Bringing Digital Identity to the citizen and consumer

sopra steria

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Digital identity adoption is a journey - one that users and organisations are traveling on together, although at seemingly varying speeds.

While the most innovative companies and government departments are driving forward the use of digital identity creation, management and sharing, others are lagging behind. Some haven't yet adopted digital for the simplest ID creation, let alone enabled the wide-ranging sharing of identities across industries and use cases.

But are they right to hold back?

We've been surveying businesses, governments, citizens and consumers and the results have been truly enlightening.
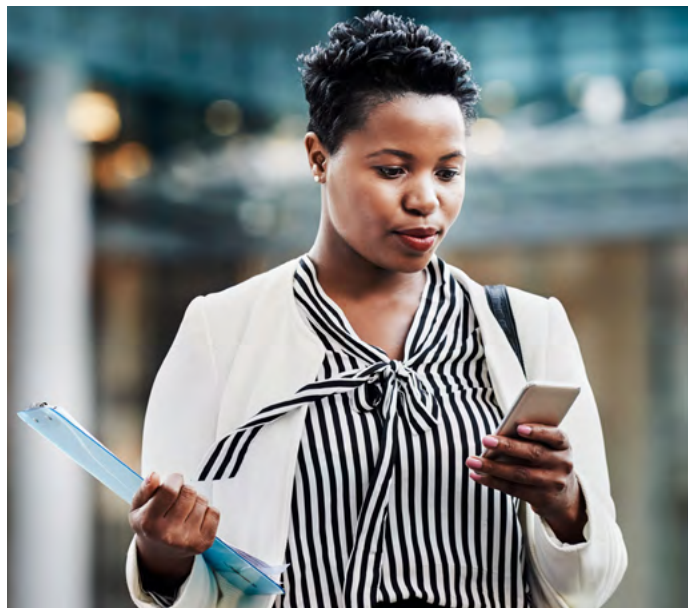
The survey

1,017

We asked 1,017 representative UK citizens and consumers what they thought about the capture, storage and usage of digital identities. This survey was designed to show the public-view in comparison to the commercial viewpoint we captured in our recent **research**.

The citizen and consumer survey was carried out in 2022.

Introduction

While there are pockets of appetite for digital identity in organisations, many are reluctant to adopt such innovation. The same goes for citizens and consumers.

The results for both camps seem quite settled with 33% happy to move forward with digital identity creation, management and sharing, 33% who aren't sure, and 33% who are against it.

33%
against

33%
for

Results

33%
aren't sure
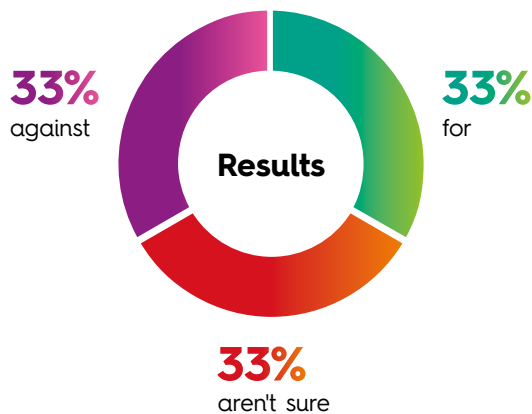
There are clear benefits to digital identity adoption, with many positive case studies where efficiencies and improvements in user experience have far outweighed any costs.

What we're seeing in our survey is a clear recognition of the challenges involved in digital identity, as with the adoption of any new technology. But, if organisations continue to focus on the challenges around digital identity, rather than the benefits, there will always be a reluctance to innovate and move forward. Users will pick up on this reluctance too. Digital identity adoption starts with the organisations – building trust and reliability with their users that will undoubtedly encourage adoption.

So, how can we, as an industry, encourage safe and secure digital identity adoption that benefits governments, companies, users and society as a whole? Let's explore.

What's the answer?

In this whitepaper we propose three key ways the industry can proactively work with two thirds of the population - the "don't knows" and the "definitely nots", to encourage adoption of digital identity creation, management and sharing.

