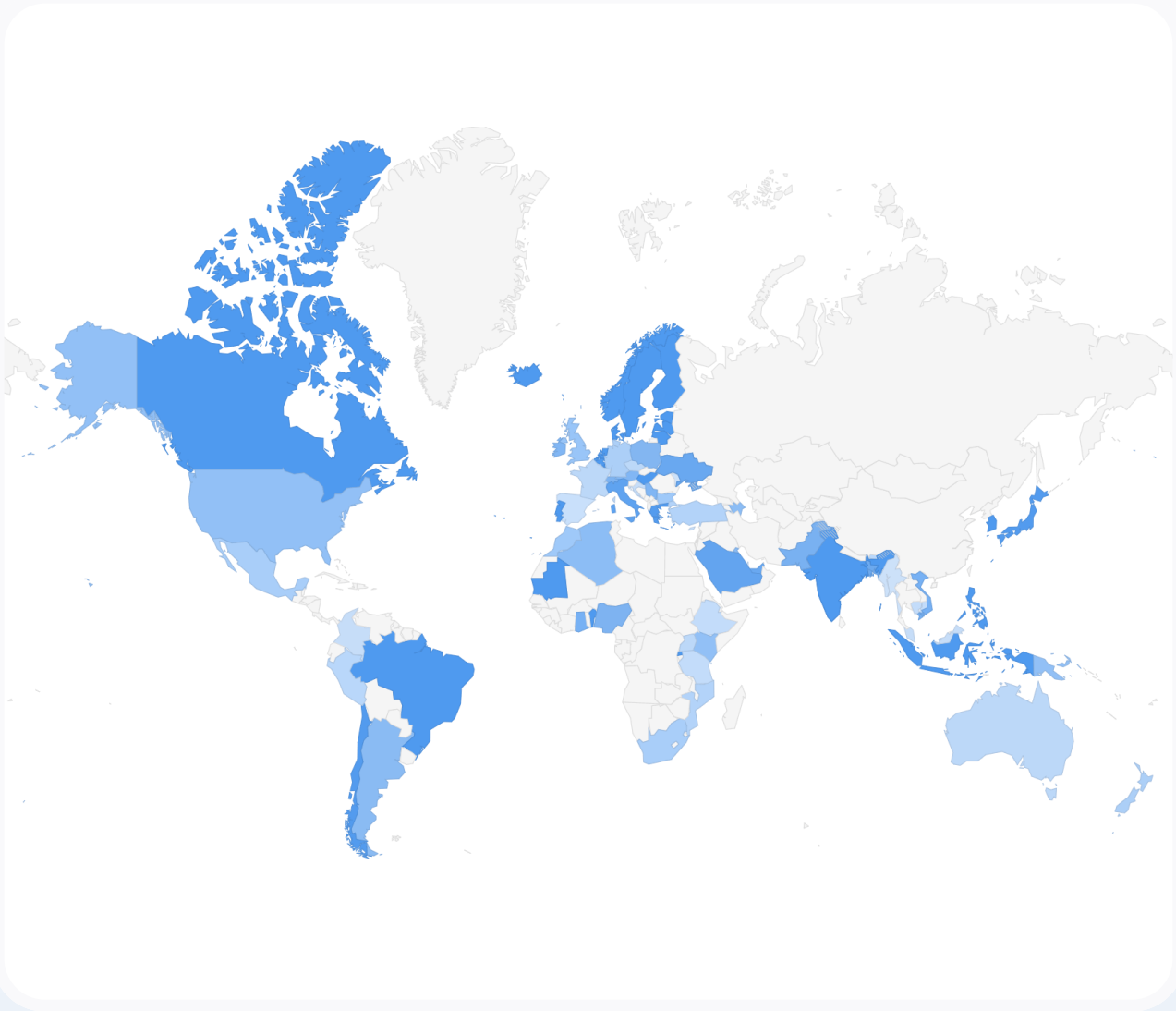
trinsic

Digital ID Adoption Report

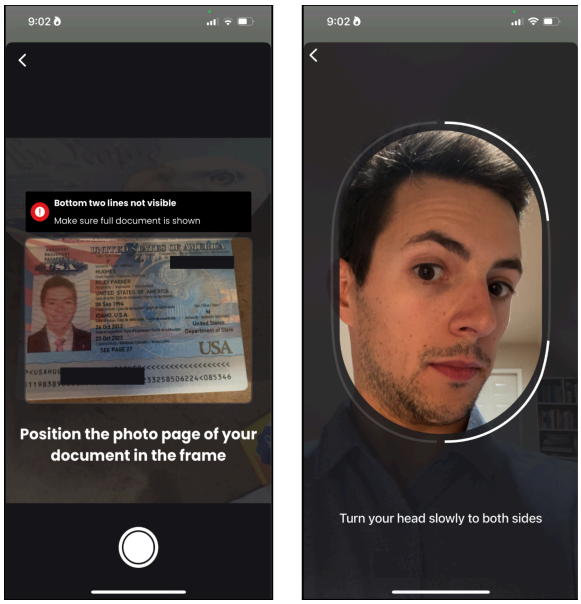
A report pulling from 280+ eIDs, mDLs, BankIDs and reusable ID schemes covering 5 billion people worldwide.



Digital ID Adoption Introduction

In the last year, it's clear that reusable, digital IDs are coming faster than most expected. Between eIDAS 2.0, mobile driver's licenses (mDL), and private-sector reusable ID networks, we estimate that **5 billion people** have some form of digital identity.

Digitally-native IDs are being adopted because they reduce the friction required to establish strong trust in digital interactions. To combat fraud associated with more passive forms of verification, many businesses still require users to identify themselves online by scanning paper-based government documents—a time consuming, potentially deepfake-prone process that users disdain. In fact, statistics show that up to 40% of users will abandon an onboarding flow if asked to photograph a physical government ID.



A typical document verification flow takes users 3 minutes 24 seconds to complete on average.

Reusable digital identities hold the answer to the fraud and friction problems plaguing businesses.

Many reusable IDs are impossible to fake because they're secured by advanced cryptography and issued from a source of truth, like a government database. Furthermore, reusable IDs can typically be presented by users 10x faster than they could scan their ID document. One European eID reduces fraud to 0.00042% of transactions, with a seconds-long UX.

