

архитектуру управљања. Опасност настаје када се технологија развија без надзора, транспарентности и јасних механизма заштите права грађана. Уколико не постоје чврсти правни оквири који ће обезбедити да дигиталне технологије остану у служби друштва, а не његова надзорна инструментализација, не буду успостављене независне институције које могу контролисати како државу тако и корпорације, и не буду изграђени модели заштите приватности грађана, дигитална инфраструктура се лако може претворити у инструмент моћи и доминације.

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**DIGITAL IDENTITY, DIGITAL WALLET, CENTRAL BANK
DIGITAL CURRENCY AND CARBON FOOTPRINT TRACKING
SYSTEMS – USEFUL TECHNOLOGY OR INFRASTRUCTURE
FOR CONTROL AND SURVEILLANCE?**

Summary

The subject of this paper is the analysis of the relationship between digital identity, digital wallet, central bank digital currency and carbon footprint tracking systems, as key components of a modern digital infrastructure and their convergence into a single digital infrastructure. Although these technologies are most often presented as a means of modernizing public administration, increasing financial inclusion and supporting sustainable development goals, their increasing integration raises significant questions related to privacy protection, concentration of power and the possibility of institutional oversight. Through a comparative analysis of national case studies and relevant normative frameworks, the author seeks to critically examine the balance between the beneficial effects and potential dangers of these four pillars of digital architecture, to point out legal and ethical dilemmas and to identify models for protecting citizens from abuse.

Digital identity, as a set of data and digital attributes that enable the identification of an individual in an electronic environment, constitutes the first constitutive pillar in the digital architecture through which the analog individual becomes visible to the system. As a prerequisite for access to public services, digital identity creates a new form of citizen dependence, which

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becomes tied to the technological infrastructure, determining the status within the social community. In a drastically changed concept of sovereignty, the citizen ceases to be a holder of rights and becomes a user of a system whose existence is constantly approved and/or conditioned. The digital wallet represents a central user hub that connects identity, financial and administrative functions into a single system. It is the most sensitive pillar of the integrated digital infrastructure and its control component. It enables access to public services and system infrastructure, and at the same time represents a potential source of risk due to data collection and the possibility of monitoring financial activities.

The central bank digital currency, as the most important structural element of the digital transformation of financial systems, represents both the greatest innovation and the greatest challenge, as it gains dimensions of power that no existing form of money has ever enabled. A common feature of all digital currency models, developed by central banks around the world, is the possibility of increasing surveillance over the individual, centralization of economic power, and potential manipulation of payment systems. Although initially carbon footprint tracking systems, driven by global trends and climate policy, act as an instrument of responsible environmental policy, they can become the basis for the introduction of personalized environmental quotas, climate credits, and citizen profiling.

If digital identity, digital wallet, central bank digital currency, and carbon footprint tracking systems are integrated into a single digital infrastructure, it is possible to form an algorithmic ecosystem that connects personal identity, financial flows, and environmental norms into a single comprehensive governance architecture. The danger arises when technology develops without oversight, transparency, and clear mechanisms to protect citizens' rights. Unless there are solid legal frameworks in place to ensure that digital technologies remain at the service of society, rather than its surveillance instrumentalization, unless independent institutions are established that can control both the state and corporations, and unless models for protecting citizens' privacy are built, then digital infrastructure can easily be turned into an instrument of power and domination.

Key words: Digital Identity, Digital Wallet, Central Bank Digital Currency, Carbon Footprint Tracking Systems, Social Credit System, Digital Surveillance.