



MobileSphere Mobile Identity Index

1H 2026 | Powered by SLYNUMBER data

The mobile number as digital identity infrastructure

What more than half a million verification events reveal about financial access, digital services, and global mobility.

41.6% FINANCIAL Largest share of identified verification activity	71.4% CORE DIGITAL Financial + digital services + messaging combined	81.2% ESSENTIAL ACCESS Financial + digital services + messaging + transportation combined
---	--	---

This report focuses on two strategic themes with the clearest implications for the market: the growing role of the mobile number in financial identity, and the need for persistent identity as people live, work and travel across borders. It also highlights emerging service-level signals that show how repeated editions of the Index can track shifts over time.

Research base: 579,236 aggregate verification events processed through SLYNUMBER from January-June 2026; 434,265 could be categorized by the originating app or service. The analysis uses aggregate service-level activity and does not use customer identities, message content, or personally identifiable customer information. Findings are directional, not nationally representative.

1H 2026 FINDINGS

Executive summary

The first half of 2026 shows the mobile number operating less like a simple communications endpoint and more like a credential for everyday digital life. Financial services were the largest observed category, while digital services and messaging together pushed the share of core digital access well above 70% of identified verification activity.

41.6%	18.8%	11.0%
FINANCIAL SERVICES	DIGITAL SERVICES	MESSAGING
More than twice the share of any other single vertical	Second-largest vertical across the first half	A growing share of mobile identity activity

Four conclusions stand out:

- Financial access is the strongest mobile identity use case in the dataset. Banking, payments, account linking, credit, and money-movement services repeatedly appear among the most active sources of verification.
- Mobile identity increasingly moves with the user. Messaging activity gained share as travel accelerated, underscoring the importance of identity continuity across borders and communications platforms.
- Real-world events leave a measurable identity fingerprint. Tax season, economic pressure, travel surges, and major global events corresponded with shifts in verification behavior.
- Emerging service trends can be detected in aggregate activity. AI services and international messaging produced some of the strongest growth signals during the half, showing how the Index can surface categories and services gaining momentum over time.

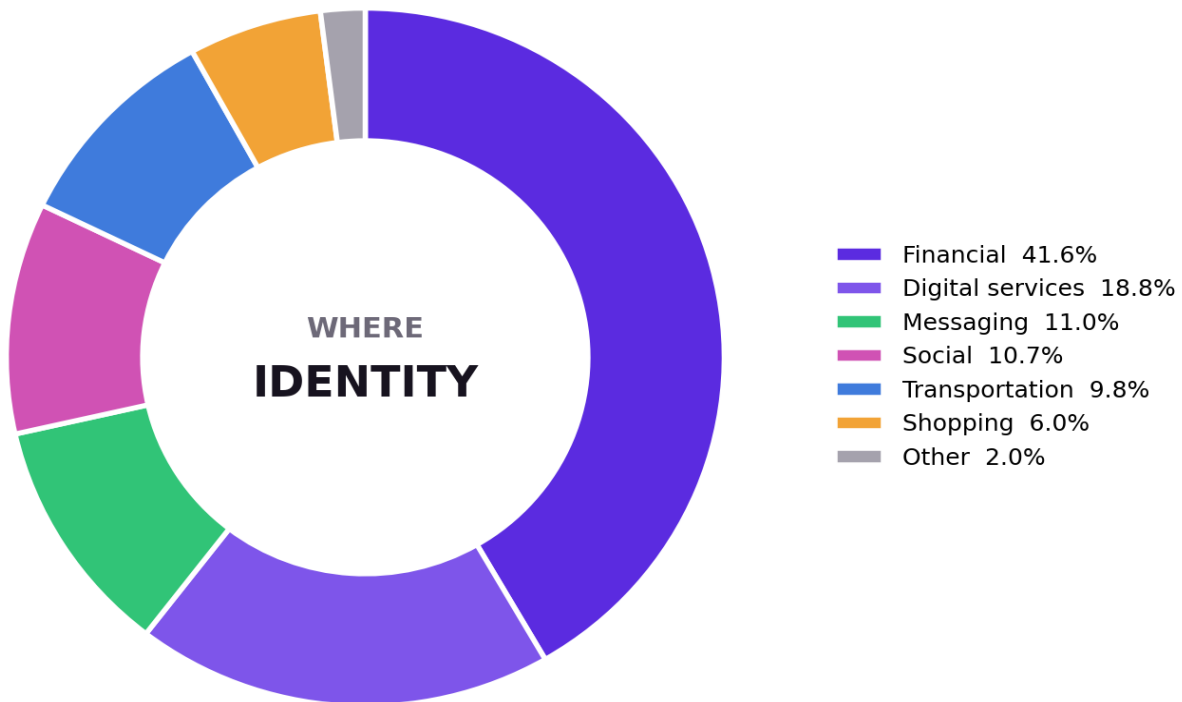
The data does not identify expatriates as a separate cohort. The expat and global-mobility analysis in this report therefore interprets what the observed financial, messaging, and travel patterns mean for people who live or spend extended time across borders.

