


 25.09.25

 Digital Identity Observatory

# The consumers' perspective on digital identity, trust services and wallets

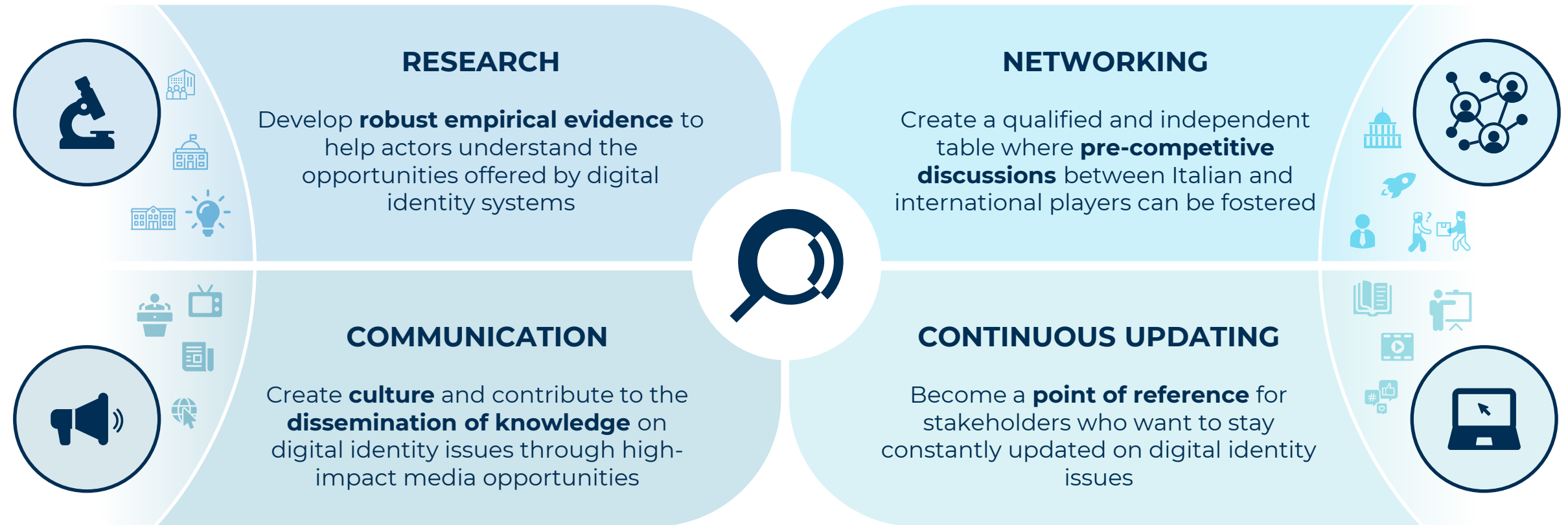
Trust Services and eID Forum - CA Day 2025

Presentation by Giorgia Dragoni, Head of Research  
@Digital Identity Observatory, Politecnico di Milano  
[Giorgia.dragoni@polimi.it](mailto:Giorgia.dragoni@polimi.it)

# The Digital Identity Observatory: value proposition

## MISSION

To develop and share **knowledge** on the potential of digital identity and authentication systems, contributing to the market's **development** in Italy and fostering **networking opportunities** among key players in the field.





# Elements at our disposal to understand consumers' propensity towards EUDI Wallet

## ADOPTION and USAGE of DIGITAL IDENTITIES AND TRUST SERVICES



## USAGE of BIGTECH WALLET



**EUDI WALLET**

## The international consumer survey: the samples



CAWI survey administered to a statistically representative sample of the **internet population** (of each country) age **18 to 75**



Sample of 1.023 respondents

*Representative distribution by age group and geographical area*



Sample of 1.027 respondents

*Representative distribution by age group and geographical area*



Sample of 1.026 respondents

*Representative distribution by age group and geographical area*



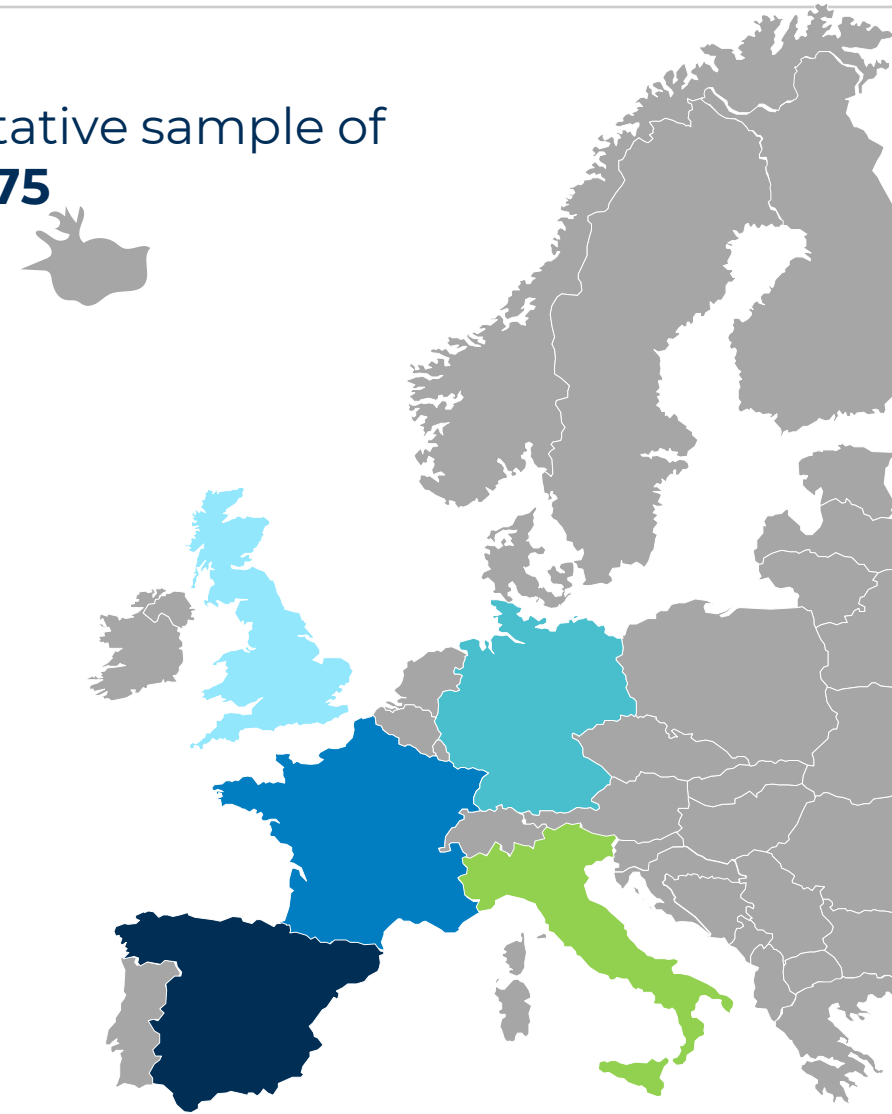
Sample of 1.022 respondents

*Representative distribution by age group and geographical area*



Sample of 1.028 respondents

*Representative distribution by age group and geographical area*



## Digital identity systems in the countries explored



*Presence of a full-digital system provided by private companies and government-run and an eID-based one provided by public bodies, with good diffusion*



*Presence of a single fully digital tool provided by private companies and government-run, widely distributed among the population*



*Presence of several fully digital systems provided by both private companies and public bodies, with low diffusion*



*Presence of a full-digital system and one eID-based, both provided by public bodies, with average diffusion*



*Presence of several fully digital systems provided only by private companies and a government eID-based system with limited diffusion*



## Users based on their approach to digital identity



### Identity averse

Users who  
**do not have any**  
digital identity tool



### Identity basic

Users who  
**have** at least one  
digital identity tool **and**  
**use it once a year or**  
**less** (dormant users)



### Identity advanced

Users who  
**have** at least one  
digital identity tool **and**  
**use it several times a**  
**month or less**  
(medium users)

