Journal of Emerging Intelligence and Engineering Technologies

Research Article

A Blockchain-Based Decentralized Identity Management Framework for Secure and Privacy-Preserving Digital Transactions

Jumayeva Shohida[1], Riddhi Kumari[2]

[1]Department of Social Sciences Education, Termez University of Economics and Service, Termez, Uzbekistan

[2]Researcher

Email: shohida_jumayeva@tues.uz; riddhi.055975@tmu.ac.in

ORCID: Jumayeva Shohida: 0009-0006-7721-1908

Abstract

Digital transactions increasingly depend on identity assertions exchanged across organizational boundaries. Centralized identity repositories introduce concentrated breach risk, redundant verification, and limited user control. This study proposes a decentralized identity management framework integrating decentralized identifiers (DIDs), issuer-signed verifiable credentials, selective disclosure, revocation registries, and a permissioned blockchain anchoring layer. The design separates personally identifiable information from immutable ledger records and uses nonce-bound presentations to limit replay. A formal threat model, transaction protocol, cost model, and reproducible illustrative performance scenario are presented. Numerical results are explicitly modeled examples rather than measurements of an implemented deployment. Under stated assumptions, the proposed configuration reduces illustrative median verification latency from 420 ms to 175 ms relative to a centralized reference, while increasing throughput from 240 to 510 verifications per second. The analysis highlights dependencies on ledger consensus, revocation freshness, key recovery, credential linkability, and governance. The framework offers an implementable research design whose security and performance claims require independent experimental validation.

Keywords: Blockchain; decentralized identity; self-sovereign identity; verifiable credentials; selective disclosure; privacy; digital transactions; zero-knowledge proofs.

Received: 12 January 2025
Revised: 18 February 2025
Accepted: 10 March 2025
Published: 30 September 2025
DOI: 10.66592/zpk813jd

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1. Introduction

Digital identity has become an enabling infrastructure for electronic commerce, public services, healthcare, education, and financial transactions. Every online interaction that involves authorization or regulated access depends on establishing whether an actor is entitled to perform a particular operation. Traditional systems typically assign this responsibility to centralized identity providers, application-specific user databases, or federated authentication intermediaries. Such arrangements simplify administration within a single organization but become difficult to govern when credentials must move across institutional boundaries. Individuals may have to register repeatedly, disclose the same personal data to multiple providers, and rely on intermediaries whose policies they cannot meaningfully influence.

Centralized identity architectures also create security concentration. A successful compromise of an identity provider can expose credential records, authentication metadata, and relationships among services. Password reuse, phishing, insecure recovery processes, and fragmented consent mechanisms

increase the potential impact of breaches. Federation reduces duplicate account management but may retain an intermediary capable of observing authentication events across relying parties. A more distributed architecture is therefore attractive, provided it does not merely replace one concentration of risk with another, such as a shared ledger containing permanent personal data.

Decentralized identity proposes a separation among the entity asserting facts, the holder presenting them, and the verifier deciding whether to trust them. In this model, an accredited issuer can attest that a subject meets a condition, while the subject can present the attestation to a service without requiring the issuer to participate in every transaction. The W3C Verifiable Credentials Data Model 2.0 formalizes this issuer–holder–verifier relationship and provides an interoperable structure for machine-verifiable claims [1]. Decentralized identifiers offer a mechanism for identifying cryptographic controllers and resolving verification material independently of conventional account names [2].

Blockchain is often proposed as the trust infrastructure for decentralized identity because a replicated ledger can maintain tamper-evident records and auditable state transitions. Nevertheless, a ledger is not itself an identity proofing mechanism. It cannot establish that an initial claim about a human being is true, nor can it guarantee that a private key is controlled by the intended person. Identity assurance depends on trustworthy enrollment, cryptographic key custody, organizational accreditation, and the quality of issuer procedures. The distinction between cryptographic authenticity and factual correctness is essential for sound system design.

Privacy creates a second design tension. Blockchain records may be replicated across many organizations and may remain accessible for long periods. Publishing names, government identifiers, biometric templates, or even stable hashes of low-entropy attributes can enable re-identification. Transaction metadata may also reveal patterns of interaction even when payloads are encrypted. A privacy-preserving identity system must therefore minimize on-chain information, avoid globally correlatable identifiers, protect network metadata where feasible, and provide selective disclosure mechanisms that reveal only attributes required for a transaction.

