

Modernizing Your Digital Customer Journey

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Executive Summary

Customer experience is the key differentiator for most businesses. More than two-thirds of companies now compete primarily on that basis—up from only 36% in 2010.¹ Companies that invest in their customer experience can expect to increase revenues and profitability because customers are willing to pay more for a great experience.² The Temkin Group found that companies with revenues of \$1 billion annually can expect to earn, on average, an additional \$700 million within three years of investing in customer experience. A great experience also keeps customers loyal—92% of organizations that invest in customer experience say they see an improvement in customer loyalty as a result of their efforts.³

For online businesses, customer identity and access management (CIAM) is essential to delivering a great customer experience. Organizations rely on CIAM to give customers access to their digital platforms and services and to securely store data for their customers. Providing an easy, frictionless way for users to onboard and login helps drive conversions and build customer loyalty. Protecting sensitive data from malicious intrusion and taking steps to prevent data breaches is central to a sound security policy and compliance with data privacy laws – and further contributes to customer trust and loyalty.

However, most organizations fail to provide a truly seamless and secure digital experience. The user registration process can be long and tedious. Passwords meant to protect user data are difficult to remember and hard to reset, potentially resulting in account lockouts and making it arduous to log back in. Poor data security leads to frequent data breaches that result in fines and lost reputation while destroying customer trust and loyalty.

ForgeRock CIAM is a modern customer identity and access management solution designed to ensure that every customer experience is both convenient and secure. The industry's only full-suite, artificial intelligence (AI)-driven platform, ForgeRock enables organizations to seamlessly integrate, centralize, and manage identities and data across any environment including on-premises, cloud, hybrid IT, or as a service infrastructures. With ForgeRock, organizations can acquire customers faster, deliver great experiences, and protect their customers.

The results speak for themselves: When the British Broadcasting Company (BBC) introduced its BBC Bitesize service in April of 2020 using ForgeRock CIAM, the company was able to launch the service within weeks and saw three million people use the service on launch day, with zero downtime.

1 37 Powerful Customer Experience Statistics to Know in 2021 (superoffice.com)

2 37 Powerful Customer Experience Statistics to Know in 2021 (superoffice.com)

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Customer Experience Drives Business Growth

Organizations today are keenly aware of the criticality of customer experience to their ability to survive and thrive. Research shows that customer experience leaders outperform late-comers by 80%.⁴ These leaders are turning to digital transformation to deliver the experience customers demand. The statistics bear this out: 97% of respondents to a Software AG survey said that they will continue their digital transformation efforts in 2021.⁵

But with digital transformation come increased online fraud and data breaches. The Federal Trade Commission (FTC) recently reported that consumers lost more than \$3.3 billion to fraud in 2020, up from \$1.8 billion in 2019. Online shopping is among the top fraud categories. Online data breaches exposed 27 billion records in the first six months of 2020 – more than double the total for all of 2019 (12 billion).⁶

As fraud and data breaches put more data at risk, governments are increasingly passing regulations that require organizations to implement data privacy safeguards. In 2021, the new California Privacy Protection Agency (CPPA) will begin its regulatory rulemaking process. In addition, new privacy bills have been introduced in Washington, Connecticut, Oklahoma, Minnesota, Mississippi, New York, and Virginia.⁷ Organizations face increased pressure to comply with data privacy regulations and are incurring additional associated costs. Research finds that 51% of organizations surveyed are spending 40% or more of their IT security budgets on compliance.⁸

How Customer Experience and Data Security Fall Short

Organizations can build long-term loyalty and profitability by offering a fully digital, secure, and seamless customer experience. But they are often challenged by manual, disjointed journeys riddled with friction that lead to poor customer service, frustrated customers, operational inefficiencies, and cybersecurity gaps.

