

The Death of the Password: A Deep Dive into Biometrics, Behavioral Analytics, and the Zero-Trust Future

Kelvin Dawandakpoye Onajite, Adjogri^{1*}; Ikelegbe, Gabriel Joseph²

^{1,2}Department of Computer Science, Federal Polytechnic Orogun, Ugono-Orogun, Delta State, Nigeria

Corresponding Author: Kelvin Dawandakpoye Onajite, Adjogri*

Publication Date: 2026/02/28

Abstract: Passwords have long been the cornerstone of digital authentication, but their inherent limitations—such as vulnerability to phishing, weak user choices, and the burden of management—have created critical security gaps. This systematic literature review explores the emerging paradigm of Passwordless authentication, analyzing its core components: biometrics, behavioral analytics, and the overarching principle of Zero-Trust Architecture (ZTA). The objective is to provide a comprehensive overview of how these technologies are converging to create more secure and user-friendly authentication systems.

The review finds that biometric methods (like fingerprints and facial recognition) offer strong security but raise significant privacy concerns and are not foolproof. Behavioral analytics, which continuously verify users based on patterns like keystroke dynamics or mouse movements, provide a passive, persistent layer of security that is difficult to mimic. Crucially, these methods are most effective when integrated within a Zero-Trust framework, which operates on the principle of "never trust, always verify," thereby eliminating inherent trust from any network.

The key contribution of this review is a synthesized analysis demonstrating that the future of authentication is not a single technology replacing the password, but a multifaceted, adaptive system. The outlook points toward a future where continuous, risk-based authentication, combining biometrics and behavioral analytics under a Zero-Trust model, will render the static password obsolete, creating a more resilient security posture.

Keywords: Passwordless Authentication, Biometrics, Behavioral Analytics, Zero-Trust Architecture, Continuous Authentication.

How to Cite: Kelvin Dawandakpoye Onajite, Adjogri*; Ikelegbe, Gabriel Joseph (2026) The Death of the Password: A Deep Dive into Biometrics, Behavioral Analytics, and the Zero-Trust Future. *International Journal of Innovative Science and Research Technology*, 11(2), 1956-1966. <https://doi.org/10.38124/ijisrt/26feb981>

I. INTRODUCTION: THE FRAGILITY OF THE KNOWLEDGE-BASED ERA

The digital security landscape is undergoing a fundamental transformation, moving away from the fragile era of knowledge-based authentication. For decades, the password has served as the primary gatekeeper to our digital lives. However, the increasing sophistication of cyber threats and the sheer volume of digital accounts have exposed the inherent weaknesses of this model (Aslan et al., 2023). The introduction of a new security philosophy is necessary one that abandons the static gatekeeper in favor of a continuous, multi-modal verification process rooted in identity and behavior.

➤ *The Fragility of the Knowledge-Based Era*

The traditional reliance on passwords has created a paradox: as we demand stronger security, the human element remains the weakest link (Ngandu et al., 2025). This has led to widespread "password fatigue," a phenomenon where users, overwhelmed by the need to create and remember complex credentials for countless services, resort to poor hygiene practices (Alwajeeh et al., 2026). This includes reusing passwords across multiple platforms, creating simple, easily guessable combinations, or storing them in insecure locations. These habits transform the "shared secret" from a security asset into a significant liability (Saha et al., 2024).

The vulnerability of shared secrets is exploited through two primary attack vectors: phishing and brute force attacks. Phishing campaigns deceive users into voluntarily surrendering their credentials, while brute force attacks

systematically guess passwords until they find a match. The cost of these breaches is escalating, with organizations facing not only financial losses but also irreparable reputational damage. The knowledge-based era is crumbling under the weight of its own inefficiency; a static string of characters simply cannot provide robust protection against modern threats (Sheikh et al., 2025).

➤ *The Shift in Philosophy*

In response to these challenges, a new philosophy is emerging that shifts the focus from what you know to who you are and how you behave. This represents a move away from shared secrets toward intrinsic, personal identifiers; biometrics such as fingerprints, facial recognition, and iris scans offer a solution rooted in physical uniqueness (Sriman et al., 2024). Unlike a password, a fingerprint cannot be easily forgotten, shared, or guessed on a global scale. It anchors authentication to the individual’s physical presence (Prasad, 2025).

Simultaneously, behavioral analytics are redefining how trust is established within a system. This approach analyzes patterns in user behavior, such as typing rhythm, mouse movements, and navigation habits (Khan et al., 2024). By establishing a baseline of "normal" activity, systems can detect anomalies that may indicate a compromised account, even if the correct password or biometric data has been provided. This introduces a dynamic layer of security that evolves with the user.

➤ *The Future: Continuous, Multi-Modal Verification*

The convergence of these technologies points toward a Zero-Trust future, where trust is never assumed and must be continuously verified (Aramide, 2024). True security no longer relies on a static gatekeeper at the point of entry but on a persistent, context-aware authentication process. By combining biometric verification with behavioral analytics, organizations can create a security posture that is both seamless for the user and resilient against attacks (Malik 2024).

This multi-modal approach ensures that even if one factor is compromised, the system remains protected by others. As we move forward, the death of the password is not just a possibility but a necessity. The future of digital security lies in a continuous, adaptive verification process that seamlessly integrates who we are and how we behave, leaving the fragile era of shared secrets behind (Qudus, 2025).

II. THE CURRENT STATE: “THE RISE AND LIMITS OF BIOMETRICS”

For the average consumer, the "death of the password" is already underway, largely thanks to biometrics. From unlocking smartphones to authorizing payments, physical biometrics has moved from the realm of science fiction to daily utility.



Fig 1 Common Biometric Authentication Modalities

➤ *Physical Biometrics Today*

The most common forms of physical biometrics currently in use are fingerprint scanning, facial recognition (such as Apple’s FaceID), and iris scanning (Devidas, 2025). These technologies rely on unique biological traits to verify identity, offering a seamless user experience. Unlike passwords, which require cognitive effort to remember, biometrics are inherent to the user, making them incredibly convenient (Imtiaz et al., 2023). Retailers have been quick to adopt this technology; for example, Amazon’s "Just Walk Out" technology in select convenience stores utilizes biometric data to charge customers automatically, eliminating the need for a checkout process entirely.

