

The Passwordless Future: Why Consumers Demand Change

Passwords are digital dinosaurs. Modern users manage hundreds of accounts, and it's simply not feasible for them to create and remember strong, unique passwords for each one. The result? Insecure accounts, password churn, and frustrated consumers.

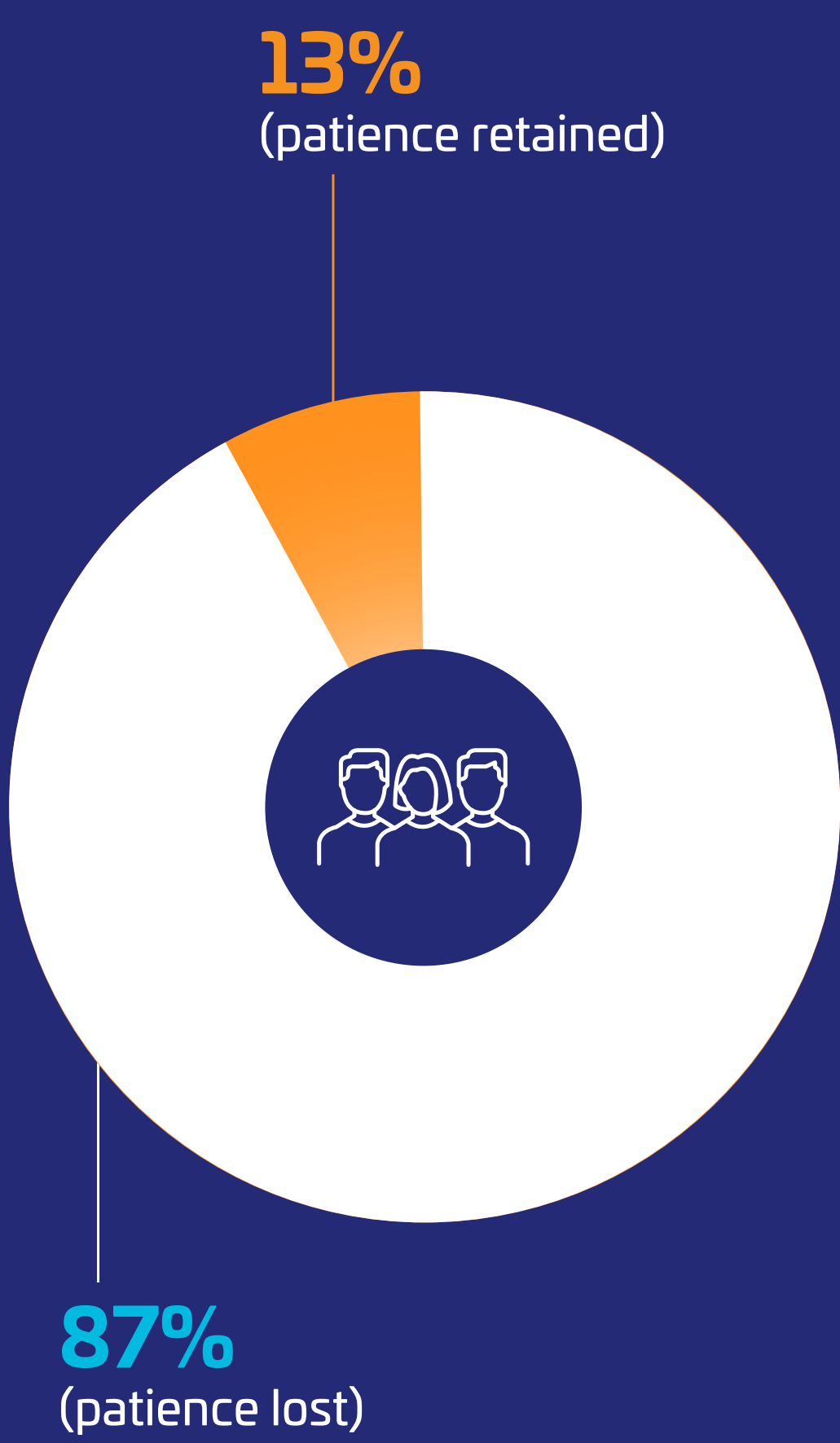


Password Frustration Damages Brands

Consumers feel frustrated when asked to reset their passwords or verify their identity.

