New research reveals consumer frustrations with online retail
What are consumers attitudes towards e-commerce?

To find out, FIDO Alliance conducted a survey of 4,000 consumers in the US, UK, France and Germany.
Password frustrations lead to abandoned carts and lost sales

of consumers have abandoned purchases due to the difficulty of managing passwords. They cancelled these transactions because they either could not remember their password or were being forced to create a new account and password to make the purchase.

- US: 58%
- France: 57%
- UK: 66%
- Germany: 57%
The research also identified several reasons for potential loss of repeat business, as multiple factors stop people from setting up new accounts after making an initial purchase...

- **32%**
  - Their chief concern, cited by 32% of people is that they don’t want their financial information to be stored on retailers’ databases.
  - US: 40%  UK: 37%  France: 29%  Germany: 21%

- **29%**
  - Another top reason was having to enter billing and personal data
  - US: 34%  UK: 31%  France: 26%  Germany: 26%

- **25%**
  - Passwords were again a source of frustration... setting up and remembering new passwords would stop them from opening an account.
  - US: 28%  UK: 29%  France: 22%  Germany: 24%
According to the survey, consumers overwhelmingly prefer the retailers that enable them to log in and make transactions simpler by using their on-device biometrics, such as a fingerprint or FaceID.

Across all markets consumers believe these on-device methods are quicker than using traditional two-factor authentication requiring both a password and a one-time password (OTP),

- US: 68%
- UK: 68%
- France: 64%
- Germany: 65%

Believe they are easier to use.

- US: 66%
- UK: 65%
- France: 63%
- Germany: 63%
58%
Believe retailers offering on-device authentication care more about their customer experience

US: 60%  UK: 59%  France: 57%  Germany: 57%

55%
Believe they care more about their privacy

US: 58%  UK: 55%  France: 53%  Germany: 56%

59%
Believe they care more about their security

US: 61%  UK: 55%  France: 60%  Germany: 58%

57%
Are also more likely to recommend these retailers to friends and family, with stating they would do so

US: 60%  UK: 57%  France: 57%  Germany: 55%
Young consumers (aged 18 – 24) are by far the most likely to adopt on-device biometrics...

73% Believe they are **easier** to use
- US: 76%
- UK: 81%
- France: 75%
- Germany: 62%

77% Believe that they are **quicker** to use
- US: 81%
- UK: 77%
- France: 80%
- Germany: 70%

65% **Would recommend** retailers offering on-device biometrics to friends and family
- US: 66%
- UK: 67%
- France: 64%
- Germany: 66%
Survey methodology
The survey was conducted among 4009 consumers across the UK, US, France and Germany (representative by age, gender, and region)

• The interviews were conducted online by Sapio Research in October 2020 using an email invitation and an online survey.

• Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. In this particular study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 1.5 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

• Sample was selected from Online partner panels.