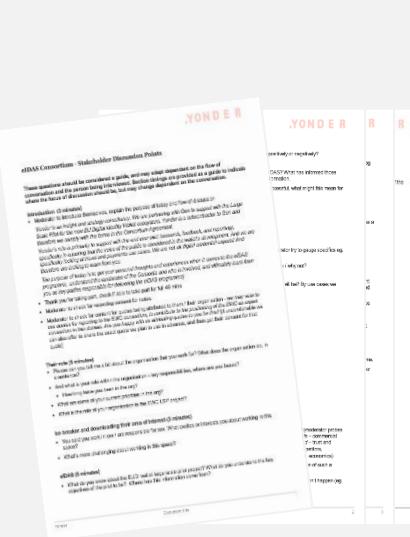
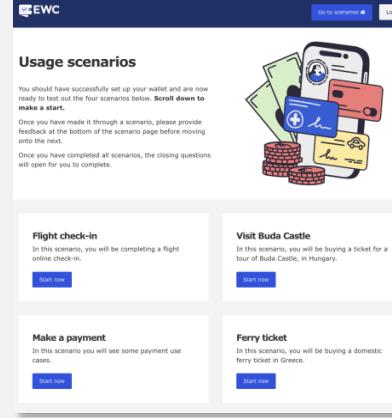


Gen™

EWC project Phase 1 overview



EWC project: Phase 1

Interviews	Community research	Survey program	End-user pilot
 <p>n=30</p>	 <p>n=60</p>	 <p>n=2.000</p>	 <p>n=108</p>

Define research areas

Understand the context and explore reaction

Get confidence in learnings and broaden scope

Inform the direction of the usage scenarios



Stakeholder interviews

<u>Value proposition</u>	<u>Trust landscape</u>	<u>Category context</u>	<u>User experience</u>	<u>Barriers to adoption</u>
<p>Core assumption</p> <p>People don't actually care about the use of their data, the wallet must present clear user benefits beyond this privacy</p>	<p>Core assumption</p> <p>Users trust different entities with different types of data and 'use cases' i.e., government responsibility to protect identity/ official documents, banks best placed to secure payments</p>	<p>Core assumption</p> <p>Market leaders Apple and Google have established category norms that users expect in any type of digital wallet</p>	<p>Core assumption</p> <p>The user experience/ interface must be beautiful, simple and seamless otherwise you will immediately lose users</p>	<p>Core assumption</p> <p>Users have a multitude of security and usability concerns regarding this step change in identity infrastructure that will act as a barrier to adoption</p>
<p>Core research objective</p> <p>Understand the end user response to the EUDI Wallet value proposition</p>	<p>Core research objective:</p> <p>Gain a thorough understanding of the EDIW trust landscape and how this impacts attitudes and adoption</p>	<p>Core research objective</p> <p>Explore how the current digital wallet/ identity category context impacts response and reaction to EDIW</p>	<p>Core research objective:</p> <ol style="list-style-type: none"> 1. Understand the ideal end user experience 2. Explore the customer journey during adoption, use and retention 	<p>Core research objective</p> <p>Understand the barriers to EDIW adoption</p>

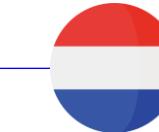
5-day online community research

1

Online community

2

Online depth interviews



There is a varied response to EUDI Wallet across markets, but for the majority of citizens EU involvement provides a positive halo for the wallet

Citizens need a clear and compelling reason to use EUDI Wallet that outweighs the perceived risks

Adoption of EUDI Wallet will be a journey, where citizen choice and a careful balance of security and UX must be delivered

