



Customer Identity & Customer Experience Benefits

Meet the team

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POLL

What role do you best identify with?

- Marketing/Digital
- Engineering & App Development
- Security & IT
- Product Management
- Consulting
- Other





90%

companies will compete on CX

Gartner



Customers crave engaging, convenient & trusted experiences

69%

of consumers expect companies to understand their unique needs and expectations ¹

75%

of consumers want companies to make it easy for them to navigate in store and online ²

85%

wish there were more companies they could trust with their data.³

Sources:

1. [Salesforce](#)
2. [McKinsey](#)
3. [PWC](#)

Customer data becomes usable when...



Extract
insights



Take
action



Secure &
compliant





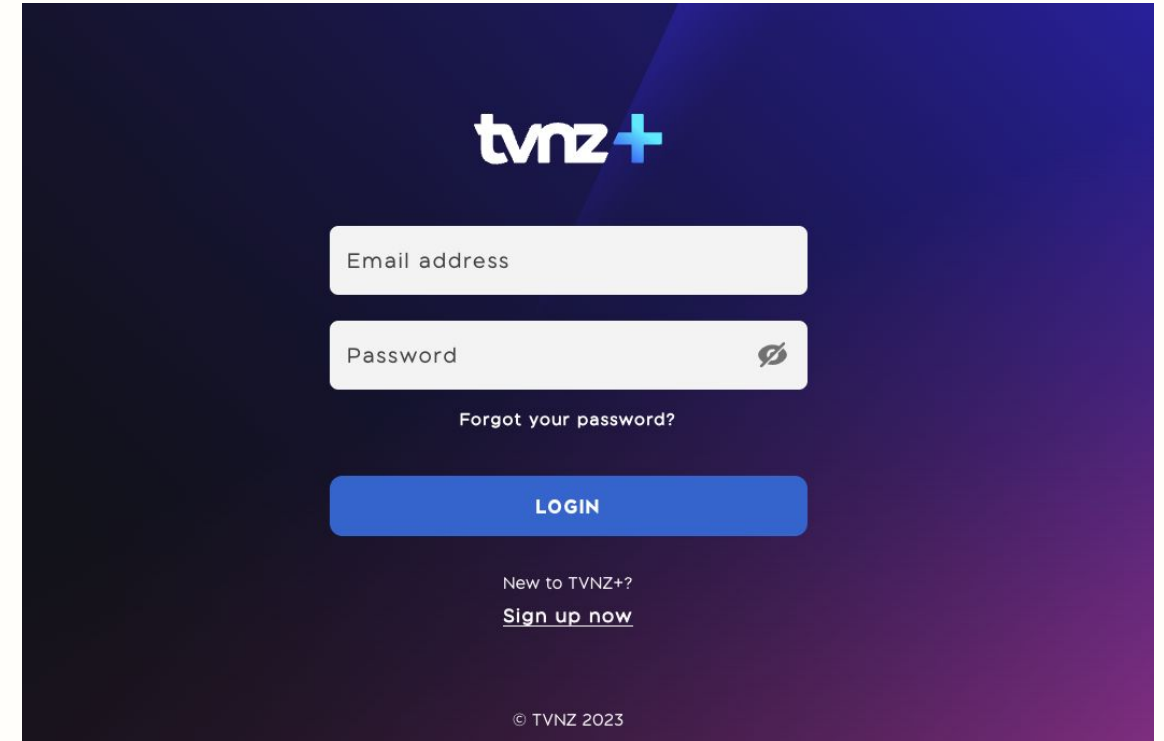
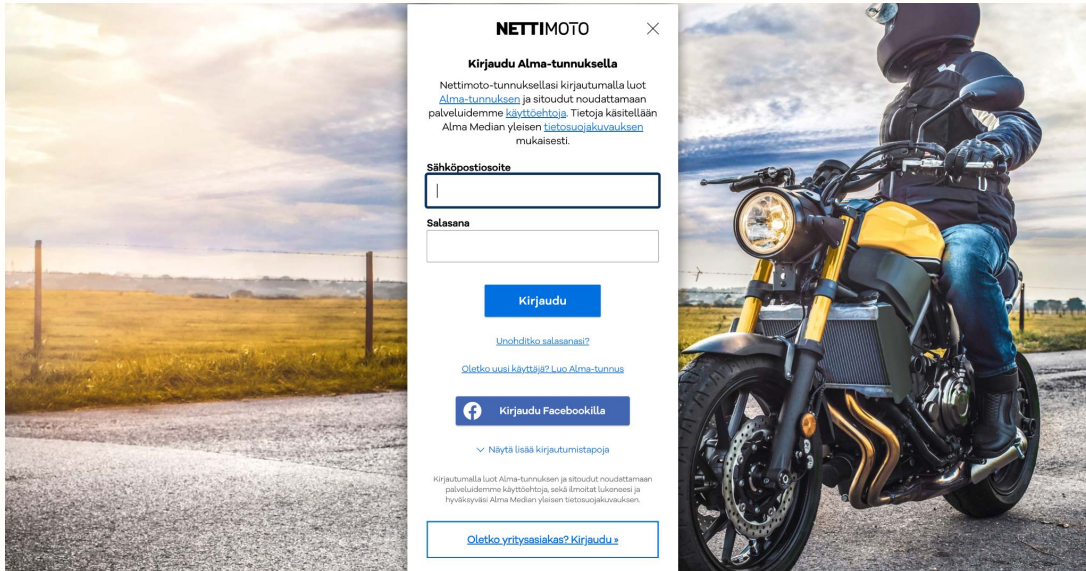
82%