⁴ 50 Stats That Prove the Value of Customer Experience - Forbes, September 24, 2019

⁵ <https://www.enterprisetimes.co.uk/2021/01/29/digital-transformation-spend-will-continue-in-2021-says-report/>

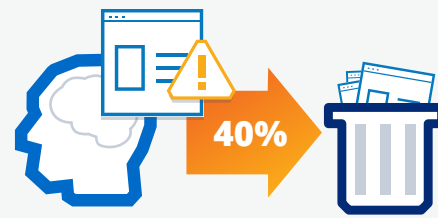
⁶ <https://www.securitymagazine.com/articles/94708-same-cyber-threats-better-solutions-as-impact-of-data-breaches-skyrocketed-in-2020>

⁷ The Year to Come In U.S. Privacy & Cybersecurity Law (2021) | Husch Blackwell LLP - JDSupra

⁸ 2020 Cyber Report: Compliance Burdens Unsustainable - Coalfire

⁹ <https://www.genesys.com/blog/post/5-ways-to-fix-customer-onboarding-processes-in-financial-services>

¹⁰ 3 keys to preserving customer relationships in the wake of a data breach | CSO Online



40% of consumers abandon onboarding processes when opening a new bank account for multiple reasons: an overly lengthy process, time-consuming authentication, and difficulty filling out forms.

Many customers recoil from lengthy registration processes and the need to remember yet another username and password combination. Indeed, 40% of consumers abandon onboarding processes when opening a new bank account for multiple reasons: an overly lengthy process, time-consuming authentication, and difficulty filling out forms.⁹

Account lockouts are another common cause of friction for online customers. Customers often forget their passwords, or the website's password expiration policy requires periodic resets. If the password reset flow breaks, customers cannot log back in. These frustrated customers are likely to take their business elsewhere, shifting revenues to the competition.

Security and compliance present additional challenges. Outdated security controls or manual processes with weak compliance controls can lead to data breaches, resulting in compliance fines and loss of reputation, as well as the associated loss of customer loyalty and trust. A Ponemon survey found that 65% of consumers indicated a data breach had caused them to lose trust in an organization and 27% discontinued their relationship with that company.¹⁰

Digital Customer Journey Business Impact

A modern CIAM solution drives serious business improvement by enabling organizations to address friction and security issues head on so they can acquire customers faster, deliver great experiences, and protect customer data.



Acquire Customers Faster

First impressions matter. A CIAM solution can pinpoint friction during the user registration process and remove it quickly to improve customers' initial view of the organization. A CIAM solution helps to:

- **Accelerate conversion rates:** Mitigate “registration fatigue” and abandonments due to lengthy registration forms by giving users their choice of registration methods. Customers can employ standard usernames and passwords or use existing login credentials and profiles from their social identity provider, such as Facebook, Google, LinkedIn, and others.
- **Improve retention:** Build trust gradually. Progressive profiling enables users to register with just an email address and then provide more information to create a comprehensive profile for greater personalization over time.
- **Increase customer loyalty and trust:** Empower users to easily grant and withdraw consents and permissions, as well as manage terms of service and privacy preferences, across multiple services from a convenient central console.

The BBC logo, consisting of the letters 'B', 'B', and 'C' in white on a blue background.

The BBC Instantly Signs Up Three Million Users

In April 2020, the BBC introduced BBC Bitesize, a website that provides parents and students with free videos, step-by-step guides, and activities, as well as quizzes by level and subject. Using ForgeRock CIAM, says Matt Grest, director of platform for the BBC, “We launched the service within weeks and saw three million people use the service on launch day, with zero downtime.”



Deliver Great Experiences

Providing customers with a great, consistent experience across every digital channel is the key to customer retention and lifetime value. A CIAM solution enables organizations to:

- **Improve Omnichannel revenues:** A recent survey by Adobe found that companies with the strongest omnichannel customer engagement strategies enjoy a 10% year-over-year growth, a 10% increase in average order value, and a 25% increase in close rates.¹¹ A CIAM enables organizations to deliver a consistent and personalized experience across all digital channels, including web, mobile, and kiosk using a centralized customer profile to increase cross-sell and upsell opportunities.
- **Reduce customer churn:** Customers demand fast and seamless access. Slow performance and glitchy authentications are a sure path to abandonment. A PWC survey found that one in three customers will leave a brand they love after just one bad experience, while 92% would completely abandon a company after two or three negative interactions.¹² A CIAM solution minimizes friction by enabling customers to reset their own passwords and manage their own preferences for their personal profile, marketing opt-ins, and authentication methods.
- **Boost long-term profitability:** Customers are willing to pay 13% to 18% more for a product or service if they receive an excellent customer experience.¹³ By delivering great digital customer experiences, organizations can sell more services with higher margins to increase top-line revenue and long-term profitability.