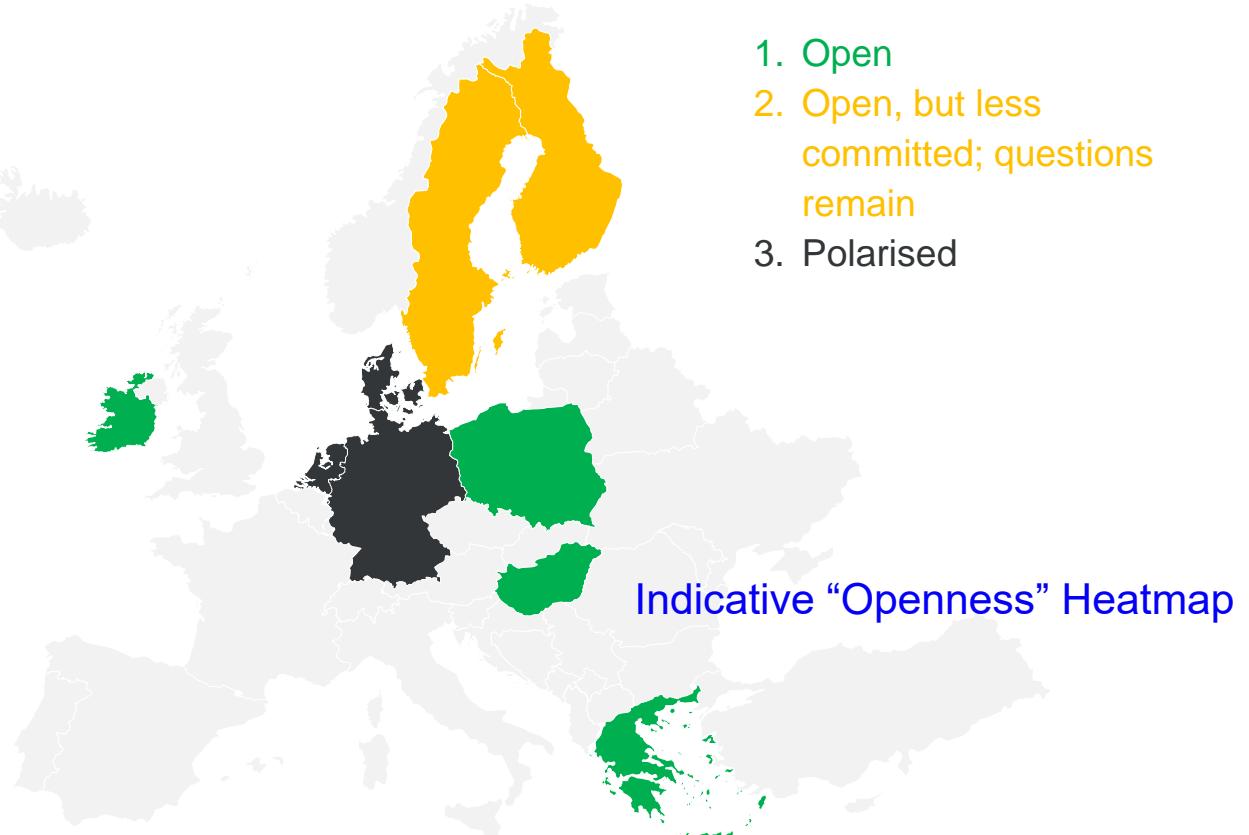
Can the government track my mayonnaise consumption?



Survey (equally spread over DESI)

Indicative Order of “Openness” (and example quote)

-  “[This has] enormous possibilities; free pockets, without a stack of papers.”
-  “This makes me a modern EU citizen.”
-  “This will save trying to mind a passport ... less chance of stealing my identity.”
-  “I really like it... an EU solution rather than being handled by the Hungarian Government.”
-  “How is this more convenient than suomi.fi?”
-  “How about the people that can't use digital wallets?”
-  “Is this Government overreach?”
-  “... even more EU control.”
-  “... a disadvantage if the access is hacked; everything is available in one place”.



Survey outcomes (1/2)

The EU should not be considered a single bloc for digital services.

From digital maturity, sovereignty, EU political unity etc., each EU member state has a distinct “tapestry” that shapes its citizens’ reaction to both EUDIW, and trust in the entities involved (i.e., local Government, EU, private firms).

“Think global, act local” launches are required to maximise citizen adoption.

The EUDIW polarized citizen opinion.

From optimism about a new digital age and societal impact, to others content with analogue solutions. From pro-EU, to cynical of EU-involvement. This polarisation was most acute in Denmark and Germany.

Use this report to reduce inertia for those markedly undecided or closed to EUDIW adoption.

Common access to services across EU borders is valuable to citizens.

Common access to services across EU member states (e.g., medical services when abroad) were valuable to citizens, more than the use cases already solved for (e.g., payments) or are only minor pains (e.g., hotel check-in).