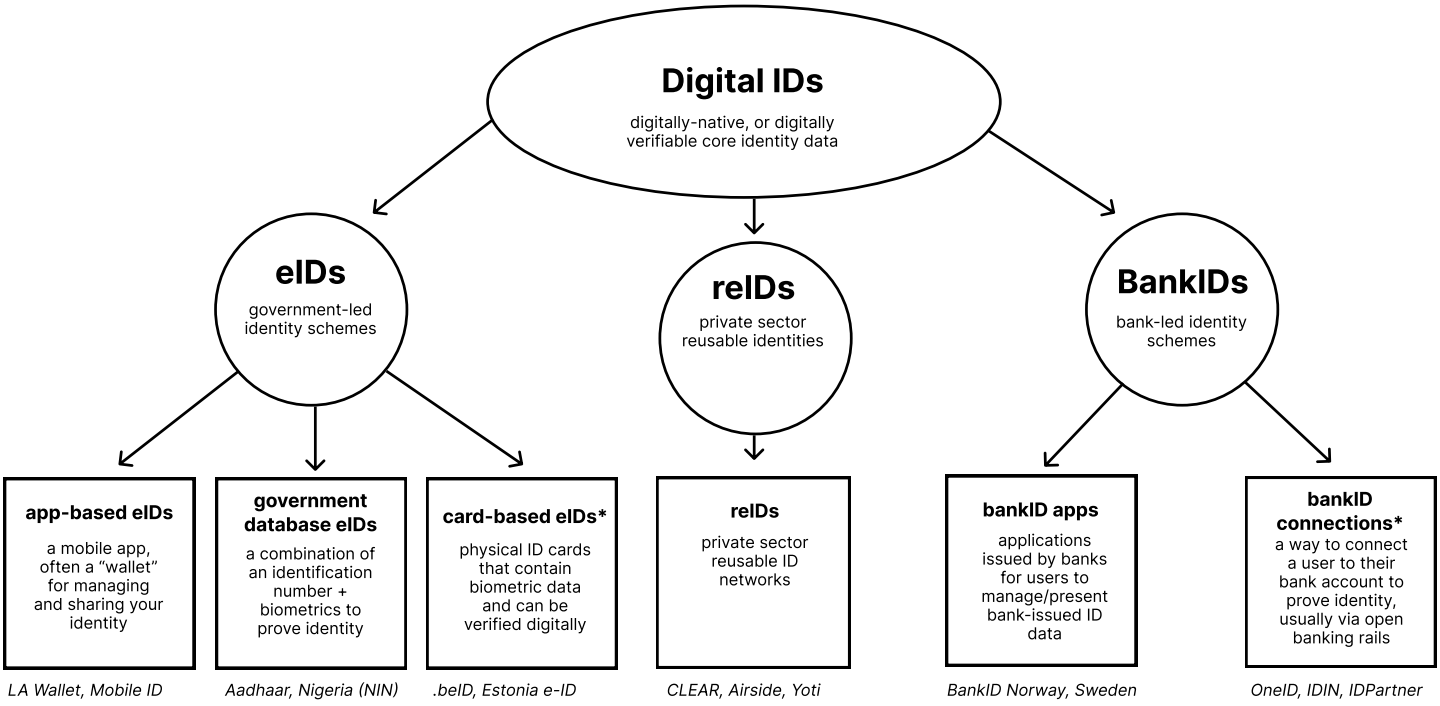
High level statistics overview

- 5 billion people have a digital ID globally
- 99.4% of all Swedish citizens between the ages of 18-67 have a BankID (source)
- 76% of the US population lives in a state with a live mobile driver's license
- 1.3B people covered by Aadhaar in India
- 97% of organizations are experiencing challenges with identity verification (source)

Types of Digital IDs

Six kinds of digital identities

When you add up all of the digital ID programs, over 5 billion people have digital identities, but not all digital IDs are created equal. This graphic breaks down the six main types of digital identities and the following sections will outline which kinds of IDs are relevant to your key geographies.



Global adoption of digital IDs

We estimate approximately 83% of adults around the world, or 5 billion people, have some form of digital ID. If you include the 2 billion children under 18, the number is nearly 63%.

