



Digital
Identity

The Transformative Power of Mobile to Accelerate Digital Identity





About the GSMA & Mobile for Development

(M4D)



THE GSMA
WAS FOUNDED
IN
1987

12 OFFICES WORLDWIDE:



LONDON



DUBAI



ATLANTA



BRUSSELS



BARCELONA



HONG KONG



BRASILIA



BUENOS AIRES



SAO PAULO



NAIROBI



NEW DELHI



SHANGHAI



The GSMA
represents
the interests
of mobile
operators
worldwide



UNITING
NEARLY
800
MOBILE
OPERATORS



WITH
300+
COMPANIES
in the broader mobile ecosystem



The world's leading mobile industry events,
Mobile World Congress and Mobile World
Congress Shanghai, together attract

130,000+
people from across the globe each year

The GSMA works to deliver a regulatory environment
that creates value for consumers by engaging
regularly with:



MINISTRIES
OF TELECOMS



TELECOMS
REGULATORY
AUTHORITIES



INTERNATIONAL &
NON-GOVERNMENTAL
ORGANISATIONS



CONNECTING
27,000+
Industry Experts

Exclusively for GSMA Members,
InfoCentre² is your place to
connect with a global
community of industry experts

GSMA Working Groups
provide frameworks and
standards in commercial,
operational and
technical matters that help
maintain and advance
mobile industry ecosystems



**7.5
BILLION+**

MOBILE CONNECTIONS
WORLDWIDE

Overview

- The mobile landscape in Africa
- Mobile enabling access to life-enhancing services: the story so far
- The opportunity for mobile to accelerate inclusive digital ID
- Understanding the barriers
- Engaging with end-users
- Looking to the future – unlocking the opportunity

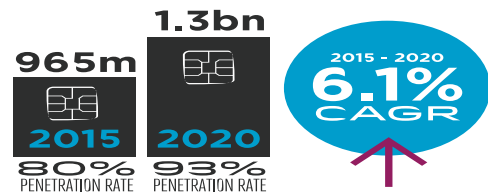


MOBILE ECONOMY AFRICA 2016

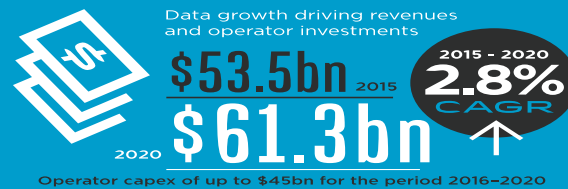
Unique subscribers



Connections Note: Excluding M2M

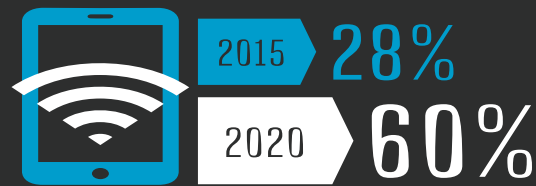


Mobile operator revenues

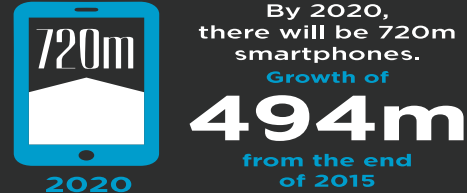


Accelerating moves to mobile broadband networks and smartphone adoption

MOBILE BROADBAND CONNECTIONS



SMARTPHONES



Mobile contributing to economic and social development across the world



Delivering digital inclusion to the still unconnected populations
Mobile internet penetration
2015: 25%
2020: 41%



Delivering financial inclusion to the unbanked populations
in **42** countries in Africa via **157** service providers as of **June 2016**



Delivering innovative new services and apps
Number of M2M connections to reach **36m** by **2020**

Mobile industry contribution to GDP



Public funding

Mobile ecosystem contribution to public funding before regulatory fees



Employment

Jobs directly supported by mobile ecosystem in 2015





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Mobile is already delivering life-enhancing services

More than 40%

of the adult population in

**Kenya, Tanzania,
Zimbabwe, Ghana,
Uganda, Gabon,
Paraguay and Namibia**

are using mobile money on an active basis as part of everyday life,
up from just two countries in 2015 (Kenya & Tanzania)



The industry is processing an average

**30,000 transactions
per minute**

or more than

**43 million transactions
per day**

in December 2016





M4D Impact: Mobile-Enabled Energy

- **Opportunity** – 772 million people off grid but covered by mobile
- **Innovation** – GSMA and donors funded 34 new innovations for mobile-enabled energy, water and sanitation services
- **Commercial Impact** – Operator trials show positive data on churn reduction, ARPU uplift and mobile money revenues
- **Social Impact** – M4D innovations have already impacted 4 million lives