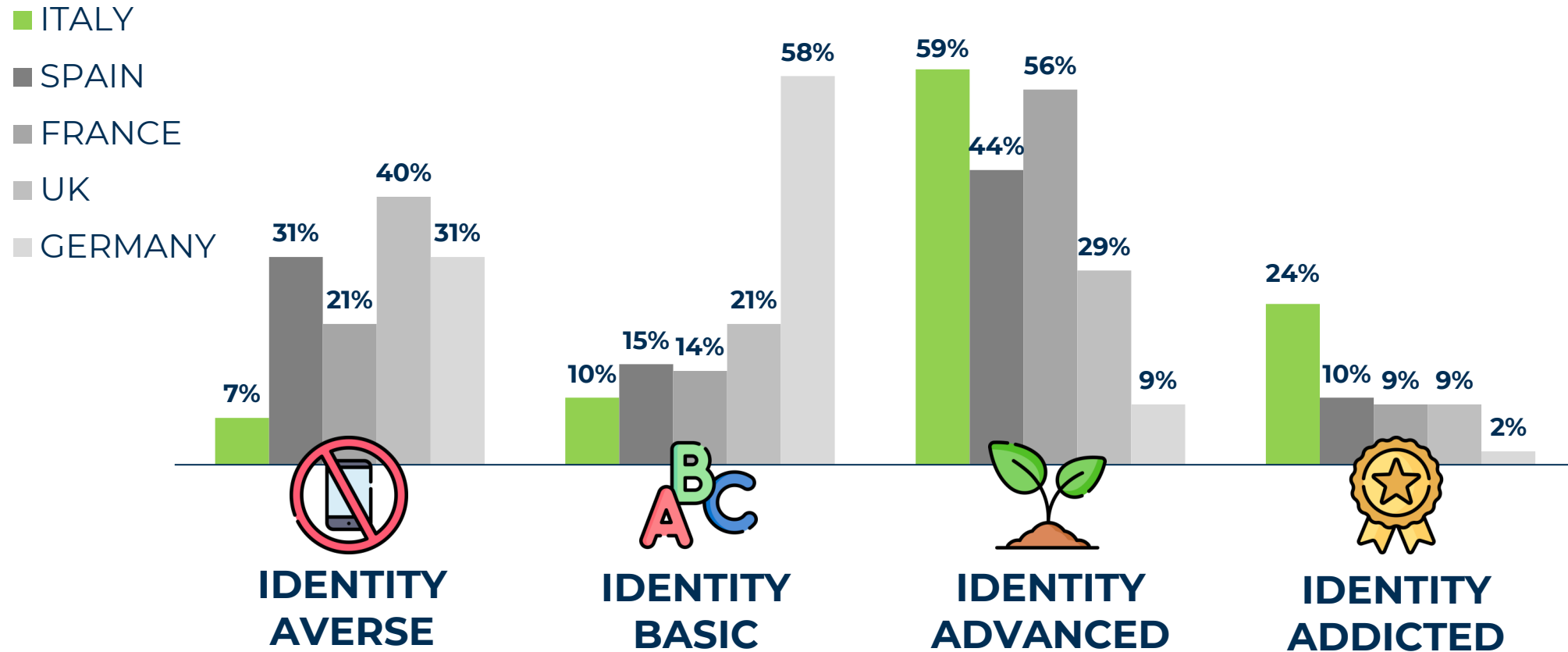


### Identity addicted

Users who  
**have** at least one  
digital identity tool **and**  
**use it at least once a**  
**week** (heavy users)

## The approach to digital identity of users from different countries

Among the countries explored, there is **strong heterogeneity** in possession and use of digital identity tools

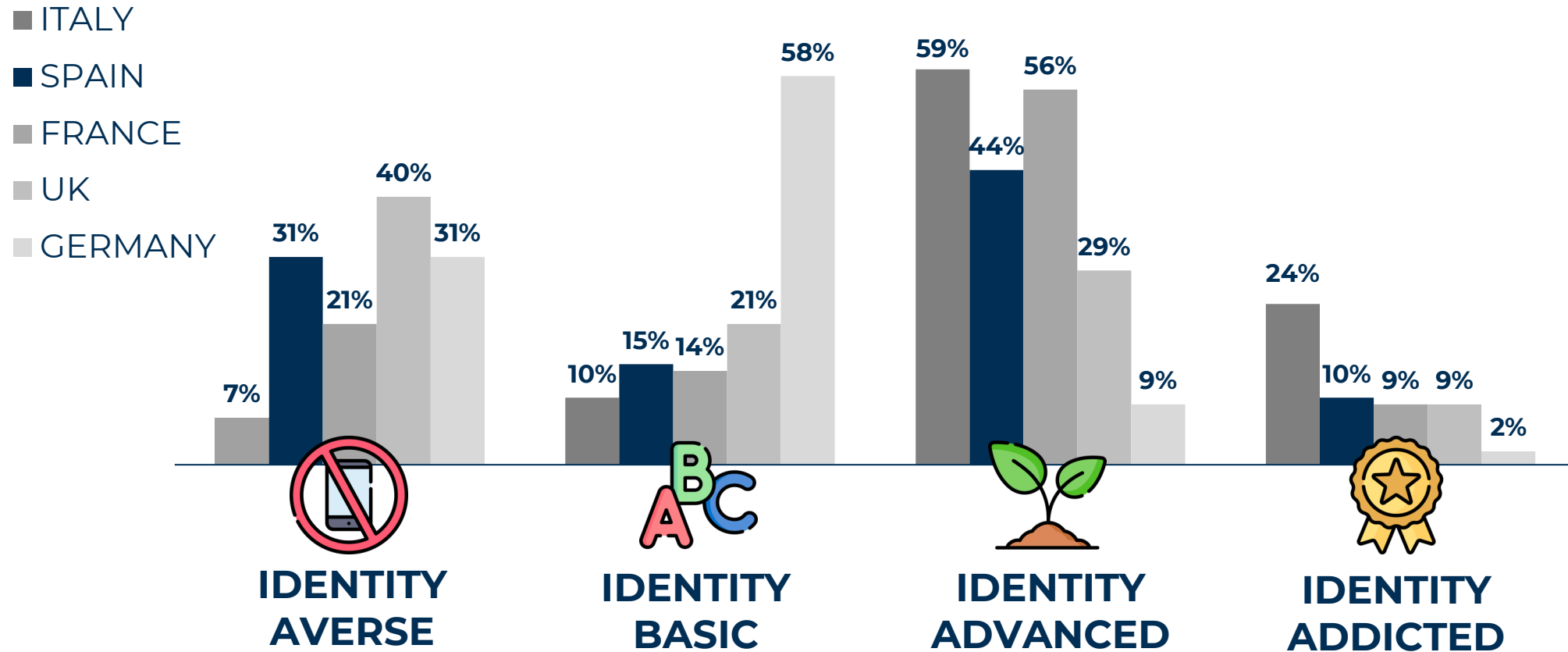


SAMPLE OF 1.023 RESPONDENTS in ITALY;  
1.027 RESPONDENTS in FRANCE; 1.026 RESPONDENTS in UK  
1.022 RESPONDENTS in SPAIN; 1.028 RESPONDENTS in GERMANY