➤ *The Vulnerabilities*

However, the convenience of biometrics comes with significant security trade-offs. The primary issue is the "unchangeable" nature of biological data. If a password is compromised, it can be reset in minutes; if a fingerprint or facial map is stolen from a database, the user cannot "reset" their face (Constantinides et al., 2023). This creates a permanent vulnerability.

Furthermore, biometric systems are susceptible to "Presentation Attacks." With the advent of high-quality "Deepfakes" and 3D-printed masks, bad actors are finding ways to spoof facial recognition systems (Kilany & Mahfouz, 2025). While liveness detection (asking the user to blink or turn their head) helps mitigate this, it is not foolproof. The

retail sector is particularly wary of these vulnerabilities; Walmart has experimented with biometric payment systems but remains cautious about scaling them due to the risks of data breaches and the potential for false positives or fraud (Karangara, 2025).

➤ *The Hybrid Approach: MFA as the Bridge*

Given these vulnerabilities, the industry has not yet fully abandoned passwords. Instead, we are seeing a hybrid approach known as Multi-Factor Authentication (MFA). MFA combines "something you know" (a password), "something you have" (a phone or token) and "something you are" (a biometric) (Mostafa ET AL., 2023). This layered defense ensures that even if a biometric database is compromised, an attacker cannot access the account without the secondary factor. MFA serves as the current bridge between the old world of passwords and the future of passwordless authentication.

➤ *The Next Frontier: Behavioral Analytics*

While physical biometrics verifies who you are, behavioral analytics verify that it is actually you acting in real-time. This layer of security is invisible to the user and works continuously in the background (Oduri, 2024).

• *What is Behavioral Analytics?*

Behavioral biometrics analyze patterns in human activity. This includes keystroke dynamics (typing speed and rhythm), mouse movements, gait analysis, and even how a user holds their phone (Shadman et al., 2025). Unlike a fingerprint, which is static, behavior is dynamic and context-dependent.

• *Continuous Authentication*

In a traditional login scenario, authentication happens once at the door. In a behavioral model, authentication is continuous. If a user logs into a banking app with their fingerprint but suddenly begins navigating the interface with robotic precision or at a speed impossible for a human, the system can flag the session as suspicious and require re-authentication (Ray, 2026).

• *Retail and Fraud Detection:*

The retail industry is a major adopter of behavioral analytics. Mastercard utilizes behavioral biometrics to analyze how a user interacts with their mobile app during a transaction. If the typing speed or swipe pattern deviates significantly from the user's historical baseline, suggesting a bot or a fraudster is in control the transaction can be blocked instantly, reducing chargebacks and fraud (Abi, 2025).

➤ *The Zero-Trust Future*

The ultimate goal of the "death of the password" is the realization of Zero-Trust architecture.

➤ *What is Zero-Trust?*

Zero-Trust is a security framework based on the principle of "never trust, always verify." In the past, organizations used a "castle-and-moat" approach where everything inside the network was trusted once the perimeter was breached. Zero-Trust assumes that threats exist both

outside and inside the network. Therefore, no user or device is trusted by default, regardless of their location (Kang et al., 2023).

➤ *The Role of Passwordless Authentication*

Passwordless authentication is a cornerstone of Zero-Trust. Passwords are the weakest link in security, often stolen through phishing or reused across sites. By removing them, organizations reduce the attack surface. In a Zero-Trust environment, access to data is granted based on a real-time risk assessment involving:

- Identity: Who is the user? (Biometrics/Behavioral Analytics)
- Context: Where are they logging in from? What device are they using?
- Behavior: Are they acting normally?

➤ *The Retail Application:*

The retail giant; Apple exemplifies the Zero-Trust model. Their ecosystem relies heavily on device-side biometrics and proprietary tokens (like the Apple Watch unlocking a Mac) rather than cloud-based passwords. By keeping authentication data on the device (using Secure Enclave technology) and verifying behavior continuously, they create a frictionless yet highly secure environment for their millions of users.

III. THE "BEYOND": BEHAVIORAL BIOMETRICS AND CONTINUOUS AUTHENTICATION

While many discussions around the "Death of the Password" focus on physical biometrics like fingerprints and facial scans, the true "beyond" often lies in something far more subtle yet powerful: how we interact with our devices (Kommuri & Shaik, 2025). This segment delves into the fascinating world of behavioral biometrics and the transformative concept of continuous authentication.

The next frontier in identity verification moves past static credentials and even physical traits, focusing instead on the dynamic and unique ways individuals interact with technology (Ruiu et al., 2024). This is where behavioral biometrics and continuous authentication come into play, offering a seamless yet robust layer of security.