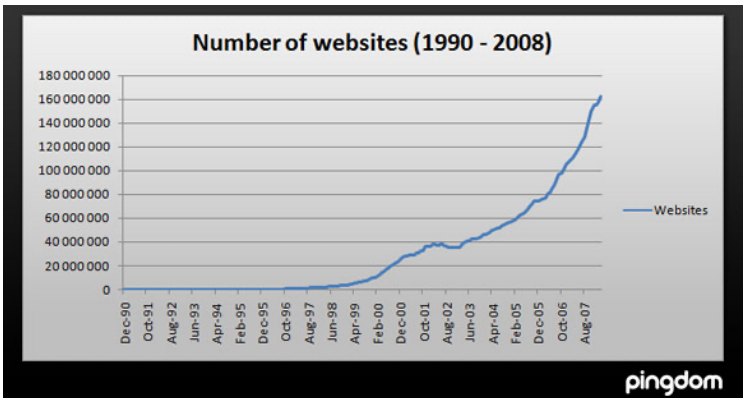
This number counts app-based eIDs, biometrically-bound government database eIDs, reIDs (private sector reusable ID networks), and BankID apps. Card-based eIDs and bank connection bankIDs are not included in the adoption calculation.

Adoption numbers will continue to grow significantly in the coming years. And as adoption grows, fragmentation will continue. We will see more government eIDs, more private-sector reusable IDs and more BankIDs in the world.

Growth Rates of Global Digital IDs

Why growth rates matter

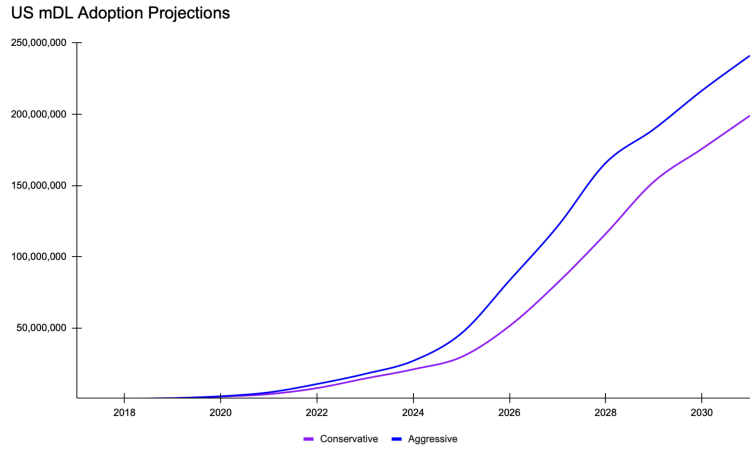
Many people dismissed the internet, Bitcoin, and mobile phones in their infancy because the absolute number of users was very small. However, if you zoom out from a single data point and instead look at the *pattern* of adoption over time, an exponential curve appears.