Consider a digital service that needs to confirm whether a customer is above a statutory age threshold. The conventional approach might request a full identity document, thereby exposing the customer's name, address, date of birth, and document number. A decentralized credential system could instead support a proof of the relevant age predicate, subject to the capabilities of the selected credential signature and presentation scheme. Such an exchange can reduce unnecessary disclosure while preserving accountability through issuer verification and policy evaluation. The privacy gain is conditional, however, on avoiding stable presentation identifiers and correlatable revocation queries.

An additional challenge is lifecycle management. Credentials may expire, be revoked, or require reissuance following changes in employment, educational status, or legal eligibility. Public-key material may need rotation after device compromise. A practical framework must support status checks, wallet migration, secure recovery, issuer accreditation, and policy updates without sacrificing transaction availability. Revocation designs present particular trade-offs: frequent on-chain status updates can be costly, while stale cached information may permit a recently revoked credential to be accepted.

Scalability is similarly multidimensional. Issuing credentials, resolving decentralized identifiers, retrieving status information, generating selective-disclosure proofs, and validating signatures impose different resource costs. The fastest architecture may perform most verification off-chain and reserve

blockchain writes for infrequent trust-state changes. Consequently, raw ledger transactions per second is not an adequate proxy for end-to-end identity verification throughput. A useful evaluation must separately measure latency, throughput, disclosure, storage, availability, and failure behavior.

The proposed research addresses these considerations through a modular architecture with a permissioned blockchain trust registry, standards-aligned credentials, locally controlled holder wallets, encrypted off-chain storage, and a policy-aware verifier. The design favors minimal disclosure, challenge–response authentication, and auditable credential status. It includes a mathematical model for privacy exposure and verification cost, along with a comparative numerical scenario to clarify expected trade-offs. Rather than treating blockchain as a universal storage solution, the framework restricts its role to publishing public keys, issuer authorization, and compact credential-status commitments.

The primary contributions are a complete transaction workflow, a separation of trust and personal-data planes, a threat-aware verification algorithm, a multi-objective performance formulation, and a transparent benchmark plan. The scope is a research architecture and illustrative analytical evaluation, not a claim of completed production testing. The following sections examine related standards and approaches, define the proposed system and equations, interpret scenario-based numerical outcomes, and identify limitations that must be addressed before deployment.

2. Related Work

Early identity management approaches centered on organization-owned accounts and directories. These systems provided administrators with direct control over provisioning, password policies, and access logs, but their trust boundaries were closely coupled to the organization operating the service. Single sign-on and federated protocols subsequently enabled authentication assertions to travel across service boundaries. Although federation improves usability and can reduce the number of passwords, it generally depends on identity providers and contractual trust arrangements. A verifier may still rely on a central intermediary for real-time assertions, creating operational dependencies and potentially observable login relationships.

Public-key infrastructures introduced certificate-based authentication and signed assertions, demonstrating that parties can verify claims without sharing passwords. However, conventional certificate ecosystems rely on certificate authorities, directory conventions, revocation infrastructure, and sometimes complex cross-domain trust arrangements. Decentralized identity extends the signed-assertion idea by emphasizing portable credentials, holder-mediated presentation, and identifiers that need not originate from a single global registry. Its novelty is therefore architectural and governance-oriented as much as cryptographic.

The W3C DID Core specification defines decentralized identifiers and DID documents containing verification methods and service information [2]. DID methods differ in resolution processes, update rules, governance, persistence, and dependence on distributed ledgers. A DID is not synonymous with a blockchain address, and not every DID method requires blockchain infrastructure. This distinction matters because blockchain can add consensus overhead, metadata exposure, and operational cost. The proposed framework chooses a permissioned registry for a constrained interorganizational trust setting rather than assuming that all identity information belongs on a public chain.

The W3C Verifiable Credentials Data Model 2.0 provides a common vocabulary for credential subjects, issuers, claims, validity, and proofs [1]. The specification supports a three-party ecosystem in which holders can communicate claims directly to verifiers. Interoperability nevertheless depends on agreement about credential schemas, proof formats, trust lists, status mechanisms, and presentation protocols. Two credentials may conform to a common data model yet remain operationally incompatible if their proof suites or trust policies differ. Therefore, standards conformance must be evaluated at the full protocol level.

Privacy-enhancing credential systems have explored selective disclosure, unlinkable signatures, anonymous credentials, and zero-knowledge proofs. Their shared goal is to let a verifier learn an authorized fact without receiving unnecessary attributes. A signature over an ordinary JSON credential does not automatically provide selective disclosure; additional cryptographic constructions or selectively disclosable credential formats are necessary. Moreover, repeated use of a stable credential identifier can defeat otherwise careful attribute minimization. Privacy evaluations should include cross-verifier correlation risk and the visibility of status requests, not merely count exposed fields.