After all, while there are certainly challenges with such a shift in mindset and operations, there are so many great benefits to be had. It's time to focus on the art of the possible.

1. Inclusion

When we talk about inclusion, we're also talking about exclusion. Often when creating any type of digital service, including identity, it's a case of balance. By enabling access through one channel for an individual or cohort, we're ultimately preventing access for others. No one channel is truly inclusive of everyone. There are people without reliable broadband access. There are people without a printer, a smart phone, a camera. People with mental or physical disabilities. People without the desire for, need for or ability to have a driving license or a passport.

In our survey, just under half (45%) of respondents said that their most recent identity or criminal records check was completely digital.

However, for over half of respondents (56%), identity or criminal records checks were either a mixture of manual and digital or completely manual. This indicates that there is scope to digitise such checks.

Services of all types, including digital identity, must therefore be designed to encapsulate as much of the population as possible. But there also needs to be recognition that some of the population will be unable to use the digital service. This is where analogue backup services are needed, providing an equal service level, with all the relevant support measures in place.
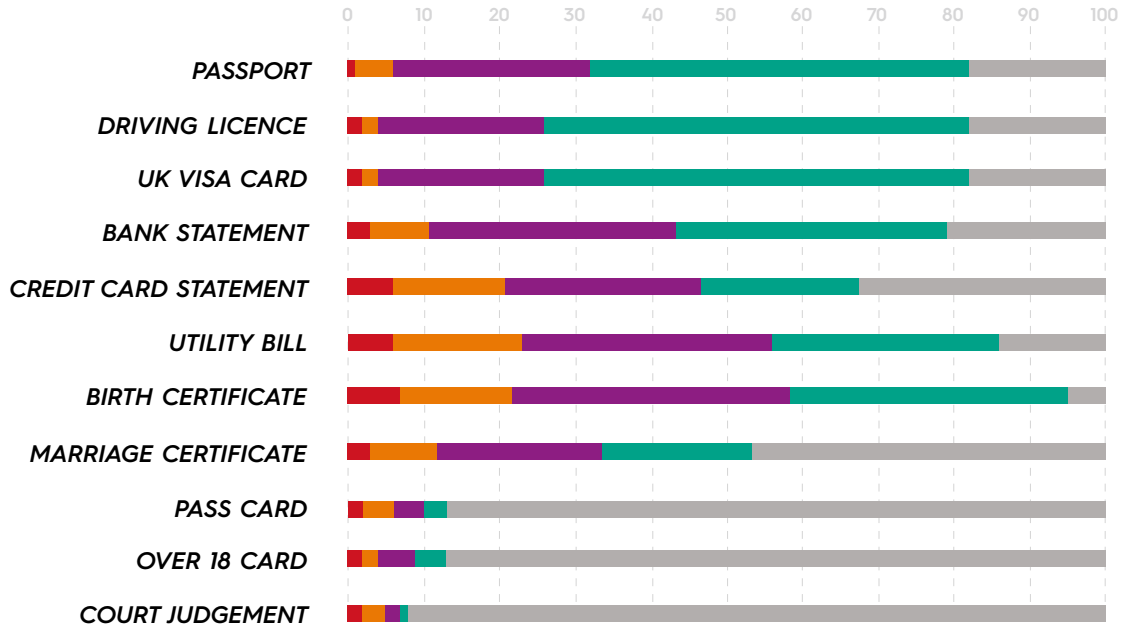
45%
of respondents said that their most recent identity or criminal records check was completely digital
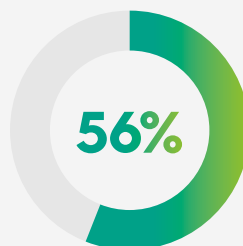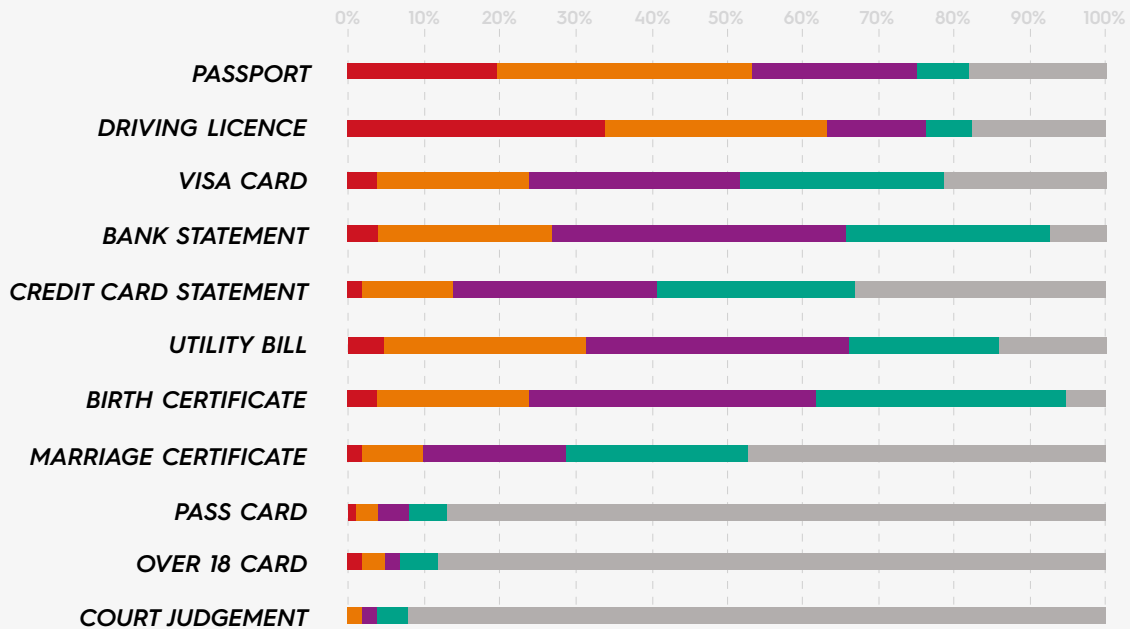
56%
of respondents' identity or criminal records checks were either a mixture of manual and digital or completely manual