of companies still aspire to have a
360 degree view

[Gartner](#)



Customer identity: the first touchpoint to all things digital



Identity impacts every department

CMO, CDO, digital teams



Conversion



Frictionless onboarding

CPO, product team



Engagement



Omnichannel access

CEO

Business acceleration



Identity

CFO

Revenue growth

CTO, app dev teams



Unifying identity



User management

CIO, CISO, IT, security teams



Creating trust



Security and privacy



83%

Consumers have abandoned their cart or sign up due to an arduous login process

47%

Consumers state that creating a password that has to meet certain requirements is a top frustration with the sign up process

1. <https://info.auth0.com/expectation-vs-reality>



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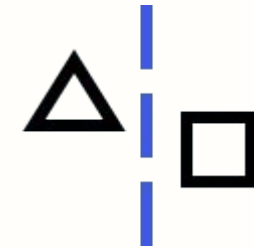
Know your customers



Create delightful experiences



Leverage adaptable security/auth

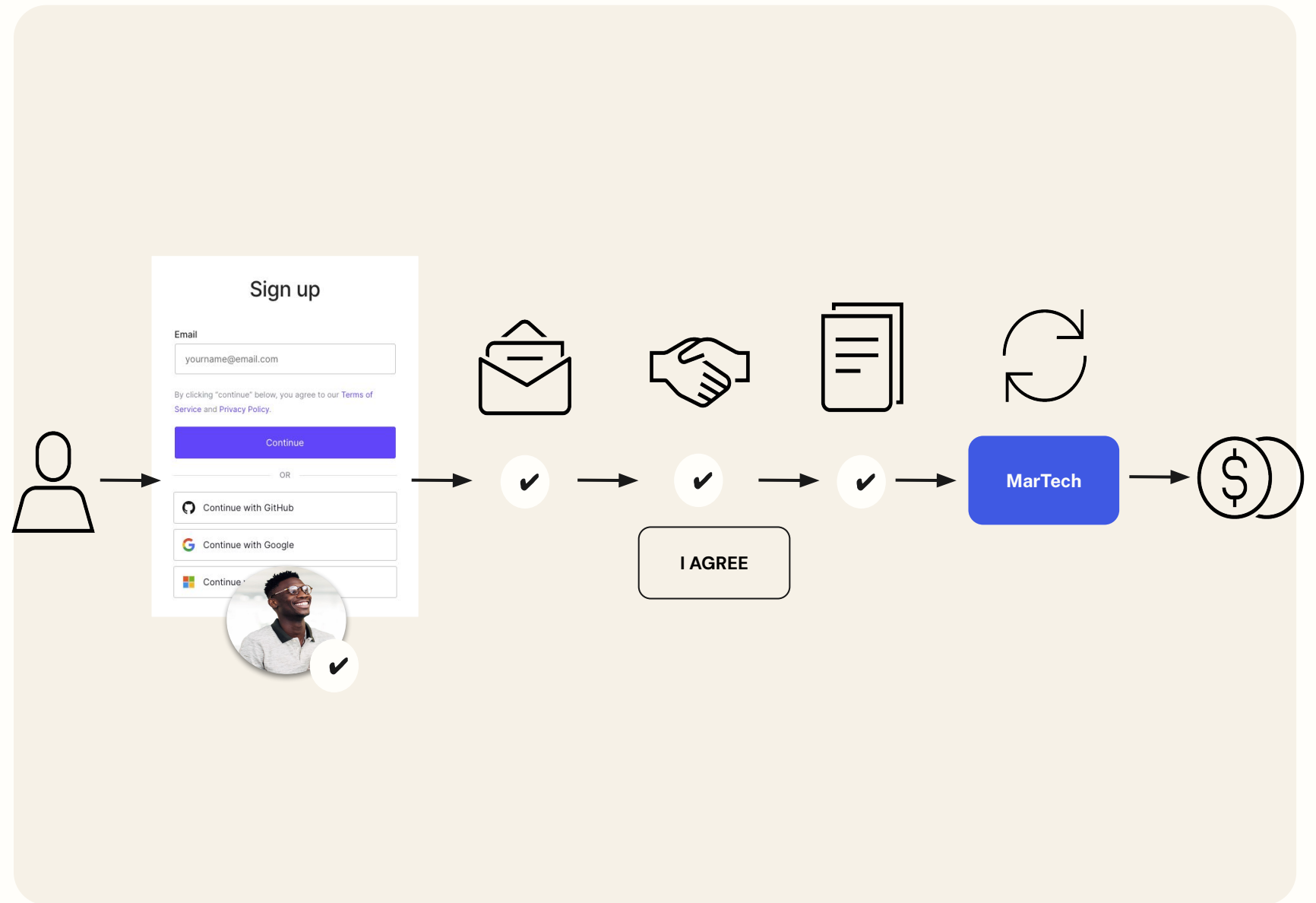


Adapt, extend, repeat



Know your customer

Gain a **TRUSTED** 360 degree view



Create delightful experiences

Remove adoption and engagement barriers

EMAIL

PASSWORD

NAME

BIRTHDATE ⓘ

Month ▾ Day ▾ Year ▾

GENDER ⓘ

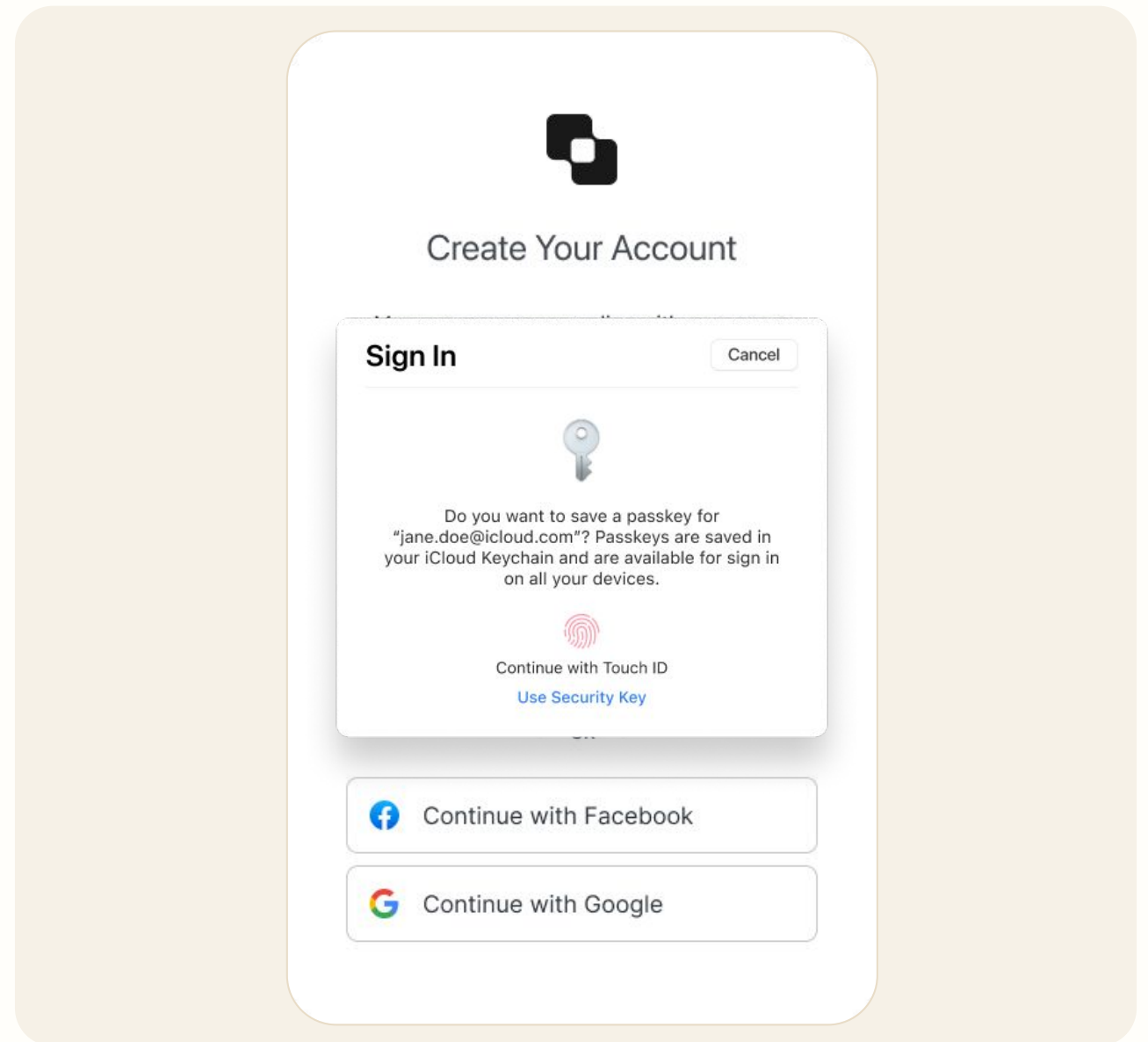
Select ▾

Why am I being asked for so much information?
Gender?