THE 1H 2026 MIX

Where mobile identity shows up

Across the first half of 2026, identified verification activity was concentrated in services that consumers use to manage money, access digital services, communicate, and move through daily life.

1H 2026 verification mix by vertical



Financial, digital services, and messaging together accounted for 71.4% of identified activity. Adding transportation brings the share to 81.2%.

The category mix reflects aggregate activity across the SLYNUMBER platform, not the population at large. It is most useful as a directional signal showing which kinds of digital services rely heavily on phone-based identity and how those patterns shift over time.

PRIMARY INDUSTRY LENS

Financial services and banking

41.6%**1H SHARE**

Largest observed vertical

+9.7 pts**DIRECTION**

Increase in share from start to end of the half

#1**POSITION**

Financial led every month in the first half

Financial services are the clearest evidence that the mobile number has become part of digital identity infrastructure. The category includes banks, payment apps, bank-linking services, credit products and cash-flow tools - all of which use mobile verification to establish or restore access, confirm account activity and move money.

Services repeatedly visible in the dataset include:**Banking and payments**

Venmo, PayPal, Chime, Capital One, Bank of America, U.S. Bank, Wells Fargo, Zelle

Financial infrastructure and credit

Plaid, Link by Stripe, Affirm, Klarna, Afterpay, Brigit, Dave and other money-management services

Why it matters for banks

- The phone number is not merely a contact field. It supports account access, fraud communications, authentication, recovery, and customer continuity.
- Customers who change countries, carriers or phone plans may experience identity friction even when they have working data connectivity.
- Banks should think about mobile-number continuity as part of customer experience, especially for travelers, expatriates and customers with cross-border lives.
- The shift toward passkeys and app-based authentication changes the verification method, but does not eliminate the need to bind people, devices and accounts to trusted identity signals.

INDUSTRY LENS

Digital services

18.8%**1H SHARE**

Second-largest identified vertical

71.4%**CORE DIGITAL**Financial + digital services +
messaging**AI****EMERGING SIGNAL**AI services became more visible
during the half

Digital services remained the second-largest vertical across the first half. The category includes major platforms such as Google and Microsoft, as well as AI services and other digital platforms that use mobile verification for onboarding, access, and account recovery. AI services became a notable emerging signal, with OpenAI-related activity accelerating during the latter part of the period.

What this suggests

- New digital categories do not replace identity infrastructure; they add new places where identity must work reliably.
- As consumers adopt AI tools, cloud services and new digital platforms, mobile verification remains part of the onboarding and access layer.
- The value of a mobile identity is increasingly cumulative: one number can connect a person to many unrelated services across work, finance and personal life.

For providers, that increases the importance of continuity, account recovery and fraud-resistant authentication across devices and locations.

INDUSTRY LENS

Messaging and communications

11.0%**1H SHARE**

Third-largest non-social digital category

+4.4 pts**DIRECTION**

Share increased across the half

Global**PATTERN**

International messaging activity strengthened with travel

Messaging is where the connection between mobile identity and global mobility becomes most visible. WhatsApp, Telegram, Line, Signal, Viber and WeChat all appeared in the dataset, and international messaging activity strengthened as travel increased.

The World Cup period provided a particularly clear signal: WhatsApp reached a record level of new sign-ups in the dataset, while Line, Telegram and Viber also reached records or near-record activity. The broader point is not the tournament itself; it is that when people move across borders, they quickly need to re-establish access to the communications services they already use.

What this suggests

- A messaging app may hide or deemphasize the phone number in the user experience, but the number can still remain important behind the scenes for activation, authentication, and recovery.
- Travel and relocation can expose the difference between having internet access and having a stable mobile identity.
- For globally mobile consumers, the durable asset is not simply the connection; it is continued access to the identity layer that multiple services recognize.

INDUSTRY LENS

Transportation and mobility

9.8%**1H SHARE**

Meaningful share of identified activity

+2.2 pts**DIRECTION**

Higher share at end of half than at start

Travel**SIGNAL**

Airline and mobility activity rose around major travel periods

Transportation activity reflected both everyday mobility and travel. DoorDash generated substantial verification traffic during the first half, while airline, rideshare, and travel-related account activity rose around major travel periods.

