fido™ | simpler stronger authentication
ALLIANCE

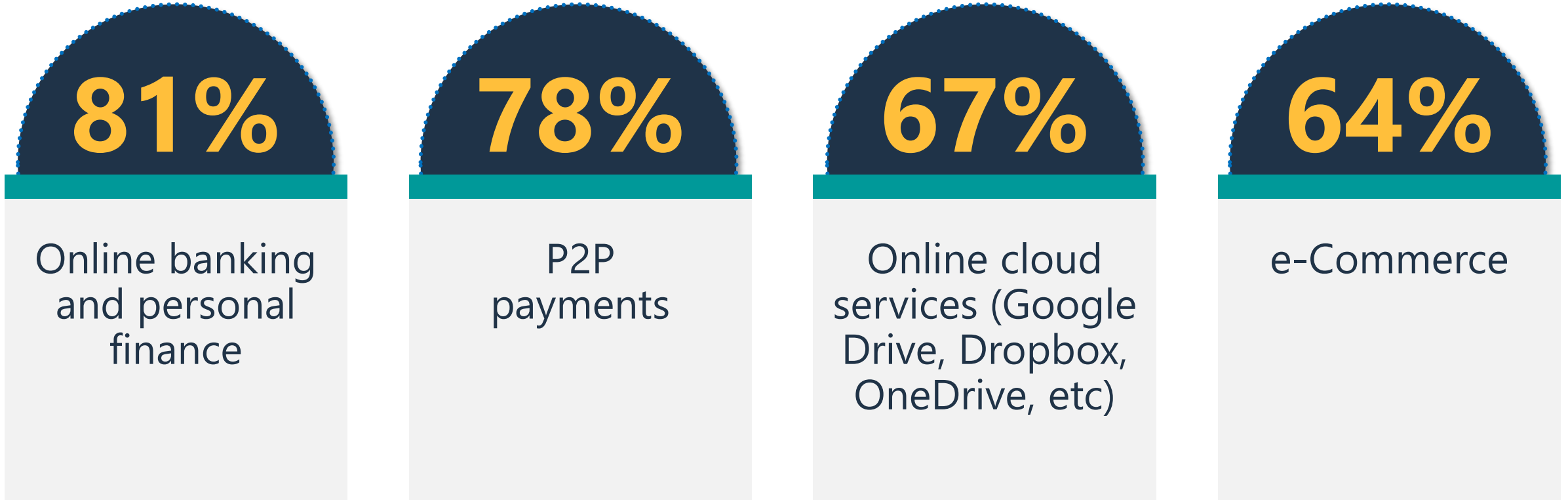# Authentication Attitudes, Usage & FIDO Brand Research Report
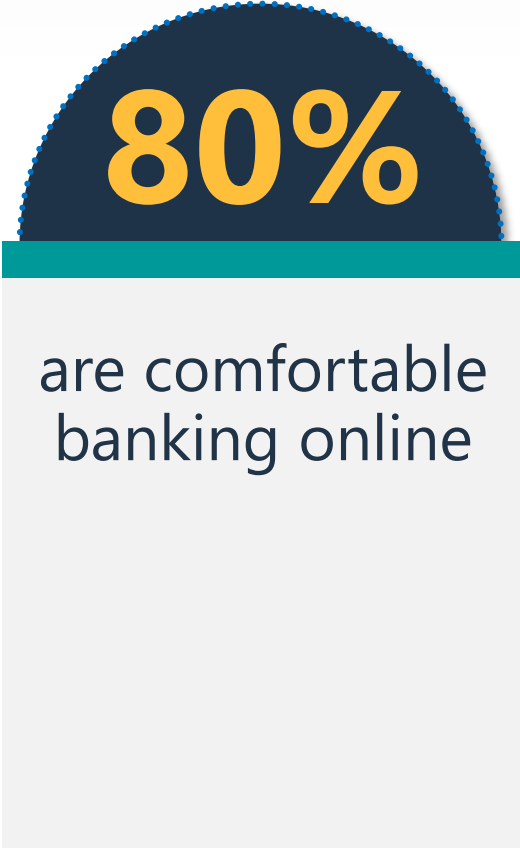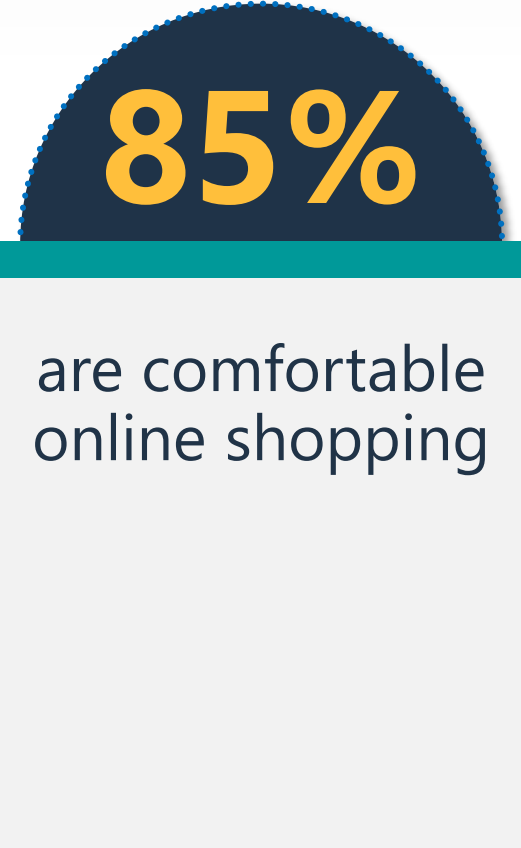
May 27, 2020