## The approach to digital identity of users from different countries



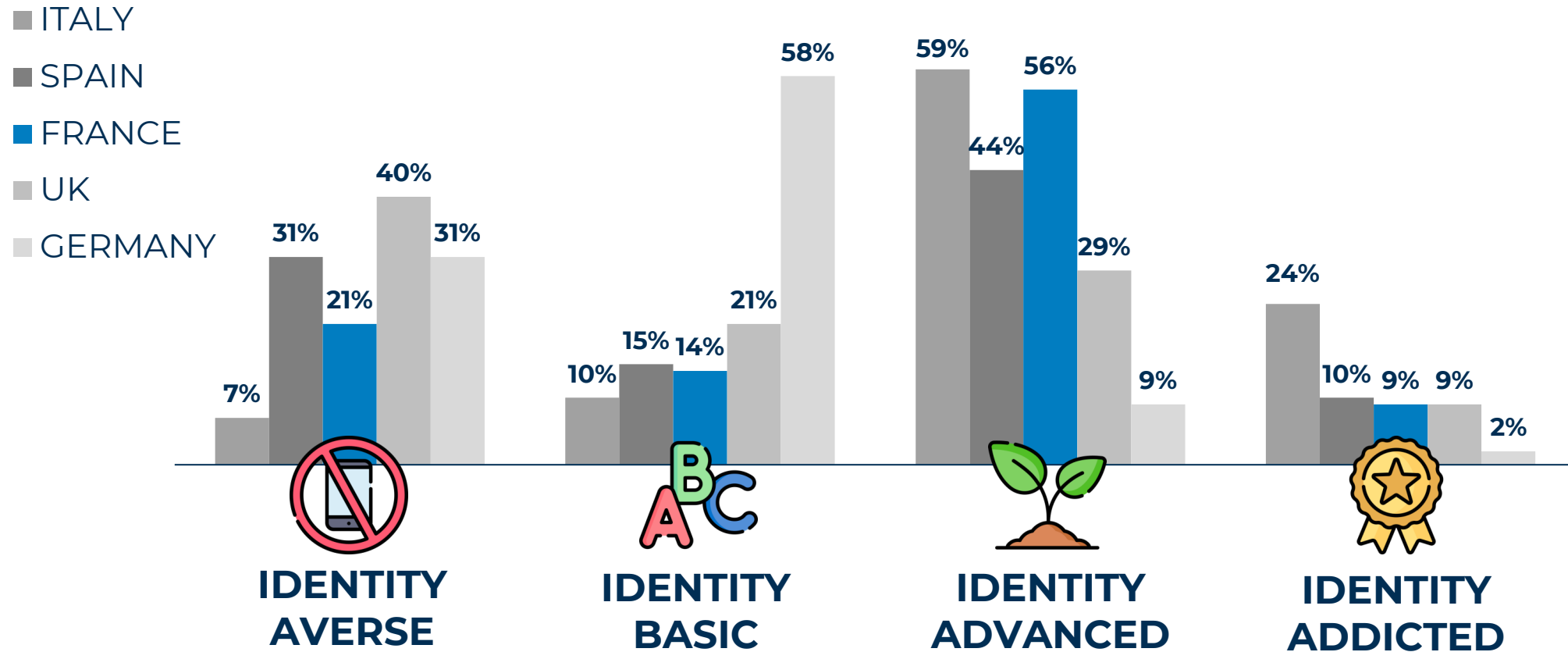
Among the countries explored, there is **strong heterogeneity** in possession and use of digital identity tools





## The approach to digital identity of users from different countries

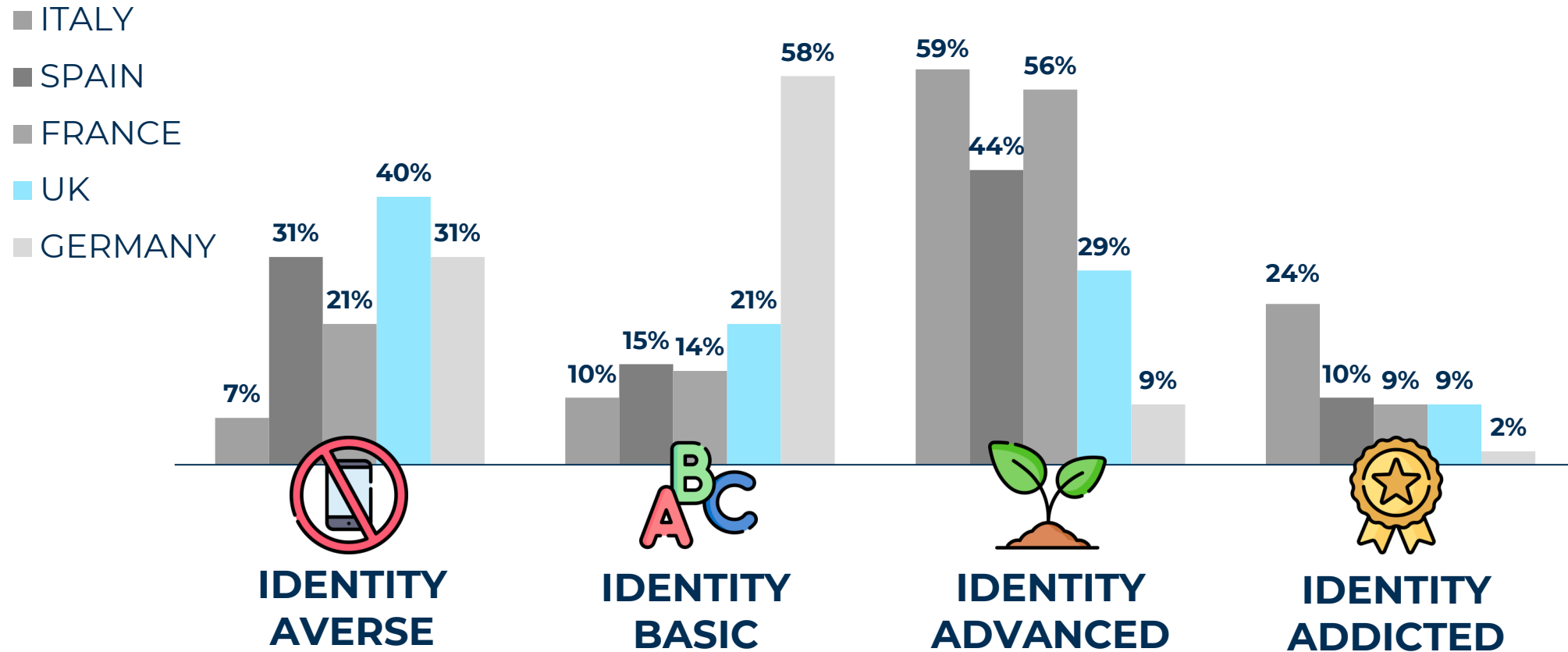
Among the countries explored, there is **strong heterogeneity** in possession and use of digital identity tools



SAMPLE OF 1.023 RESPONDENTS in ITALY;  
1.027 RESPONDENTS in FRANCE; 1.026 RESPONDENTS in UK  
1.022 RESPONDENTS in SPAIN; 1.028 RESPONDENTS in GERMANY

## The approach to digital identity of users from different countries

Among the countries explored, there is **strong heterogeneity** in possession and use of digital identity tools