Please can you now rate each of these documents by how easy they are to use when you need to prove your identity?

| | 0 | 10 | 20 | 30 | 40 | 50 | 60 | 70 | 80 | 90 | 100 |

PASSPORT
DRIVING LICENCE
UK VISA CARD
BANK STATEMENT
CREDIT CARD STATEMENT
UTILITY BILL
BIRTH CERTIFICATE
MARRIAGE CERTIFICATE
PASS CARD
OVER 18 CARD
COURT JUDGEMENT

■ Very difficult   ■ Difficult   ■ Easy   ■ Very Easy   ■ Not applicable – I do not have this document

How often do you rely on each of the following documents when you need to prove your identity?

| | 0% | 10% | 20% | 30% | 40% | 50% | 60% | 70% | 80% | 90% | 100% |

PASSPORT
DRIVING LICENCE
VISA CARD
BANK STATEMENT
CREDIT CARD STATEMENT
UTILITY BILL
BIRTH CERTIFICATE
MARRIAGE CERTIFICATE
PASS CARD
OVER 18 CARD
COURT JUDGEMENT

■ Always   ■ Sometimes   ■ Rarely   ■ Never   ■ Not applicable – I do not have this document

2. Choice

While people have clear preferences as to how they would prefer to access services, these can change, not just with age, but also depending on their circumstances at that time, what service they're accessing, and whether they're facing any specific access issues.
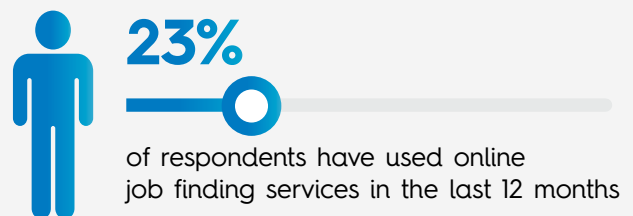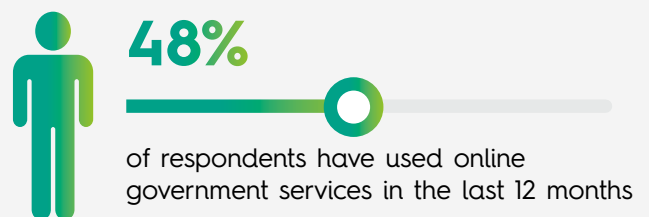
What's important in any service provision is to ensure access is available in multiple formats and channels, and that there is a seamless transition between them.