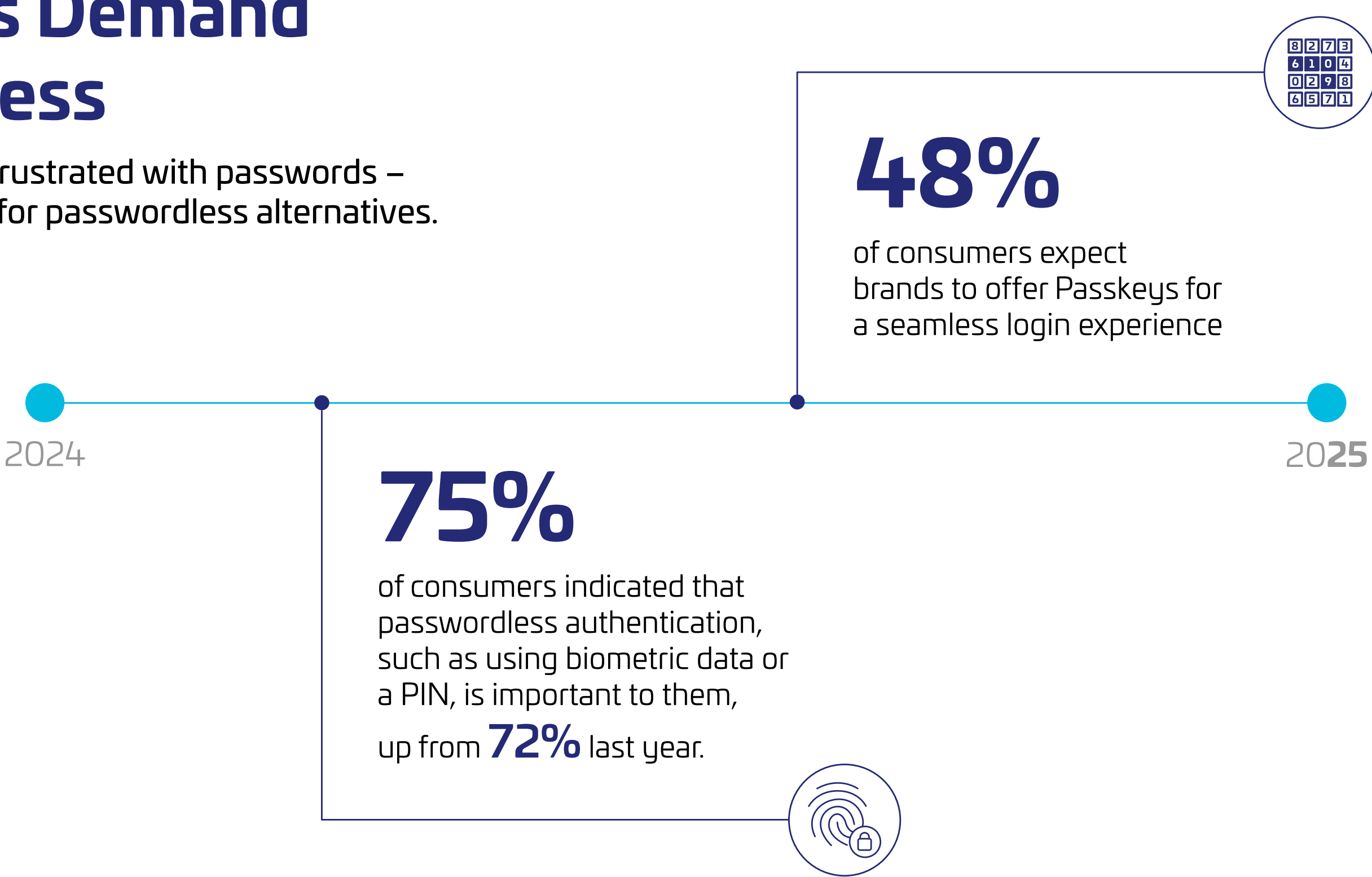


But the problem doesn't end there. Passwords are also seriously impacting brand loyalty.