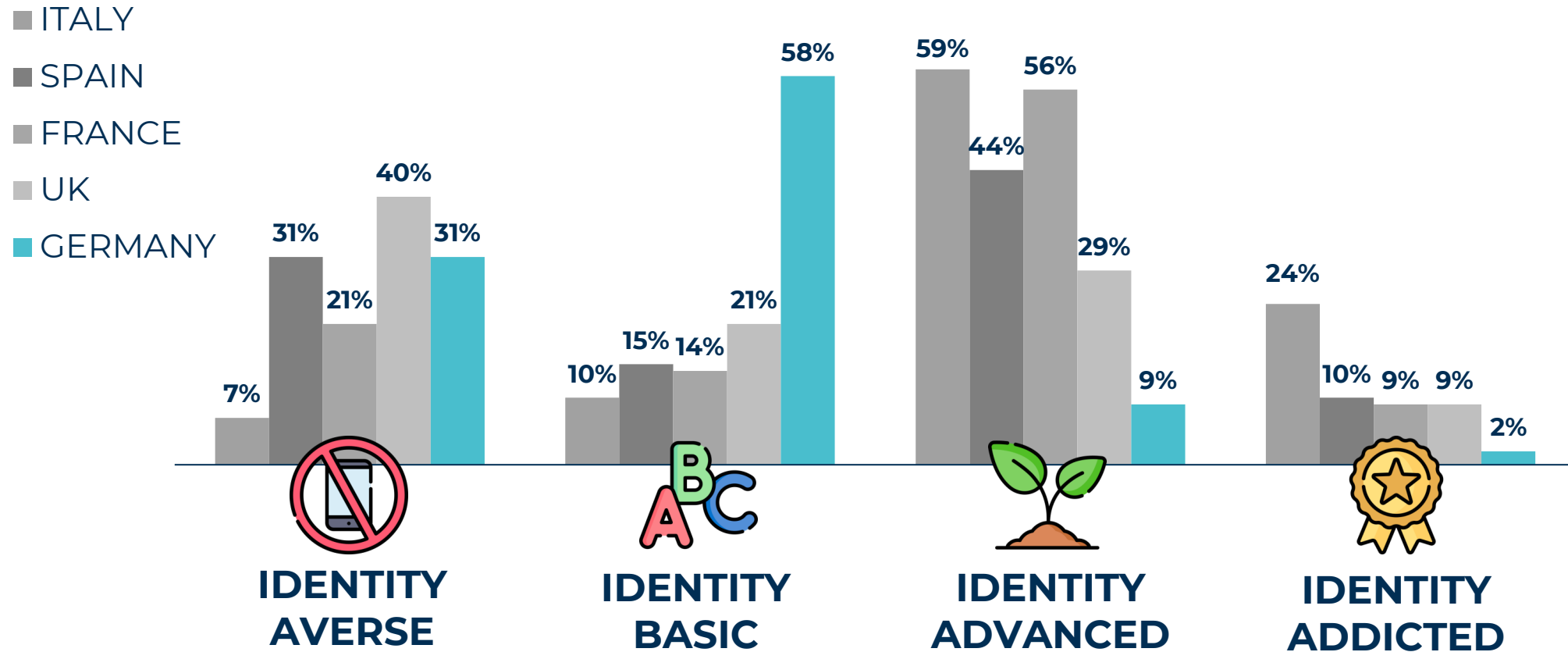


SAMPLE OF 1.023 RESPONDENTS in ITALY;  
1.027 RESPONDENTS in FRANCE; 1.026 RESPONDENTS in UK  
1.022 RESPONDENTS in SPAIN; 1.028 RESPONDENTS in GERMANY

## The approach to digital identity of users from different countries



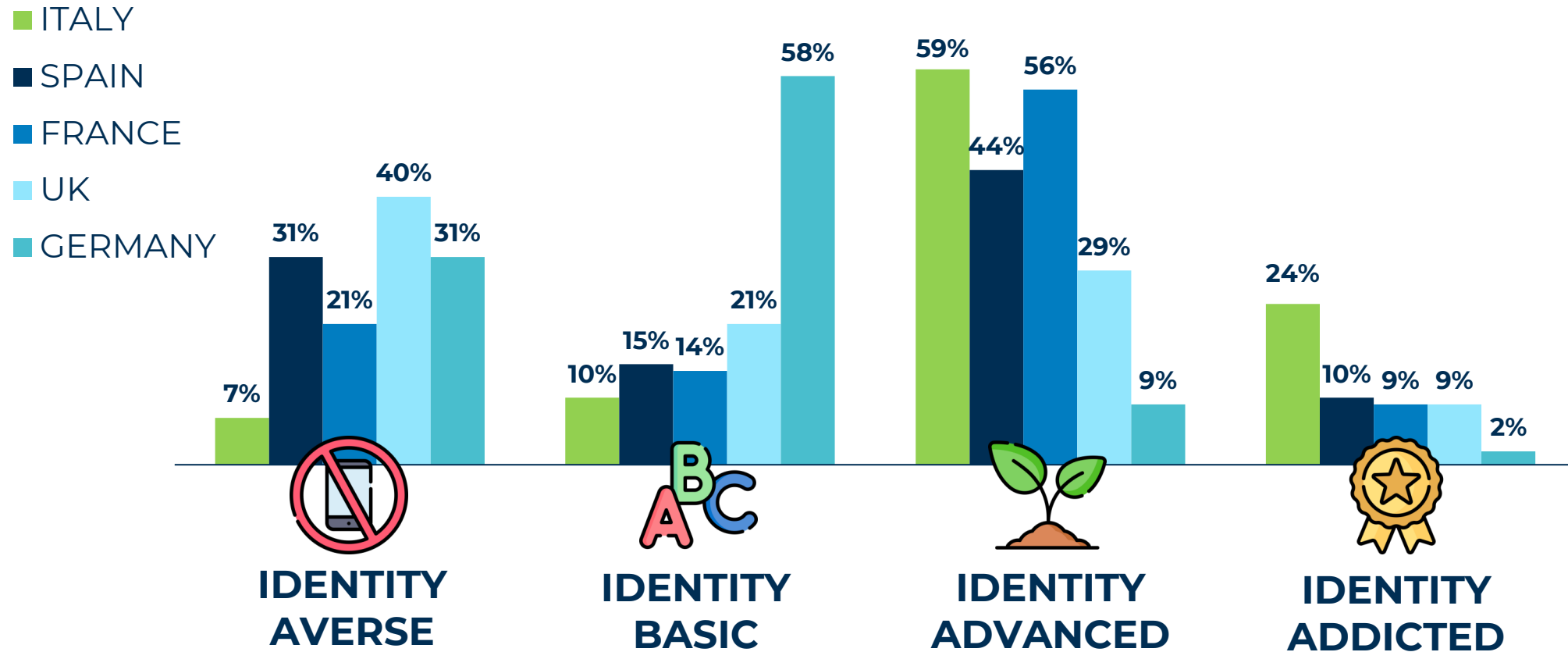
Among the countries explored, there is **strong heterogeneity** in possession and use of digital identity tools



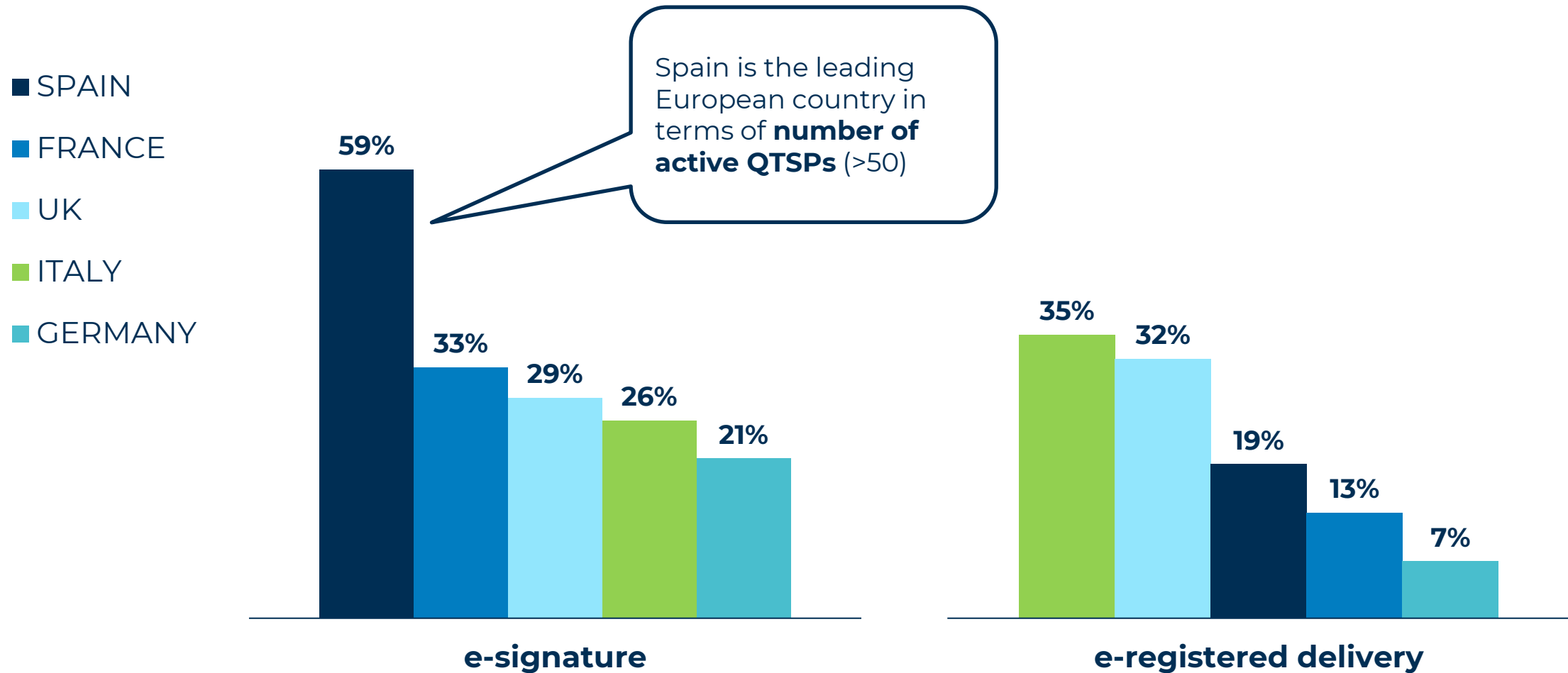
## The approach to digital identity of users from different countries