Our research found that an overwhelming majority of people (80%) have used online banking in the last 12 months, but just under half of respondents (48%) have used online government services (Department for Work and Pensions and HMRC) and just under a quarter of respondents (23%) have used online job finding services.
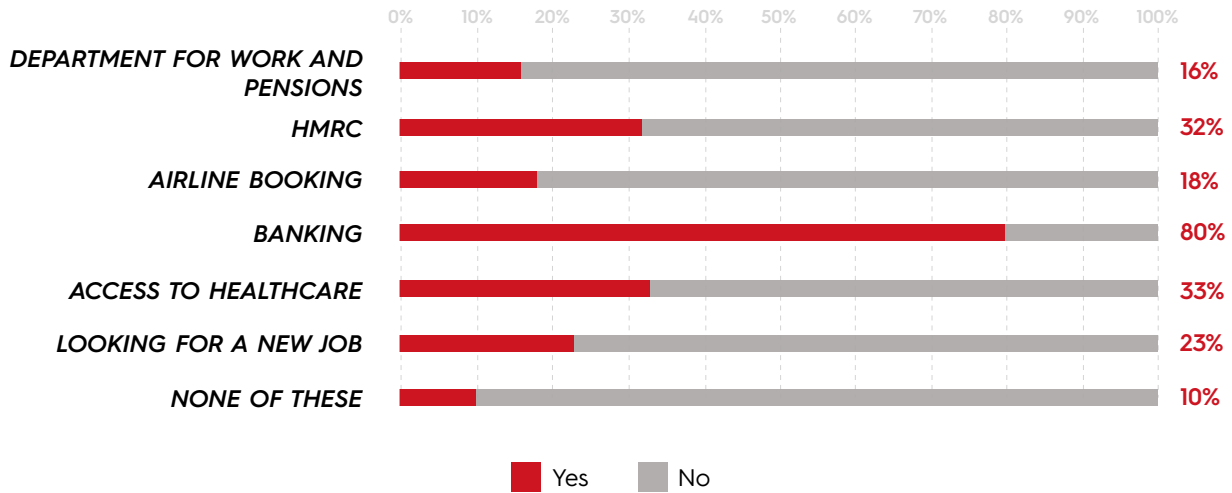
There seems to be a correlation between the frequency and regularity of use of services and their online use. For example, respondents are more likely to log into their banking app a few times a week (hence the 80% online use), whereas most people will look for a new job or book an airline ticket much less frequently. Therefore, there is a greater digitalisation of activities that respondents use most regularly.