GEICO®

GEICO Provides a World-Class Customer Experience

GEICO, the second largest passenger automobile insurer in the United States, chose ForgeRock to provide a secure, modern experience for their online customer portal. "ForgeRock understands what it means to create a modern, best-in-class web experience for our large and exceedingly diverse customer base," said Greg Kalinsky, senior vice president and chief information officer at GEICO.

¹¹ <https://www.superoffice.com/blog/customer-experience-statistics/#:-:text=%2037%20Customer%20Experience%20Statistics%20You%20Need%20to,When%20it%20comes%20to%20providing%20a...%20More%20>

¹² <https://www.superoffice.com/blog/customer-experience-statistics/#:-:text=%2037%20Customer%20Experience>

¹³ <https://techjury.net/blog/customer-experience-statistics/>



Protect Your Customers

Bad press about security breaches is the fastest way to lose customers. At the same time, many organizations fear increasing friction when they implement security controls. A CIAM solution provides the right amount of friction to assure customers that they are safe, which in turn keeps them loyal.

- **Secure access experiences:** Achieve both security and convenience with a broad range of web and mobile authentication methods combined with SSO and federation.
- **Identity-driven fraud mitigation:** Orchestrate user journeys that take advantage of third-party anti-fraud, behavioral biometrics, and identity-proofing solutions to provide the level of authentication commensurate with risk.
- **Compliance with privacy and consent regulations:** Comply with major national and international data privacy regulations – General Data Protection Regulation (GDPR), Consumer Data Right (CDR), the California Consumer Privacy Act (CCPA), and other regulations – via privacy and consent capabilities, as well as data protection controls such as encryption and data isolation for multi-tenant environments.



Toyota Motors of Europe Improves Privacy

Toyota Motors of Europe offers a connected car experience that ties a vehicle's built-in navigation system with the internet to enable customers to access services en route. Customers use a personalized portal to activate and manage their preferred applications and services. Toyota needed to deliver simple and secure CIAM to customers and their cars for seamless, secure access to personalized telematics.

"ForgeRock enables us to deliver a real-world 'Internet of Things' experience – enabling us to use the car itself as an identity to provide authentication to the services platform," said Kostas Gkirkizas, Senior Project Manager, Car IT – Information Systems, Toyota Motor Europe. In addition, ForgeRock privacy and consent management services made it easy for Toyota to protect customer data privacy.

ForgeRock Modernizes the Digital Customer Journey

ForgeRock CIAM is a modern customer identity and access management solution that enables organizations to acquire customers faster, deliver great customer experiences, and protect customers by ensuring a transparent and secure digital customer journey at every stage, including:

- **Registration:** Simplify registration through social registration and progressive profiling processes.
- **Authentication:** Secure login with a wide choice of strong multi-factor authentication and authorization options while delivering ease-of-use through mobile authentication, usernameless and passwordless authentication, single sign-on, and federation.
- **Self-Service:** Enable profile and preferences management as well as password reset.
- **Personalization:** Deliver consistent, personalized log in and brand experiences across all digital channels.
- **Privacy:** Adhere to privacy regulations and nurture customer trust by enabling customers to manage their personal data, account profile, and privacy settings through a centralized portal.

The ForgeRock CIAM solution meets organizations wherever they are in their digital customer journey and enables them to start modernizing immediately. The solution offers hybrid capabilities that enable organizations to seamlessly integrate, centralize, and manage identities and data across on-premises, cloud, and as-a-service infrastructures.