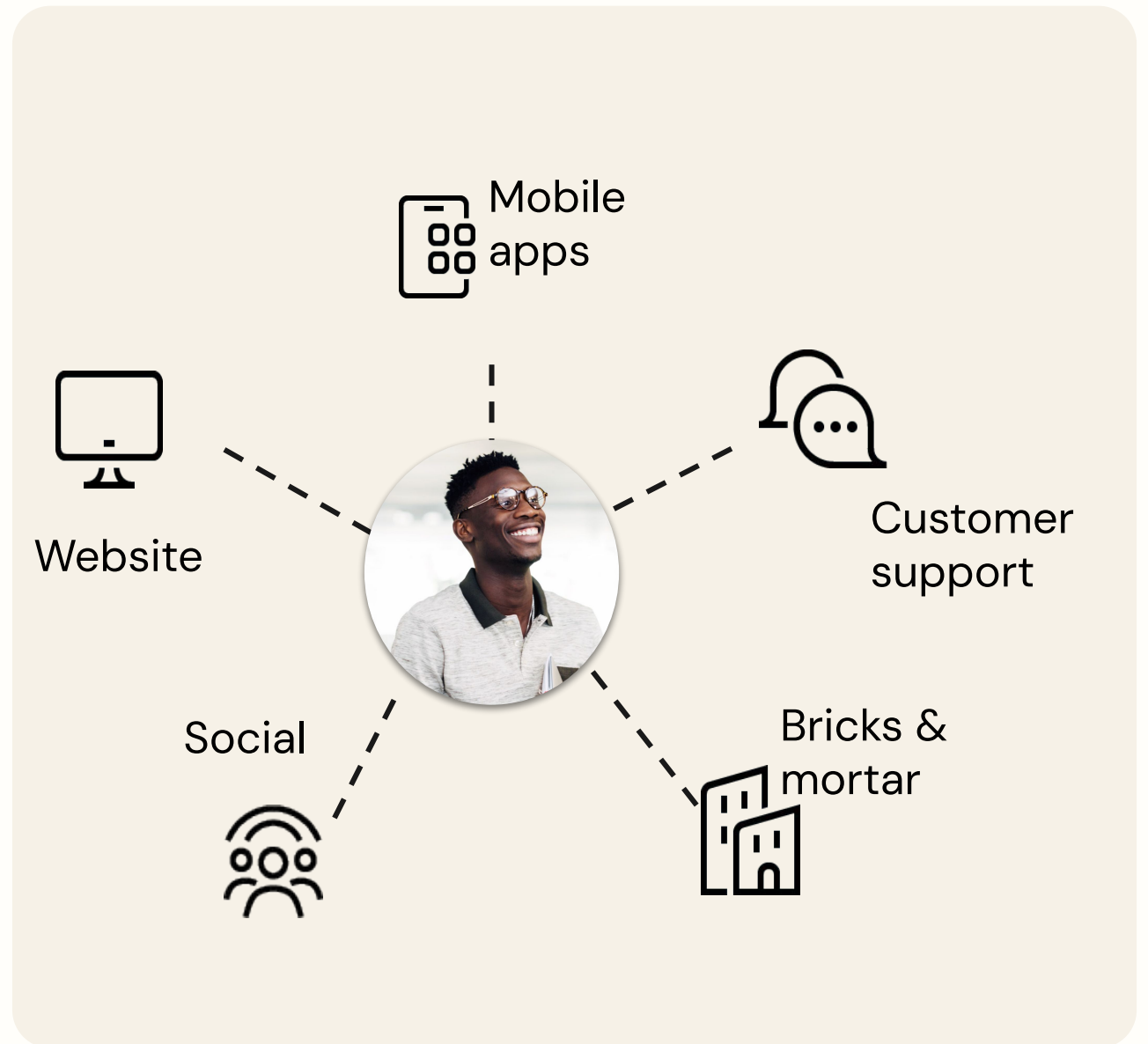
Leverage adaptable security

No need to compromise between security and experiences



Adapt, extend, repeat

Satisfy all of the requirements while providing customers with tailored experiences



Today we talked about...

- Challenges delivering an optimal customer experience
- Some key customer experience considerations
- How customer identity can help



Thank you!



Questions?



Slide	Question	Notes
Slide 12	I know Deloitte has a ton of insight on this...has there been a shift in CIAM ownership? Or are you seeing a shift in CIAM requirements?	This is in relation to CIAM needing to satisfy the requirements of various departments.
Slide 15	Vivek and Deepak, I know you're seeing organizations leaning into their own first party and zero party data, what are some strategies they are leveraging to collect and make this data actionable? <actionable in this context meaning accurate, verified and consented>	<p>Discussion points:</p> <ul style="list-style-type: none"> ● CIAM as a source for verified, consented data directly provided by customers themselves ● Collected through account registration & progressive profiling ● Types of CIAM data that can be collected and shared <ul style="list-style-type: none"> ○ Preference data collected using progressive profiling ○ Identifiers a user is providing when creating an account ○ Locales, devices, IPs that the user is logging in from ○ Number of times a user is logging in ○ Applications the user is logging in to ○ Risk profile of the login that the user completed ○ Verified email or the phone number used during authentication challenge
Slide 15	Okay now that we talked about the type of data needed and ways to collect it, what are some strategies companies are using to drive a 360-degree view of customers today?	<p>Discussion points:</p> <ul style="list-style-type: none"> ● Integrate CIAM with CDP or CRM or whatever is your master of record ● CIAM plug into any API - connect CIAM data to ecosystem where CIAM acts as the glue to accurately stitch together customer identity across systems and channels