Our research shows that there is a mixed response from our survey cohort as to which identity documentation they would like to see digitised. Some of the more commonly used items such as bank statements, credit card statements and utility bills were identified by many respondents as needing to be digitised.
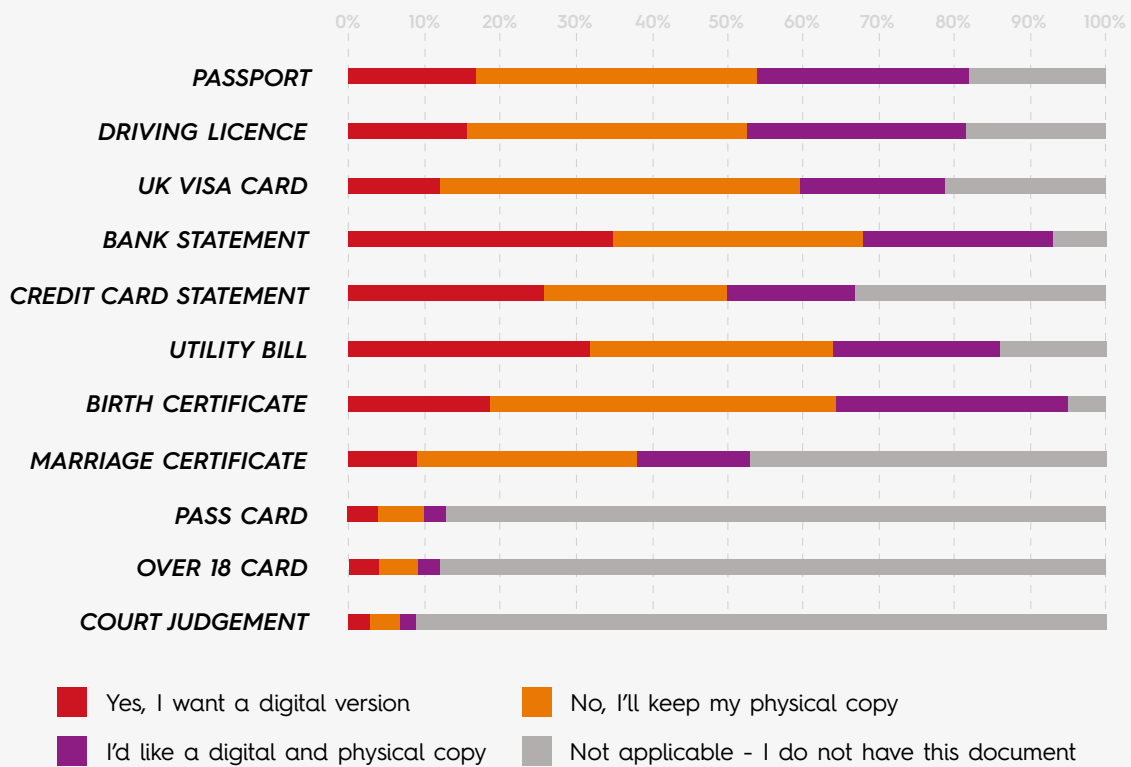
The survey results also indicated the desire for a hybrid approach to identity verification - where respondents would like to have both digital and paper copies of their documents. Such a response suggests that choice is important to citizens and consumers. Also it indicates that the type and format of identity documents needed varies – it is likely to be different depending on the scenario at the time.

80%
of people have used online banking in the last 12 months

48%
of respondents have used online government services in the last 12 months

23%
of respondents have used online job finding services in the last 12 months

Which, if any, of these services have you used ONLINE in the last 12 months?

Service	Yes
DEPARTMENT FOR WORK AND PENSIONS	16%
HMRC	32%
AIRLINE BOOKING	18%
BANKING	80%
ACCESS TO HEALTHCARE	33%
LOOKING FOR A NEW JOB	23%
NONE OF THESE	10%

Legend: ■ Yes ■ No

For which, if any, of the following would you want to have a DIGITAL version of to verify your identity with an organisation?

Categories: PASSPORT, DRIVING LICENCE, UK VISA CARD, BANK STATEMENT, CREDIT CARD STATEMENT, UTILITY BILL, BIRTH CERTIFICATE, MARRIAGE CERTIFICATE, PASS CARD, OVER 18 CARD, COURT JUDGEMENT

Legend:
- ■ Yes, I want a digital version
- ■ No, I'll keep my physical copy
- ■ I'd like a digital and physical copy
- ■ Not applicable – I do not have this document

3. Education

Most importantly, governments and organisations need to not only educate potential users as to the benefits of implementing digital identity, they also need to educate themselves. We are seeing too much focus on the challenges associated with such transformation, without enough emphasis on the benefits that lie ahead. The use cases are plentiful and wide-ranging.

But let's not be unrealistic. Digital identity adoption is a journey – one to be taken steadily and with the right governance and process in place to help ensure its success. Such an education programme must be supported by significant investment in both time and money, to deliver the right level of engagement. Without the required education, you can't foster trust.