Source

Preparing for future adoption using comparables

Since various reusable ID schemes have already been adopted widely and shared certain data publicly, we can extrapolate those data against emerging schemes to approximate future adoption. Patterns among adults in Sweden (99%+ use BankID), Louisiana (53%+ use the LA Wallet/mDL), and France (80%+ use FranceConnect) indicate how rapidly certain reusable IDs can be adopted.



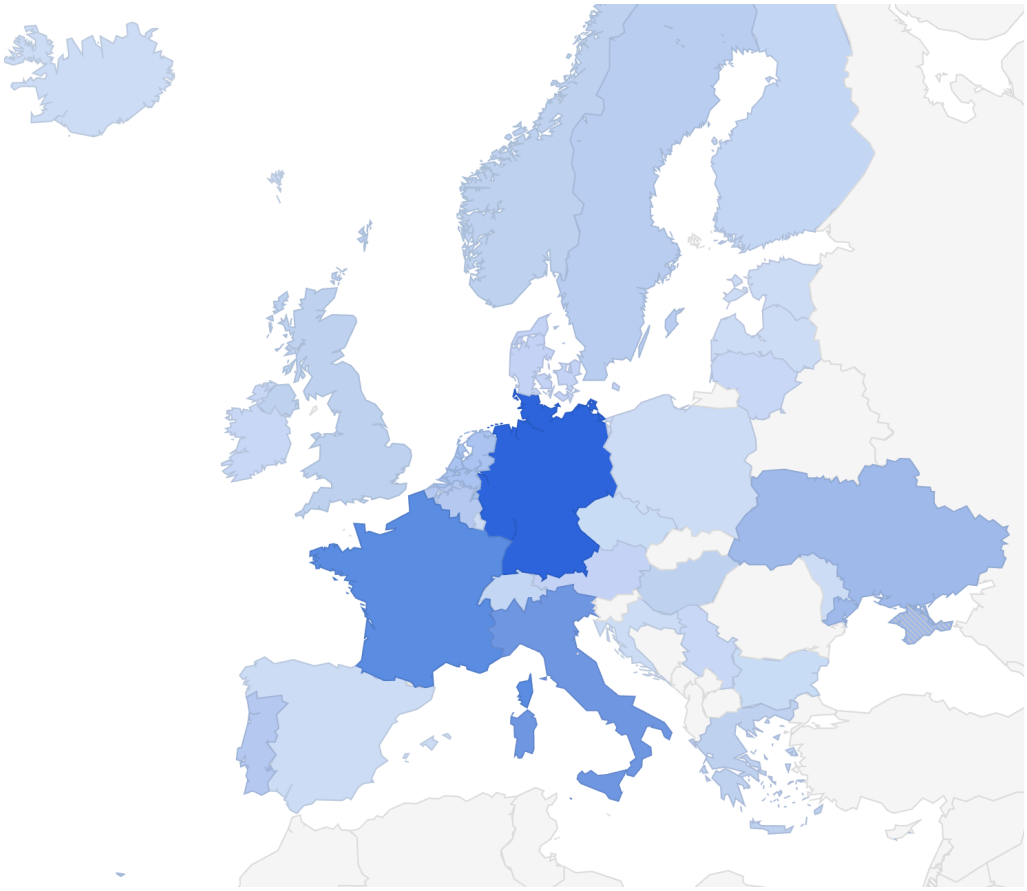
Using public data from US states where mobile driver's licenses have been deployed, we can forecast probable adoption rates per state into the future. While businesses in the US should expect a small minority of citizens to possess an mDL today, mDLs in production could eclipse 160 million by the end of 2025.

The European Union adopted the eIDAS 2.0 regulation in early 2024, which includes a requirement for each member state to implement an interoperable digital identity wallet. This unprecedented step toward a broad, cross-border identity framework is sure to have massive implications not just for future adoption of reusable IDs in Europe, but setting the standard for the world.

Finally, while current adoption of decentralized ID solutions is relatively low, several ecosystems show promising adoption growth rates that make this category impossible to write off completely.

Europe - Digital ID Adoption

We're tracking 89 active digital IDs in Europe covering 372 million people, or approximately 50% of the adult population. Keep in mind that this adoption calculation does not include eID cards, or BankID "connections," so if those categories were factored in, the total adoption number would be much higher. We expect the number of digital ID schemes to grow significantly with the adoption of eIDAS 2.0.



