

## ABSTRACT

Community currencies (CCs) are alternative and dedicated currencies that enable consolidation and mobilization of local resources to address the local needs of a community. CCs facilitate the exchange of goods and services among community members, hence local economic transactions. CCs entrance into the digital space has birthed digital community currencies (DCCs). The two major technologies that DCCs are taking advantage of are: mobile phones and the Internet. Undoubtedly, grassroots organizations together with the communities are taking advantage of the advancements in technologies with immense potential in the offing. While acknowledging this positive transformation, inescapably, DCCs are faced with challenges that are mainly related to people, process and technology. Guided by co-production and trust theories, the researcher sought to further assess these DCC challenges; improve on their leverages on the eventual DCC design, and in turn on usability. This study adopts a qualitative research design. Data collection tools used were interviews, questionnaires, focus group discussions and observation. Two DCCs that were under study were Maendeleo Trading Credit (MTCr.) in Kisumu, and Sarafu credit in Nairobi. Findings revealed that: a) continuous interactions between the user and the DCC foster a trust relationship between the user and the system design; b) perceived usefulness and perceived ease of use positively influences user interactivity and satisfaction; c) positive interactivity and satisfaction fosters trust and actual usage. Findings have helped inform the conceptual framework. Two new constructs - perceived usefulness and perceived ease of use, have gone a long way in enhancing the conceptual framework that is intended to strengthen DCC design and usability.

Key words: digital community currency, usability, system design