There's quite an appetite for digital identity adoption amongst citizens and consumers. Approximately two thirds of respondents say that they would feel at least some benefit from being able to prove their identity in a digital format. There's clearly some work to be done to encourage adoption amongst the remainder of the population – those who don't yet see any benefit. Presenting the various use cases and success stories to society, as well as government and private sector organisations, would go some way to reaping the benefits available from digital identity adoption.

How much benefit do you feel you would you get from being able to prove your identity digitally, for each of the following tasks?

- No benefit at all
- Some benefit
- A lot of benefit
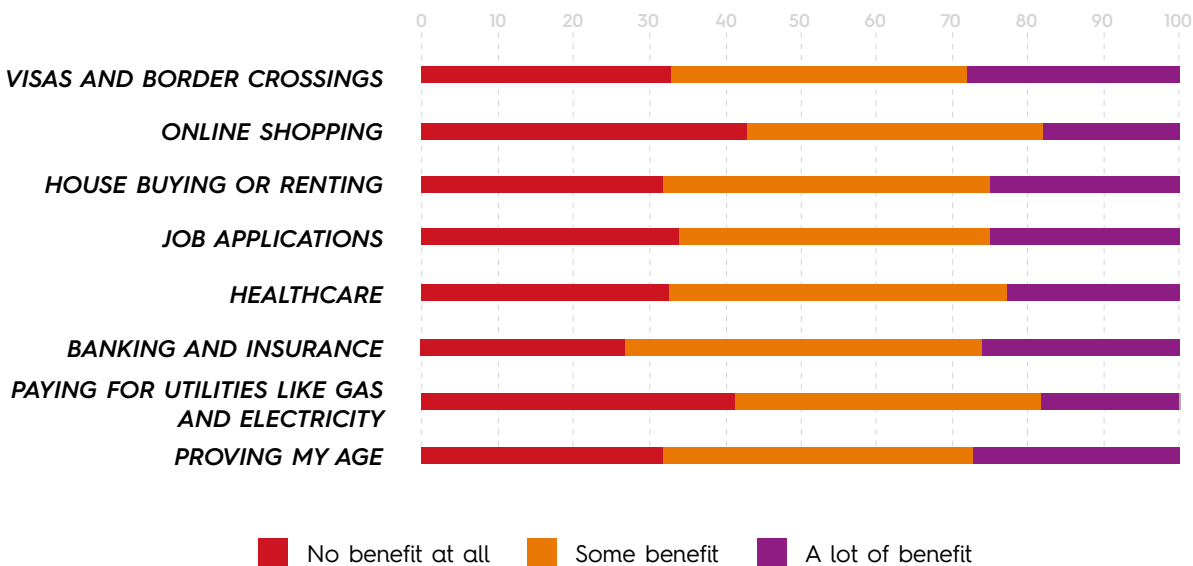
Summary

Promoting the benefits of a reusable digital identity is key for citizen and consumer adoption.

Whilst the adoption of digital identity is a journey, it is a component part of an online objective for citizens and consumers, rather than a goal in itself. People will adopt digital identity when they experience its benefits in an overall journey towards an online objective.

An illustration of this, as we have seen in our survey, is that people use banking services more regularly than other services. They are able to manage their money much more effectively than in the past and they are happy to go through the set up processes. Once people see the benefit of a digital identity, and experience improved user journeys, adoption will improve.

Today we have many great technologies that can be used to build services that allow citizens and consumers to create, manage and share digital identities in different ways. This gives diversity of choice. Service providers can choose their solutions, standards and architectures allowing them to build compelling experiences for citizens and consumers but unless people realise the benefits, the best technology won't be used at scale.

The challenge is to promote the benefits of digital identities so that people sit up and adopt them because they realise their value and trust them. This is how we reassure the 33% who are unsure, and convert the 33% who are against.

At Sopra Steria we believe this is achievable through building and promoting great services that deliver great user journeys for citizens and consumers to achieve their objectives.

The world is how we shape it

sopra steria