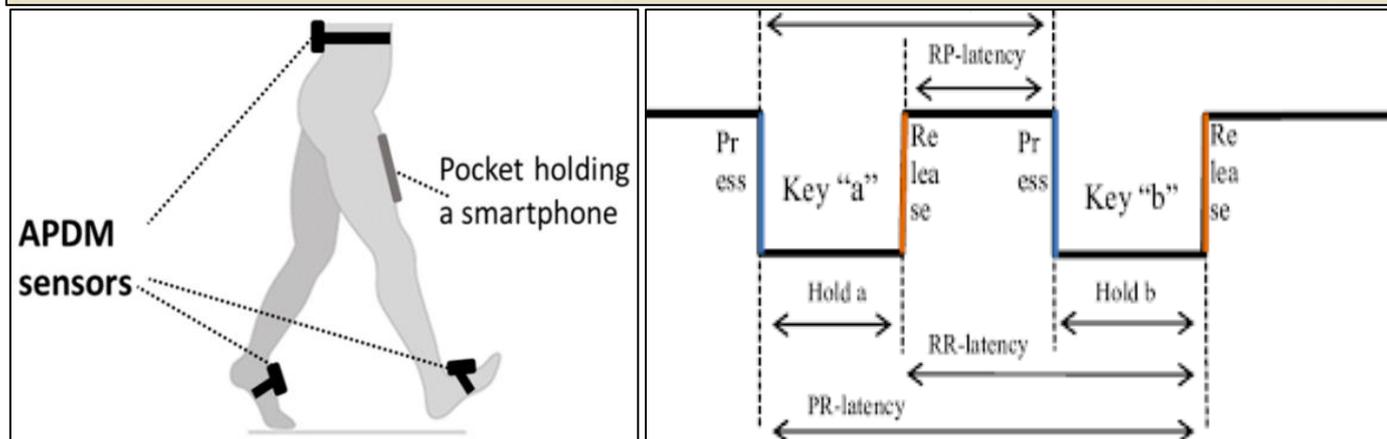
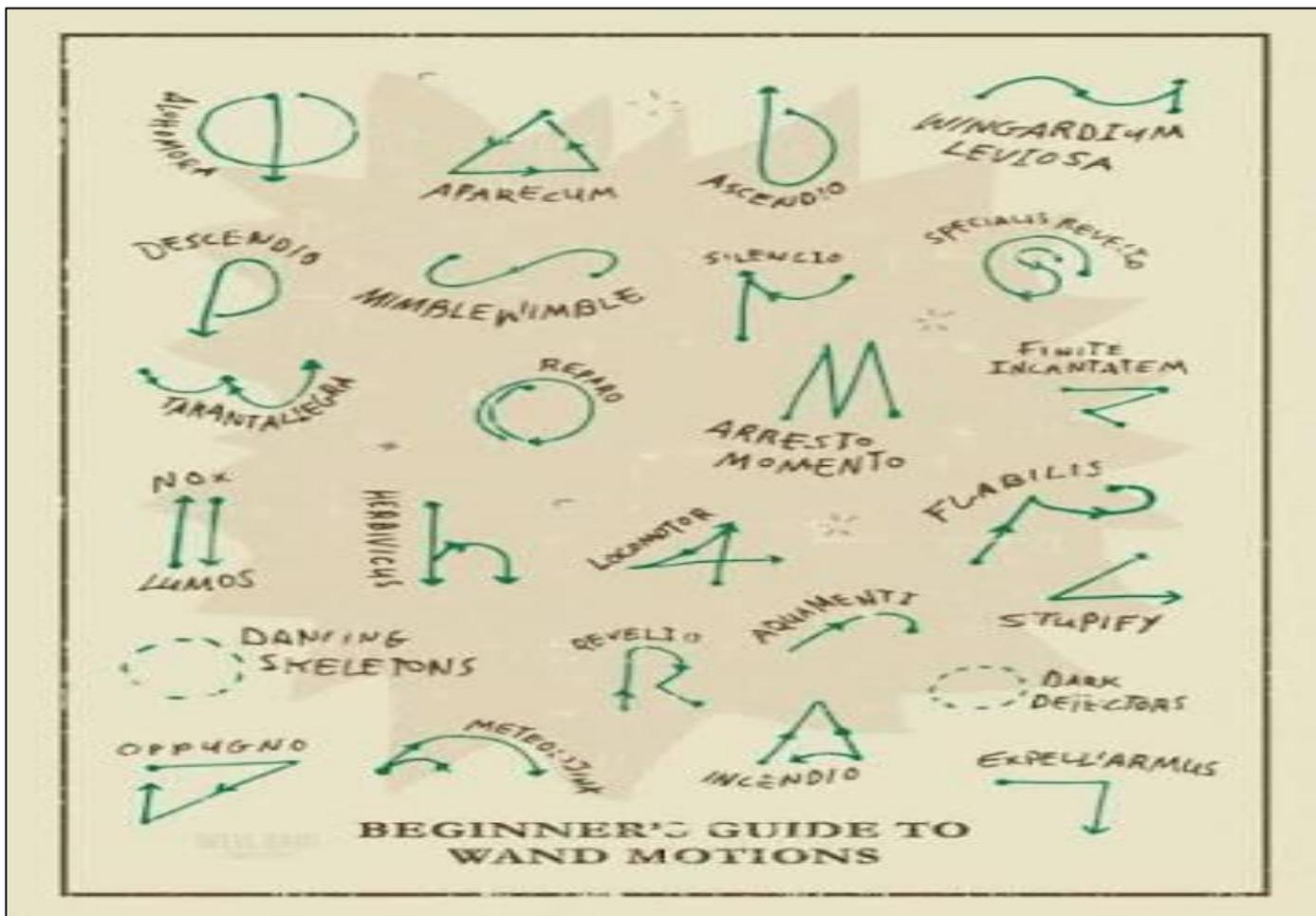


Fig 2 Behavioral Biometric Interaction Patterns

➤ *Defining Behavioral Biometrics: Moving beyond physical traits to patterns of interaction*

Unlike traditional biometrics that measure static physical characteristics (what you are), behavioral biometrics focuses on dynamic patterns of interaction (how you act). It analyzes unique, often subconscious, ways individuals engage with technology, creating a digital fingerprint based on habits and nuances (Maharani & Gani 2025). These methods learn a user's typical patterns over time, building a profile that is incredibly difficult for an imposter to replicate.

• *Let's Explore Some Key Examples:*

✓ *Keystroke Dynamics: The Rhythm and pressure of Typing.*
 One of the most established forms, keystroke dynamics, analyzes the rhythm, speed, and pressure of a user's typing. Are they a 'hunt-and-peck' typist or a rapid touch-typist? Do they pause before hitting 'enter' or 'shift'? How long do they hold each key down? These seemingly minor variations in timing, flight time (the time between releasing one key and pressing the next), and dwell time (how long a key is held down) create a unique signature (Altwaijry, 2023). Systems can monitor this passively, verifying identity even after initial login without any overt action from the user.

✓ *Gait Analysis: How a Person Holds and Moves with Their Mobile Device.*

Beyond the keyboard, our interaction with mobile devices offers another rich data source. Gait analysis, for instance, leverages a device's internal sensors (accelerometers, gyroscopes, magnetometers) to understand how a user holds, walks, and moves with their phone or tablet (Edriss et al., 2024). The unique sway, tilt, and even the pace of movement while holding a device can betray an imposter or confirm a legitimate user. Imagine a system learning the subtle bounce of your phone in your hand as you walk, a pattern almost impossible for someone else to perfectly mimic.

