

2021 consumer and risk trends

Billions of interactions.
Dozens of industry experts.
One report. Here are the
top findings.



The gist of it

1 UX is the new black



85% of the traffic in 2021 **came from legitimate users**. The same ones you should focus on to offer a better user experience.

2 Threats are more human



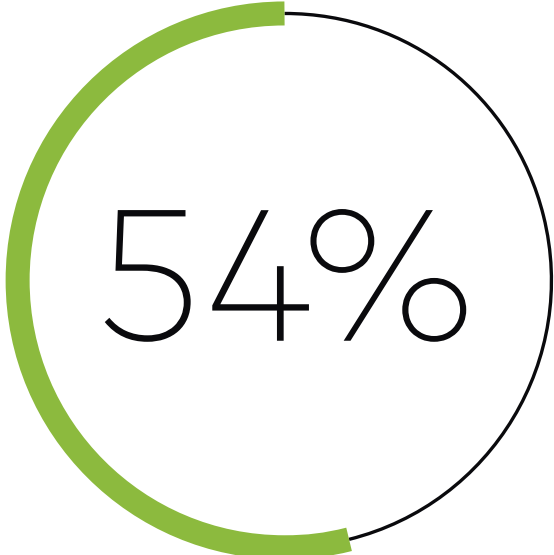
47% of attacks in 2021 **emulated human behavior** or leveraged humans to deploy it, to try to bypass bot detection tools.

eCommerce: more online purchases equals more business opportunities

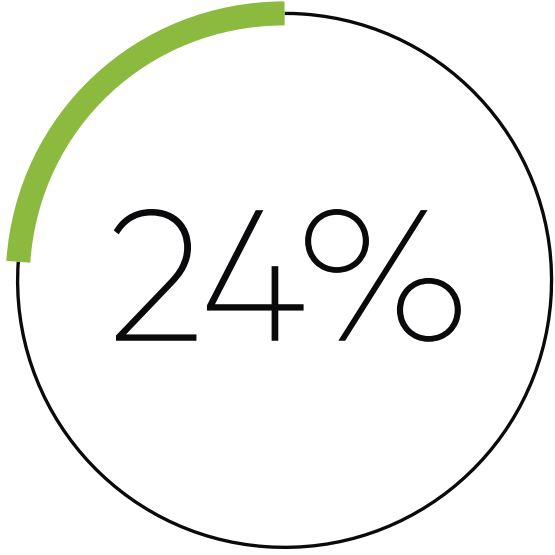


The good

This significant growth means that the 2020 online traffic spike was not an anomaly and is still going strong.



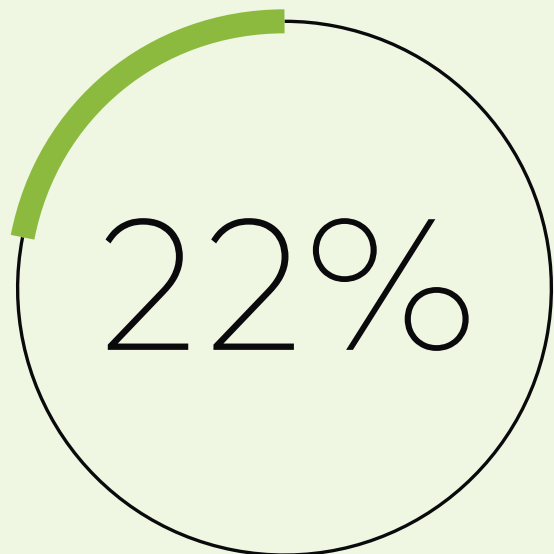
increase in **online purchases** year-over-year.



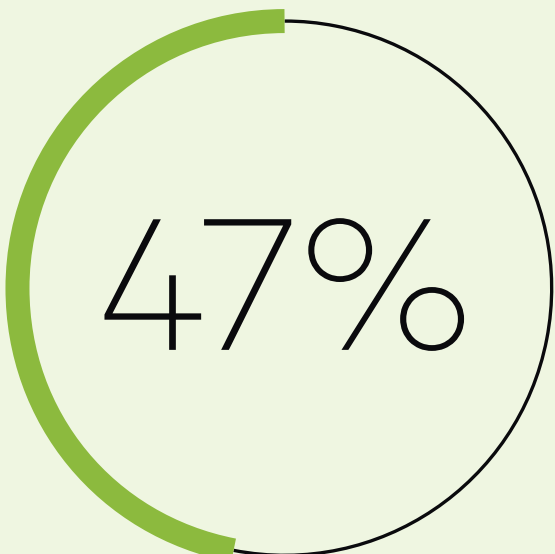
increase in **overall traffic** year-over-year.

