



Creating a Seamless Omnichannel Customer Experience

It's a Brand New World

One of the most prized and protected assets of any company is its brand. Your brand represents more than the products or services you sell. It defines the very nature and image of your organization: your reputation, values, and purpose. A good brand can make the difference between a one-time casual buyer and a dedicated long-term customer.

For most companies, websites offered the opportunity to showcase its brand and its products. As customer demands changed with technology, digital billboards became digital storefronts. And as the ways to connect to the internet grew to include phones, tablets, televisions, watches—even refrigerators—buyers expected more. Now customers want to buy what they want, when they want it, from any place in the world, and any accessible device. Yet as the avenues to reach your company increase, so do the opportunities for cybercriminals to attack, resulting in more risk to both the consumer and the company.

Headlines scream almost daily about yet another breach of customer data, even at the most technologically savvy companies, and regulators worldwide are imposing strict privacy protection laws for consumers. While previously consumers did not hesitate to provide personal data when buying over the internet, security breaches have raised questions in buyers' minds. Before entering personal data into a website, more and more people ask themselves, "Why do they need this information? Can I trust that my data will be protected and not sold?" If presented with too many questions, a potential purchaser may not complete the transaction.

And with breaches occurring at social media companies, consumers have become less likely to log in to a site via social media accounts.

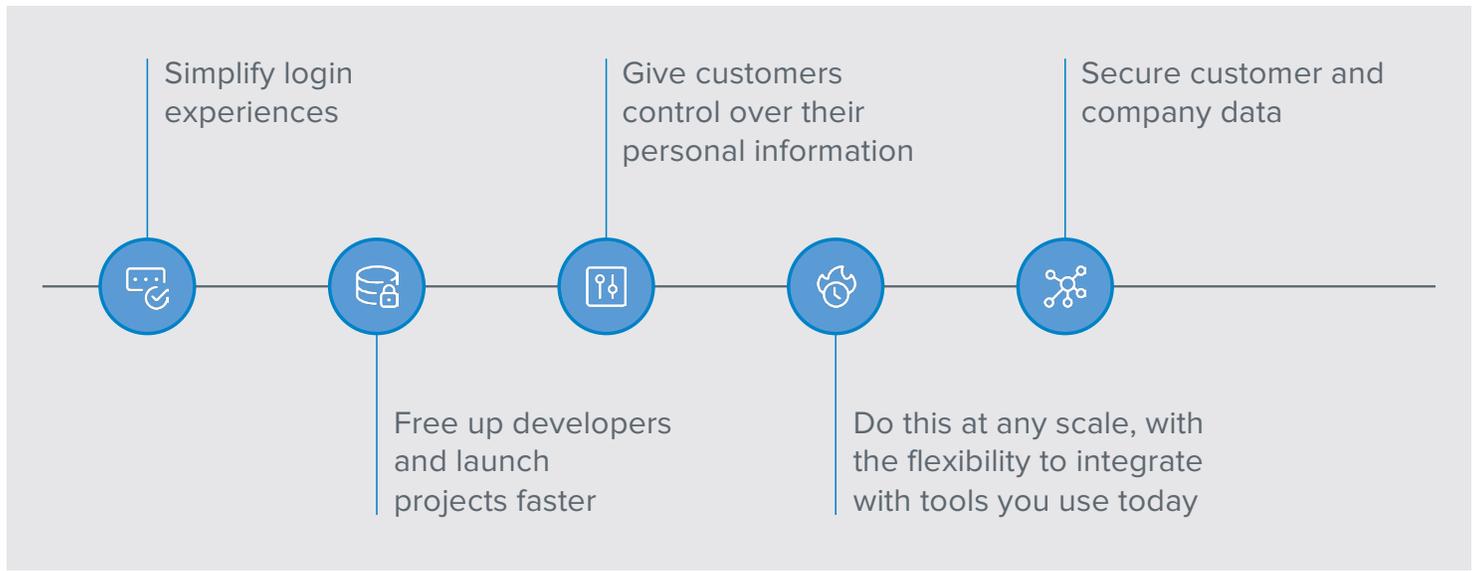
The challenge, therefore, is to provide ease-of-use and omnichannel access without decreasing security. Most companies view these two needs as a zero-sum game: as companies increase safety, they risk adding needless friction to their login process, which can deter their customers. And there are plenty of examples of companies that have not succeeded in finding the right balance and have either lost customers or their data (or worse, both) as a result.

Fortunately, Okta's Customer Identity and Access Management (CIAM) system makes it possible for any company to meet both of these seemingly contradictory requirements with a single, scalable, and secure solution.

Okta: Identity Access Management the Key to a Secure Omnichannel Experience

Okta is the market leader in Identity and Access Management. The Okta Identity Cloud provides a single, cloud-based location for identity, a central piece for access and authorization management when building secure, personalized websites, apps, or networks. The Identity Cloud contains an individual profile tied securely to a user's unique identity. This profile helps companies create friction-free registration experiences by providing the consumer with relevant information at the right time. It also allows brands to easily add industry-leading security measures to the consumer experience in an intelligent way that doesn't result in user drop off.

How a CIAM Solution Drives Digital Transformation



Typically, companies experience five roadblocks while attempting to transform their customers' digital online experience:

- Inconsistent login experiences across multiple brands
- Regulatory requirements regarding privacy and consent
- Exposure to data breaches
- Launch delays due to lack of inexperienced development resources
- Outdated architectures that cannot scale to the level required

The Okta CIAM solution removes these roadblocks, enabling a seamless—and secure—omnichannel experience for customers.