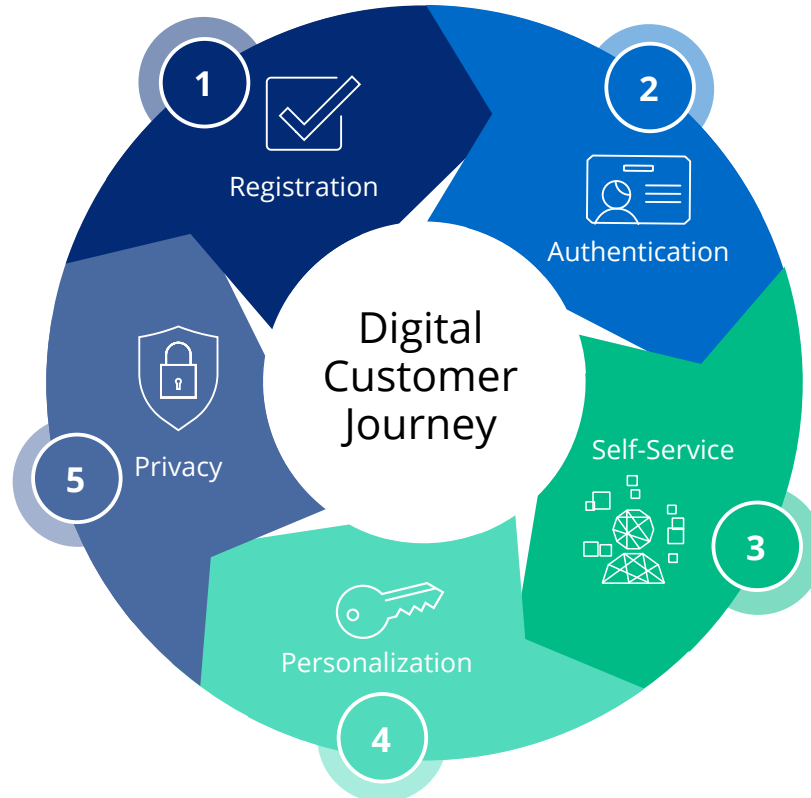


Figure 1: ForgeRock CIAM ensures that customers can move seamlessly and securely across all stages of the digital customer journey.



Stage 1: Registration

Registration is one of the most important digital touchpoints for users. It's the moment when a customer decides to move from anonymity to giving the organization permission to address them directly. However, most customers dread registration. They dislike needing to remember another username and password and having to fill out complex forms. This friction causes many to abandon the process. ForgeRock CIAM simplifies registration through [social registration](#) and progressive profiling capabilities.

Social registration enables a visitor to use an existing social account to register and log in to various websites, applications, and devices. Leveraging an account and profile from a popular identity provider eliminates the need to remember a new username and password or enter profile data. ForgeRock works with social identity providers that support OpenID Connect or OAuth 2.0 such as Facebook, Google, LinkedIn, and Instagram. By accelerating user onboarding through social registration, organizations can acquire customers faster.

Because requesting a large amount of customer data up front creates friction that can lead to customer abandonment, ForgeRock solutions provide progressive profiling capabilities that enable users to register with just an email address initially and then build a more extensive user profile over time. Now organizations can build trust gradually while obtaining the comprehensive profile information they need over time to deliver a highly personalized experience.



Stage 2: Authentication

Authenticating users is like walking a tightrope between security and experience. Organizations must balance strong authentication measures that minimize business risk against the friction they impose, which can lead to a poor experience and user abandonment.

ForgeRock CIAM delivers security and convenience simultaneously with [web and mobile authentication](#), [single sign-on \(SSO\)](#), and [federation](#) capabilities. Numerous strong authentication options ensure protection. Organizations can plug into ForgeRock's certified partner [Trust Network ecosystem](#) to choose from countless out-of-the-box authenticators. Multi-factor authentication with biometrics, physical authentication keys, codes, one-time passwords, adaptive authentication as well as FIDO-compliant passwordless and usernameless authenticators are all available to meet a variety of business needs.