Research Findings

Consumers want stronger security for financial apps & storage of sensitive data

Consumers prefer to use methods stronger than username/password for:

81%	**78%**	**67%**	**64%**
Online banking and personal finance	P2P payments	Online cloud services (Google Drive, Dropbox, OneDrive, etc)	e-Commerce

Consumers are comfortable with online shopping and banking, yet worry about financial or identity theft

85%

are comfortable online shopping

80%

are comfortable banking online

75%

worry about identity theft or fraudulent use of their payment or banking information

73%

worry about criminals gaining access to their personal/sensitive information

Most consumers aren't using best practices for passwords

abc1234

52% are using 5 or few passwords across all their online accounts

ONLY 5% said they use a unique password for every site

Primary means for keeping track of passwords?
Top 3 answers

45%
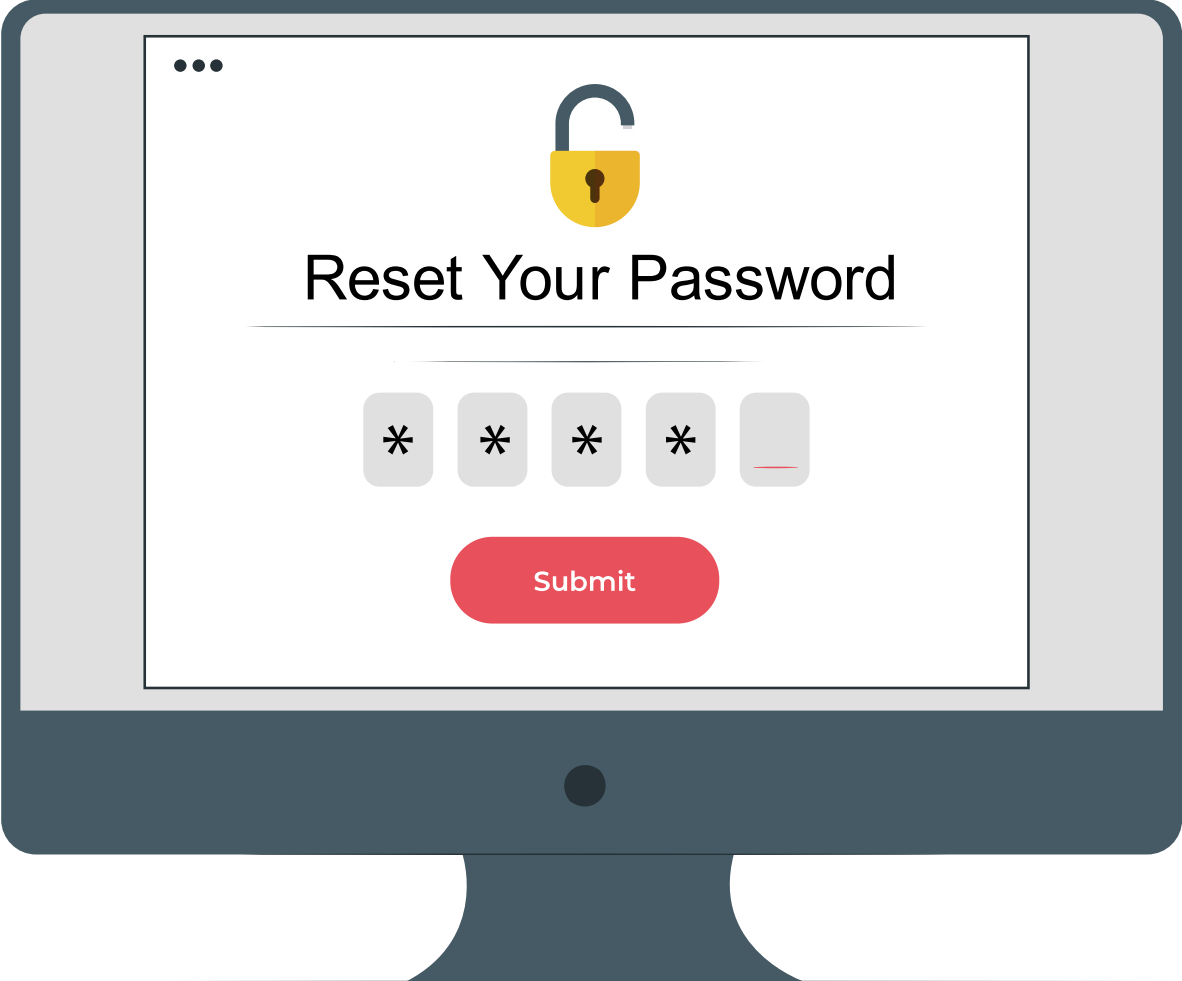Keep track in their head

37%
Write them down

32%
let the browser store the password

... which makes sense since the majority use 1-5 passwords