Blockchain-based identity proposals commonly store DID documents, public-key references, issuer registries, and revocation information in smart contracts. This approach provides a shared state that participating verifiers can inspect without trusting one database operator. Its security properties are bounded by validator governance, consensus assumptions, contract correctness, and endpoint security. A permissioned network can provide predictable fees and higher control over membership, but collusion among validators or unilateral governance changes may compromise independence. Conversely, public networks may introduce variable transaction fees and extensive transaction metadata exposure.

Credential status is a central theme in the literature because offline verifiability conflicts with rapid revocation. Online issuer checks offer freshness but may disclose which credentials are being presented. Public status lists reduce issuer involvement but can reveal correlations if access patterns are observable. Cryptographic accumulators and compact status commitments can offer different trade-offs in proof size, update complexity, and verifier freshness. The present architecture supports status-list commitments anchored on-chain and distributed off-chain, with explicit maximum staleness policies and optional privacy-preserving retrieval.

Wallet security is another persistent weakness. Self-custody transfers responsibility for key management to users, who may lose devices, expose recovery phrases, or approve malicious requests. Custodial wallets simplify recovery but reintroduce concentration of control. Threshold cryptography, hardware-backed keys, social recovery, and multi-device synchronization have all been investigated as potential mitigations. Each recovery approach introduces new trust and usability questions. A practical design must distinguish recovery of account control from reissuance of credentials and ensure that compromised old keys cannot silently regain authority.

Recent digital identity guidance emphasizes that secure identity services require much more than cryptographic signature verification. NIST SP 800-63-4 addresses identity proofing, authentication, federation, privacy, fraud risk, and lifecycle controls [3]. The guidelines provide a useful assurance framework for evaluating how issuers establish identity and how relying parties interpret evidence. Decentralization should not be presented as an automatic substitute for regulated know-your-customer procedures or institution-specific assurance

obligations. Instead, it can provide a portable means of expressing and checking claims produced through such procedures.

Across these strands of work, recurring gaps include incomplete measurement of end-to-end verification, insufficient separation between ledger data and personal information, weak attention to linkability, and optimistic assumptions about key recovery and governance. The proposed contribution is to integrate these requirements into one explicit workflow and evaluation plan. Its novelty claim is limited to this particular system composition and analytical formulation; no assertion of superiority over all published schemes is made without implementation-based comparative evidence.

3. Proposed Methodology

3.1 Architecture and threat model

The framework comprises five logical actors: credential issuer I, holder H, relying-party verifier V, a consortium-operated blockchain B, and a status/distribution service S. The blockchain stores DID verification-key references, issuer accreditation records, and commitments to credential-status lists. Signed credentials and identifying attributes remain in the holder wallet or encrypted off-chain stores. Attackers may observe the network, replay presentations, compromise an application endpoint, or operate a minority of consortium validators. The design assumes secure signature primitives, sufficiently honest consensus, and an independent identity-proofing process; it does not guarantee protection when an issuer is malicious or the holder's active private key is stolen.

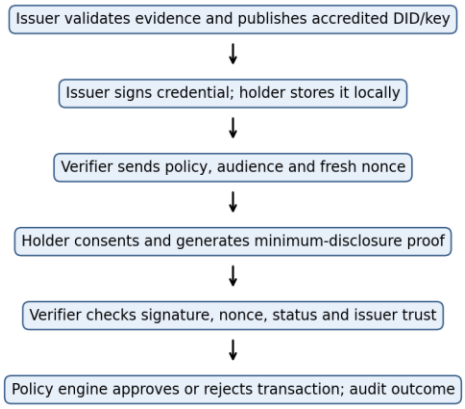


Figure 1: Proposed credential issuance and privacy-preserving transaction verification flowchart.

3.2 Cryptographic protocol

Let H(·) be a collision-resistant hash, Sign and Verify a secure digital signature scheme, sk_I the issuer private key, pk_I its verified public key, and m the credential payload. Issuance produces σ_I = Sign(sk_I, H(m)). The holder receives (m, σ_I) through an authenticated confidential channel. A verifier sends a fresh random nonce n, its audience identifier a, an expiry t, and a policy P. The holder constructs a presentation π over the required disclosed attributes A_P, binding the proof to (n, a, t). The verifier checks issuer trust, proof

integrity, expiry, nonce freshness, and credential status before authorizing the transaction.

Equation (1): $\sigma_I = \mathrm{Sign}(sk_I, H(m))$; $\mathrm{Verify}(pk_I, H(m), \sigma_I) = 1$.