✓ *Navigation Patterns: How a User Moves a Mouse or Interacts with a UI.*

How we navigate digital interfaces also provides valuable clues. This includes mouse movements, the speed, trajectory, and even the subtle 'jitter' of a cursor as well as touch gestures on mobile screens. Do you swipe left-to-right quickly or slowly? Do you tap precisely or drag slightly? What's your typical scroll speed? These navigation patterns, the sequences of interactions, and even the force of a tap contribute to a comprehensive behavioral profile (Gündüz, 2025). These subconscious habits form a signature as unique as a fingerprint.

➤ *Continuous Authentication*

The concept of "Passive Security" the system verifies identity throughout the entire session, not just at the login screen.

The true power of behavioral biometrics shines through in its application to continuous authentication. This revolutionary concept moves beyond the 'one-shot' security of a login screen, where identity is verified once and then assumed for the entire session. Instead, continuous authentication acts as a 'passive security guard,' constantly monitoring user behavior in the background throughout their

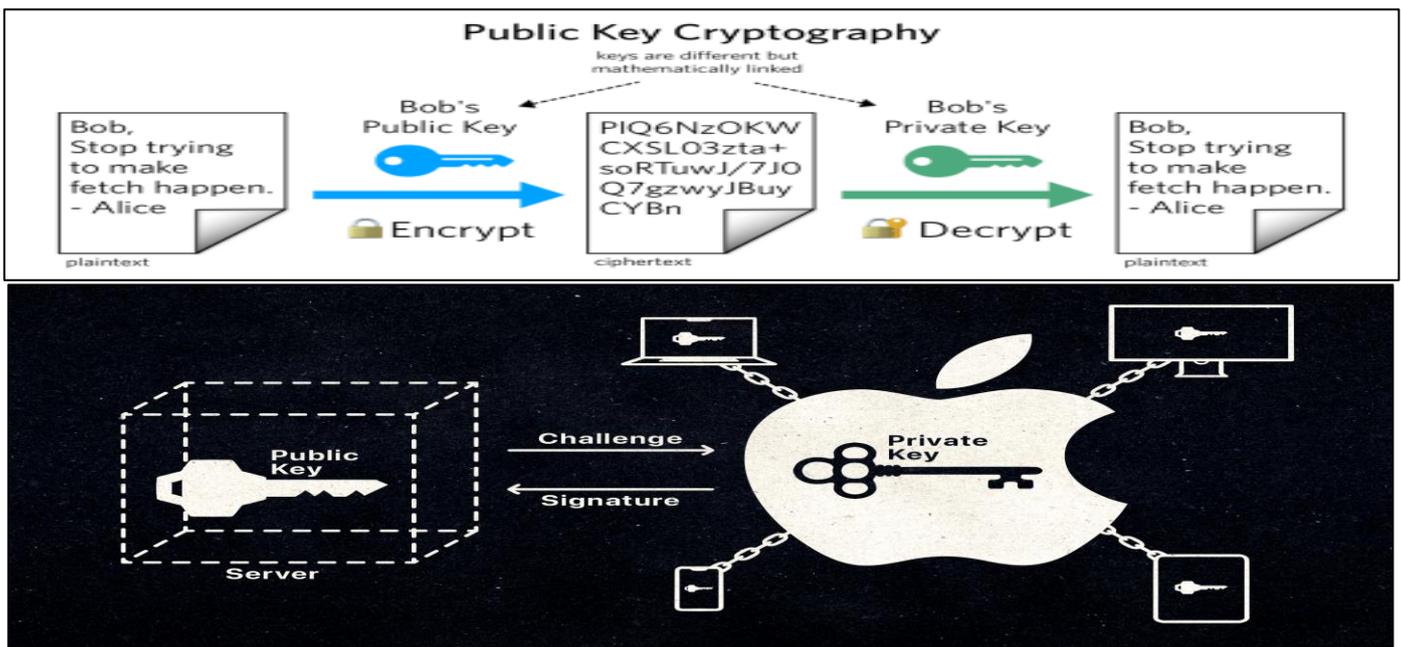
entire engagement with a system (Fathima & Saravanan, 2024).

By continuously analyzing the behavioral biometrics discussed above; keystroke dynamics, gait, navigation patterns, and even voice inflections or facial micro-expressions (if a camera is involved) the system builds and maintains a real-time confidence score for the user's identity. If a user's behavior deviates significantly from their established profile; a sudden change in typing speed, an unusual mouse movement, or an unfamiliar navigation pattern the system can flag it as suspicious. This might trigger a request for re-authentication (e.g., a push notification to their phone, a one-time password), increase security measures for sensitive actions, or even lock the account entirely if suspicious activity persists.

This "always-on" verification offers a vastly superior security posture without interrupting the legitimate user's workflow. It turns every interaction into an implicit identity check, creating a seamless yet incredibly robust defense against unauthorized access (Paya & Gómez, 2025). By transforming our everyday digital interactions into a dynamic and constantly evolving authentication factor, behavioral biometrics and continuous authentication are not just enhancing security; they are redefining user experience, making the "death of the password" not just a possibility, but an increasingly seamless reality.

IV. THE TECHNOLOGICAL ENABLERS: "FIDO2, PASSKEYS, DECENTRALIZED IDENTITY, AND ZERO-TRUST"

The shift away from traditional passwords is fundamentally driven by a suite of interconnected technologies. These innovations address the inherent vulnerabilities of passwords while laying the groundwork for more robust, user-centric, and secure authentication methods.



