

# CONSUMER IDENTITY AND ACCESS MANAGEMENT

HOW TO ASSESS YOUR  
CUSTOMER IDENTITY NEEDS  
AND BUILD A SUCCESSFUL  
CIAM STRATEGY

# EXECUTIVE SUMMARY

In the past eight years, the consumer identity and access management (CIAM) market has expanded and matured.

CIAM IS A VERY DIFFERENT CHALLENGE THAN ENTERPRISE IAM. CIAM REQUIRES A NEW APPROACH. A WELL-THOUGHT OUT STRATEGY TO CONSUMER IAM PROVIDES A COMPETITIVE EDGE AND IMPROVES CUSTOMER ENGAGEMENT.

Where once there were a handful of vendors talking about various aspects of securing consumer access to applications, now there exists a comprehensive market packed with solutions that help businesses understand and engage with customers, in a secure manner, throughout the lifecycle of their relationship.

Consumer identity security is now a mainstream business requirement. It's an essential, make-or-break ingredient to the customer experience. The market has matured to meet these needs, but with market maturity also comes complexity. CIAM is a very different challenge than enterprise IAM; a different, separate approach is needed. A well-thought-out strategy to consumer IAM provides a competitive edge, ensures a high level of security and privacy, and aids in achieving and maintaining regulatory compliance.



CONSUMER IAM IS AN ESSENTIAL  
MAKE OR BREAK INGREDIENT TO THE  
CUSTOMER EXPERIENCE

# CIAM vs IAM

BROADLY SPEAKING, CIAM HAS THE SAME END GOAL AS ENTERPRISE IAM: TO ENSURE THE RIGHT PEOPLE HAVE ACCESS TO THE RIGHT RESOURCES AT THE RIGHT TIME. ACHIEVING THIS GOAL FOR CONSUMERS REQUIRES MUCH GREATER SCALABILITY, IMPROVED USABILITY, DATA PRIVACY PROTECTION, AND DIFFERENT FUNCTIONALITY THAN TRADITIONAL ENTERPRISE IAM. HERE ARE CRITICAL BUSINESS REQUIREMENTS THAT FORCE CIAM SOLUTIONS TO DIVERGE FROM A TRADITIONAL ENTERPRISE IAM APPROACH



## SCALABILITY & CHANNELS

CIAM must scale up to address consumer volume while being elastic enough to accommodate infrequent, unpredictable usage spikes.



## OMNICHANNEL

CIAM solutions must allow consumers to interact with your brand across multiple channels to deliver consistent, personalized, and relevant experiences across all channels without any friction.



## USER EXPERIENCE

You can't present customers with a clunky experience in the name of security. CIAM must function seamlessly in the customer experience in a way that doesn't unnecessarily interrupt the experience, but that still instills confidence that customer interactions are secure and that you are offering them control over the use of their private data.

# PRIVACY IS CRITICAL

CIAM solutions must maintain customer privacy preference and allow easy customer management of those preferences across locations, hosting models, and partners.

Privacy concerns aren't limited to consumer desire; the measures needed to protect customers data are increasingly rigorous, as illustrated in regulations like the EU's General Data Protection Regulation (GDPR), to the Payment Services Directive (PSD2), to California Consumer Privacy Protection Act and industry-specific requirements like MFA for Financial Applications. These regulations and others like them define how personally identifiable information (PII) is collected, stored, and used, determining how we must think of privacy from a CIAM solution perspective.

These distinct CIAM requirements are driving vendor solutions that benefit both consumers and the enterprise.

Today's CIAM solutions can help the enterprise know their customers and deliver a secure, unified, and personalized user experience across multiple channels, increasing customer satisfaction and improving customer loyalty.



## IS YOUR CONSUMER IDENTITY SOLUTION READY FOR PRIVACY ACTIVES?

“Privacy actives” a new breed of user, see respect for privacy as core to the brands of the companies with whom they do business: 90% believe the ways their data is treated reflects how they are treated as customers.

Privacy actives tend to be younger, more affluent, and shop more online -- a particularly attractive market segment.

