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

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

Exclusively for GSMA Members, InfoCentre is your place to connect with a global community of industry experts.
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 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
1.1bn+ who lack proof of official identification, leading to social, economic and political exclusion

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

The Context

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

- Inclusive
- Accessible
- Impactful

Unlocking the potential of Digital Identity for the Underserved

The Context

Driving Innovation

Building for Scale
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:

**Norway:** Mobile BankID is a personal electronic identification credential which enables secure transaction authentication and legally binding signatures across a range of online services through a mobile phone.

**Uganda:** USSD codes on mobile phones and a web-based application for computers are used to register births occurring locally.

**Senegal:** Java applet on a mobile phone which captures information regarding births and transfers this information to the Senegal State Registrar.

**Finland:** An identity service offering a shared, common platform for the authentication of users to third party service providers, such as insurance companies.

**India:** Mobile digital signature service that embeds a legally valid digital signature into the SIM of any mobile phone.

**Pakistan:** Java applet on a mobile phone which captures information regarding births and transfers this information to the Senegal State Registrar.

**Sri Lanka:** Dialog Connect creates an online verified identity which can be used to access content and services and undertake transactions, via a wide range of third party partners.

**Ghana:**

**Tanzania:**

**Finland:**

**Sri Lanka:**

**Ghana:**

**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-respective 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

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
Thank you

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