Prioritise use cases that provide citizen value > incremental value.

Survey outcomes (2/2)

The central security tenets are obscure, and at worst lead to alarm.

There is no understanding about decentralized data, or selective attribution. Instead, some citizens see EUDIW as a security risk: it's "All Eggs in One Basket" at best, and Government overreach / EU "big brother" at worst.

The convergence tension needs to be resolved; "change the play, or the actors".

There are usability concerns that citizens have started to paint.

A. "Disconnection Anxiety" (e.g., battery loss, no Wi-Fi availability). B. "Digitally Excluded" (e.g., access and usability concerns); most notable in Northern EU member states, C. expect UI "as good as" from Big Tech.

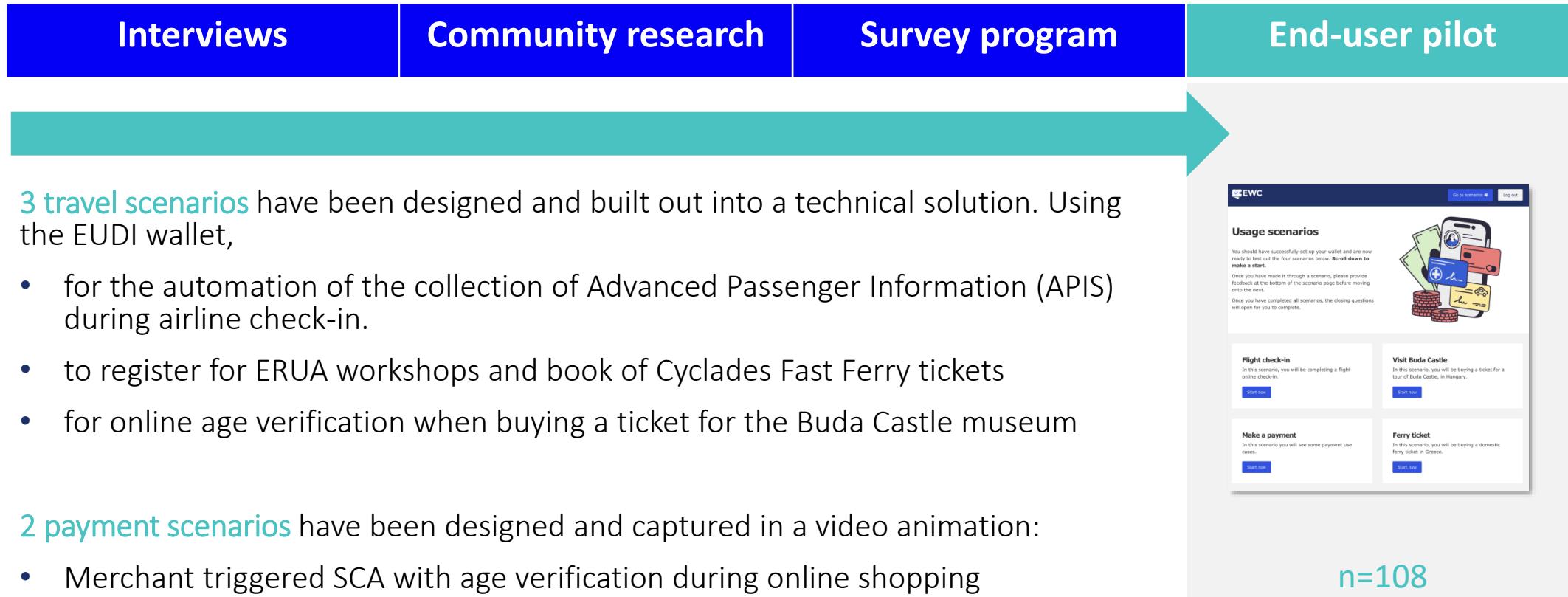
Technology solutions (e.g., offline mode, superior UI etc.) and reassurances in comms needed

EU citizens trust financial institutions as EUDIW providers.

The bank and card issuers are most trusted by citizens, where EUDI wallet providers would need endorsements as an unknown. Apple least trusted, though more trusted amongst install base. Trustmark's are expected.