They are resetting passwords often

76%
reset a password at least once every six months

51%
More than half reset at least once every 3 months

They have familiar tactics for assigning passwords

"I usually assign one password to my accounts unless the website requires something more secure and then I use a slight variation of my usual password. If the website is one I don't use often and requires a really strange password, I request a new password every time I want to login."

"I use somewhat the same password just changing uppercase lower case numbers and symbols."

"No, older accounts like social medias have older, easier passwords while newer financial and email accounts have longer and more difficult passwords."

"Typically use one that is familiar to me for some reason. DOB for family member, motivational word with year, some combination word with meaning solely to me and numbers & characters."
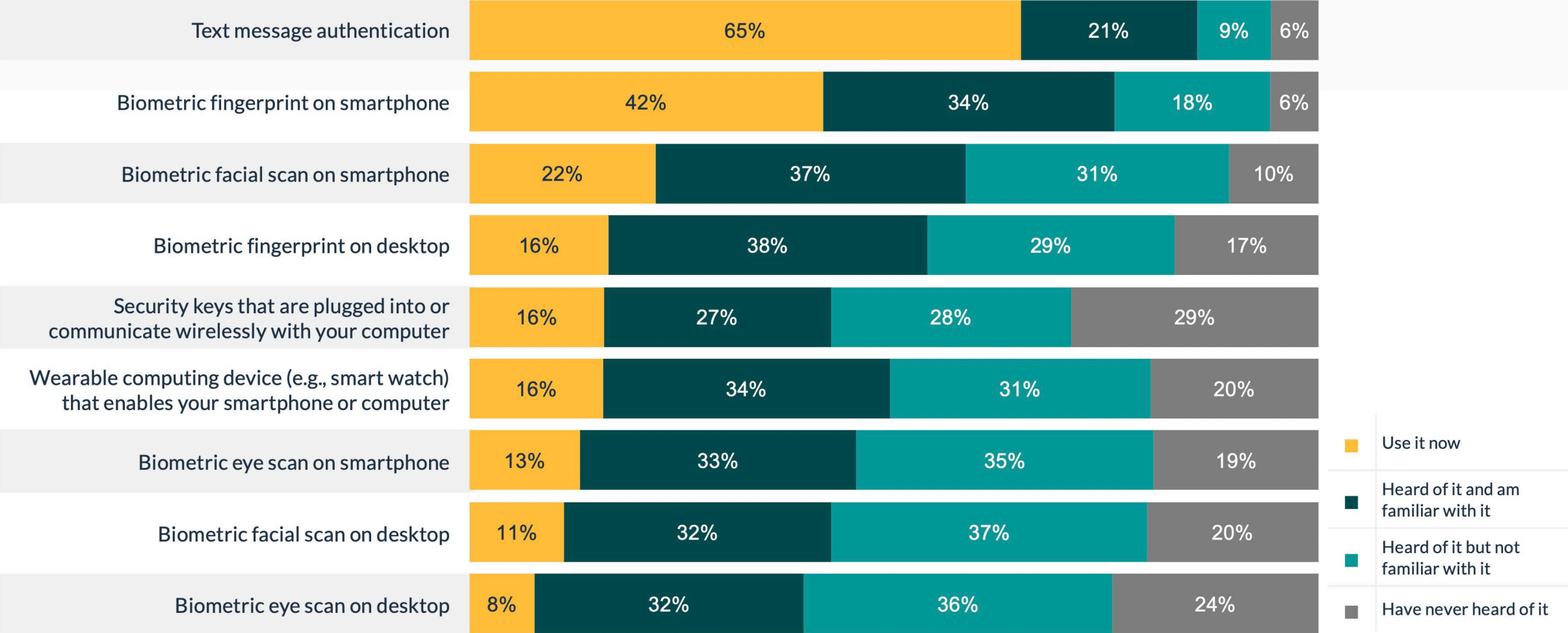
"Yes, I have a rotation of base words and change numbers and special characters/capitalized letters on a schematic basis."