Among the countries explored, there is **strong heterogeneity** in possession and use of digital identity tools



## Diffusion of trust services among users from different countries



SAMPLE OF 1.023 RESPONDENTS in ITALY;  
1.027 RESPONDENTS in FRANCE; 1.026 RESPONDENTS in UK  
1.022 RESPONDENTS in SPAIN; 1.028 RESPONDENTS in GERMANY

# Elements at our disposal to understand users' propensity towards EUDI Wallet

## ADOPTION and USAGE of DIGITAL IDENTITIES AND TRUST SERVICES



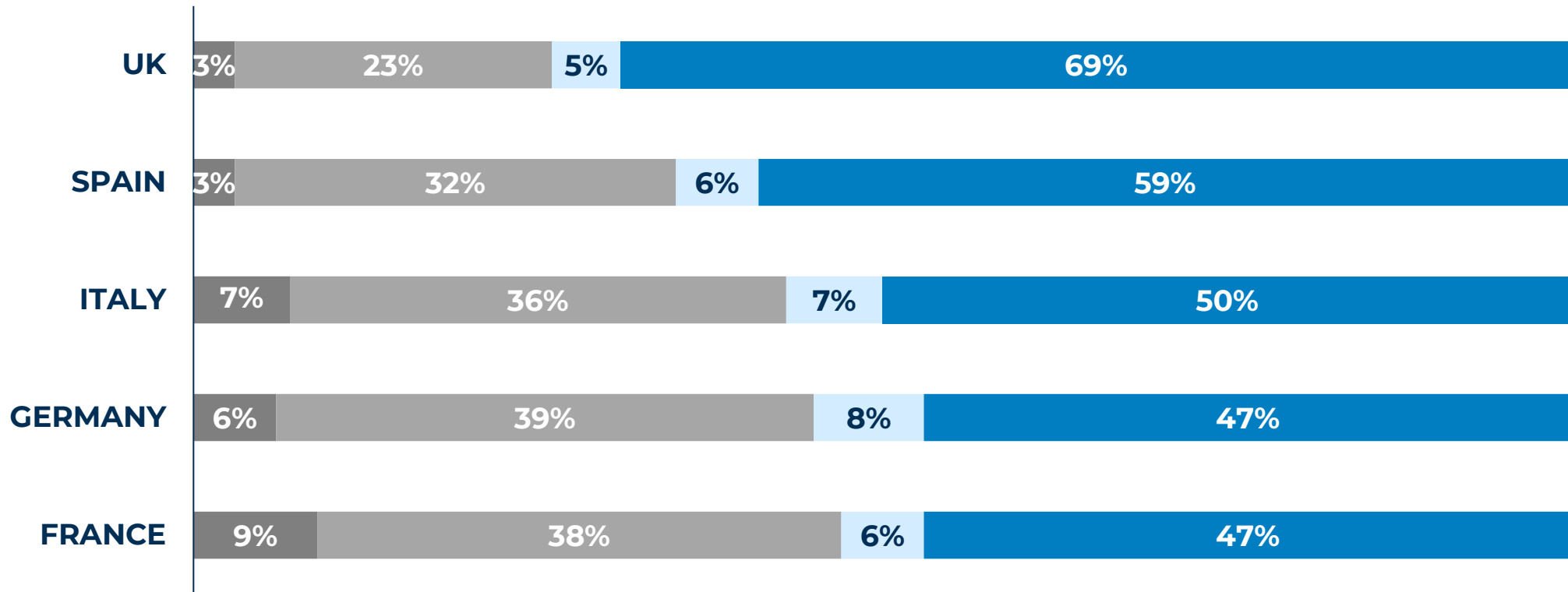
## USAGE of BIGTECH WALLET






## Users who use a BigTech wallet, a cross-country comparison



**BigTech wallets** are widely used:  
**between 47% and 69%** of respondents use them depending on the country

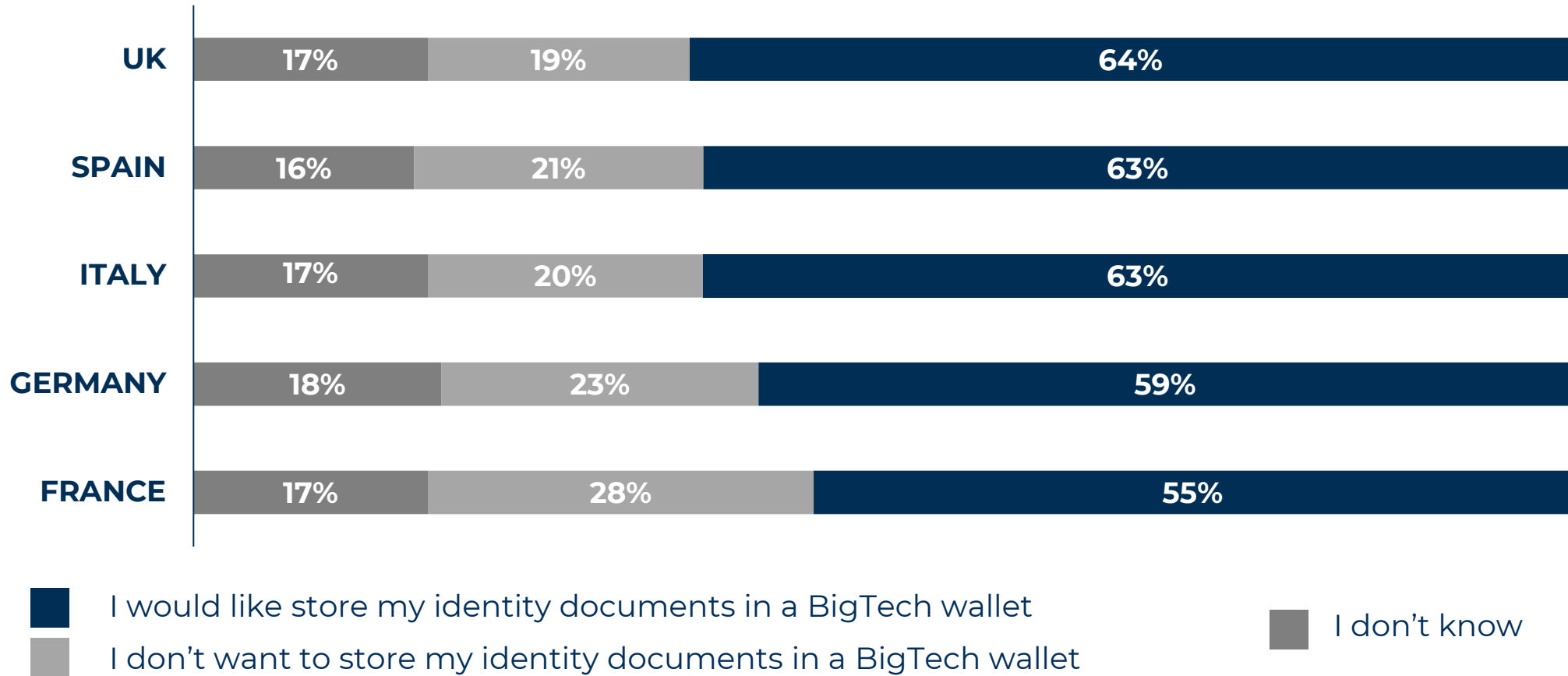


-  I have a BigTech wallet and have stored something
-  I have a BigTech wallet but haven't stored anything
-  I don't have a BigTech wallet
-  I don't know

## Interest in storing identity documents in BigTech wallets, a cross-country comparison



BigTech wallet users report **similar interest** in using these tools  
to **store identity documents, regardless of country**



SAMPLE OF 510 RESPONDENTS in ITALY;  
481 RESPONDENTS in FRANCE; 713 RESPONDENTS in UK  
598 RESPONDENTS in SPAIN; 482 RESPONDENTS in GERMANY THAT  
HAVE STORED SOMETHING IN THE BIGTECH WALLET