EUDI wallet providers would need endorsements or to white-label solutions for banks to maximise trust.

Development of travel and payment usage scenarios



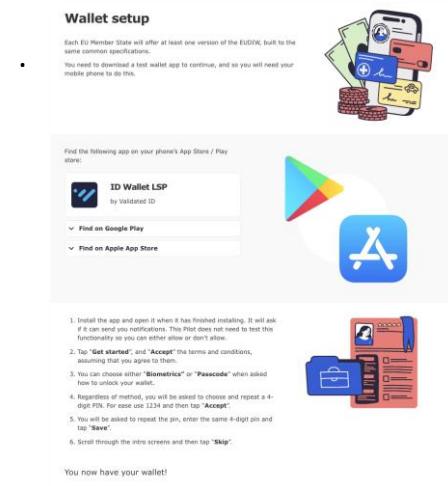
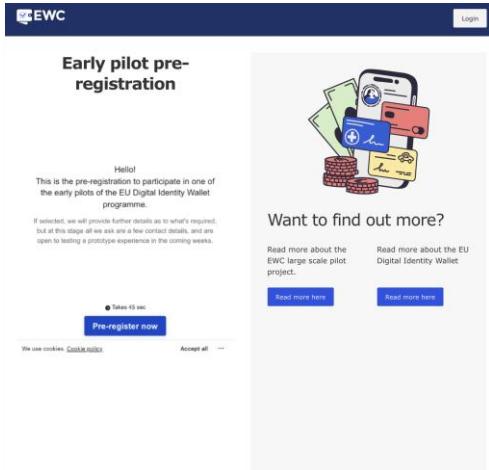
Pilot Journey

1.

Participants were encouraged to register for the Pilot through a Microsite.

2.

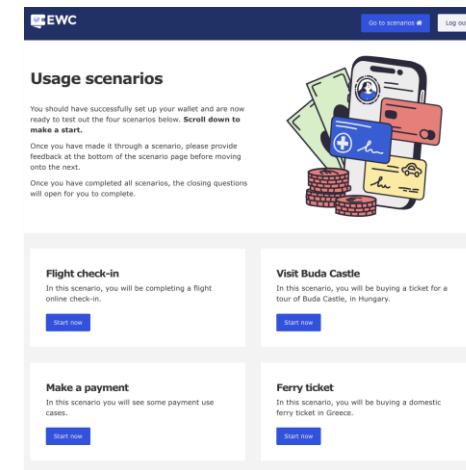
The first stage involved setting up the wallet and adding Passport/PID credentials.



3.

Every participant was asked to complete all of the scenarios.

After each stage of the participants were requested to complete a survey



4.

On completion, participants unlocked the closing survey.

Benchmark the experience and derive learnings for future development



Pilot statistics

What	# users	Nature of transaction	# trans. per UC	# trans. total
Getting Started	108	(PID / passport)	2	216
SC01 Flight check-in	53	(check-in verification)	1	53
SC03 Buda castle	49	(age verification)	1	49
SC02 Ferry ticket	44	student ID / alliance ID / concession verification / issuance of ticket)	4	176
SC04 Make payment	42	NA	-	0
Closing survey	32	NA	-	0
Total	108		-	494

Results

Pilot positives

The first consortium to Pilot

78% of participants rated use cases positively.

The Pilot provided instructive steer on builds for Phase 2.

Key user feedback learnings

It is hard to validate the effect of cumulative efficiency benefits

Security presents an opportunity

“My data should be my data”

“if only it could do this, it wouldn’t be worthwhile using it”

without improved UX this may fail

Simplicity and enhanced in-app design need greater prioritization

Learnings to take forward

struggle to achieve engagement with the consortium

#1 cited reason for lack of engagement was time commitment

a shorter experience is needed

Prioritization of UX in the process (EC impl. Guide?)

showcase value by better integration – payments / ticket

A/B testing

Achieving the required scale in next phases requires amended approach

Phase 2

- Incorporate/ deploy learnings from P1
- We need clarity on PID/ PhotoID issuance and wallet availability
- Decide with who we pilot and define channel strategy

Phase 3

We adapted the approach to account for technology constraints, focusing more on confronting EU citizens with video examples, rather than actual tech. solutions.