

May 2026

Digital identity: infrastructure that changes everything

The secrets of countries that have achieved scale



3-13%GDP

Economic value potential to be unlocked by DPI by 2030

12.7%

Reduction of social fraud



- India: Aadhaar eKYC
- Nigeria: BVN registrations
- Philippines: PhilSys
- Togo: Novissi programme
- Estonia: X-Road
- Denmark: MitID
- Singapore: Singpass
- Chile: ClaveÚnica

DPI: the infrastructure of the 21st Century

Digital IDs, payment rails, and data exchange layers are as foundational to 21st-century economies as roads and power grids were to the 20th.

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Digital identity is commonly recognized as the lynchpin of a trusted DPI foundation, enabling reliable authentication and trusted interactions between individuals, governments, and businesses.”

WORLD BANK, 2025

What separates countries that have built mature digital identity systems from those that have not?



IN GROUPE WHITE PAPER:

- Study of 210 countries
- 17 variables explored
- Working with 75 governments globally

Three stages of digital identity maturity, four types country segments

Stage 3

The Leaders (69)

COMPLETE DPI STACK.

Credential + authentication + regulation + legal equivalence + feeder systems + sectoral deployment + citizen redress

Stage 2

The Tech-focused (37)

**TECHNOLOGY IS DEPLOYED
... BUT GOVERNANCE MISSING**

Operationally active, legally fragile.

The Regulatory-driven (28)

**REGULATION IN PLACE...
BUT THE ECOSYSTEM DOESN'T USE IT.**

A legal framework waiting for use cases.