# Elements at our disposal to understand users' propensity towards EUDI Wallet

## ADOPTION and USAGE of DIGITAL IDENTITIES AND TRUST SERVICES



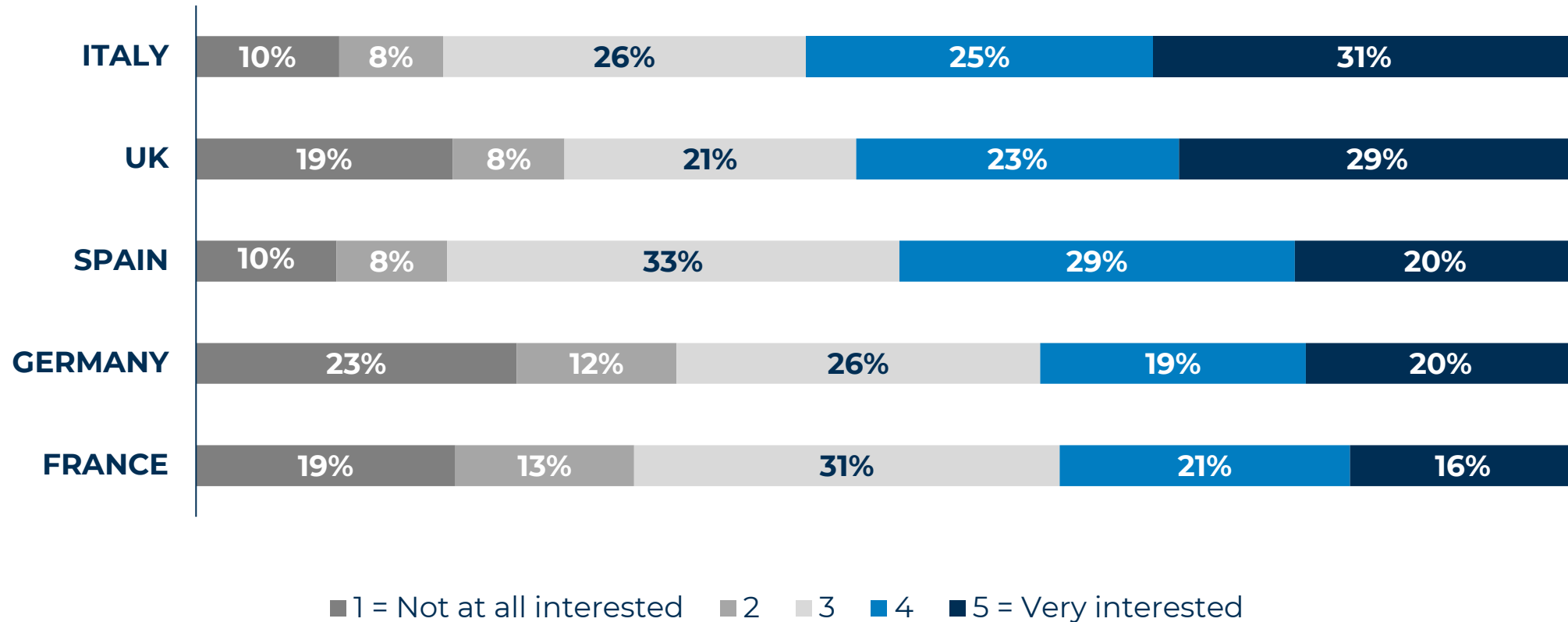
## USAGE of BIGTECH WALLET



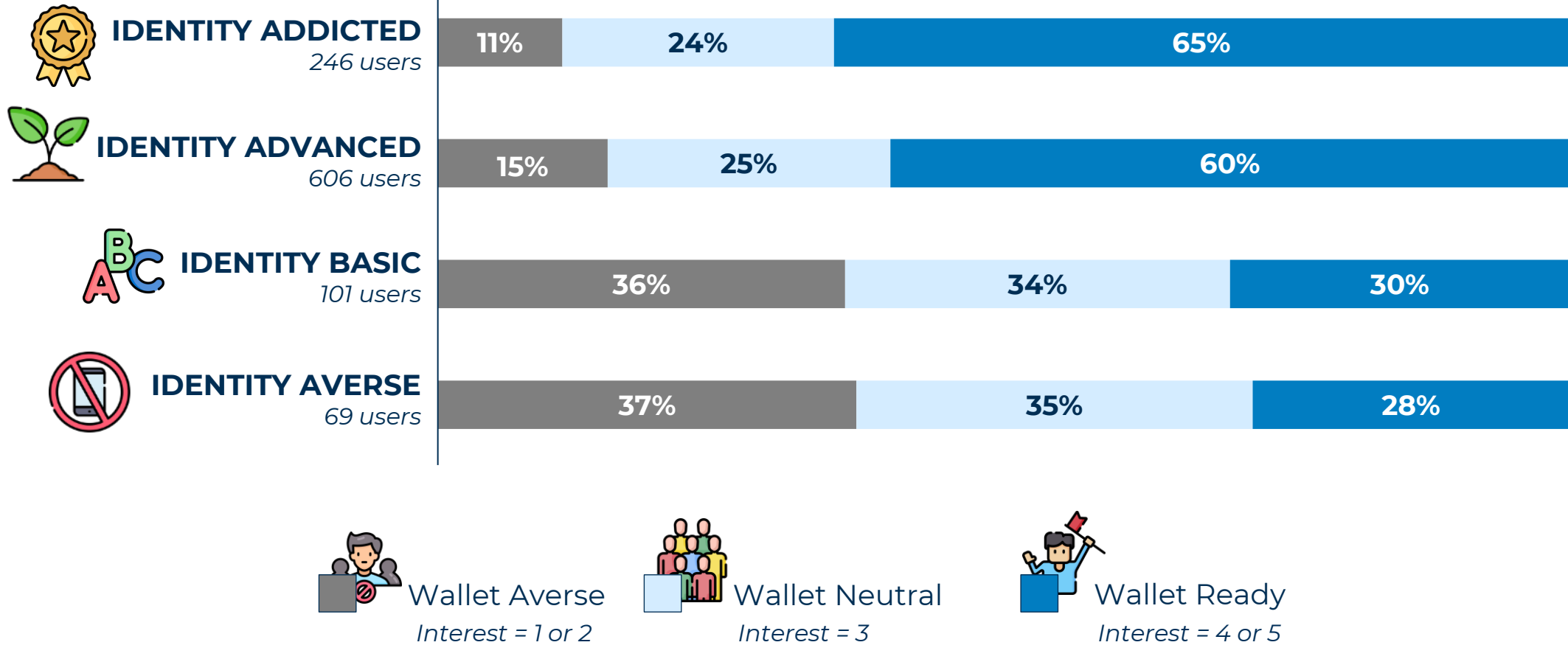
## Interest in (EUDI) Wallet solutions, a cross-country comparison



