

# Evolution Of Digi Locker: A Study on Digital India and Unified Identity

Ms. Insiya Fatima

*Assistant Professor, Department of Commerce*

*Villa Marie Degree College for Women, Somajiguda, Hyderabad*

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**Abstract**—DigiLocker, a flagship initiative under the Digital India Programme, has undergone a profound transformation over the years. Earlier it was conceived as a "Digital Wallet" for document storage, has now evolved into the "Trust Layer" This paper utilizes a secondary data-driven approach to map the evolution of DigiLocker from 2015 to 2026. The study highlights transition of Digi Locker from simple file storage to a Unified Digital Identity framework, integrating with systems like APAAR (Education), ABHA (Healthcare), and the newly mandated RBI verification protocols. The paper concludes that DigiLocker is no longer a peripheral tool but a central nervous system for India's paperless governance.

**Index Terms**—DigiLocker, Digital India, Unified Digital Identity, E-Governance, APAAR, Paperless Administration.

## I. INTRODUCTION:

The Digital India Programme, launched in 2015 was not a technical upgrade but was a socio-economic shift made to empower the citizens through digital inclusion with the framework of digital governance. Earlier citizens had to produce paper documents for any service like opening a bank account, applying for passport etc this has led to various difficulties like administrative delays, risk of loss or damage to vital records faced by the citizens. Digi Locker was introduced to eliminate the use of physical documents and support paperless governance. It provides secure cloud storage that supports authentication through Aadhar for individuals and for business & institutions its functions as a platform to act as issuers or requestors of digital documents enabling issuance, storage, sharing & verification of digital documents. It is serving as a Digital wallet that stores vital documents that makes possible paperless governance.

From the year of its launch until now Digi Locker has evolved as a unified digital identity platform from a simple online document locker to broad digital ecosystem integrating various government departments, private organisations & educational institutions. Digi locker acts like a digital bridge between issuer, requester, and citizen. Digi Locker allows for "Fetched Documents" as digital records are sent directly from the "Issuer" to the "Citizen's Locker." The Journey of Digi Locker from being a simple Digi wallet to becoming a digital identity layer has marked a wider shift in its presence acting as key component in today's digital ecosystem, Over the years the platform has transformed and is now the connective tissue for various sector-specific identifiers like APAAR (Automated Permanent Academic Account Registry): The "One Nation, One Student ID" that tracks a student's journey from primary school to PhD, ABHA (Ayushman Bharat Health Account) which links health records and insurance to a single digital interface, UDIR (Unified Digital Identity Repository) The financial sector's response to seamless KYC, as mandated by the RBI's 2026 framework. With policy mandates and integrations supported by the regulatory institutions such as the Reserve Bank of India and initiatives like APAAR ID, DigiLocker has gained greater importance as a trusted platform for digital document verification and identity authentication. This growing integration across financial, educational, and government sectors highlights its expanding role in simplifying document management, improving transparency, and reducing dependence on physical paperwork secure digital service delivery.

### Evolution of Services in Digi Locker



Source: Primary

## II. OBJECTIVES OF THE STUDY

- To trace the evolutionary stages of DigiLocker.
- To analyze the growth trends in user registration and document issuance

## III. NEED FOR RESEARCH

Previous research mainly studied the technical design and system features of DigiLocker. However, there is very little recent research explaining its role as a Unified Identity tool. With the new 2026 rules issued by the Central Bank of our country for digital payment verification, and the compulsory linking of student IDs through APAAR, DigiLocker is no longer just a digital storage app. It has now become an important identity platform used for verification and authentication. Therefore, it is necessary to study how DigiLocker has become an essential "identity layer" rather than an optional storage app.

## IV. DATA COLLECTION:

The current study is based on secondary data; secondary data has been taken through previous existing research work conducted and review of literature is conducted. For the Analysis information has been gathered from Digi Locker National Statistics Dashboard, MeitY Annual Reports.

## V. REVIEW OF LITERATURE:

Pal 2021, This Study was conducted to evaluate the awareness and usage of DigiLocker among the youth during the COVID-19 pandemic. The objective was to

determine whether the digital shift during the lockdown has increased the adoption of cloud-based document storage. The study addressed the need for virtual document access when physical movement was restricted, covering a scope of students and professionals aged 18–40. A significant gap identified was the lack of awareness on DigiLocker usage during global crises. Data were collected from 60 respondents using random sampling and analyzed via descriptive statistics. The findings revealed that while 95% of students were aware of the platform, only a fraction used its full features. The study concluded that digital signatures and Aadhaar authentication are vital for the platform's success.

Buvaneswari S.P et.al (2025), The Study explored the adoption intention of DigiLocker among the youth using the Diffusion of Innovation (DOI) model. The purpose was to identify factors influencing the transition to e-governance platforms for sustainable development. The study's objectives included testing hypotheses related to complexity, observability, and relative advantage.

Dixon (2017), The Study analyzed the integration of Aadhaar with digital systems like DigiLocker, focusing on privacy and data protection. The purpose was to critique India's biometric identity program against European and U.S. standards. The objective was to identify potential risks of "social control" or surveillance inherent in unified identity systems. The study concluded that for DigiLocker to be truly secure, it must move beyond bureaucratic practicality to protect human autonomy.