Simplifying the Login Experience

Everything begins with login. For most companies, creating a consistent login or registration experience across devices, platforms, and brands is difficult – leading to user drop off because of lack of ease, familiarity, or trust. The Okta Identity Cloud allows marketing teams to gather and integrate customer-provided information across all of those different platforms into a single profile, which can help you improve the customer experience and secure user data.

Okta CIAM provides out-of-the-box login widgets that installers can personalize for companies with one or many brands. These are easily customizable, removing the burden of building a custom login for each brand as well as obviating the need to use social media logins, a practice that distracts the user by putting other brands on your website that the user may not trust.

Okta also allows for progressive profiling, a best practice for gathering customer information and reducing user drop-off across companies, according to Gartner's 2019 report on CIAM. Rather than overwhelming a customer with too many personal questions, the initial login asks for the minimum information necessary for secure access and authorization. Over time and numerous logins and as the customer becomes more comfortable on your site, the system can schedule the gradual introduction of additional questions. This progressive building of a user profile gathers the most critical customer information and allows marketers to personalize the individual customer experience. For example, at MGM Resorts International, the login pages for their three large properties in Las Vegas—the MGM Grand, The Bellagio, and the Mandalay Bay—all share the same look and feel. As customers visit various MGM properties, the Okta CIAM system consolidates their customer data and shares it across all three brands, allowing marketers to provide their guests with the best experience possible through its loyalty program.

Giving Users Control Over Their Personal Information

Given the increase in high-profile breaches, users are much more wary than they used to be when it comes to providing personal data. And given new governmental regulations such as the European Union's General Data Protection Regulation (GDPR) or the California Consumer Privacy Act, companies need to be more conservative about collecting it. Best practice has changed from gathering as much information as possible to gathering the least amount needed to create an omnichannel experience.

The California Consumer Privacy Act, for example, requires companies, upon a consumer's request, to show all personal information a company has about them and to return or delete that information. Because companies often store data in many disparate locations spanning multiple applications, it's hard to map, let alone retrieve.

The Okta Identity Cloud provides a foundation for managing customer data by creating a single source of truth that links data to identity across systems.

Okta also partners with several leading privacy and data regulations companies, such as OneTrust, to help customers comply with increasing regulations. By integrating with OneTrust, Okta CIAM provides you with the visibility, automation capabilities, and record-keeping you need to address the requirements that matter most to your compliance program, taking these burdensome and expensive tasks off of your plate.

Secure Customer and Company Data

The costs of losing consumer trust are real—and growing. When a breach at Equifax in 2017 compromised the personal data of almost 150 million people, the company saw its credit rating drop and paid a steep price in fines and clean-up costs exceeding \$1.4B. And this total does not include the value of the damage to the Equifax brand. As a result, consumers are taking steps to protect themselves. According to a 2018 Forrester report on Consumer Authentication, 44% of consumers use a second factor for verification for at least one personal account or website, and 61% of those did so because the site had been breached or using multi-factor authentication made them feel safe.

At Okta, security is linked to a person's unique identity. Throughout all of its products, Okta makes it simple to customize your user interface with the level of security you require. Features such as Adaptive Multi-Factor Authentication (MFA), biometric authentication, and contextual access based on device type, IP address, and location allow companies to make sure the right users get seamless access and bad actors run into roadblocks. In addition to guaranteeing the security of your customer's data, these tools also can be used to improve the user experience by enabling secure, passwordless entry.

Free Up Developers to Launch Faster

Access and authentication are highly-specialized skills, and developers are typically not trained in creating completely secure login processes. Okta allows app developers to focus on core company technology rather than building authentication and authorization.

To avoid the high cost of building your own CIAM in house, Okta provides developers the following to help customize your brand with minimal effort:

- Customizable login pages
- Developer friendly, pre-built code and custom workflows
- Highly available and scalable infrastructure
- Granular security policy controls
- Infrastructure certifications for compliance
- Out-of-the-box tools that operate at any scale

Okta was born in the cloud. Okta architects its products to take advantage of the benefits the cloud provides: near-instantaneous scalability, built-in reliability, and security.

Build Your Brand with an Okta Omnichannel Customer Experience

The recent changes in the global marketplace represent an unprecedented opportunity to build your brand or damage it. Those companies that can give their customers a positive omnichannel experience will enhance their brand value and increase their revenue. However, if you break your customer's trust by losing

their data, you may lose that customer for good and severely damage your brand in the process.

Okta, the leading provider of identity for the enterprise, can supply you with the infrastructure and tools you need to give your customers the omnichannel experience they seek while providing both you and your customers the confidence that their data is safe.

Around the globe, the largest customers are working with Okta to transform their users' online experience,

including T-Mobile, 20th Century Fox, LinkedIn, Major League Baseball, News Corp, Pitney-Bowes, and Dignity Health. These customers trust Okta to work faster, boost revenue, and stay secure. Okta helps customers fulfill their missions more quickly by making it safe and secure to use the technologies they need to do their most significant work.

For more information, go to <https://okta.com>

Okta

The foundation for secure connections between people and technology.

Okta is the leading independent provider of identity for the enterprise. The Okta Identity Cloud enables organizations to both secure and manage their extended enterprise, and transform their customers' experiences. With over 5,500 pre-built integrations

to applications and infrastructure providers, Okta customers can easily and securely adopt the technologies they need to fulfill their missions. Over 5,600 organizations, including Experian, 21st Century Fox, JetBlue, Nordstrom, Slack, McKesson, and Hitachi, trust Okta to securely connect their people and technology.

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