



Federal Trade Commission

Report on the FTC IDM Workshop: Consumer Trust and Acceptance

May 8-9, 2007

OECD Workshop on Digital
Identity Management

FTC Workshop

- Held April 23-24, 2007
- Explored use of authentication and IDM processes as a means of reducing identity theft
- Archived webcast and transcript
- <http://www.ftc.gov/bcp/workshops/proofpositive/index.shtml>
- Summary report being prepared



Topline Point

Without consumer trust and acceptance, the system will fail.



Key Consumer Conceptions Affecting Trust

- **Benevolence** – is the organization acting in my best interest?
 - Type of organization can influence trust level
 - Ex: Public sector – law enforcement vs. consumer service
- **Integrity** – is the system fortified against attack?
 - Identity theft undermines trust
- The **mental model** consumers develop about how a system operates directly influences trust level
 - Negative conception, even if false, breaks trust



Building Trust and Acceptance

■ System Drivers

- Concerns about security (i.e., identity theft or terrorism) are insufficient to create acceptance, consumers need personal, tangible value.

■ System Design

- Deliver on what system promised
- Organization who owns design process affects trust
- User centric vs. surveillance-type model affects trust



Building Trust and Acceptance (Cont'd)

■ Consumer Education

- Develop understanding of purpose and operation of system
- Create belief that system is secure
- Create positive mental model

■ Legal Framework

- Privacy laws provide clear understanding of use of personal information
- Allocation of risk –how will the consumer recover from a system failure? (ex: U.S. credit card laws)



Conclusion

- **To achieve acceptance, a system must meet consumers' needs of trust and convenience.**
- **A system that meets only government or industry needs, will not succeed.**



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