technologies such as AI, IoT, 5G networks play in shaping Africa's digital transformation journey?

Unlike developed markets weighed down by legacy infrastructure, Africa can adopt cutting-edge tech to address unique challenges directly. These technologies are accelerators, not just incremental improvements. For example, AI is empowering organisations to make smarter decisions, automate complex processes, and deliver innovative services that are tailored to local needs. Additionally, we're seeing that AI-driven solutions are helping to optimise supply chains, improve healthcare diagnostics, and personalise education across the continent.

Meanwhile, the Internet of Things (IoT) is revolutionising sectors such as agriculture, logistics, and manufacturing by enabling real-time data collection and analysis. This allows African businesses to monitor resources more efficiently, reduce waste,

and enhance productivity. The integration of IoT devices is particularly transformative in rural areas, where remote monitoring and automation can drive significant gains.

Ultimately, the adoption of AI, IoT, and 5G is not just about technology, it's about shaping a future where every African community can participate fully in the digital economy. By investing in these technologies and building the right partnerships, we can unlock Africa's full potential and create a more inclusive, innovative, and resilient future for all.



In Kenya, for example, we have supported over 60 public schools with digital learning tools through our partnership with Epson and provided connectivity to community libraries such as Book Bunk to expand access to online resources.

How is Liquid Intelligent Technologies supporting digital transformation in Kenya and Africa?

We are at the forefront of Africa's digital transformation, with a strategic role in delivering robust infrastructure and digital services that connect people, businesses, and governments across the continent.

Liquid has firmly established itself as the leading provider of pan-African digital infrastructure, with a 110,000 km fibre broadband network and satellite connectivity that delivers high-speed Internet access across Africa. Liquid drives innovation through its comprehensive portfolio of cloud and cyber security services, developed in partnership with global technology leaders.

By offering tailored digital solutions to both public and private sector organisations,

as well as SMEs, Liquid plays a vital role in bridging the urban-rural digital divide and stimulating economic growth. We are expanding our Liquid Home services to bring affordable, high-quality internet to households, supporting inclusive and sustainable development.

Together with the other businesses under Cassava Technologies, Liquid is unlocking access to essential digital tools, driving modernisation, and empowering local communities across Africa. Our efforts aim to build trust and ensure that no one is left behind in the digital economy, fostering a sense of shared progress and partnership with stakeholders.

What kinds of partnerships will be essential for powering Kenya's digital transformation?

Kenya's digital transformation will rely heavily on strategic, multi-stakeholder partnerships that align with national development priorities and offer scalable, sustainable solutions, thereby supporting Kenya's digital growth.

Public-private partnerships (PPPs) play an especially vital role in this process. By leveraging the strengths of both sectors, PPPs help accelerate job creation, foster entrepreneurship, and fuel economic growth within Kenya's growing digital economy.

Our strategic partnerships also extend beyond the public sector. Recently, we leveraged our extensive network and tailored technology solutions with DropByDrop's cloud-based water management platform to deliver smart water solutions to resolve non-revenue water challenges in the country.

Water scarcity is a growing challenge across the continent, and managing this precious resource efficiently is more important than ever. By helping providers digitise their infrastructure and build smart water ecosystems, we're empowering them to serve their communities better.

These partnerships are most effective when anchored within long-term national frameworks, such as Kenya's National Digital Master Plan, which outlines a clear vision for positioning the country as a regional digital hub. Aligning partnership strategies with this roadmap ensures coherence, scalability, and sustainability.

Given the critical role of data in digital transformation, how do you maintain high standards of data quality, governance, and security?

Given the critical role of data in digital transformation, maintaining high standards of data quality, governance, and security is a strategic priority for Liquid Intelligent Technologies, reinforcing our commitment to trust and credibility.

We ensure data quality through strategic partnerships with leading players, including Microsoft, Google Cloud, and AWS. These platforms offer powerful, AI-driven tools that enable organisations to ingest, process, and analyse data efficiently. By embedding validation and automation throughout the data lifecycle, we help maintain accuracy, consistency, and completeness. Our consulting teams work closely with clients to define data standards, enforce metadata management, and implement real-time monitoring to ensure high levels of data integrity.