Harvard Business Review 2020

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# CIAM SOLUTIONS POWER THE ENTERPRISE

## Assess for Success

Navigating the complexity of the CIAM market to evaluate CIAM vendor solutions and architect a solution requires a thoughtful, holistic approach that considers your unique requirements from a functional, technical, and business perspective. A natural starting point is a full CIAM assessment to determine & define the customer identity needs of the organization, prioritize across key areas of business impact, and build the requirements accordingly.

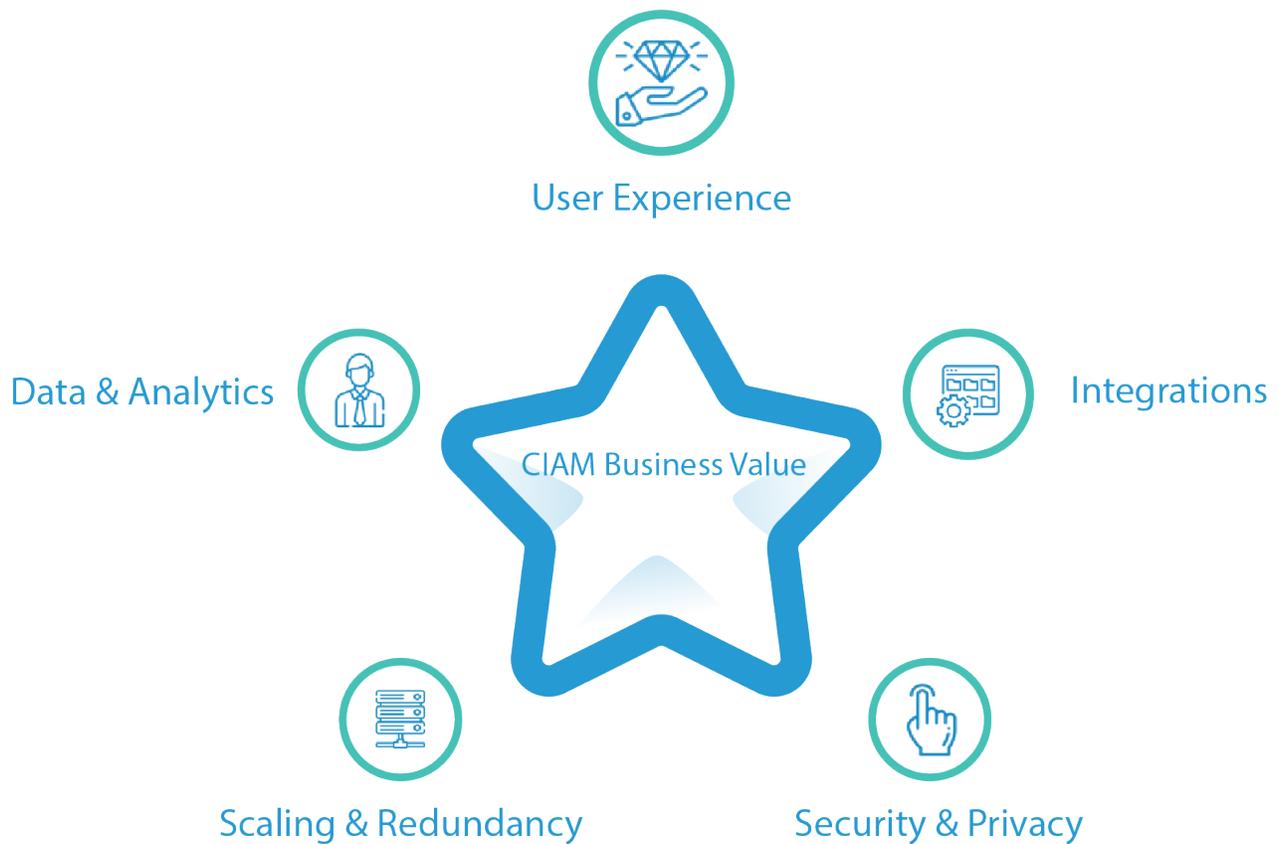
Completing an assessment before engaging with vendors ensures you are working from a set of well-defined business needs that allow you to match solutions to requirements vs. creating requirements to match a specific solution.