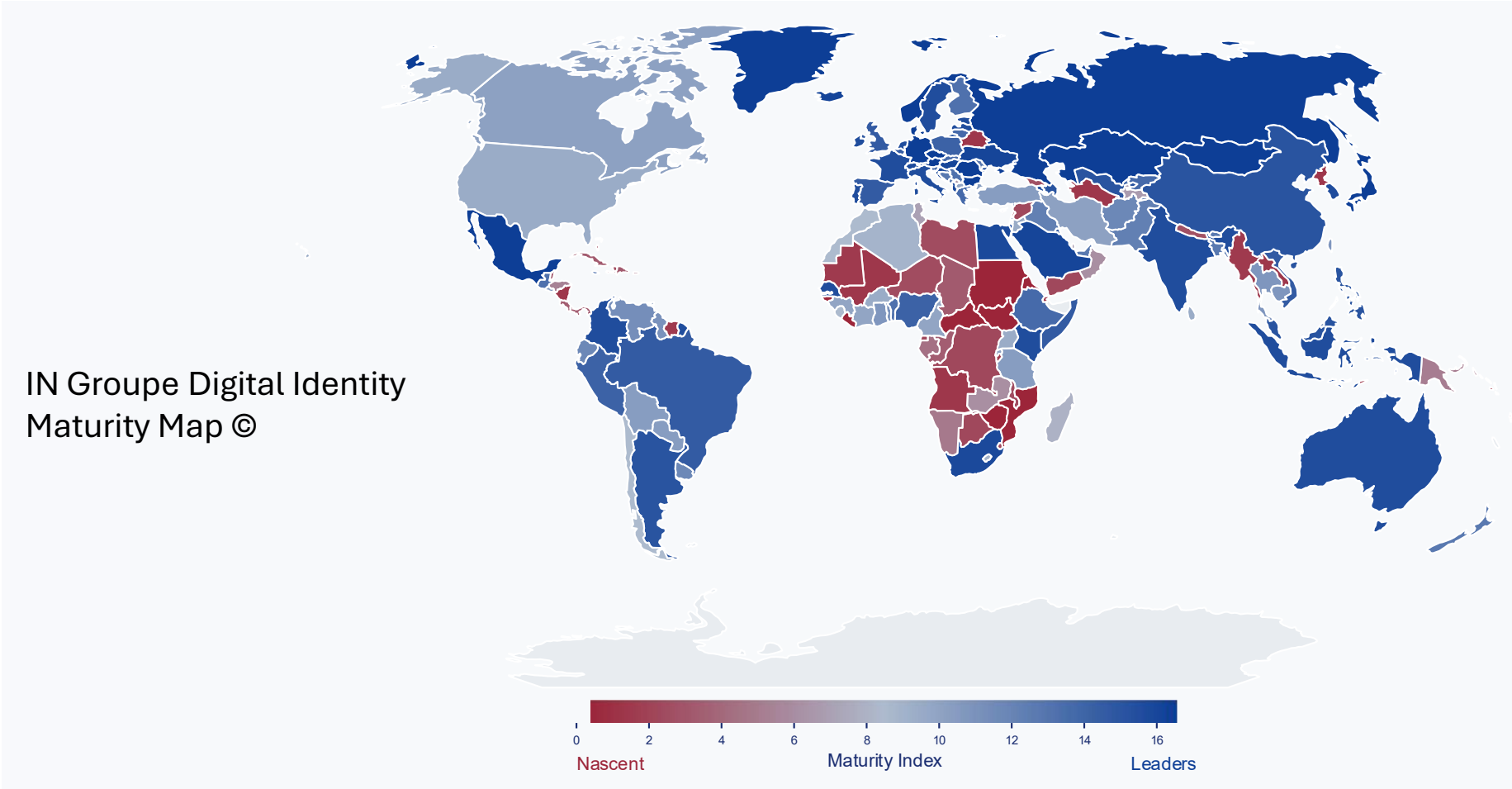
Stage 1

The Nascents (77)

LIMITED DIGITAL IDENTITY SYSTEM. SOME DATA PROTECTION LAW.

Absence of authentication, limited regulation, lack of sectoral deployment.