Gupta (2017), The Study investigated privacy gaps within the Digital India project, specifically looking at the flow of data in DigiLocker. The purpose was to assess how government agencies handle sensitive personal information. The objectives included charting data flow and evaluating the standards of transparency and accountability. The study identified a scope limited to publicly available government schemes. A key gap found was the "assumed consent" model where users are not explicitly asked for permission during sign-ups. Data were collected via secondary analysis of scheme documents and privacy policies.

Sakolkar (2023), The Study examined the impact of digital transformation on government service delivery and citizen engagement. The purpose was to evaluate how platforms like DigiLocker and UMANG enhance interactions between the state and its citizens. The objectives focused on assessing five dimensions of e-governance. The study used qualitative descriptive-analytical methodologies, collecting data through unstructured interviews with 20 Indian citizens. A gap was noted in the lack of qualitative depth in previous large-scale quantitative surveys. The study concluded that DigiLocker is a cornerstone for creating a paperless society.

Gupta (2025), The Study investigated the institutional factors influencing citizens' intentions to use DigiLocker. The purpose was to differentiate between formal and informal pressures in technology adoption. The need for the study was driven by the observation that DigiLocker adoption remained limited to people having knowledge about technology Data collection involved primary surveys analyzed via statistical modeling. The findings highlighted that government mandates are the strongest influencer.

George AM (2019), The study provided an overview of public awareness levels toward DigiLocker in urban settings like Cochin City. The purpose was to understand if the "Digital India" message had effectively reached the common man. The objectives were to identify the awareness level and the primary uses of the portal. The study addressed the need for paperless governance to reduce administrative overhead. Using a convenience sampling technique, data were collected from 50 respondents. The analysis showed a generally "good" awareness level, though many users still preferred physical documents for "legacy" reasons.

D'Silva et al. (2019), The Study examined India's digital infrastructure, including Aadhaar, UPI, and DigiLocker, as part of the "India Stack." The study emphasized how unified digital identity reduces transaction costs and improves access to services. It identified a gap in managing data fiduciaries in emerging markets. The study concluded that DigiLocker is a key component of India's digital public infrastructure.

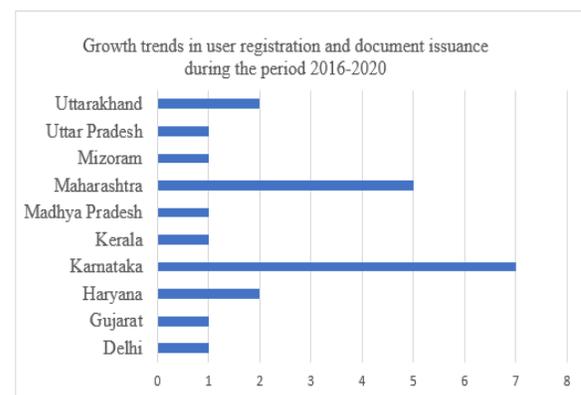
VI. RESEARCH GAP:

Earlier studies focussed on initiatives under digital India programme and technical and security aspects of Digilocker, however limited research has been done on evolutionary stages of Digi locker and also growth trends of user registration so this study focusses on how Digilocker services has evolved under the flagship of digital India initiative

VII. ANALYSIS AND INTERPRETATION

Table 1.1 Growth trends in user registration and document issuance during the period 2016-2020

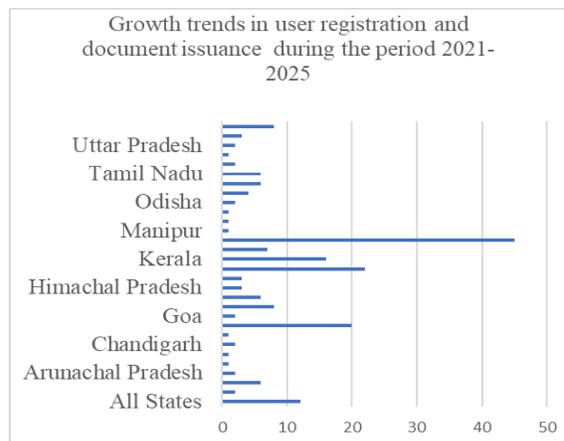
State	Requesters
Delhi	1
Gujarat	1
Haryana	2
Karnataka	7
Kerala	1
Madhya Pradesh	1
Maharashtra	5
Mizoram	1
Uttar Pradesh	1
Uttarakhand	2



Source: Primary

Table 1.2 Growth trends in user registration and document issuance during the period 2021-2025

State	Requesters
All States	12
Andaman & Nicobar	2
Andhra Pradesh	6
Arunachal Pradesh	2
Assam	1
Bihar	1
Chandigarh	2
Chhattisgarh	1
Delhi	20
Goa	2
Gujarat	8
Haryana	6
Himachal Pradesh	3
Jammu & Kashmir	3
Karnataka	22
Kerala	16
Madhya Pradesh	7
Maharashtra	45
Manipur	1
Meghalaya	1
Mizoram	1
Odisha	2
Punjab	4
Rajasthan	6
Tamil Nadu	6
Telangana	2
Tripura	1
Uttar Pradesh	2
Uttarakhand	3
West Bengal	8



Source: Primary

### VIII. FINDINGS & CONCLUSION:

The study highlighted the significant evolution of Digi Locker from a simple Digi wallet to a broad digital ecosystem which has seen growth in user registration and document issuance reflecting public trust & adoption over years. Additionally, expansion of services, policy support and initiatives has strengthened its role making it an important component of digital India vision.

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