

# Meet Alex

The modern customer no longer separates digital experiences.  
Every interaction shapes expectations for the next one.

## ONE PERSON. SHARED TRUTHS ACROSS BOTH WORLDS.



Seamless digital experiences everywhere



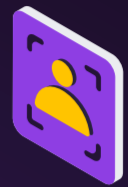
Trust and convenience must coexist



Personalization must respect privacy



Transparency builds loyalty



Every digital experience begins with identity

### DIGITAL RETAIL CUSTOMER

#### Expects everything now

- **72%** abandon purchases when checkout becomes too complex
- Customers want seamless experiences across every digital touchpoint
- **65%** prefer one-click checkout

#### Trust drives personalization

- **74%** say trustworthiness impacts account creation
- **38%** say AI recommendations improve shopping experiences
- **63%** stop buying from brands with poor personalization practices

#### Security impacts loyalty

- **80%** received a breach notice in the past 12 months
- **70%** would stop shopping after a security incident
- **81%** say they must trust a brand before sharing personal data



### DIGITAL FINANCIAL SERVICES CUSTOMER

#### Digital-first expectations

- **68%** abandon applications due to onboarding friction
- Abandonment exceeds **50%** when account opening takes longer than 3-5 minutes
- **48%** take their business elsewhere after digital friction

#### Personalization with permission

- **67%** will share more data with their bank when value is clear
- **72%** want to know when they are interacting with AI
- Customers want personalized experiences without sacrificing privacy

#### Fraud is evolving

- ATO fraud rose sharply year over year by **38%**
- **\$27.3B** lost to identity fraud in 2025
- Customers expect stronger protection without added authentication friction



Where identity security meets great experiences.

#### SOURCES:

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MX Account Opening Research  
The Financial Brand Digital Onboarding Research  
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Auth0 Customer Identity Trends Report (2025)