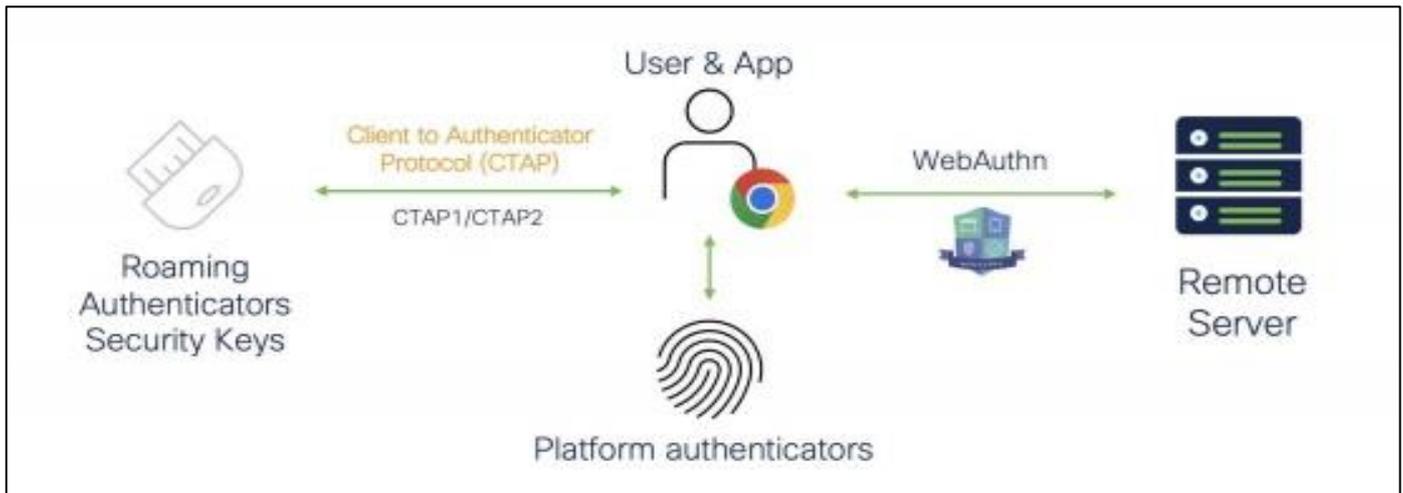


Fig 3 FIDO2 Passkey Public-Key Authentication Workflow

➤ *The FIDO Alliance, FIDO2, and the Rise of Passkeys*

The Fast IDentity Online (FIDO) Alliance is a global industry association dedicated to creating open standards for simpler, stronger authentication. Its flagship standard, FIDO2, forms the backbone of a truly Passwordless web. FIDO2 leverages public-key cryptography to achieve this, where a unique cryptographic key pair is generated for each online service you access. A private key remains securely on your device (e.g., smartphone, computer, security key), while a public key is registered with the service (George, 2024). When you log in, your device uses its private key to sign a challenge from the service, proving your identity without ever sending a password over the network.

Central to the FIDO2 ecosystem are Passkeys. These are essentially FIDO credentials synchronized across a user's devices through their platform's cloud (like iCloud Keychain for Apple, Google Password Manager for Android/Chrome, or Microsoft Authenticator). Apple, Google, and Microsoft are at the forefront of implementing "Passkeys" to eliminate passwords through public-key cryptography. This means your authentication method is securely stored and accessible across your devices, offering the convenience of single sign-on without the security risks of shared secrets (Shaout & Patel, 2025). Passkeys offer phishing resistance, as the cryptographic exchange is tied to the authentic website, making it incredibly difficult for attackers to intercept credentials.

➤ *Decentralized Identity (DID) and Blockchain*

While Passkeys address authentication at the service level, Decentralized Identity (DID) aims to revolutionize how we control and manage our entire digital persona. Traditional identity systems rely on central authorities (governments, corporations) that store vast amounts of personal data in "honey pots" attractive targets for hackers. DID flips this model by giving individuals sovereign control over their identity information (Martin & Metzger, 2024). Using Blockchain technology, DID allows users to control their own identity data without a central "honey pot" for hackers to target. Instead of storing personal attributes (like your name, age, or qualifications) on various company servers, DIDs enable individuals to create self-sovereign

digital identifiers whose ownership is recorded on a distributed ledger (blockchain). You then selectively share verifiable credentials (digital proofs issued by trusted third parties, like a university confirming your degree) directly with services that need them, without revealing unnecessary information (. This not only enhances privacy but also drastically reduces the incentive for large-scale data breaches, as there's no central repository of sensitive user information to plunder.

➤ *Zero-Trust Architecture (ZTA)*

Beyond individual authentication technologies, the overarching security philosophy guiding modern enterprise security is Zero-Trust Architecture (ZTA). Its core principle is encapsulated in the mantra: "Never trust, always verify." Historically, security models assumed that once a user or device was inside the network perimeter, they could be trusted. This "castle-and-moat" approach is no longer viable in an era of cloud computing, remote work, and sophisticated cyber threats.

Zero-Trust Architecture fundamentally transforms how authentication fits into the modern enterprise security model by demanding continuous verification. Every access request, regardless of where it originates (inside or outside the traditional network perimeter), must be authenticated and authorized. This means rigorous multi-factor authentication (MFA) is applied comprehensively, and contextual factors like device health, location, time of day, and user behavior are constantly assessed before granting or maintaining access to resources. In a Zero-Trust environment, authentication is not a one-time event at login; it's an ongoing, dynamic process that continuously validates the identity and authorization of every user and device accessing corporate assets.

These technological enablers – FIDO2, Passkeys, Decentralized Identity, and Zero-Trust Architecture – are not just incremental improvements; they represent a fundamental paradigm shift. Together, they are dismantling the age-old reliance on passwords, ushering in an era of more secure, private, and user-friendly digital interactions.

V. ETHICAL, LEGAL, AND PRIVACY CONSIDERATIONS

As we transition from "what you know" (passwords) to "who you are" (biometrics) and "how you act" (behavioral analytics), the security landscape is becoming more robust. However, this shift introduces a complex web of ethical dilemmas and legal hurdles.