Where digital identity stands today: **the global picture**



62%

of the European countries are Leaders

13%

of the African countries are Leaders

48%

of the African countries have a Nascent status

18%

of low- and lower-middle-income countries are Leaders

A deeper look at Africa: a continent of contrasts



7 African countries in the Leaders segment

13%

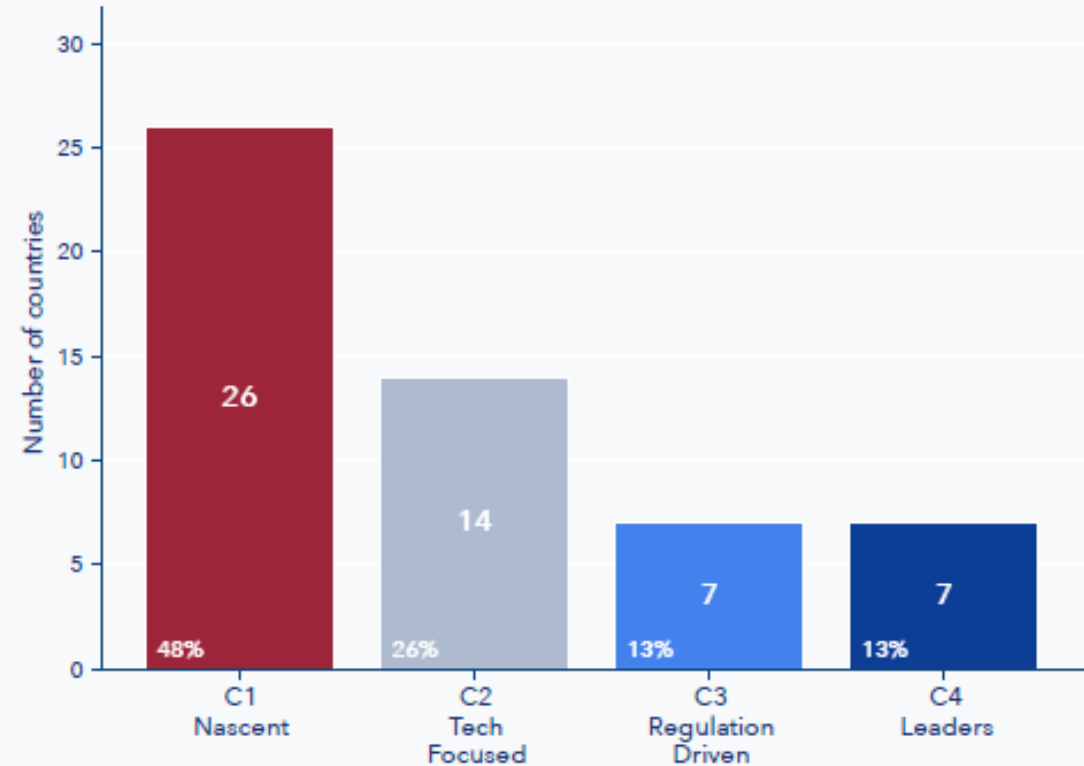
of the African countries are Leaders

48%

of the African countries have nascent status

AFRICA'S DPI PARADOX: 7 LEADERS, 26 NASCENT
- A CONTINENT OF EXTREME CONTRASTS

54 African countries by digital identity maturity cluster



We support a number of African countries to help accelerate their digital identity infrastructure: **examples of digital developments**

Rwanda



Deployment of Rwanda's national Single Digital Identity System

- Biographic and Biometric deduplications,
- Single Digital Identity Number (SDIN)
- Secure authentication using SDIN on citizen-facing digital identity services.
- Mobile application

Built to support 20 million people

Madagascar



Deployment of the full identity management and verification platform

- Biometric deduplication
- Interface with civil registry system integration identity
- Knowledge and capability transfer built into the programme from the start

Opportunity: Plug service providers (such as finance/ telco / insurance) to ID verification platform.

Kenya



Implementation of 'Digital ID Ready' framework that manages the digital identity lifecycle

Production of electronic identity cards that underpins the country's identity system

Opportunity: The card has all the necessary features for digital identity and to enable uptake of use cases and adoption

Three learnings from the Leaders: countries **who have achieved scale**

Learning 1

Technology & governance are both necessary, but not sufficient on their own.

Ecosystem enablement is the real game changer



Design for use: sector & ecosystem deployment is the game changer

Learning 2

Income is not destiny: 13 lower-income countries (7 in Africa) prove the leapfrog phenomenon.



Invests in the core infrastructure, while allowing both public and private actors to use it

Learning 3

The trust gap: 94% of Nascent countries have zero legal recourse. Trust must be architected.



Build trust in the system through legal recourse

Digital ID systems **creating value at scale** while preserving user privacy

The case of Denmark : a business model based on Public / Private brokering players