The bad

Attacks are quick to react to user trends. Nearly half of them were sophisticated enough to fool some bot detection tools.



increase in **risky traffic** year-over-year.



of attacks were **sophisticated***.

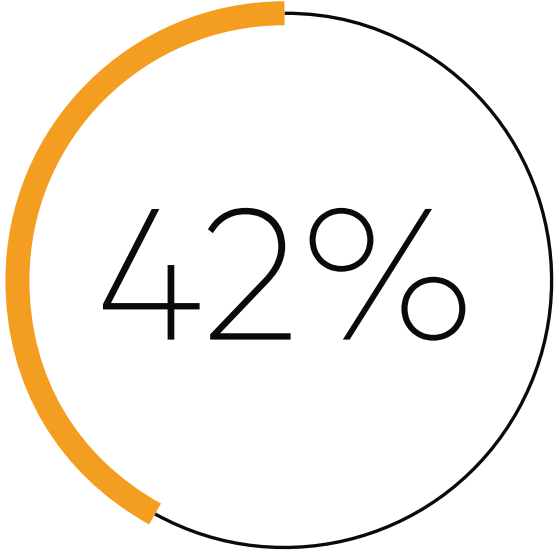
*Attacks that emulated human behavior – or hired human workers. These attacks are good at circumventing bot detection and device-based tools.

Financial institutions: a golden age for e-banking

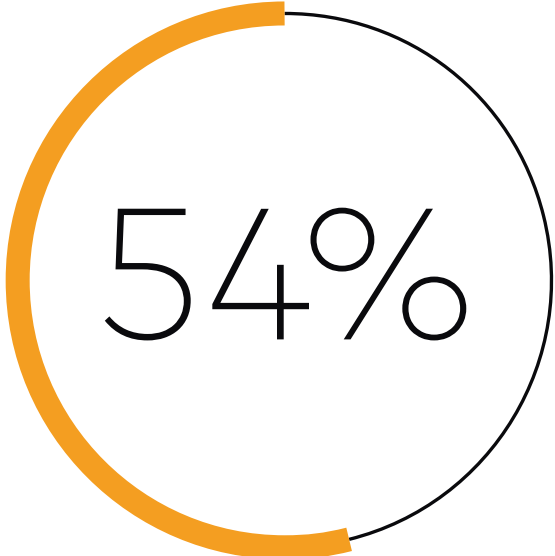


The good

Banking users are more than ready to make online banking part of their lives. This gives FIs a platform to build relationships with them.



increase in **online banking users** year-over-year.



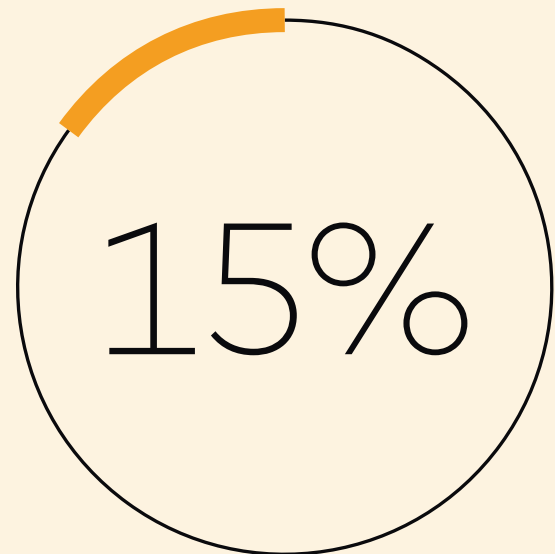
increase in **online banking transfers** year-over-year.

The bad

Fraud events are quickly becoming more expensive for FIs. Institutions need more sophisticated tools to detect these threats early.



average cost of an instance of **identity fraud**.*



increase in **FI risky traffic** in H2 2021 compared to H1 2021.

*2022 Identity Fraud Study: The Virtual Battleground, Javelin Strategy & Research.

And there's more

Get the full story in our report:
2021 Consumer and Risk Trends