Base: Total (n=1,032)
Q26. Do you have a strategy for assigning different types of passwords to different types of web sites and apps?

They are less familiar with biometric capabilities on their desktops than on mobile devices, security keys

	Use it now	Heard of it and am familiar with it	Heard of it but not familiar with it	Have never heard of it
Text message authentication	65%	21%	9%	6%
Biometric fingerprint on smartphone	42%	34%	18%	6%
Biometric facial scan on smartphone	22%	37%	31%	10%
Biometric fingerprint on desktop	16%	38%	29%	17%
Security keys that are plugged into or communicate wirelessly with your computer	16%	27%	28%	29%
Wearable computing device (e.g., smart watch) that enables your smartphone or computer	16%	34%	31%	20%
Biometric eye scan on smartphone	13%	33%	35%	19%
Biometric facial scan on desktop	11%	32%	37%	20%
Biometric eye scan on desktop	8%	32%	36%	24%

But want to use them

Interest in Using These Ways to Securely Access Mobile Apps/ Websites

69%
Biometric fingerprint on smartphone

58%
Biometric facial scan on smartphone

60%
Biometric fingerprint on desktop

56%
Biometric eye scan on smartphone

52%
Biometric facial scan on desktop

50%
Biometric eye scan on desktop

53%
Security keys that are plugged into or communicate wirelessly with your computer
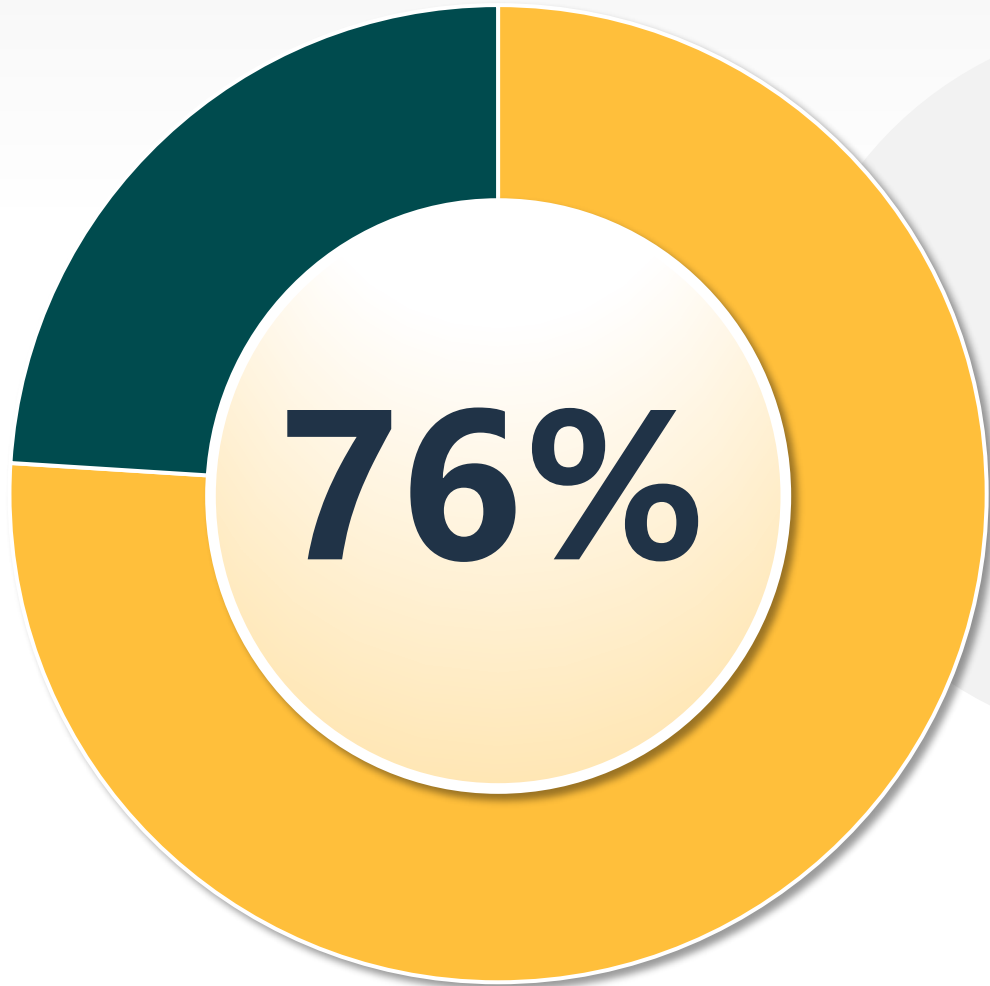
49%
Wearable computing device (e.g., smart watch) that enables your smartphone or computer

Base: Total (n=1,032)
Q22. How interested would you be to use each of the following ways to securely access websites or apps that have your sensitive information?

Next, we educated them about FIDO

76% of respondents find the FIDO approach appealing

They value security benefits slightly over usability

Importance of Benefits

92%
Is secure

90%
Protects you from having your account taken over

89%
None of your personal information or login info is sent over the internet

86%
Works on any device people use every day
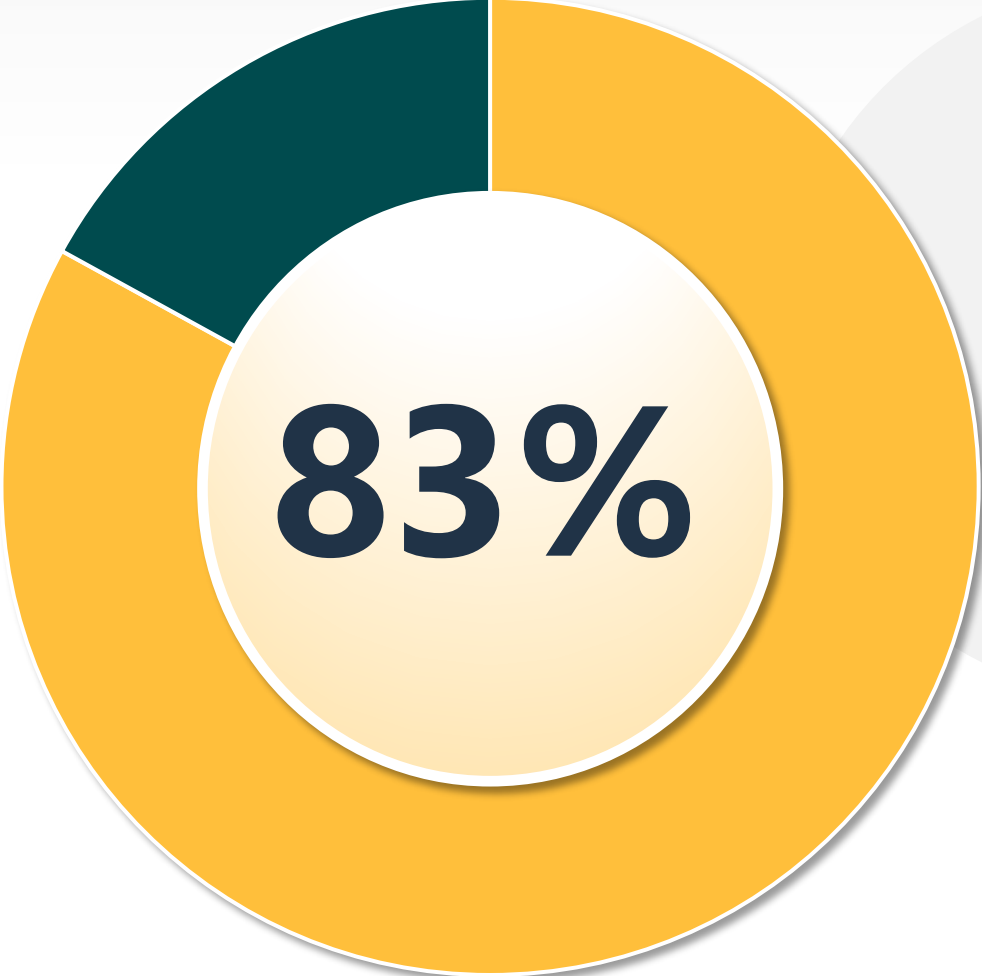
84%
Works on any browser type