Organizations create "[authentication journeys](#)" that deploy different authenticators based on device, contextual, behavioral, user choice, and risk-based factors using ForgeRock Intelligent Access. For example, a journey could require step-up authentication if a user logs in with a new device or makes a large purchase after changing the ship-to address for the account. Journeys can also incorporate risk and fraud analytics solutions to redirect suspicious users for further monitoring. They can even include coarse-grained authorization policies to control access at the URL level and fine-grained ones to secure specific services and data. Scripts can extend policy logic to any resource type, including URLs, external services, or IoT devices. Administrators can take advantage of user login analytics to fine-tune these journeys over time, improving the customer experience and increasing user adoption.

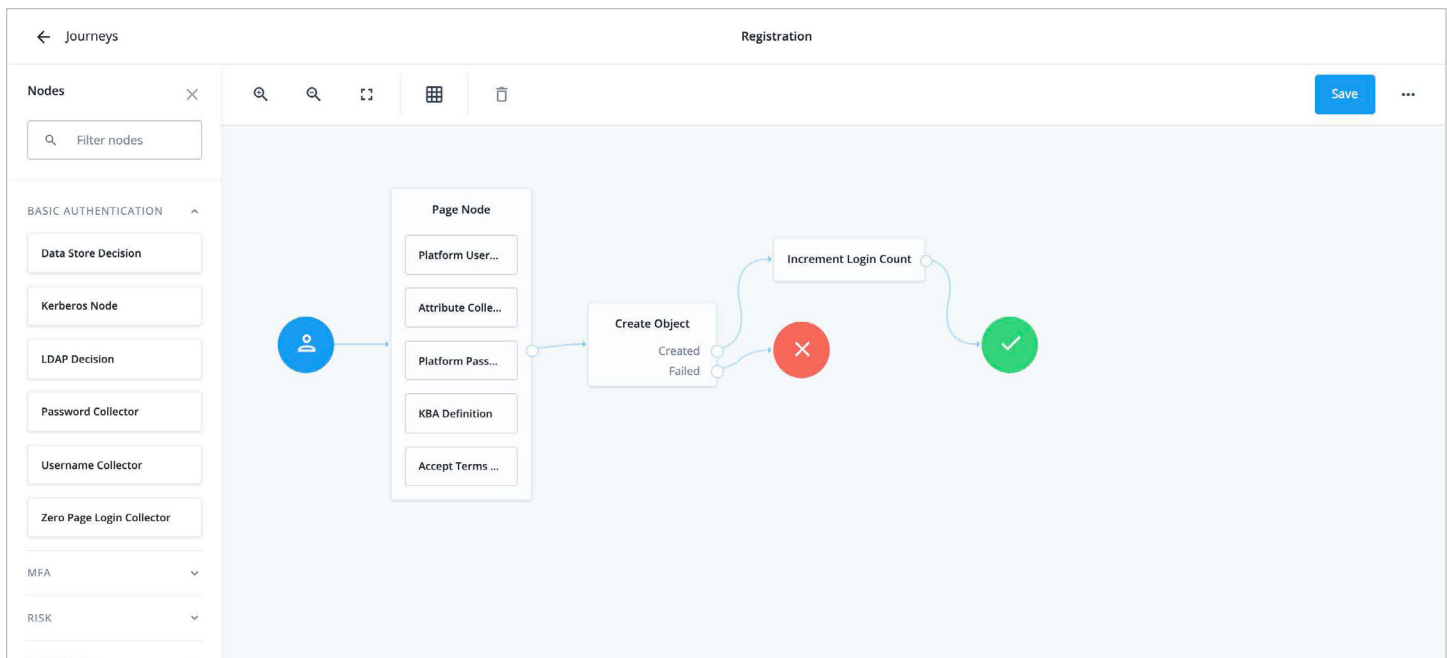


Figure 2: ForgeRock Intelligent Access enables administrators to visually define and map registration, authentication, and password reset journeys. The above illustrates a self-service registration journey.