Slide	Question	Notes
Slide 16	Let's start with a customer onboarding flow, Vivek and Deepak, what are some strategies organizations can leverage to ensure that they are satisfying their data collection requirements while not sacrificing conversion?	<p>Discussion points:</p> <ul style="list-style-type: none"> ● Strategies will vary across industries and personas within each industry <ul style="list-style-type: none"> ○ Variations will also exist within industries ○ Different customer onboarding and authentication needs ○ Companies will need to understand pain points and needs across personas – e.g. home loan v. personal loan OR contingent workers in healthcare where you don't need to be as stringent with data collection v. when you onboard a physician ● Friction is an interruption to the flow – where is the interruption necessary? <ul style="list-style-type: none"> ○ FSI client has a different journey – KYC and KYB in Finance, if you already have data on user do not interrupt ○ Retail – they don't have data on users – there you can reduce friction, using social registration. ○ Customers are willing to share data if they are getting value – you need to let them experience the service first ○ How can you enhance this experience? <ul style="list-style-type: none"> ■ Short sign up /one click/one field (social login, SSO) ■ Branding consistency including localization ○ Building profiles in a non-disruptive and contextualized manner <ul style="list-style-type: none"> ■ Leveraging social IdP profile attributes at sign up and update during subsequent login ■ Progressive profiling – asking them for additional details after they've engaged with your service



Slide	Question	Notes
Slide 17	I'm sure you hear this from your clients all the time. Deepak, can you provide some practical measures companies can take towards eliminating this false compromise?	<p>This is in relation to compromising between security and experience</p> <p>Discussion points:</p> <ul style="list-style-type: none"> ● What kind of account are you protecting – this is key to how much security ● Passwords are not going away ● Password free v. passwordless... ● It's about the ability to be able to support all of this. ● FIDO ● Authenticator apps ● Continuous authentication ● Passwordless options: biometrics, magic links, etc there are alternatives all of them have drawbacks e.g. device constraints, but Passkeys is becoming a viable option...
Slide 18	Vivek and Deepak, can you provide some examples based on clients that personify the fact that "One Size Doesn't Fit All"? And how organizations specifically multi-brand companies or ones with international footprints can solve for this reality?	<p>Discussion points</p> <ul style="list-style-type: none"> ● Age based demographics – what works for younger, more tech savvy ● Country specific requirements – phone number v. email in emerging markets ● Industries – highly regulated v. retail



Webinar Prompt Questions

10 questions we have come up with, will pick 4 out of these:

1. How does a CIAM solution help in building Customer Trust?
2. Why don't people fill out lengthy forms while registering for a website? How progressive profiling can help with kick starting an identity with minimal attributes?
3. How does progressive profiling focus on a seamless experience in the early stages of the customer lifecycle?
4. How does CIAM with behavioral biometrics support password less future?
5. What is Continuous Adaptive Risk and Trust Assessment (CARTA) and the CIAM solutions address the need for Zero trust and password less future?
6. How can continuous authentication prevent fraud?
7. How continuous authentication helps with customer experience with frictionless MFA?
8. How CIAM with behavioral biometrics mitigate security issues such as Stolen credentials, Account sharing, Identity Fraud, User Carelessness?
9. What are the key advantages of using CIAM with behavioral biometrics vs Physiological biometrics such as fingerprints, facial recognition etc.?
10. How does CIAM with behavioral , continuous authentication protect user from phishing and account take over attacks?