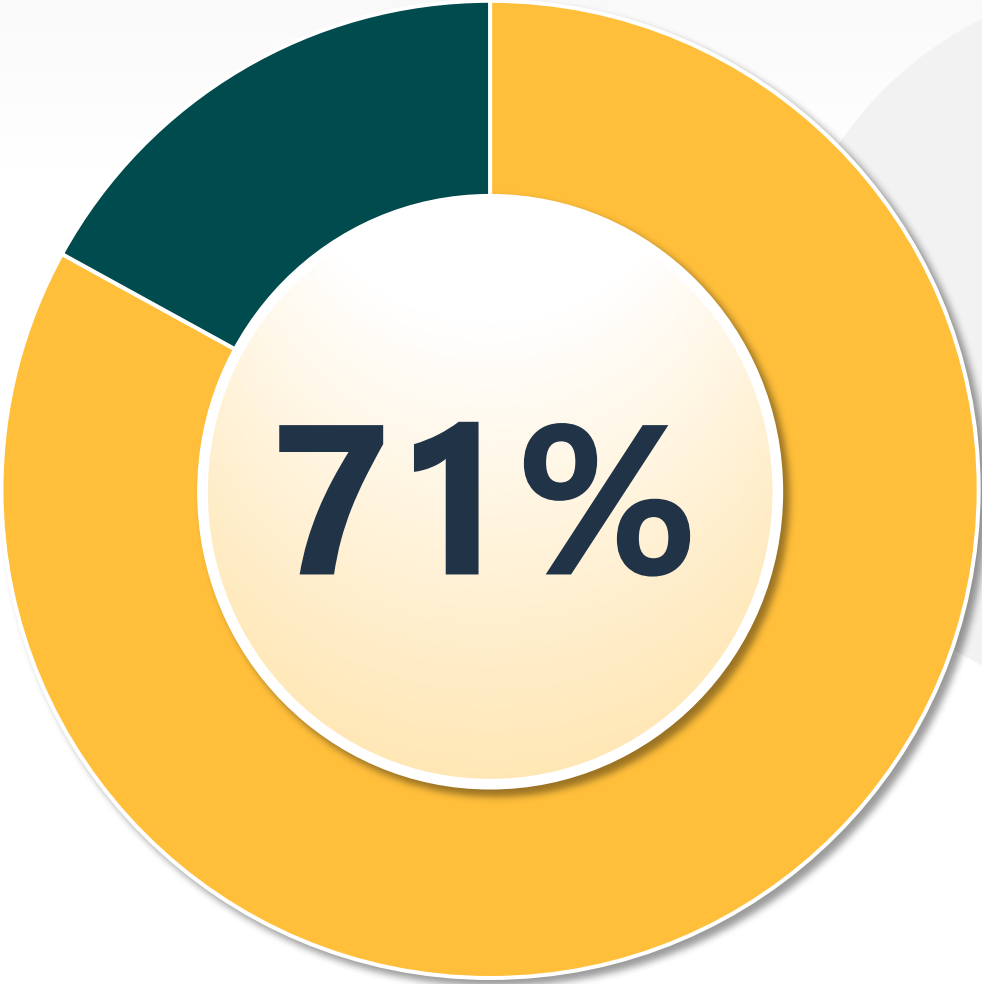## 83%
Is convenient

73%
Reduces use of passwords

They find FIDO more appealing than usernames/passwords and SMS OTP
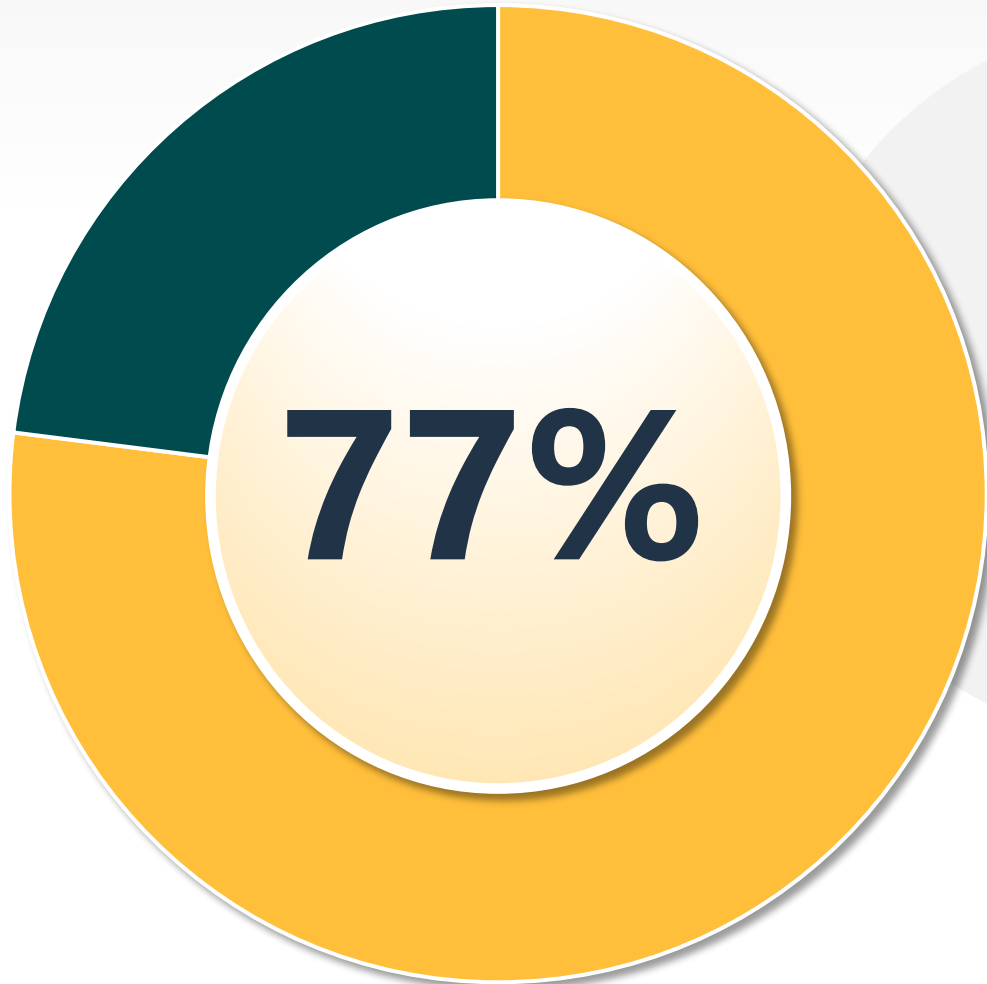
83%

said FIDO is better

They would trust mobile apps and websites using FIDO more

71%

said they would trust a website more if it used FIDO

They want to use FIDO

77%

are extremely or very interested in using FIDO for login

So what do consumers think about the FIDO brand?

We showed them 3 logos

And this button

Few have seen the logos before, but would want to learn more about it if they saw it on a login screen

50-55%

would click a mouseover symbol to learn more

39-48%

would do a search to find out more about the logo

Consumers like the FIDO login button

72% said they would be more willing to learn about the FIDO approach if they saw it

80% said they found the button appealing

FIDO logos would create perceptions that a company is innovative and customer centric.