Map of Europe digital ID adoption by country

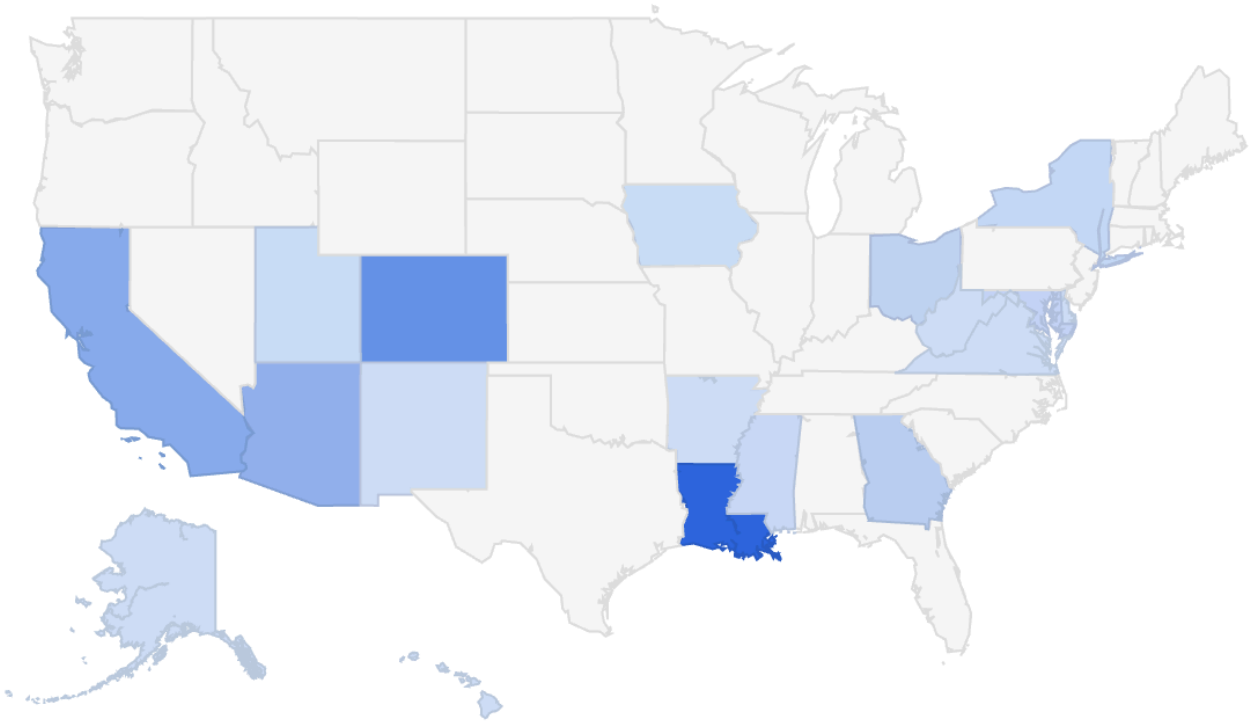
Biggest digital IDs in Europe

The biggest digital ID schemes by number of users are SPID, France Connect, DIIA, DigID, Cl@ve, Digidentity, mObywatel, BankID Sweden, gov.gr, itsme and MitID.

North America - Digital ID Adoption

mDL adoption in the United States

We're tracking 20 active mobile driver's licenses (mDLs) in the United States currently covering over 8 million people, which is roughly 3% of the adult population.