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The Opportunity for mobile to accelerate Digital Identity

Identification gap



1.1bn+ who lack proof of official identification,
leading to social, economic and political
exclusion

The opportunity



Leverage mobile to enable unique, secure and
scalable digital identity & expand access to life
enhancing services



Digital
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Unlocking the potential of Digital Identity for the Underserved

The Context

- 1.1 billion people lack access to proof of official ID
- In over 90 countries, proof of ID is required to access mobile services
- Government policy is uncertain
- Ecosystem is fragmented
- Drivers for end-user adoption are not well understood
- Business models are underdeveloped and untested

Driving Innovation



Develop and test new business models to bring digital identity to the underserved



Foster positive policy changes and enabling environments



Stimulate the ecosystem through advocacy, insights and partnerships

Building for Scale



Impactful



Accessible



Inclusive





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Mobile Operators have core competencies that can enable & accelerate Digital Identity

Unique Customer Attributes



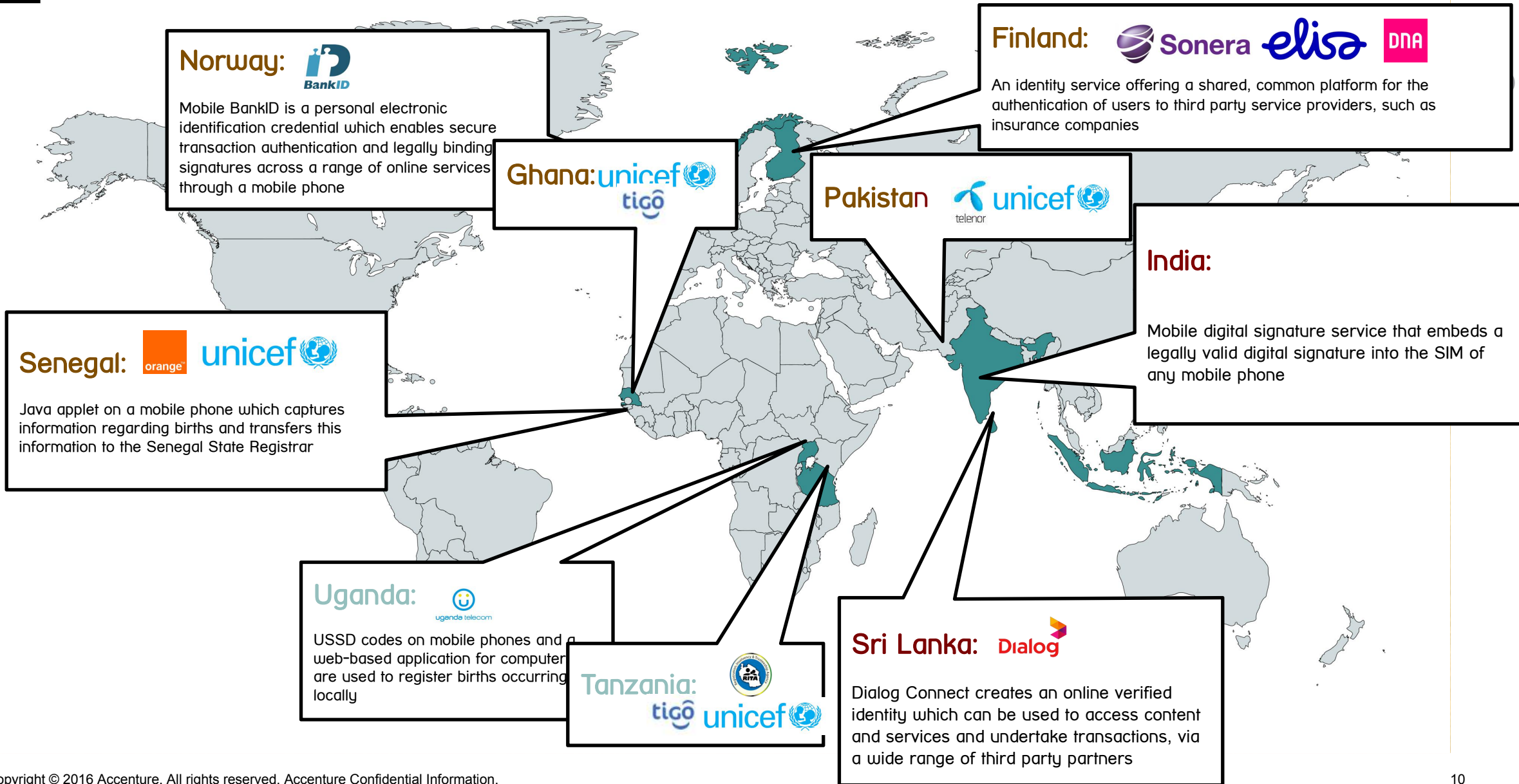
Scale and Reach



Security and Trust



There are already a number of examples in the market where mobile is being applied to digital identity across the ID life-cycle