To reduce friction, ForgeRock mobile authentication enables users to securely and conveniently approve transactions via mobile phone notifications. During the registration process, users link their account to their mobile device. Whenever they attempt to log in, they simply submit their username or ID and receive a “push authentication” access request on their iOS or Android device instead of entering a password.

SSO and federation give authenticated users seamless access to all necessary resources – whether they require multiple resources from a single domain or resources spread across multiple domains or organizations. Because SSO and federation rely heavily on standards, ForgeRock supports all major federation protocols and next-generation standards for cloud and mobile computing, enabling organizations to deliver a transparent and convenient customer experience.

SSO and Federation Standard Support

- SAML 1.x for exchanging authentication/ authorization data across security domains
- SAML 2.0 (SP, IdP, ECP, and IdP Proxy) for multi-factor authentication with federated identities
- WS Federation (asserting, relying party) for identity federation
- OpenID Connect to solutions requiring additional identity information
- OAuth 2.0 to enable internet users to grant websites or applications access to their information on other websites without the need for passwords
- GSMA mobile standards
- UMA 2.0 to enable party-to-party sharing
- XACML for export and import of policies
- OAuth and HOTP standards for use of one-time passwords on a mobile device as an additional authentication factor



Stage 3: Self-Service and Password Management

Self-service workflows enhance user experience and improve engagement while increasing operational efficiencies by eliminating manual human reviews and fulfillment. They also significantly reduce effort for customer support agents by doing away with unnecessary customer support calls, tickets, and tasks. ForgeRock CIAM delivers self-service not only for registration, but also for access and password management.

Organizations can use the ForgeRock Intelligent Access drag-and-drop interface to quickly define and build streamlined self-service access request and password management journeys. These journeys can incorporate consistent password rules and policies that specify strength, aging, reuse, and attribute validation across all systems, applications, and identity resources and enforce them for users, devices, and things. An intuitive self-service user interface (UI) that is extensible via scripts and RESTful APIs delivers these journeys to users. These journeys are designed to emphasize customer convenience. Users can create an account and log in immediately without having to go back to the login screen and enter their username and password right after registering.

ForgeRock also streamlines and improves convenience during the lost credential recovery and password reset processes. Users can recover lost credentials and reset their password in the same experience, without having to leave the browser, go to another screen, reset the password, and then login with the new password again.

When users reset their passwords or alter other personal information in their profiles, changes automatically synchronize with the appropriate directory service to ensure this information is accurate for single sign-on and federated access. The password reset process can also incorporate authentication. For example, if someone attempts to change their password three times in a row,

and risk management deems this activity suspicious, a workflow can kick off a step-up authentication before enabling the user to change their password. These step-up authentication workflows improve the customer experience and reduce abandonment rates by requiring additional authentication only when necessary, rather than for every password reset requested.



Stage 4: Personalization

Today's customers expect a personalized and consistent experience across all digital channels. Meeting these expectations pays off in a big way: 80% of shoppers are more likely to buy from a company that offers personalized experiences.¹⁴

By providing automated personalized journeys, organizations can deliver the consistent omnichannel experience customers crave as well as craft more effective marketing offers. For example, a bank that knows a customer has already secured a new personal loan from them can upsell them to a new digital service such as a new credit card.



Today's customers expect a personalized and consistent experience across all digital channels. Meeting these expectations pays off in a big way: 80% of shoppers are more likely to buy from a company that offers personalized experiences.¹⁴

¹⁴ <https://www.bloomreach.com/en/blog/2017/08/ecommerce-personalization.html>

Comprehensive lifecycle management capabilities within ForgeRock CIAM enable organizations to define and easily manage personalized access journeys and content for individuals and devices that are consistent across all web and mobile channels. For example, the [BBC](#) has created policies that ensure that underage users of its BBC Bitesize site for students and parents can only log into their own accounts – ‘not their parents’ – so they only view age-appropriate content. Once someone signs into the BBC site, the site understands their likes, dislikes, device preference, time-of-day usage, and more to deliver a bespoke and optimal user experience.