Map of mDL adoption by state

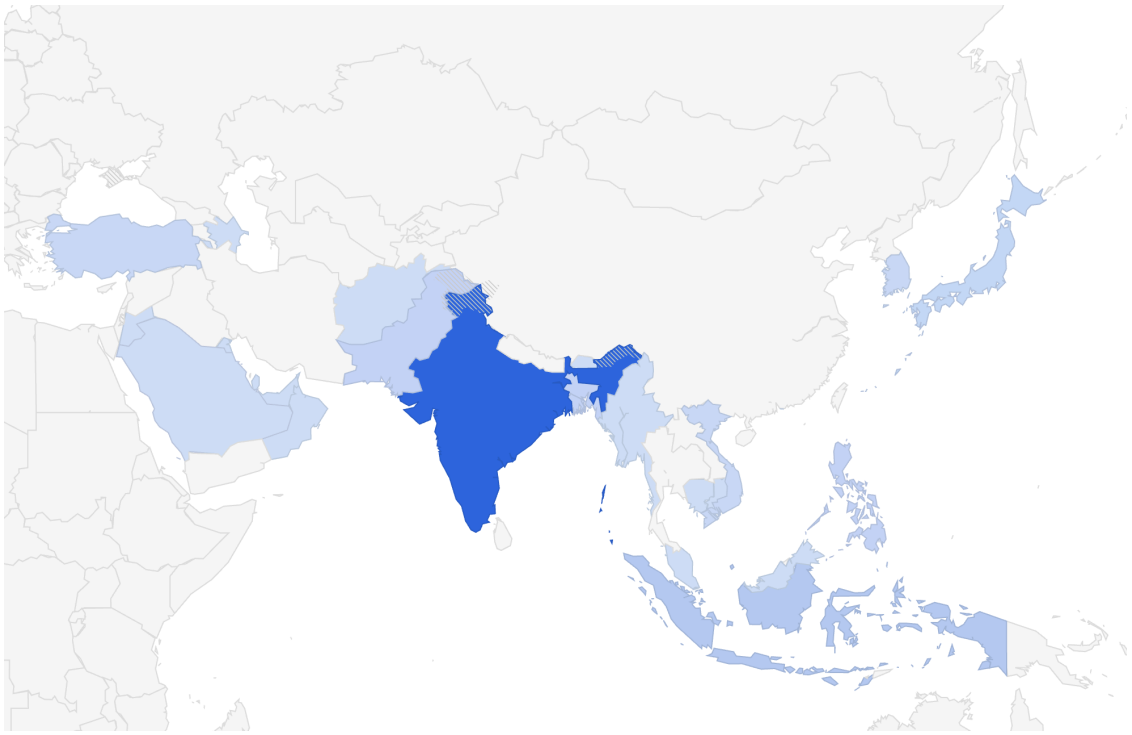
While mDL adoption is low in the United States, we're tracking a total of 48 digital ID schemes in North America covering 177 million people, which is roughly 46% of the adult population. This estimate may be on the low end as some of the most widely adopted digital IDs are private networks who do not publicly report their adoption metrics.

Biggest digital IDs in North America

The biggest digital ID schemes by number of users feature many private-sector schemes like IDme, Plaid Remember Me, CLEAR, Airside, Apple Wallet, Incode ID, LA Wallet and MyColorado.

Asia - Digital ID Adoption

We're tracking 34 digital ID schemes in Asia covering 2 billion people, which is approximately 40% of the adult population.



Map of digital ID adoption by country in Asia

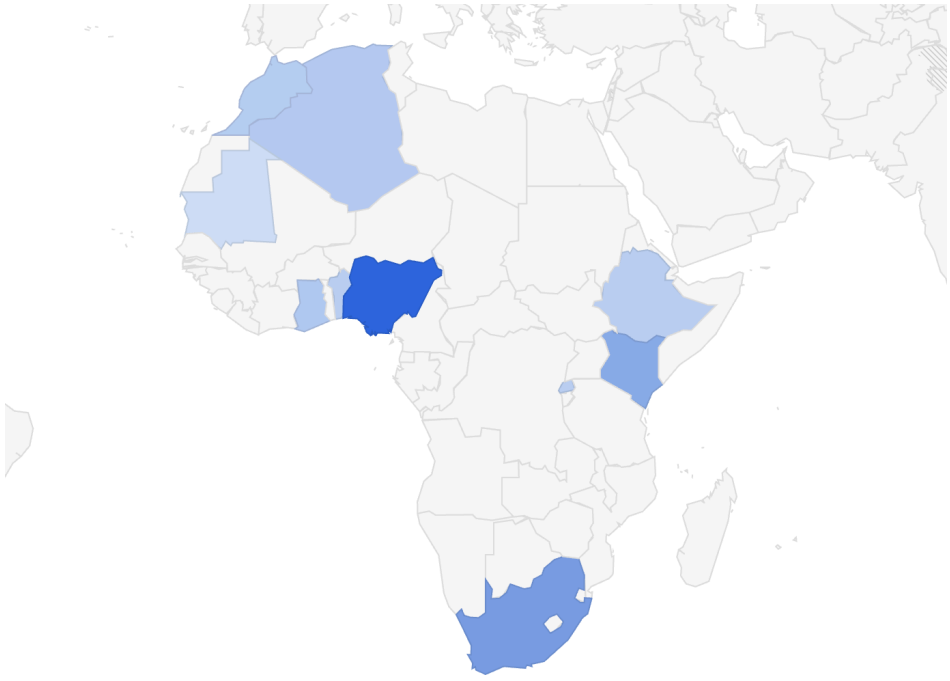
Digital ID adoption is high in Asia. While the billion+ people covered by Aadhaar makes up a significant portion of the total volume of digital IDs, there are other countries like the Philippines that have significant adoption rates as a percentage of their population size.