We have deployed Microsoft's Azure Stack in Kenya. This means we host and manage the Azure environment right here in Kenya, allowing customers to use familiar Azure services, but with the data residing physically within our country's borders. The local hosting directly addresses the requirement for data residency and data sovereignty meaning critical data from government, banks and other major corporations never leaves Kenya's jurisdiction and strictly complies with local regulations like the Data Protection Act, 2019.

By combining deep local expertise with global best practices and strong multi-cloud

capabilities, we empower organisations to modernise their data environments with full confidence—knowing their data is secure, governed, and of the highest quality.

Beyond infrastructure and enterprise solutions, how is Liquid Intelligent Technologies driving digital inclusion and skills development across Africa?

At Liquid Intelligent Technologies, we believe connectivity must be matched with skills and access to create meaningful digital inclusion. Across Africa, we support digital literacy in schools, connect public libraries, and deliver ICT training through our Innovation and Digital Skills Centres and youth entrepreneurship programmes, which equip young people with practical skills in areas such as software development and emerging technologies.

In Kenya, for example, we have supported over 60 public schools with digital learning tools through our partnership with Epson and provided connectivity to community libraries such as Book Bunk to expand access to online resources. In South Africa, our Innovation and Digital Skills Centre provide fully funded ICT training to young people, entrepreneurs, and community members, equipping them with practical skills to participate in the digital economy.

In addition, we are supporting education through connectivity initiatives such as connecting over 200 schools in Zambia to reliable internet, enabling access to digital learning resources and opportunities. Through these efforts, we are helping build a digitally skilled workforce and ensuring Africa's digital transformation is inclusive and sustainable.

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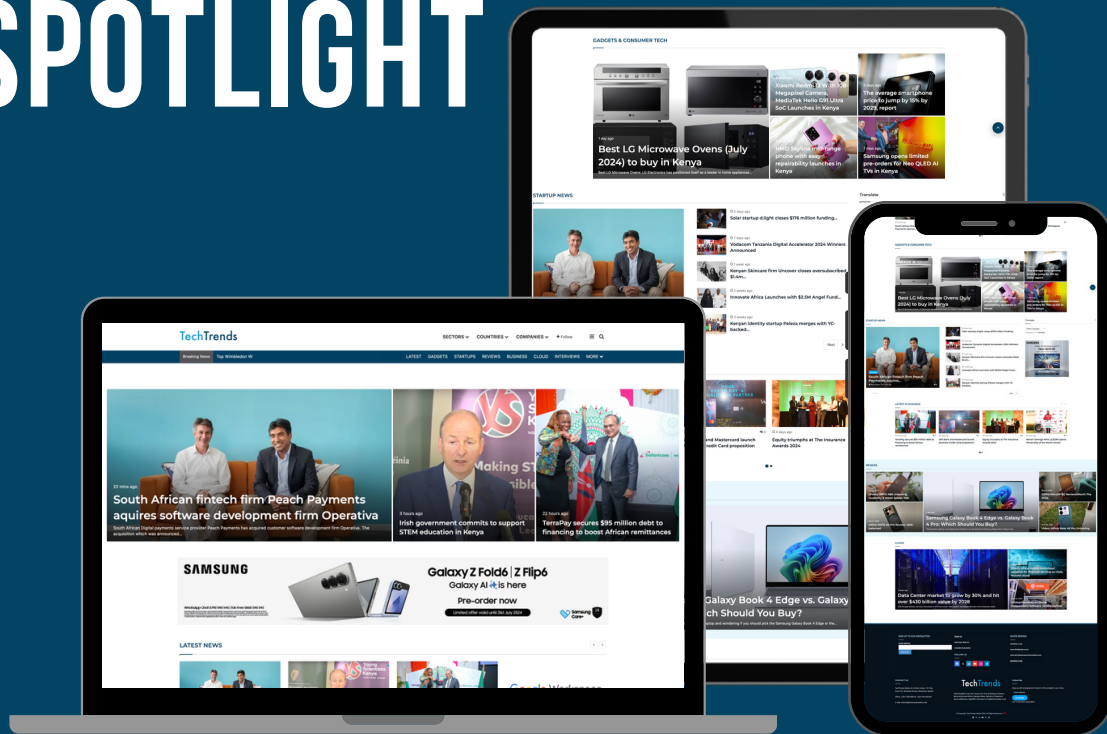
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