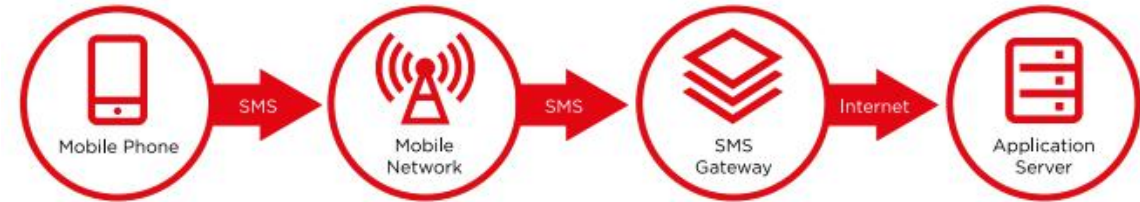




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Mobile-Enabled Digital Birth Registration: Tanzania

- Every new-born child in Tanzania must be registered within 90 days of birth (by law).
- However, only 15% of children under 5 in Tanzania are registered (UNICEF 2016 data).
- 50% of births in Tanzania take place at home, rather than in a hospital or health facility – this is a key demand-side barrier to registration which mobile can address.

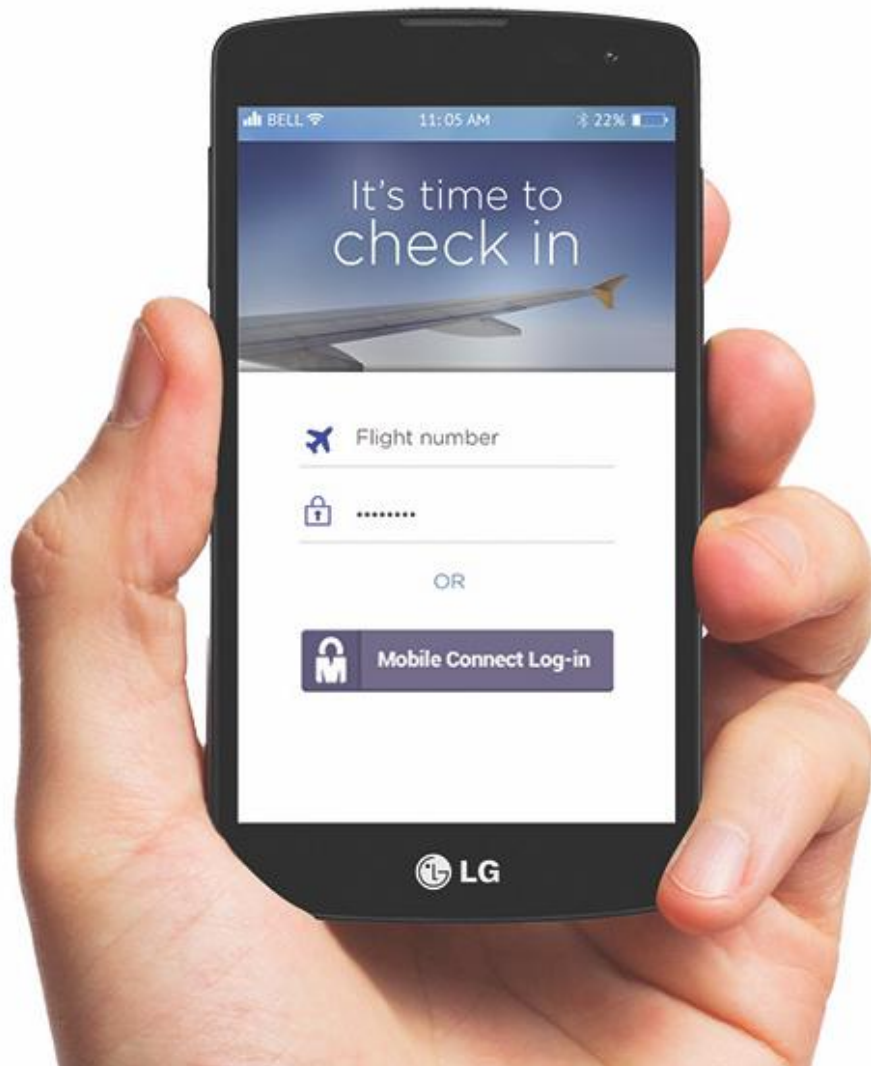


- m-Birth
- Tigo, UNICEF and Government of Tanzania partnership.
- Government health & civil registration workers register births via a pre-installed application on Tigo devices.
- Registration rates in Mbeya (pilot area) increased from 8.9% to 30.3% in 6 months.
- 850,000 children since registered across Tanzania.
- Tigo is now piloting the m-Birth service in Ghana

SDG 16.9: *By 2030, provide legal identity for all, including birth registration*



Momentum around common standards



Mobile Connect is a **secure digital identity solution**.

Convenient: easily register and log in to websites and apps, authorising transactions when online, confirming the users' true identity in a secure digital transaction.

With Mobile Connect, no personal information is shared **without the user's permission**: it is convenient, easy to use, and can be trusted to help them be in control of personal data.

88% of consumers say a single secure login solution would be beneficial

Sources: GSMA Consumer Research 2015, Cyber Streetwise

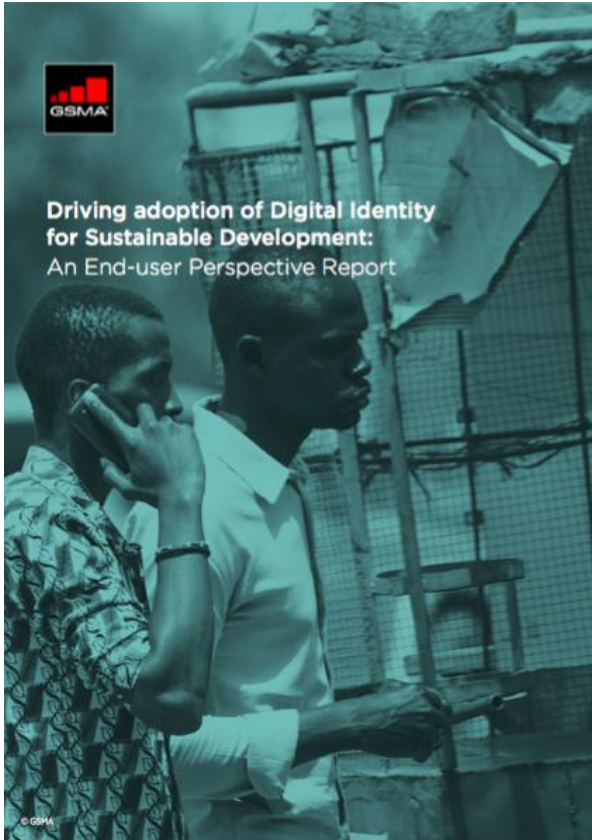
An enabling environment is critical

The GSMA Identified 5 Key Policy & Regulatory Trends Impacting The Role of Mobile In The Digital Identity Ecosystem

1. **Growing momentum** towards Identity programmes (building on SDG 16.9) and a realisation that identity systems increase in utility as they become digital