This category also shows why verification-code counts must be interpreted carefully. Service-specific changes in authentication behavior can materially alter code volume without an equivalent change in users. The report therefore treats category mix as directional rather than a direct measure of market share or customer growth.

What this suggests

- Travel creates moments when people must prove identity to services far from home - airlines, rideshare apps, delivery services, and booking platforms.
- The need becomes more acute when a traveler changes SIMs, roaming arrangements, or devices during a trip.
- For mobile identity providers, mobility is a use case where continuity matters more than the physical network carrying the data.

INDUSTRY LENS

Shopping and commerce

6.0% 1H SHARE Identified shopping verification activity	Commerce ROLE Account access and purchase continuity	Stable PATTERN Smaller than finance and digital services, but persistent
---	--	--

Shopping represented a smaller but persistent share of mobile verification activity. Amazon was repeatedly among the most active commerce services in the dataset, while other retailers and marketplaces appeared around promotions, seasonal events, and account changes.

For commerce, mobile identity is practical: account access, fraud checks, delivery coordination, payment confirmation, and account recovery all depend on the customer being reachable through trusted channels.

What this suggests

- Commerce reinforces the cross-industry nature of mobile identity. The same mobile number may connect a consumer to banking, messaging, and shopping at the same time.
- That concentration creates convenience, but it also makes number continuity and account recovery more important when consumers travel or change providers.

EMERGING TRENDS

What is gaining momentum

One long-term value of the Mobile Identity Index is its ability to track aggregate verification activity over time and surface early signals of change. The first half already shows several patterns worth watching.

AI SERVICES	MESSAGING	FINANCIAL SERVICES
119 → 175	10.1% → 14.5%	38.1% → 47.8%
OpenAI-related new service activations from May to June. Both months set records in the dataset.	Messaging share from January to June, with international platforms strengthening during travel-heavy periods.	Financial services gained share from January to June and remained the largest identified vertical throughout the half.

Signals to watch

- AI is becoming another recurring mobile identity use case. OpenAI-related activity reached record levels in both May and June, suggesting a service category moving from an emerging signal toward sustained relevance.
- International messaging is strengthening. WhatsApp, Telegram, Line and Viber all posted strong gains or record activity during the half, while messaging gained 4.4 percentage points from January to June.

Why this matters

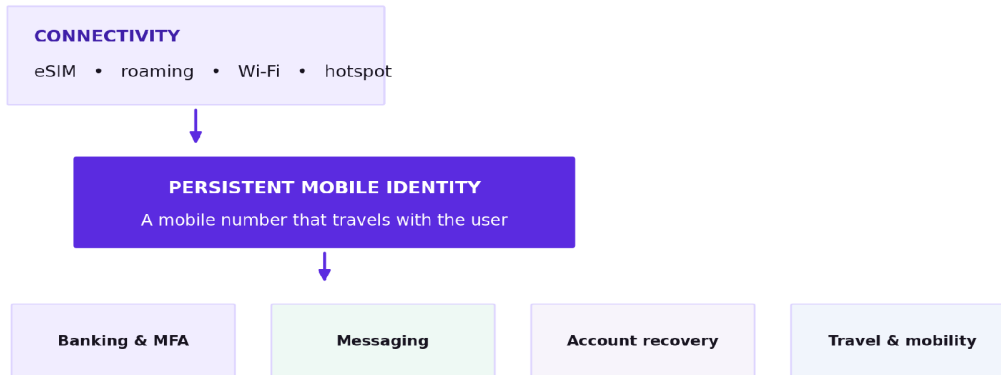
By repeating the Index over time, MobileSphere can distinguish sustained multi-month shifts from temporary spikes. That gives the research value beyond a point-in-time snapshot: it can identify which digital services are gaining momentum, where verification behavior is changing, and which signals warrant closer attention.

PRIMARY AUDIENCE LENS

Expats and global mobility

The Mobile Identity Index does not classify users by residency, citizenship, or expatriate status, so it cannot measure an "expat share" of verification activity. What it can show is the set of services most dependent on mobile identity - and why those dependencies become more visible when people cross borders.

For expats and global travelers, connectivity and identity are separate layers



The 1H dataset does not identify expats as a separate cohort. This framework shows how aggregate financial and messaging patterns map to cross-border identity needs.