Agreement Statements About Company Using the FIDO Logos

■ Strongly agree ■ Somewhat agree

Is up-to-date on current industry security standards

75%

Is an innovative company

77%

Does everything it can to protect customer data

73%

It is a company that cares about me as a customer

67%

Is a trustworthy company

69%

Improves my overall impression of the company

69%

69%
Is at the forefront of anticipating and addressing customer needs

Impact of FIDO Logos on Willingness to Purchase from…

■ Much more likely ■ Somewhat more

Mobile retailers
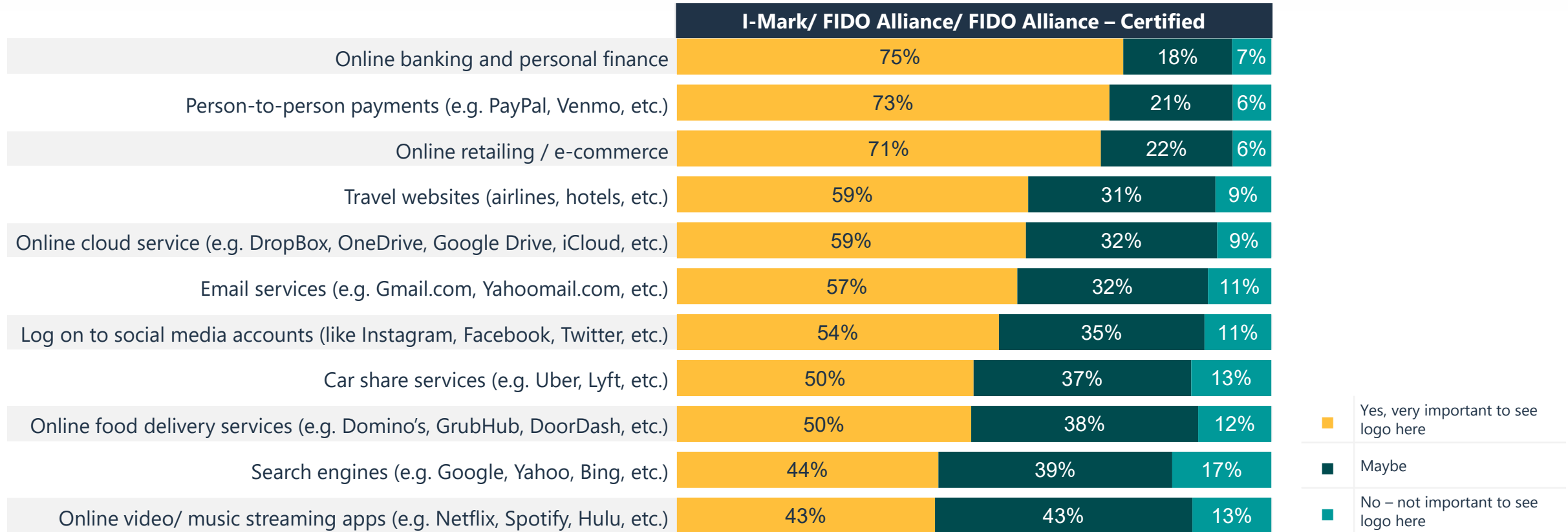
70%

Online retailers

70%

Base: Total (n=1,032)
Q13. How much do you agree or disagree with each of the following statements about the company using the logos below? | Q14. What impact, if any, would seeing one of these logos have on your willingness to purchase from each of the following?

Consumers want to see FIDO branding at the point of login, particularly for more sensitive apps

They said it's very important to see FIDO logo for these apps:

	I-Mark/ FIDO Alliance/ FIDO Alliance – Certified		
Online banking and personal finance	75%	18%	7%
Person-to-person payments (e.g. PayPal, Venmo, etc.)	73%	21%	6%
Online retailing / e-commerce	71%	22%	6%
Travel websites (airlines, hotels, etc.)	59%	31%	9%
Online cloud service (e.g. DropBox, OneDrive, Google Drive, iCloud, etc.)	59%	32%	9%
Email services (e.g. Gmail.com, Yahoomail.com, etc.)	57%	32%	11%
Log on to social media accounts (like Instagram, Facebook, Twitter, etc.)	54%	35%	11%
Car share services (e.g. Uber, Lyft, etc.)	50%	37%	13%
Online food delivery services (e.g. Domino's, GrubHub, DoorDash, etc.)	50%	38%	12%
Search engines (e.g. Google, Yahoo, Bing, etc.)	44%	39%	17%
Online video/ music streaming apps (e.g. Netflix, Spotify, Hulu, etc.)	43%	43%	13%

Legend:
- Yes, very important to see logo here
- Maybe
- No – not important to see logo here

Learn more:

LoginWithFIDO.com