Biggest digital IDs in Asia

The biggest digital ID schemes by number of users are: Aadhaar, Dukcapil, Bangladesh NID, MyNumber, PhilSys, SingPass, UAE Pass and South Korean Mobile Driver's License.

Africa - Digital ID Adoption

We're tracking 16 digital ID schemes in Africa covering 294 million people, which is approximately 37% of the adult population.



Map of digital ID adoption by country in Africa

Digital ID adoption is still growing in Africa. Most of the adoption volume is driven by Nigeria's NIN digital ID system. Other countries like Kenya are following suit and launching similar government-driven initiatives.

Other digital IDs in Africa

Some of the other digital ID schemes we're tracking in Africa are Fayda, Maisha Namba, Mastercard Community Pass and South Africa's NIS.

South America - Digital ID Adoption

We're tracking 14 digital ID schemes in South America covering 308 million people, which is approximately 47% of the adult population.

Map of digital ID adoption by country in South America

Digital ID adoption is strong in South America, mostly driven by Brazil, but there are other compelling developments on the continent, including some decentralized implementations like SOU iD and Quark ID.

Other digital IDs in South America

The digital ID schemes we are tracking are Carteira digital de trânsito, Mi Argentina, ClaveUnica, Cedula Digital, SOU iD by CPQD and Quark ID.

Oceania - Digital ID Adoption

We're tracking 14 digital ID schemes in Oceania covering 32 million people, which is approximately 82% of the adult population. Keep in mind, this number does not account for ConnectID, a popular BankID scheme which covers many more users who have bank accounts with select providers.

Map of digital ID adoption by country in Oceania

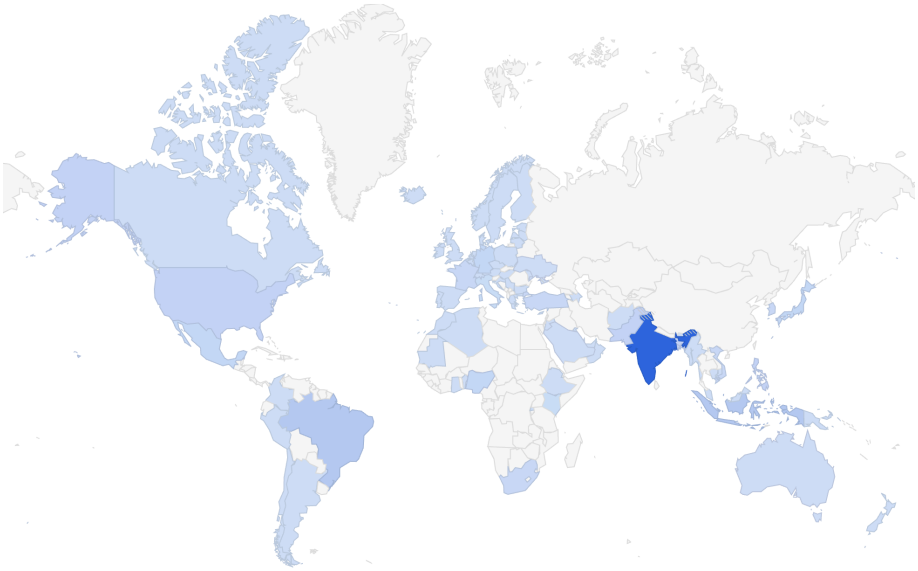
Digital ID adoption is strong in Oceania, specifically in Australia. Mobile driver's licenses are gaining adoption in select states like New South Wales and Victoria. There are also active national-level schemes my myGovID.

Other digital IDs in Ocenia

The other digital ID schemes we are tracking are ConnectID, RealMe New Zealand, myGovID, Digital iD™ by Australia Post, MyMahi, Victorian Digital Driver's License and New South Wales Digital Driver's License.

Verifying Digital IDs Globally

While there are 277+ digital ID schemes live around the globe, they all use different standards and have complex processes for becoming an approved verifier. Trinsic is actively working on making this process easier for businesses to accept digital IDs. The map below shows where we currently have live integrations and where we have integrations in progress.