5.2M

MitID users

1,3 Bn

transactions
per year

6.3€ cents

transactions per user
per month

98%

Penetration rate

20 +

transactions per user
per month

80 m€

Total fees per year

94%

Authentication via
mobile app

800,000 +

qualified electronic
signatures per month

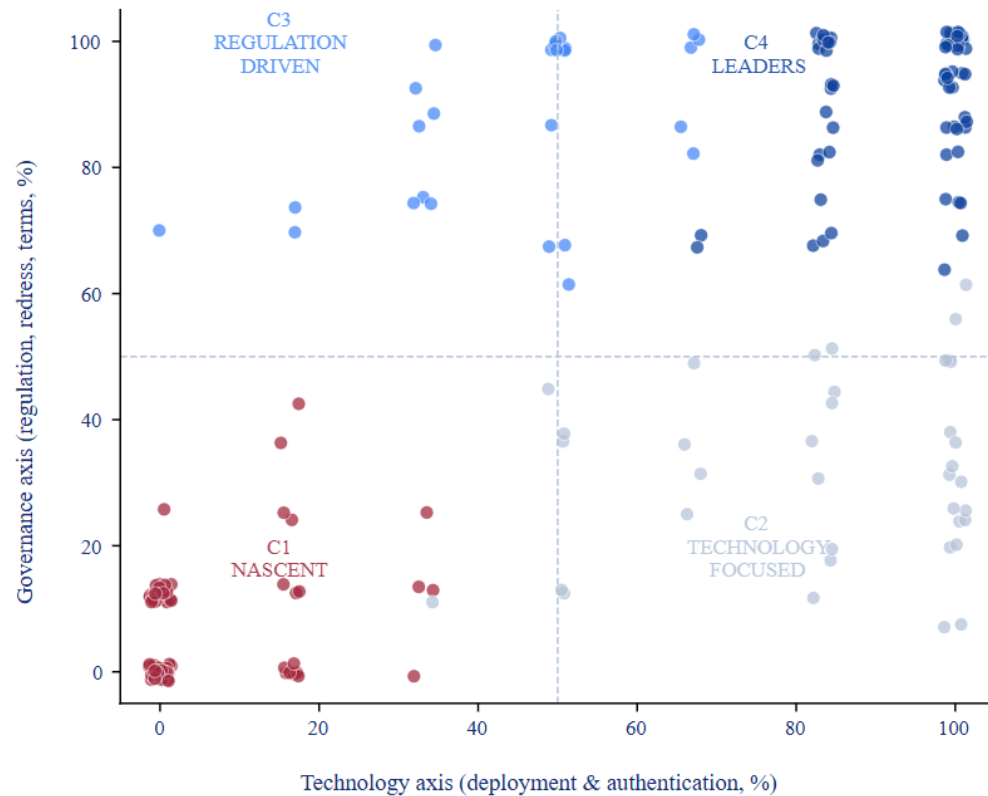
66% to State

Revenue sharing model



Moving from Nascent to Leader: understanding where your country sits on the map to identify your **next priorities**

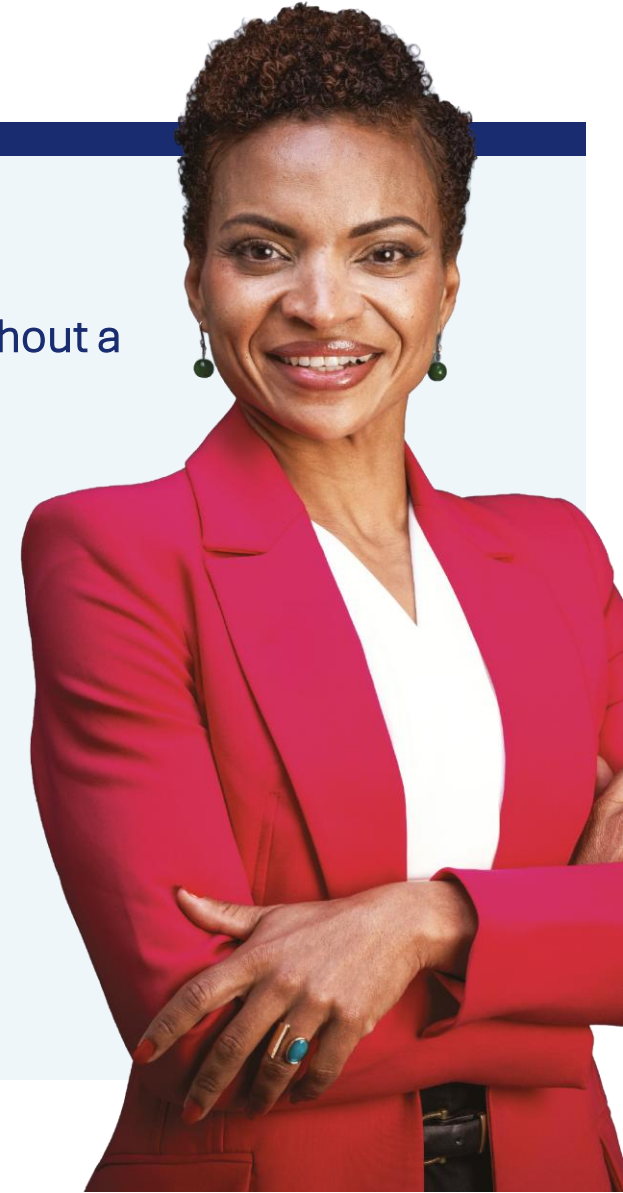
→ Come to see us on our booth to take the Digital Identity **Maturity Assessment**



In the digital age, trust cannot exist without a sovereign, inclusive digital identity infrastructure. Every seamless transaction, every secure data exchange, every effective public service rests on this single foundation. Without it, DPI is a promise without a premise.

Agnès Diallo

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Thank you

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