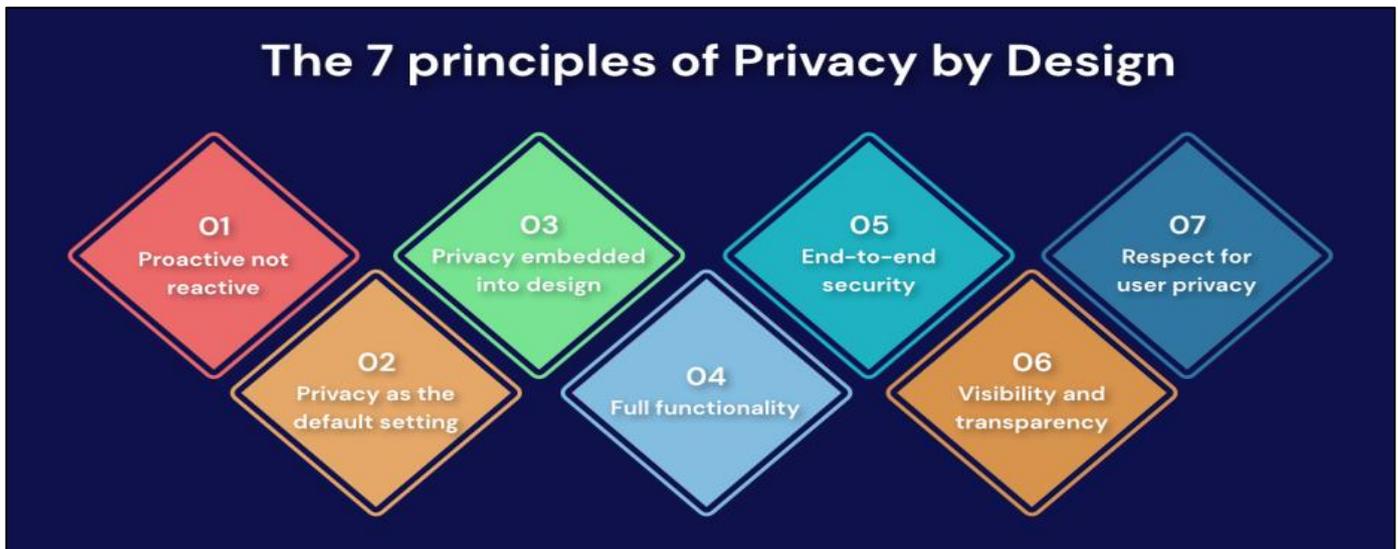


Fig 4 Privacy Implications of Continuous Behavioral Monitoring

➤ *Privacy Concerns: The "Creep Factor" and Continuous Surveillance*

The most significant shift in modern authentication is the move toward Behavioral Biometrics. Unlike a fingerprint scan, which is a one-time "active" event, behavioral analytics often involve "passive" monitoring. Systems now track a user's gait, the pressure applied to a touchscreen, and even specific typing cadences to ensure the person holding the device is the authorized owner.

This leads to what privacy advocates call the "Creep Factor." According to research on human-computer interaction, users often feel a sense of "digital stalking" when they realize their every movement is being analyzed (Zimmerman et al., 2023).

- *The Dilemma:*

If a system monitors your typing speed to verify your identity, it is effectively recording your physical and neurological patterns 24/7.

- *The Risk:*

There is no "off" switch for behavioral patterns. While a password can be changed if compromised, your unique rhythm of interaction is permanent, creating a permanent trail of metadata that could theoretically be used to diagnose medical conditions (like Parkinson's) or emotional states without user consent.

➤ *Legal Hurdles: GDPR and the Vulnerability of Biometric Data*

From a legal standpoint, biometric data is classified as "sensitive personal data" under frameworks like the General Data Protection Regulation (GDPR) in Europe and the Biometric Information Privacy Act (BIPA) in Illinois.

Under GDPR Article 9, the processing of biometric data for uniquely identifying a natural person is generally prohibited unless specific conditions—such as explicit informed consent—are met (European Data Protection Board, 2022).

- *The High Legal Stakes Include:*

- ✓ *Irrevocability:*

If a database of hashes is hacked, you can reset a password. You cannot "reset" your face or your iris. The legal liability for companies storing this data is astronomical because a breach represents a lifetime compromise of a user's identity.

- ✓ *Data Minimization:*

Zero-trust architectures must justify why they need biometric data. As noted by legal experts, the burden of proof is shifting toward corporations to prove that less intrusive methods (like hardware security keys) wouldn't suffice (Smith & Lipton, 2024).

➤ *The Digital Divide: Hardware Privilege and Accessibility*

The move toward a passwordless future risks leaving behind vulnerable populations, creating what sociologists call the "Authentication Divide."

- *Hardware Requirements:*

High-level biometric security often requires expensive hardware, such as 3D infrared cameras for facial recognition or high-fidelity haptic sensors. This creates a barrier for users in low-income brackets or developing nations who rely on "legacy" devices that lack these sensors.

- *Physical Disabilities:*

Standard biometric systems often fail to account for diversity in human physiology. For example, individuals with

tremors may fail "typing cadence" tests, and those with certain visual impairments or prosthetic limbs may struggle with iris or fingerprint scanners.

• *Inclusivity in Zero-Trust:*

As organizations move toward a Zero-Trust model, they must adhere to the Americans with Disabilities Act (ADA) and similar global standards to ensure that security does not become an obstacle to digital equity (Motamed 2024).

While the death of the password marks a victory for cybersecurity, it signals the beginning of a new era of

surveillance and legal complexity. To succeed, the "Zero-Trust Future" must balance security with the fundamental right to privacy, ensuring that our biological data is not just used to protect us, but is protected from the systems designed to monitor it.

VI. THE FUTURE OUTLOOK: WHAT DOES 2030–2035 LOOK LIKE?

By 2030–2035, authentication will shift from password-dependent systems to more secure, frictionless methods driven by biometrics, behavioral analytics, and zero-trust architectures. Here's what the future holds:

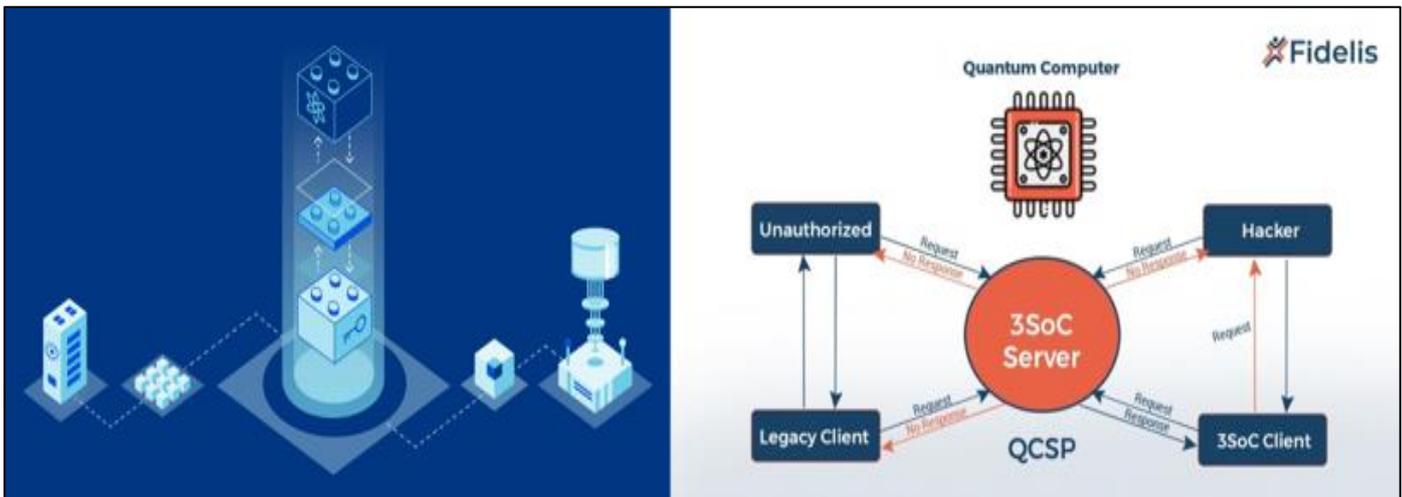


Fig 5 Post-Quantum and Ambient Authentication Ecosystem

➤ *Post-Quantum Cryptography: Securing Authentication Against Quantum Threats*

Quantum computing threatens to break traditional encryption, forcing the adoption of post-quantum cryptography (PQC). By 2030, we can expect:

• *Quantum-Resistant Algorithms:*

NIST-approved PQC standards (like CRYSTALS-Kyber) will replace RSA and ECC to secure logins (Gorbenko & Kandii, 2025)

• *Hybrid Encryption Models:*

Enterprises will blend classical and quantum-safe encryption for a phased transition (Mansur, 2025).

• *Stronger Biometric Protection:*

Multi-factor authentication (MFA) will incorporate quantum-hardened biometric hashes to prevent spoofing.

As quantum computers advance, PQC will be essential for protecting digital identities in finance, government, and critical infrastructure.

➤ *Ambient Authentication: Invisible, IoT-Driven Identity Verification*

The future will eliminate manual logins via ambient authentication, where your surroundings continuously verify your identity:

• *Context-Aware Authentication:*

Smart cars, homes, and offices will use IoT sensor meshes (facial recognition, gait analysis, voice patterns) to grant access without passwords (Bisogni et al., 2024).

• *Continuous Trust Scoring:*

AI-driven behavioral analytics will monitor keystrokes, device usage, and location to maintain security (Olabanji et al., 2024).

• *Privacy-Preserving Tech:*

Federated learning will allow authentication without centralized biometric databases, reducing data breach risks (Badhib et al., 2025).

Imagine walking into your office, and your access badge, phone, and workstation automatically unlock—passwords become obsolete.

➤ *The Verdict: Passwords as the “Legacy Backup”*

Passwords won't vanish overnight but will fade into a last-resort fallback:

• *Legacy Holdover:*

Banks and older systems may still use passwords for backward compatibility.

- *Zero-Trust Mandates:*

Companies will enforce passwordless MFA (FIDO2, passkeys) as the default (Angelogianni et al., 2024).

- *User Experience Wins:*

Consumers will prefer biometrics (Apple Face ID, Windows Hello) for speed and simplicity (Würsching et al., 2023).

By 2035, authentication will be seamless, continuous, and invisible—passwords will be what floppy disks are today: a relic of the past.

➤ *Final Thoughts*

The 2030s will redefine digital identity, blending post-quantum security, ambient intelligence, and behavioral trust models. While passwords may linger in niche cases, their demise is inevitable in a zero-trust, passwordless future.

Would you prefer a world without passwords?

VII. CONCLUSION

The era of the password is indeed drawing to a close, giving way to a more robust and secure future shaped by biometrics, behavioral analytics, and the fundamental shift towards a zero-trust security model. This transition isn't about replacing one simple solution with another, but rather about building a layered defense that adapts to the evolving threat landscape.

We've explored how biometrics, from fingerprint scans to facial recognition and even voice patterns, offer a more intuitive and harder-to-compromise method of proving identity. Complementing this is behavioral analytics, which continuously observes user actions, looking for anomalies that could signal an imposter. This dynamic approach moves beyond static credentials, recognizing that how you interact with a system is as important as who you claim to be.

Furthermore, the concept of zero trust is revolutionizing how we approach security. Instead of assuming trust within a network perimeter, zero trust dictates that every access request, regardless of origin, must be rigorously verified. This means authentication is no longer a one-time event but an ongoing process, constantly re-evaluating trust based on multiple signals.

The future of authentication is not a singular technology, but a sophisticated orchestration of these different signals. It's the seamless integration of physical identifiers like biometrics, the contextual understanding provided by behavioral analytics, and the cryptographic assurances of modern authentication protocols. This multi-faceted approach creates a dynamic and resilient security fabric, making it significantly harder for malicious actors to breach systems.

This is why embracing the technologies that pave the way for this future is crucial, not just for large enterprises, but for everyone. Multi-factor authentication (MFA) and the nascent yet powerful technology of passkeys represent the

immediate steps we can take towards this more secure digital landscape. By adopting MFA today, we add an essential layer of protection, making it far more difficult for unauthorized individuals to gain access, even if a password is compromised. Similarly, actively exploring and implementing passkeys offers a glimpse into passwordless authentication, a more convenient and secure future. The time to adapt and secure our digital lives is now.

