Do Incentives Increase the Adoption Rates of Two-Factor Authentication?

Motivation
- Gaming applications use incentives to propagate 2FA adoption
- How can this effect be translated to other fields such as online banking?

Methodology
- Two online surveys with different target populations
  - General audience: N = 288
  - Gaming-focused: N = 462
- US and German participants
- Questions about service usage, 2FA adoption and likelihood to adopt in different scenarios
- Three focus group sessions with 15 participants to discuss different incentive designs

Results
- Although widespread in gaming, cosmetics (e.g. sticker sets) were the least popular
- Monetary incentives work best
- No significant differences between survey samples, gaming or general audience, US or German participants

Suggestions
- Consider monetary benefits as 2FA incentives where applicable
- Offer set of alternative 2FA methods or incentives
- Try to educate users as to why 2FA should be adopted and how it increases account security

"It depends on what kind of token you have. If I think about my TAN generator, it’s horrible.”
(participant during the focus groups)