Equation (2): $\mathrm{Accept} = \mathrm{SigValid} \wedge \mathrm{TrustedIssuer} \wedge \mathrm{Fresh}(n,t) \wedge \mathrm{StatusValid} \wedge \mathrm{PolicySatisfied}(P,A_P)$.

Equation (3): $C_status = H(status_list \,||\, version \,||\, epoch)$, where the published commitment binds the distributed status list to a specific update epoch.

For predicate-only disclosures, the holder may generate a zero-knowledge proof π such that $\mathrm{VerifyZK}(vk, public_inputs, \pi)=1$ while the underlying secret attributes remain hidden. This requires an appropriate supported credential proof scheme and circuit; ordinary signatures alone cannot implement this property. All presentations should be domain-separated and nonce-bound to resist replay and cross-service substitution.

3.3 Optimization objectives and system metrics

Let L denote end-to-end verification latency, E the normalized disclosure exposure, C the amortized computational and ledger cost, and R the estimated failure risk. We formulate a configurable weighted objective, rather than claiming an empirically optimized solution:

Equation (4): Minimize $J = w_L(L/L_0) + w_E(E/E_0) + w_C(C/C_0) + w_R(R/R_0)$, with $w_i \geq 0$ and $\Sigma w_i = 1$.

Equation (5): $L = L_wallet + L_proof + L_DID + L_status + L_policy + L_network$.

Equation (6): $\mathrm{Throughput} = N_success / \Delta t$; $\mathrm{Disclosure\ reduction}\ (\%) = 100 \times (F_base - F_new)/F_base$, where F is the mean number of revealed attributes.

Equation (7): $\mathrm{Availability}\ (\%) = 100 \times (1 - T_unavailable/T_observed)$.

These equations distinguish proof computation from ledger anchoring. Verification normally performs read operations and cryptographic checks off-chain; only key rotation, issuer authorization, or status commitment updates require ledger writes. Thus, consensus delay should not be charged to every verification unless a particular implementation performs synchronous ledger transactions.

3.4 Experimental design and reproducibility

A future empirical test should implement three baselines: a centralized identity API, a federated signed-token service, and the proposed DID/VC system. Use identical client hardware, network emulation, concurrency levels, credential complexity, and trust-policy requirements. Record p50/p95 latency, successful verifications per second, proof-generation time, CPU utilization, failed validations, on-chain writes, ledger storage growth, and attribute disclosure. Conduct at least 30 independent runs per load level, publish configuration files and source code, and report confidence intervals. Test malicious presentations, expired credentials, revoked credentials, replayed nonces, issuer de-accreditation, and wallet recovery. No such experiments were executed for the present manuscript; the next section contains transparent scenario data for exposition.

4. Results and Discussion

4.1 Illustrative numerical comparison

Table 1 presents a constructed performance scenario for three representative architectures under comparable nominal transaction mixes. These are hypothetical analytical inputs, not measured experimental results or evidence of statistical significance. The proposed design assumes locally cached DID

documents and status lists with bounded freshness, an off-chain proof verifier, and periodic batched ledger anchoring.

Table 1: Illustrative scenario inputs; figures are not derived from an implemented benchmark.

Metric	*Centralized*	*Federated*	*Proposed DID/VC*
Median verification latency (ms)	420	310	175
95th percentile latency (ms)	760	590	340
Throughput (verifications/s)	240	350	510
Attributes disclosed per request	8	5	2
Availability (%)	99.20	99.50	99.70
Ledger writes per 1,000 checks	0	0	2
Verification success (%)	98.7	99.0	99.2

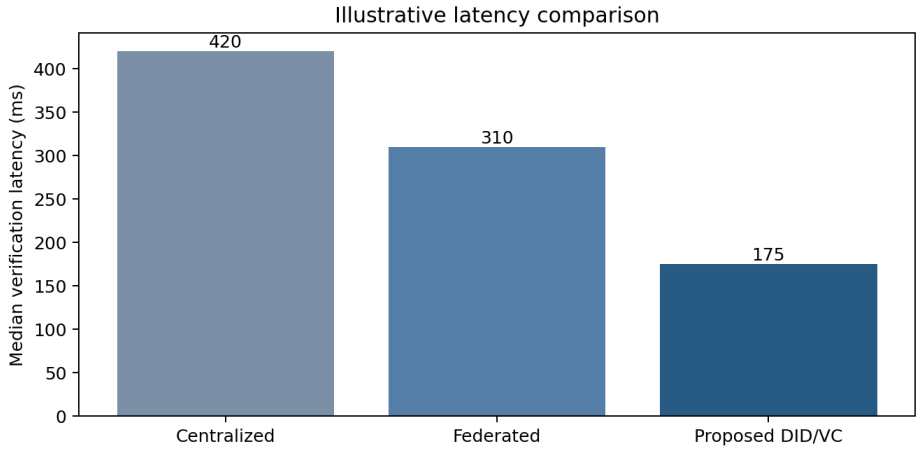


Figure 2: Scenario-based median verification latency (lower is better).