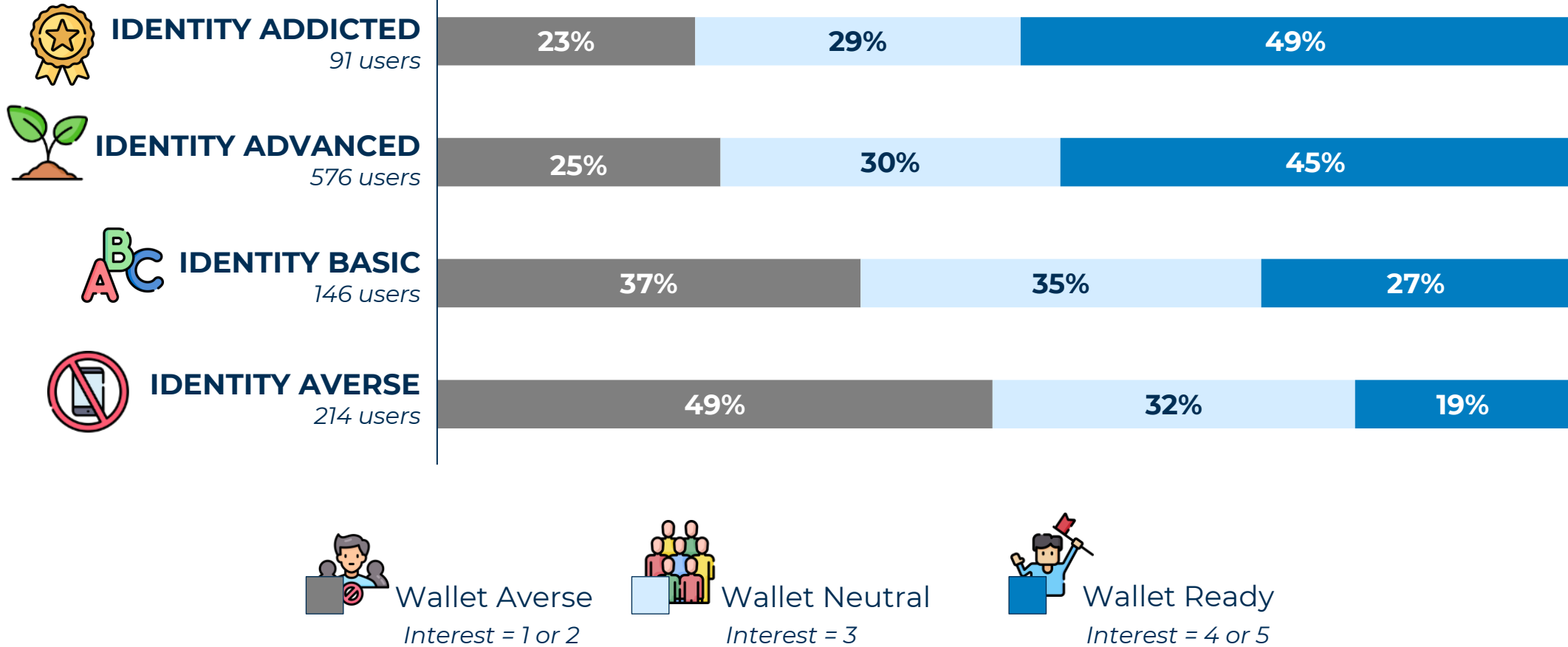
Regarding the interest in wallet solutions, as well,  
there is **strong heterogeneity** among the countries explored



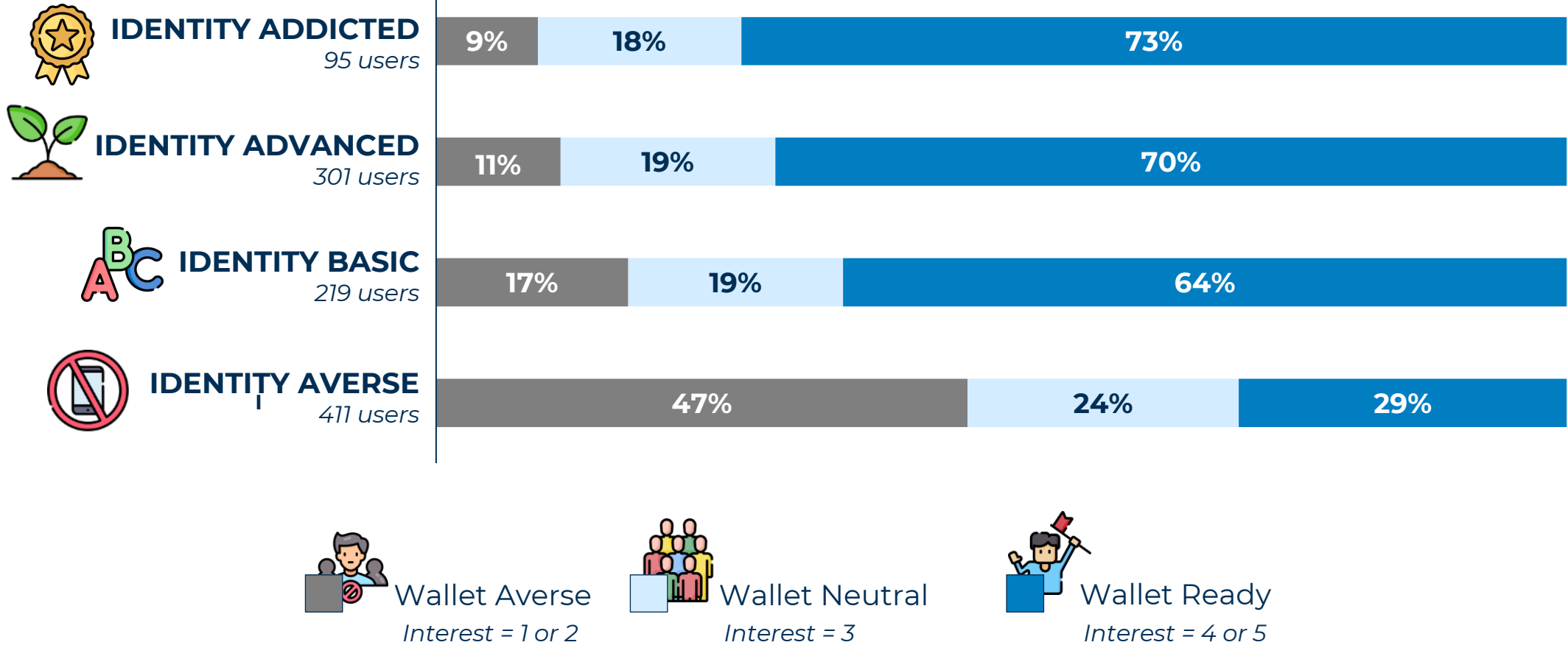
# Digital identity ownership and use and interest in EUDI Wallet in Italy



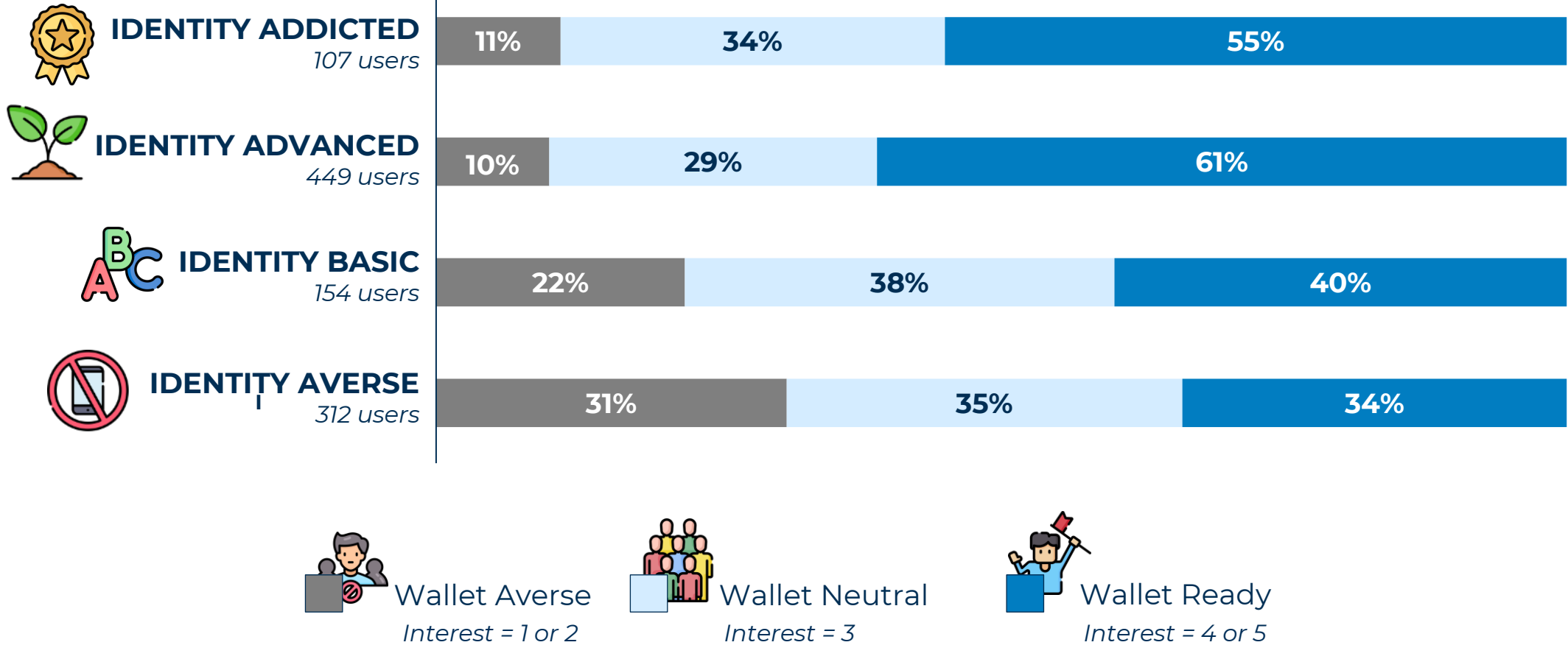
# Digital identity ownership and use and interest in EUDI Wallet in France



