



## The Balancing Act: Solving for Frictionless Experiences

17 November 2021 By: John Buzzard

“Frictionless” is a word that is often overused in descriptions of an organization’s quest for superior customer service. Capturing fraud without some degree of friction experienced by the accountholder, however, usually means that revenue and the enablement of the transaction will suffer. This Javelin Strategy & Research report explores the question of whether a 100% frictionless experience can be achieved without harming organizations’ ability to manage revenue.

### **Key questions discussed in this report:**

- What are the prevailing viewpoints of industry stakeholders?
- Are consumers fixated on transaction success rates?
- Is it possible to buffer the client experience and the organization’s growth requirements with a layered approach to technology?

The data in this report was primarily collected in March-April 2021 from a random-sample survey of 3,000 U.S. consumers. The consumer payment survey was conducted online with a margin of error at +/- 1.79%.

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