# SIMPLIFYING CIAM

As the range of channels, devices, platforms, and touchpoints continues to expand, CIAM systems are becoming a strategic platform to power the enterprise.

Across hundreds of engagements, we've identified a consistent approach to assessing needs that maps against a typical customer engagement cycle, application development processes, as well as regulatory and scalability needs, and customer insights that can deliver richer customer experiences.



THE CIAM MARKET IS UNSATURATED AND GROWING, AND ACCORDING TO MARKETS AND MARKETS, IT IS PROJECTED TO EXPAND FROM USD 7.6 BILLION IN 2020 TO USD 15.3 BILLION BY 2025

MARKETS AND MARKETS 2021

# SIMPLIFYING CIAM

Customer identity touches every part of the business and requires close collaboration with multiple stakeholders. Starting from a business-centric, non-technology perspective will help you define a CIAM strategy custom-fit for your specific business needs.



## USER EXPERIENCE

Work with your customer-facing line of business owners to understand the full customer lifecycle and every digital engagement touchpoint. Some common areas to explore are: Registration, Authentication, Single Sign On (SSO), Progressive Profiling, Personalization, User Profile Management, and Customer Self-Service.



## INTEGRATIONS

Part of CIAM complexity comes in the sheer number and type of applications the solution must integrate with. Some common considerations are; do you engage customers across multiple channels (Omnichannel) or via a single portal/application? Do your customers have a single identity with you, or are there multiple versions of them? Are you working with social/third-party identity providers? Are there API integrations to consider? Do you have multiple data stores or directory services? Now consider all of your other back-end systems (CRMs, eCommerce Platform, Marketing Automation, Data Management, Content Management, etc.).



## SECURITY & PRIVACY

What security and data privacy regulations apply to your organization? What is your preferred approach to customer control over data? Things to consider here: Multi-Factor/Adaptive Authentication, Consent and Privacy Management, Identity Proofing/Fraud Detection, API Security, Data Encryption, Regulatory Requirements – GDPR, CCPA, etc...



## SCALING & REDUNDANCY

CIAM must allow for both scale and elasticity, able to accommodate infrequent, unpredictable usage spikes. Consider needs around: Vertical Scaling, Horizontal Scaling, Average & Peak Loads, Architecture – Data Center, Cloud, Single Instance, Geographically Distributed, High Availability, and Disaster Recovery.



## ANALYTICS

Customer insights may be one of the most interesting aspects of a well-architected CIAM solution, allowing for deeper customer relationships and improved loyalty and retention. Some things that CIAM can uncover to explore with your team: Batch Analysis, Real-time Analysis, Predictive Analysis, Direct Marketing Opportunities, Marketing Automation, KPIs; Growth of Customers/Leads over Time, Active Customers/Leads over Time, Customers/Leads by Geography, Conversion Rate over Time from Leads to Customers, Customers/Leads and access patterns by the Channel (web/mobile)

# CONSUMER IAM FRAMEWORK

We've also distilled typical consumer IAM product categories into a CIAM framework that groups CIAM offerings into logical pairings that address Consumer Identity, Consumer Consent, and managing the Consumer Profile. Applying this framework will help you understand how each set of functionality relates to the others for a cohesive approach across every CIAM touchpoint in the customer lifecycle.



## 01 CONSUMER IDENTITY

- Registration-as-a-service
- Social Identity Integration
- Profiling/Verification
- SSO/Risk-based Authentication
- Consumer Identity Lifecycle Program



## 02 CONSUMER CONSENT

- Preference & Consent Management
- Self-service Preferences
- Terms/Opt-in Management
- Auditing Compliance Adherence
- Auditing Compliance Alignment



## 03 CONSUMER PROFILE

- Profile Governance
- Analytics & Insights
- Consumer Data Store/Security
- Dynamic Schema

# 01 CONSUMER IDENTITY

## Registration-As-A-Service

Registration-as-a-service essentially asks the customer the question, “do you have an account or profile?” If yes, log in. If no, create an account or profile. When the customer creates an account or profile is considered a Just-in-Time (JiT) event, generating a baseline account or profile as an Identity Provider (IdP) service.