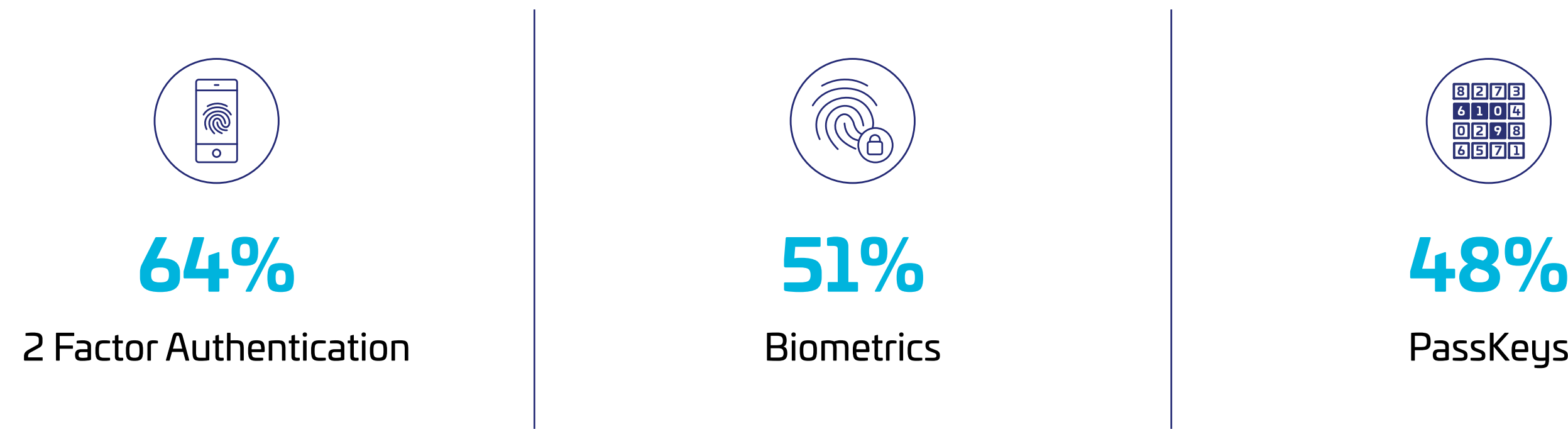


Consumers Demand Passwordless

Consumers aren't just frustrated with passwords – they're actively calling for passwordless alternatives.



What's more, passwordless authentication can help organizations build consumer trust, which has been on the decline in recent years. In fact, the top three technologies consumers identified to increase trust are:



Why Passwordless Matters

Modern authentication solutions are more secure, convenient, and cost-effective than outdated, password-based logins.

Authentication Method	Security	User Experience (Convenience)	Cost-effectiveness
Password	Low - vulnerable to breaches, phishing, and weak passwords	Low - prone to resets and forgotten passwords	High - inexpensive to implement but costly in breaches and support
Biometrics	High - difficult to forge but can be spoofed and raises privacy concerns	High - fast and frictionless for users	Moderate - expensive initial setup but cost-effective long-term
MFA (Multi-Factor Authentication)	High - combines factors to enhance security	Low to Moderate - adds friction but improves security	Moderate - can be costly to implement and maintain but reduces breach risks
RBA (Risk-Based Authentication)	High - adapts to user behavior, reducing risk dynamically	High - minimal user friction unless risk is detected	Moderate - requires investment in AI and analytics but improves security efficiency
Passkeys	High – makes use of device biometrics and MFA/RBA	High – fast and frictionless for users	High to Moderate – depending on the implementation

Download the **Thales Consumer Digital Trust Index Report 2025** and discover more findings and how they build trusted consumer relationships.