



Ethics in Behavioral Biometrics

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Consumers do not fear behavioral biometrics, but they do expect transparency. Behavioral biometrics has the potential to be an ethically sound authentication technique—and one that consumers embrace.

Financial services organizations for years have tracked behaviors and devices as ways to authenticate users. What has changed, however, is that consumers today have heightened senses of privacy, and they expect institutions and other entities with which they do business to give them the option to not have their behaviors tracked. In other words, consumers want the ability to opt out of certain types of tracking. The challenge for financial services companies now will be educating consumers about the benefits of behavior tracking, also known as behavioral biometrics, from a security standpoint and to encourage consumers to embrace the tracking of their behaviors. To convince consumers of these benefits, institutions need to address two ethical principles that current implementations of behavioral biometrics fall short on: consumer visibility/transparency and consent.

Key questions discussed in this report:

- How will the use of behavioral biometrics be received by consumers?
- What are the security and consumer-privacy advantages of behavioral biometrics?
- How are cybersecurity teams implementing enhanced authentication methods like behavioral biometrics with ethics and being mindful of an obligation to protect consumers?

The data in this report was collected from a random-sample survey conducted in June 2020 of 2,006 U.S. consumers (margin of error is 2.19%), as well a random-sample survey of 506 cybersecurity professionals conducted in May 2020.

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