Allows for (and encourage) a unified registration process across all applications simplifying the ability to create a unified customer profile across the organization.

## Social Identity Integration

Utilization of Social based application service identities (through third-party IdPs, such as Facebook, Google, or Amazon) that can access limited scope services from the Service Provider (SP).

## Profiling/Verification

Using collected consumer data to tailor the end user experience (Profiling) which may involve knowing who the user is or not with progression through eventual registration. Verification can be used as a means to assure the end user is the correct end user

to allow interactive access to account data and services (e.g. basic AuthN methods such as login ID and password or the use of multifactor (MFA) solutions such as one-time use codes to a mobile device, email verification and biometrics).

## SSO/Risk-Based Authentication

Allowing assertions to be utilized across a session so that we don't drag the user down with repeated authentication attempts when they are trying to complete an interaction. Risk-based AuthN is the process in which additional factors will be required to authenticate to mitigate the chance the end user has been breached (as in using MFA instead of login ID and password when accessing sensitive data such as Payment/ Financial information, PII or PHI).

## Consumer Identity Lifecycle Capabilities

An ever-expanding set of services and practices to manage and secure a consumer's identity AND that allow for data aggregation and metrics to be used for personalization of the consumer experience to increase customer loyalty.

# 02 CONSUMER CONSENT

## Consumer Consent

Enables consumers to control and agree to how their data is utilized; this has become even more critical in light of increased pressure from regulations such as GDPR.

## Self-Service Preferences

Allow consumers to choose their method of interaction with support (self-help, FAQs, robotics and human interaction are all possible choices).

## Terms Opt-In Management

Informing and allowing consumers to choose how their data is used for marketing or other data-centric services.

## Auditing/Compliance Adherence And Alignment

Supports your ability to prove that you are in compliance with regulations.

# 03 CONSUMER PROFILE

## Profile Governance

Ensure there are standards and processes in place to store, track, and transfer consumer data that is both secure and complicit with applicable regulations.

## Consumer Data Store/ Security

Streamline identity data availability within a secure, common directory infrastructure into a directory model that allows for a centralized view of the user profile, consents, authentication credentials, and entitlements.

## Analytics & Insight

Ensure the availability of audit logs and reporting mechanisms for policy enforcement and compliance, through centralized or aggregated audit data.