Map of Trinsic's digital ID integrations

Dark blue indicates a live integration and light blue indicates an integration in progress

A final note on digital IDs

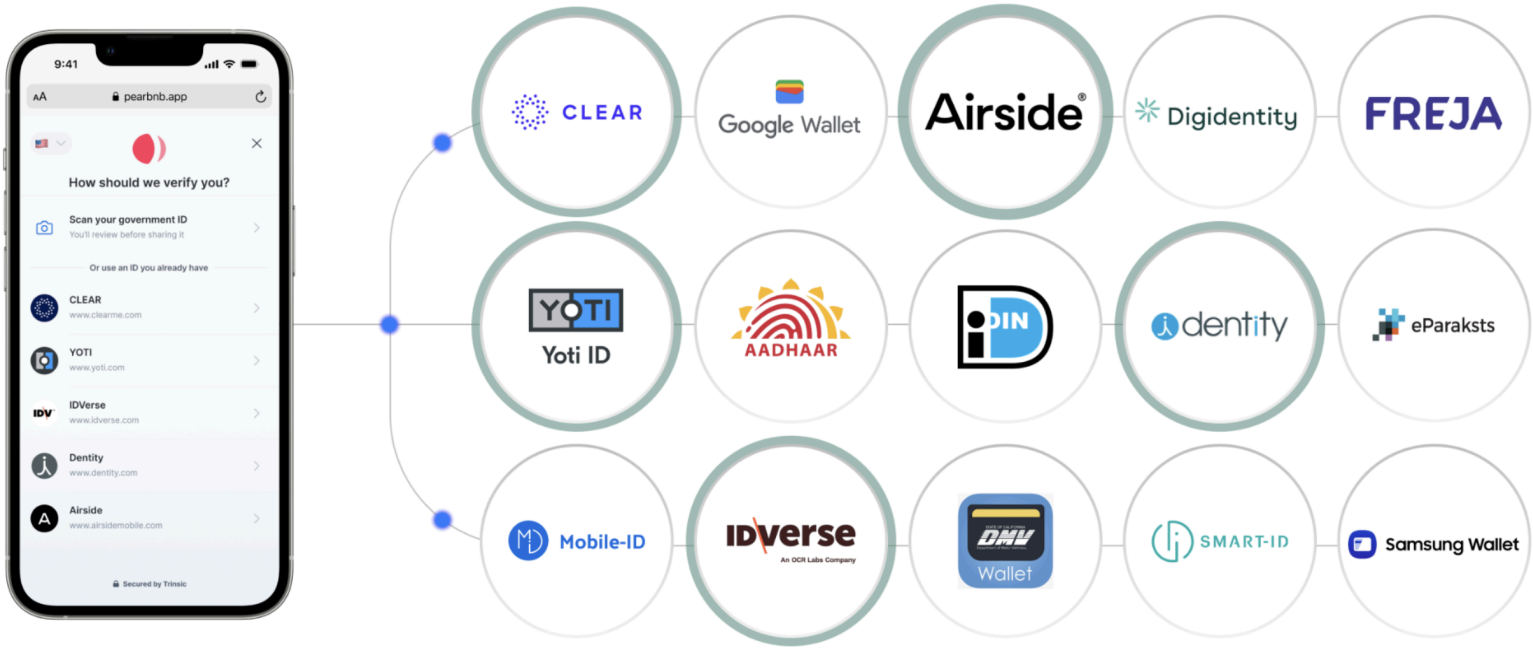
While many digital ID networks are geographically focused, there are many schemes that are global in nature and were not counted in the continent specific pages in this report. We're tracking roughly 26 schemes that do business in multiple continents, or are so decentralized in nature that their users could come from anywhere and there would be no way to attribute their adoption numbers to a specific place.

Thank you for reading the report. If you believe there are schemes missing, or if there are networks you would like the Trinsic team to research, please send an email to zack.jones@trinsic.id.

Trinsic's Identity Acceptance Platform

Augment identity verification with acceptance of 500+ million verified users

Trinsic helps you verify your users 10x faster by accepting digital IDs they already have. We've integrated dozens of reusable identity networks, giving you access to pre-verified users with state-issued mobile driver's licenses, eIDAS-compliant eIDs in Europe, BankIDs, and private sector networks like CLEAR, Yoti, Smart-ID, and more.



One integration provides access to many digital IDs

Trinsic can sit alongside your existing identity verification provider, so you can start accepting digital IDs without having to upend your current verification workflow. We provide a single API for businesses to accept many forms of digital ID. Most companies recognize that identity acceptance will reduce both friction and fraud for users, but the landscape is complex and fragmented, which makes it hard to implement. We are currently working with marketplaces, financial institutions, staffing companies and more, helping guide them through the digital ID world.

Getting started

Onboard more good users by accepting verifications they've already done. If you want to explore how Trinsic can help prepare you for the future of identity, get in touch today.

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