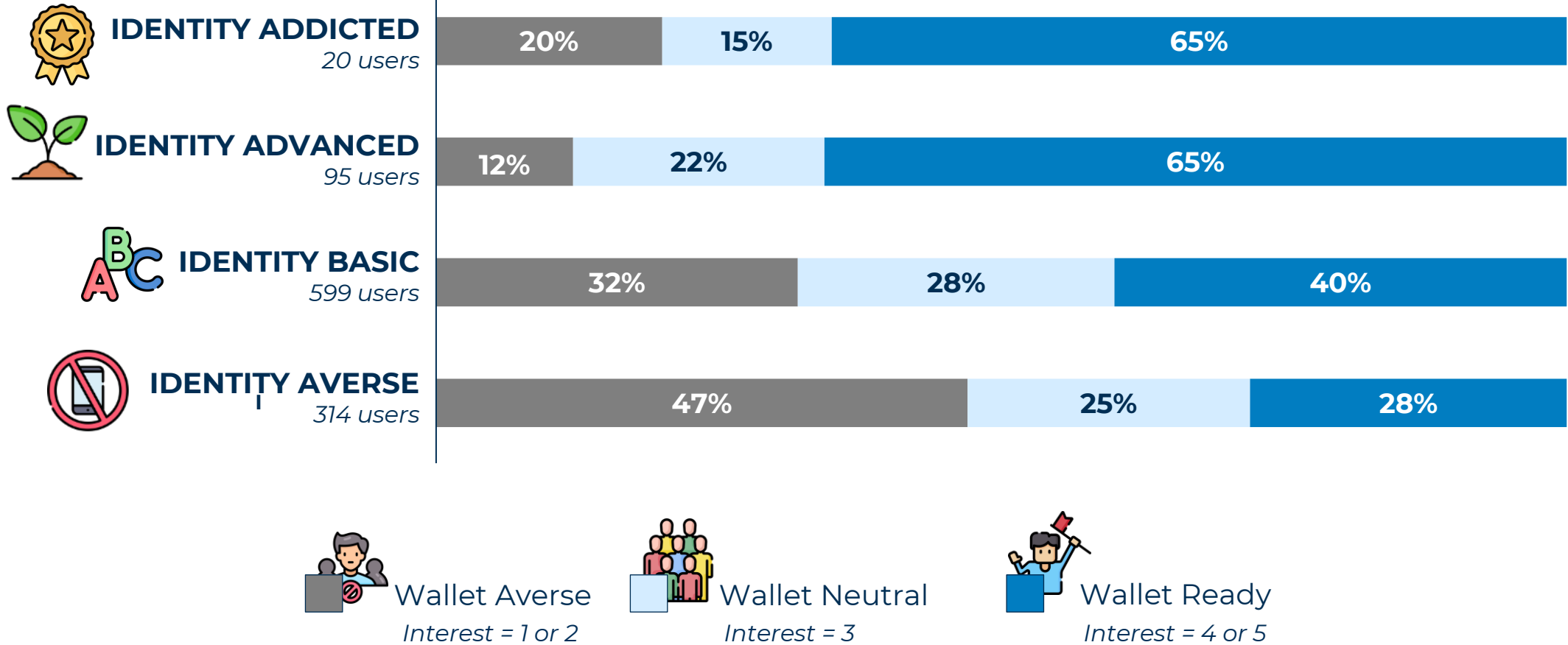
# Digital identity ownership and use and interest in Wallet solutions in UK



# Digital identity ownership and use and interest in EUDI Wallet in Spain



# Digital identity ownership and use and interest in EUDI Wallet in Germany



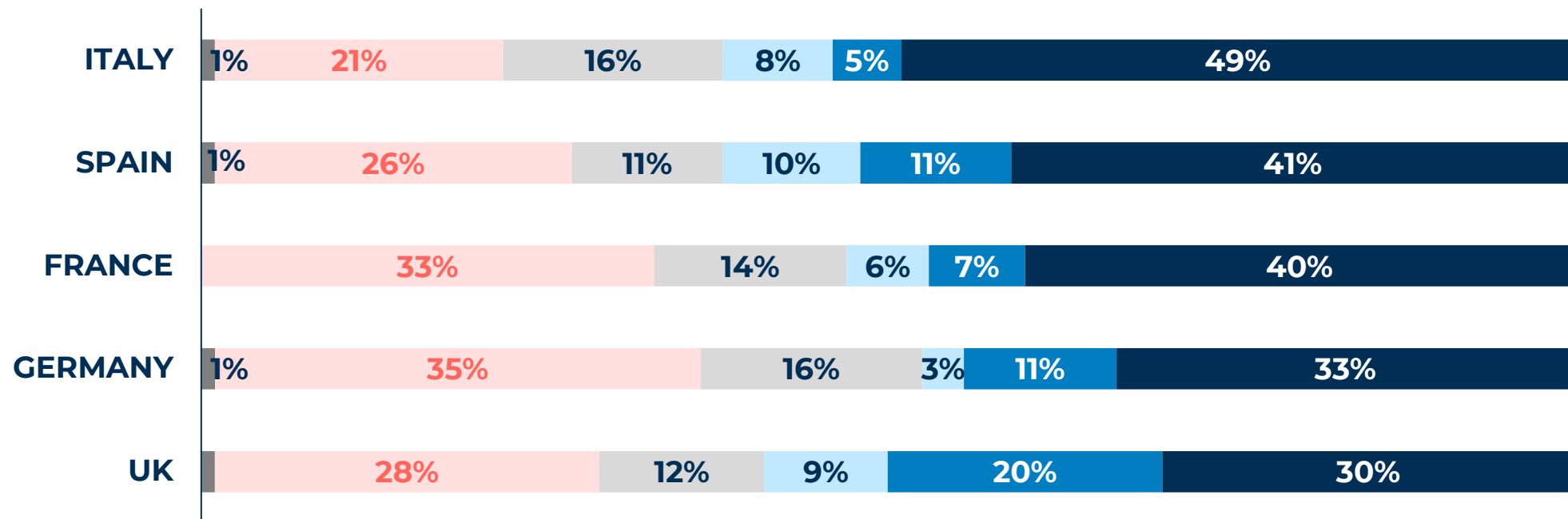


# Who should be the wallet provider for identity documents?

## A cross-country comparison



Respondents' opinion on who should be the best **wallet provider for identity documents** varies greatly between the countries explored



■ Other ■ I am not interested ■ I am indifferent ■ Private company ■ BigTech company ■ Government



## Key takeaways



The transition to identity wallet is a race, but the countries are lining up to different start lines: some have much more ground to cover

Strategies for the adoption of digital wallets need to be differentiated: the needs of different clusters of the same population can be vastly different




Some users struggle to understand the utility of EUDI and identity wallets, even though current wallet solutions, like BigTech wallets, are widely adopted

Despite heterogeneities in wallet interest, it is clear that understanding the utility of digital identities is a prerequisite for leveraging the wallet adoption



 25.09.25

 Digital Identity Observatory

# The consumers' perspective on digital identity, trust services and wallets

Trust Services and eID Forum - CA Day 2025

Presentation by Giorgia Dragoni, Head of Research  
@Digital Identity Observatory, Politecnico di Milano  
[Giorgia.dragoni@polimi.it](mailto:Giorgia.dragoni@polimi.it)