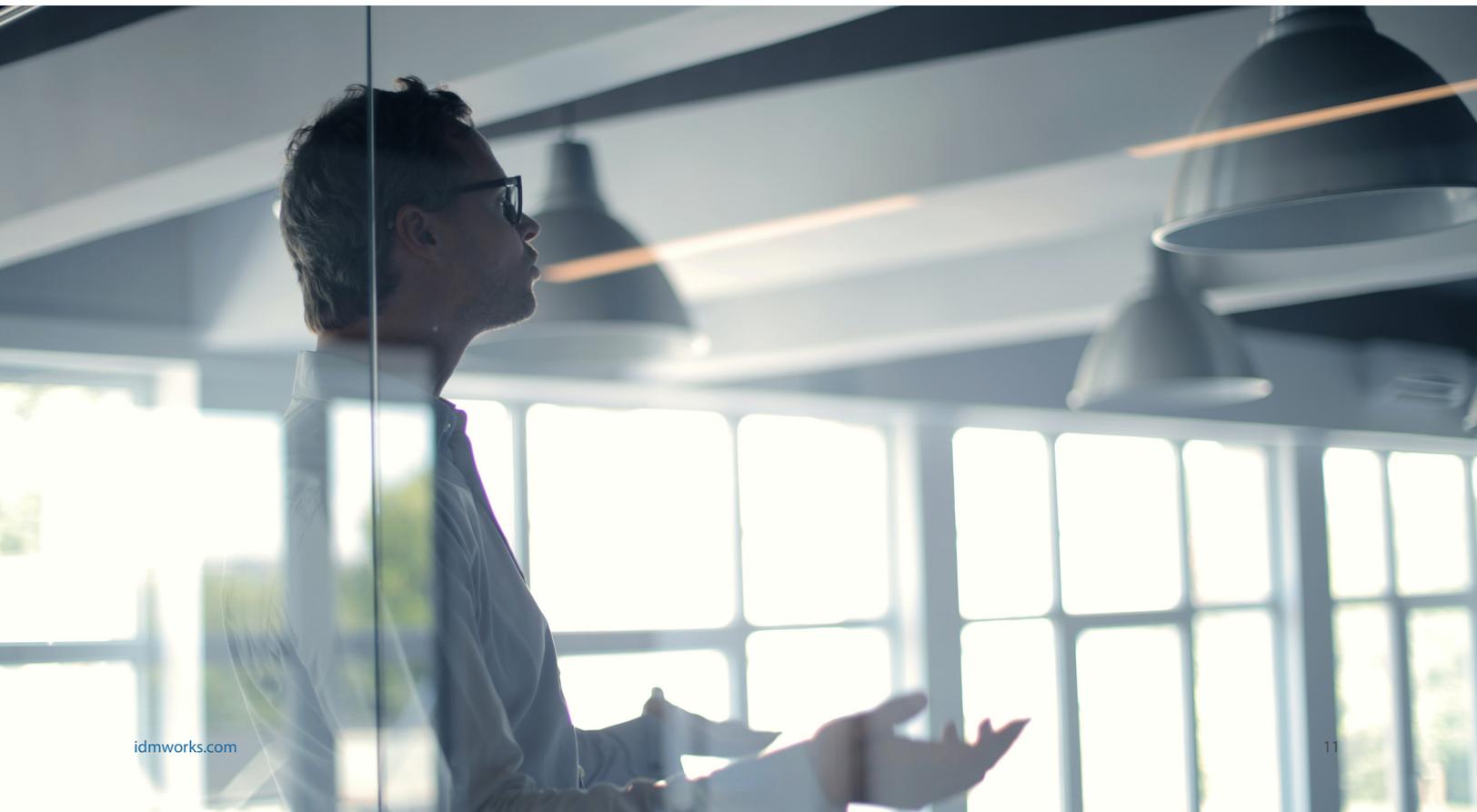
# ALIGN CIAM TO BUSINESS VALUE

- ALIGN WITH LINE OF BUSINESS OWNERS TO MAP OUT KEY BUSINESS DRIVERS
  - UNDERSTAND HOW IDENTITY PROVIDES BUSINESS VALUE AT EACH STAGE OF THE CUSTOMER ENGAGEMENT CYCLE
  - IDENTIFY WHAT METRICS ARE VALUABLE TO YOUR ORGANIZATION TO CREATE YOUR KPIS
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Identity professionals understand how important it is to address CIAM use cases. If you get them wrong, customers—the ones that pay you money—can't access the things they need. Surely the business gets it, don't they? Surprisingly, the answer isn't always YES!

The reason is that there are a wide variety of elements that impact the top line. To ensure that you convey the value of identity, you have to be able to communicate its impact on the metrics your business cares about. The good news is that you don't have to try too hard. Customer identity has a significant impact on the top line and can move the needle for your business in a big way.

Some of the CIAM vendors, like Ping Identity, have built business value calculators that will help you customize a window into how CIAM impacts the top line at your organization.



IAM IMPLEMENTATIONS  
> 800

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TEAM:  
175 IAM Experts

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CERTIFICATION:  
30+ IAM  
Vendor Partner  
Certifications

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## PLANNING FOR CIAM PROGRAM SUCCESS

### Finding The Right Assessment Partner

The challenges of securing your consumer environment, specifically with identity and access management, continue to increase in scope and complexity, yet too many organizations are still trying to tackle CIAM on a project-by-project basis. An assessment partner that has experience beyond advising and also understands vendor tool integration, operations and what it takes to keep the momentum and investment going, allows you to leverage key insights from other CIAM programs to ensure success on your CIAM journey.

The right partner will be able to guide you through a proven process for assessing your existing environment and what your goals and needs are, and marrying those together into a CIAM blueprint and an actionable, phased-based roadmap to move your company forward.

# ASK THE IAM EXPERTS

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