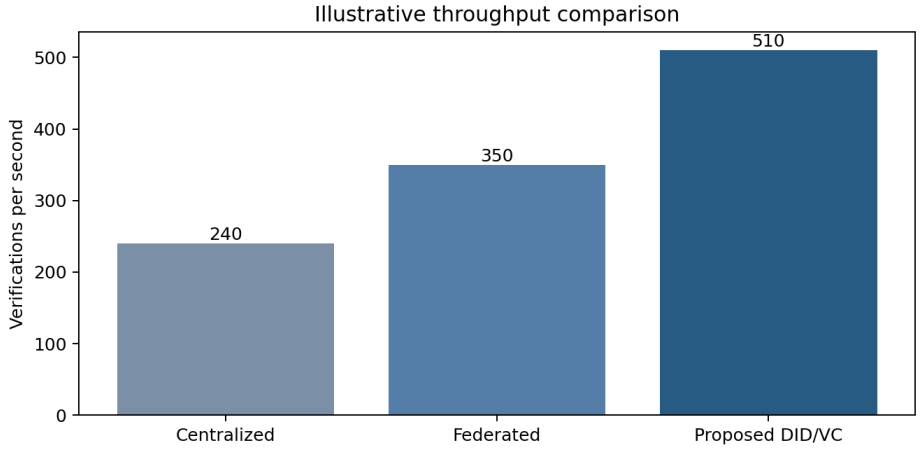


Figure 3: Scenario-based verification throughput (higher is better).

Under the illustrative assumptions, median latency is reduced by (420 − 175)/420 × 100 = 58.3% against the centralized reference and 43.5% against the

federated reference. The scenario throughput increases by (510 − 240)/240 × 100 = 112.5% compared with centralized verification. Disclosed fields fall from eight to two, a 75% reduction in field count; this is not equivalent to a measured 75% reduction in re-identification risk. The performance improvement is plausible only when off-chain proof checks, efficient caching, and network conditions offset additional credential-validation complexity.

4.2 Sensitivity, security and limitations

Performance depends strongly on status-cache freshness and cryptographic proof complexity. If every verification requires a remote blockchain query, latency and availability may deteriorate; if status is cached too long, revocation enforcement becomes weaker. Selective-disclosure proofs may also require greater CPU time than ordinary signed-token verification. Therefore, the proposed architecture cannot be assumed to outperform conventional federation in every deployment. Evaluation should include congested network links, 10–10,000 concurrent clients, key rotations, and sudden revocation-list growth.

The security analysis identifies replay, forged issuers, compromised wallets, colluding validators, correlation through stable identifiers, and malicious status services as material risks. Nonce-bound proofs address replay; accreditation and signature validation address unauthorized issuers; hardware-backed keys and recovery procedures mitigate but do not eliminate wallet compromise. Pairwise identifiers, blinded status retrieval, and minimal on-chain metadata reduce correlation. Governance agreements, validator diversity, contract audits, and incident response remain indispensable. An immutable ledger can preserve a harmful disclosure permanently; therefore, no personal documents or raw identifying fields should be placed on-chain.

The principal study limitation is that the numerical comparison is synthetic. It cannot establish empirical effectiveness, confidence intervals, compliance, or superiority. A production study must additionally evaluate accessibility, interoperability among wallets, consent comprehension, legal retention obligations, and the feasibility of secure key recovery for nontechnical users.

5. Conclusion

This paper developed a blockchain-based decentralized identity framework for secure and privacy-preserving digital transactions using DIDs, verifiable credentials, selective disclosure, status commitments, and a permissioned trust registry. The central architectural decision is to keep personal information off-chain and use the ledger only for shared verification and governance state. The protocol binds presentations to a verifier-specific challenge and requires issuer trust, validity, and revocation checks before authorization. A multi-objective formulation captures latency, privacy exposure, operating cost, and failure risk. Illustrative scenario calculations indicate potential improvements in verification latency, throughput, and data minimization, but they are not empirical findings. Future work should implement a standards-conformant prototype, test adversarial and high-concurrency conditions, quantify unlinkability and recovery usability, and compare deployment costs under transparent assumptions. Decentralized identity is promising when its cryptographic protections are combined with rigorous identity proofing, sound governance, and practical lifecycle management.

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