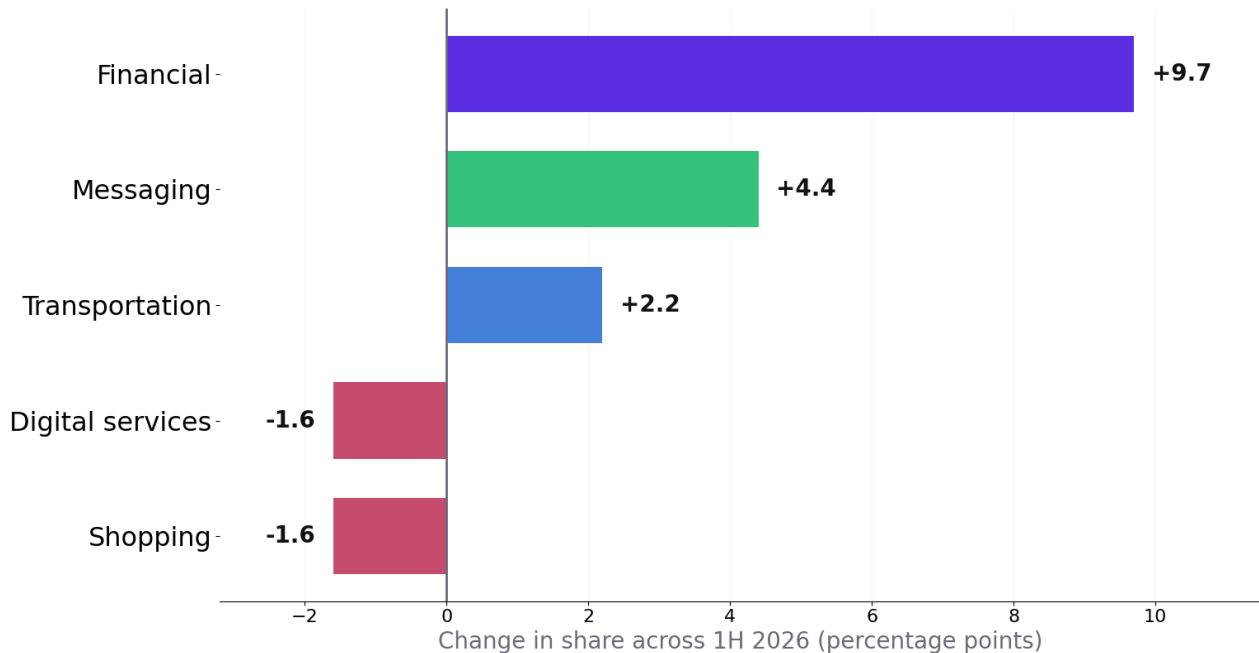
The central distinction is simple: connectivity and identity are not the same thing.

- eSIMs, roaming plans, Wi-Fi, and hotspots solve the connectivity layer. They get the user online.
- A persistent mobile number solves a different problem: maintaining a recognizable identity for banks, payment services, messaging apps, and account recovery.
- The dataset supports that distinction indirectly. Financial services accounted for 41.6% of identified activity, messaging 11.0%, and both were among the clearest areas where verification behavior changed with real-world events and travel.
- For an expatriate or long-term traveler, losing access to a familiar number can create friction across multiple services at once - particularly financial accounts and communications platforms.

IMPLICATIONS AND METHODOLOGY

What the first half suggests

Direction of change across the first half



Two themes should anchor the external narrative

- Financial identity: The mobile number is deeply embedded in access to banking, payments and money movement. This is the strongest industry story in the data and the clearest route into financial-services media and thought leadership.
- Global mobility: The mobile number remains important when consumers travel, relocate or live abroad. Messaging and travel-related patterns show why access to a stable identity layer matters even when connectivity itself is easy to obtain.

Methodology

The 1H 2026 MobileSphere Mobile Identity Index is based on 579,236 aggregate verification events processed through SLYNUMBER between January 1 and June 30, 2026. Of those, 434,265 - approximately 75% - could be categorized by the originating app or service. Service-level references in the report describe aggregate first-time verification activity recorded for the originating app or service.

Category shares in this report are weighted across the six monthly datasets using aggregate identified activity. The findings reflect activity across the SLYNUMBER platform and should be interpreted as directional rather than nationally representative or as market-share data. The analysis does not use customer identities, message content or personally identifiable customer information.

Associations between external events and aggregate verification activity are observational. They identify patterns that align with tax season, travel, financial pressure, and major events; they do not prove that a specific event caused a given change. Service-specific changes in authentication methods can also alter verification volume independently of user demand.

Powered by SLYNUMBER data