2. **Diversity in approaches** to digital identity, making standardisation and interoperability particularly important
3. **Harmonising** the SIM registration and mobile money 'KYC' requirements (where these are mandated for MNOs) improves efficiencies & the user journey
4. **Privacy-respectful processes** & consumer expectations need to be aligned to ensure operational effectiveness and a viable allocation of risk
5. **Transparency** and lawful management of government requests to access communications in light of their increasing frequency is crucial for building trust



But it's not just about the technology, policies or standards



- End-users need digital identity solutions that **optimise service delivery**
- **Relationships and trust** are major influencers
- MNOs and mobile technology are highly valued
- End-users are **willing to pay** for life-enhancing mobile services
- **Digital literacy** will be an important determinant
- There is an identity and **mobile gender gap** that needs to be addressed

People want solutions that are convenient, familiar and provide value

RURAL PROFILE:
Kouka



“

I would like to be able to make transactions, like sending and receiving money without having to go to my brother every time.



“I feel good that Tigo knows me, as they can help me with my problems.”

Zahra



“Technology is making our lives better, it makes sense to use [mobile] for more and more things.”

Joseph

Unlocking the potential

- Sequencing and harmonisation
- Fostering enabling environments
- Building on assets and technologies
- Partnerships
- Principles
- New business models
- Promoting the demand side
- User-centric design





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Thank you

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