To ensure that user identity data remains accurate across the identity infrastructure, ForgeRock CIAM synchronizes and reconciles changes to user registration information or passwords in real time. Synchronization and reconciliation efforts can also be tied to business process workflows and rules to ensure that teams perform the appropriate reviews and administrative actions. Synchronization and reconciliation can be performed when data is changed – on demand or at scheduled intervals – to guarantee discovery of new, changed, deleted, or orphaned user accounts.



ForgeRock CIAM enables organizations to meet GDPR and other regulatory demands by giving customers a single dashboard to manage their privacy and consent settings as well as to correct errors in personal information.



Stage 5: Privacy

Ensuring customer data privacy builds customer trust and loyalty. After all, customers are more likely to share their information if they can control how it is used and if they are confident that it will remain safe.

Data privacy regulations like GDPR are designed to give individuals control over their personal data by assuring them certain rights. These include the right to information, the right to access, the right of rectification, the right to withdraw consent, the right to object, the right to object to automated processing, the right to be forgotten, and the right of data portability.¹⁵ A recent survey by SAP Hybris and the CMO Council found that 71% of respondents believe that GDPR will improve

customer experience by increasing transparency into how companies are using customer data.¹⁶

ForgeRock CIAM enables organizations to meet GDPR and other regulatory demands by giving customers a single dashboard to manage their privacy and consent settings as well as to correct errors in personal information.

ForgeRock also helps organizations protect customers' personal information. Dynamic authentication journeys can consider attributes, roles, and relationships among users as well as users' relationships to their devices, to determine whether a user attempting to log in is who they say they are. If suspicions arise, step-up authentication can be performed to ensure that users access only their own information. ForgeRock CIAM further secures customers' personal data via encryption of data at rest and in motion with patented data isolation capabilities for multi-tenant cloud environments.

By enabling customers to control access to their personal data and safeguarding data from unauthorized access, ForgeRock CIAM helps organizations improve customer experience and loyalty while meeting regulatory requirements.

¹⁵ <https://advisera.com/eugdpracademy/knowledgebase/8-data-subject-rights-according-to-gdpr/>

¹⁶ <https://www.mktginsight.com/gdpr-and-customer-experience>

Why ForgeRock CIAM?

ForgeRock CIAM has been architected to address all major business challenges and use cases related to customer identity and access management. It goes a step further by enabling organizations to modernize wherever they are in their digital customer journey. The solution also offers hybrid capabilities that enable organizations to seamlessly integrate, centralize and manage identities and data across on-premises, cloud, and as-a-service infrastructures. For these reasons and more, industry analysts agree that ForgeRock CIAM leads the market.

The Forrester Wave: Customer Identity and Access Management (2020)



Get the Report

ForgeRock Named an Overall Leader in CIAM



Get the Report

Take the First Step

As organizations undergo digital transformation to improve the experience for their customers, many continue to unwittingly place obstacles along the digital customer journey. Digital journeys are often manual, disjointed, and full of friction. Ineffective digital journeys result in frustrated customers, inefficient operations, and a poor customer experience.

The solution is purpose-built to modernize the digital customer journey. With ForgeRock's modern CIAM solution, organizations can streamline all stages of the customer journey – registration, authentication,

self-service, personalization, and privacy. Using these simplified processes, organizations can acquire customers faster; deliver a great experience that maximizes long-term growth and profitability; and ensure the protection of customer data to increase customer loyalty.

To learn more about how to select a modern customer identity and access management solution for your organization, then download the [Evaluating Digital Identity Providers for CIAM](#) white paper or [contact us today](#).

About ForgeRock

ForgeRock, the leader in digital identity, delivers modern and comprehensive Identity and Access Management solutions for consumers, employees and things to simply and safely access the connected world. Using ForgeRock, more than a thousand global customer organizations orchestrate, manage, and secure the complete lifecycle of identities from dynamic access controls, governance, APIs, and storing authoritative data – consumable in any cloud or hybrid environment. The company is privately held, and headquartered in San Francisco, California, with offices around the world. For more information and free downloads, visit www.forgerock.com or follow ForgeRock on social media.

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