REFERENCE

- [1]. Abi, R. (2025). AI-Driven Fraud Detection Systems in Fintech Using Hybrid Supervised and Unsupervised Learning Architectures. *Int. J. Research Publication and Reviews*, 6(6), 4375-4394.
- [2]. Altwajry, N. (2023). Authentication by keystroke dynamics: The influence of typing language. *Applied Sciences*, 13(20), 11478.
- [3]. Alwajeeh, M. S., Sufyan, M. M. A. E., Al-Sarori, M. H., Al-Asaly, M., & Al-Maamari, G. A. A. (2026). A Systematic Review of Cognitive Passwords: Limitations, Challenges, and Solutions. *Journal of Intelligent Communication*, 5(1), 1-23.
- [4]. Angelogianni, A., Politis, I., & Xenakis, C. (2024). How many FIDO protocols are needed? Analysing the technology, security and compliance. *ACM Computing Surveys*, 56(8), 1-51.
- [5]. Aramide, O. (2024). Zero-trust identity principles in next-gen networks: AI-driven continuous verification for secure digital ecosystems. *World Journal of Advanced Research and Reviews*, 23(3), 3304-3316.
- [6]. Aslan, Ö., Aktuğ, S. S., Ozkan-Okay, M., Yilmaz, A. A., & Akin, E. (2023). A comprehensive review of cyber security vulnerabilities, threats, attacks, and solutions. *Electronics*, 12(6), 1333.
- [7]. Badhib, A., Alshehri, S., & Cherif, A. (2025). IoT Authentication in Federated Learning: Methods, Challenges, and Future Directions. *Sensors*, 25(24), 7619.
- [8]. Bisogni, C., Cascone, L., Nappi, M., & Pero, C. (2024). Iot-enabled biometric security: enhancing smart car safety with depth-based head pose estimation. *ACM Transactions on Multimedia Computing, Communications and Applications*, 20(6), 1-24.
- [9]. Constantinides, A., Belk, M., Fidas, C., Beumers, R., Vidal, D., Huang, W., ... & Pitsillides, A. (2023). Security and usability of a personalized user authentication paradigm: Insights from a longitudinal study with three healthcare organizations. *ACM Transactions on Computing for Healthcare*, 4(1), 1-40.
- [10]. Devidas, S. (2025). Biometric Authentication UX: Best Practices for Face ID, Fingerprint & Iris Scans. *International Journal of Emerging Trends in Computer Science and Information Technology*, 6(4), 125-127.

- [11]. Edriss, S., Romagnoli, C., Caprioli, L., Zanela, A., Panichi, E., Campoli, F., ... & Bonaiuto, V. (2024). The role of emergent technologies in the dynamic and kinematic assessment of human movement in sport and clinical applications. *Applied Sciences*, 14(3), 1012.
- [12]. Fathima, A. R., & Saravanan, A. (2024). An approach to cloud user access control using behavioral biometric-based authentication and continuous monitoring. *International Journal of Advanced Technology and Engineering Exploration*, 11(119), 1469.
- [13]. George, A. S. (2024). The dawn of passkeys: Evaluating a passwordless future. *Partners Universal Innovative Research Publication*, 2(1), 202-220.
- [14]. Gorbenko, I. D., & Kandii, S. O. (2025). National and International Post-Quantum Standards for Asymmetric Transformations. *Cybernetics and Systems Analysis*, 61(4), 659-670.
- [15]. Gündüz, G. (2025). A Mobile Touch-Based Continuous Authentication System via User-Specific Distribution Based Learning (Master's thesis, Middle East Technical University).
- [16]. Imtiaz, A., Nasim, F., & Ambreen, S. (2023). EFFECTS OF COGNITIVE LOAD AND PASSWORD STRENGTH ON STUDENT PRODUCTIVITY. *Contemporary Journal of Social Science Review*, 1(2), 43-67.
- [17]. Kaneriyi, J., & Patel, H. (2023). A secure and privacy-preserving student credential verification system using blockchain technology. *International Journal of Information and Education Technology*, 13(8), 1251-1260.
- [18]. Kang, H., Liu, G., Wang, Q., Meng, L., & Liu, J. (2023). Theory and application of zero trust security: A brief survey. *Entropy*, 25(12), 1595.
- [19]. Karangara, R. (2025). Adaptive Machine Learning Models for Securing Payment Gateways: A Resilient Approach to Mitigating Evolving Cyber Threats in Digital Transactions. *Artificial Intelligence Evolution*, 44-64.
- [20]. Khan, S., Devlen, C., Manno, M., & Hou, D. (2024). Mouse dynamics behavioral biometrics: A survey. *ACM Computing Surveys*, 56(6), 1-33.
- [21]. Kilany, S., & Mahfouz, A. (2025). A comprehensive survey of deep face verification systems adversarial attacks and defense strategies. *Scientific Reports*, 15(1), 30861.
- [22]. Kommuri, V. A., & Shaik, K. B. (2025). Innovative passwordless authentication approaches in IoT identity management. *Majlesi Journal of Electrical Engineering*, 19(2 (June 2025)).
- [23]. Maharani, W., & Gani, P. H. (2025). Digital footprints and personality prediction: integrating methodological innovations and ethical considerations in social media analysis. *Neural Computing and Applications*, 37(30), 24953-24996.
- [24]. Malik, G. (2024). Biometric Authentication-Risks and advancements in biometric security systems. *Journal of Computer Science and Technology Studies*, 6(3), 159-180.
- [25]. Mansur, M. (2025). A Quantum-Safe Interoperable and Decentralized Payment Infrastructure for the Post-Classical Era as a Strategic Framework for Secure Global Transactions. *European Scientific Journal*, 21(19), 17-45.
- [26]. Martin, N., & Metzger, F. M. (2024). The chimera of control: Self-sovereign identity, data control, and user perceptions. *Human Technology*, 20(2), 183-223.
- [27]. Mostafa, A. M., Ezz, M., Elbashir, M. K., Alruily, M., Hamouda, E., Alsarhani, M., & Said, W. (2023). Strengthening cloud security: an innovative multi-factor multi-layer authentication framework for cloud user authentication. *Applied sciences*, 13(19), 10871.
- [28]. Motamed, A. (2024). The Zero Trust Security Model and Its Application in Organizations. *Journal of Resource Management and Decision Engineering*, 3(3), 21-32.
- [29]. Ngandu, M. R., Mwansa, G., & Mkabe, Z. (2025). Strengthening cybersecurity in a government department by addressing password management challenges and human factor vulnerabilities. *Discover Computing*, 28(1), 148.
- [30]. Oduri, S. (2024). Continuous authentication and behavioral biometrics: Enhancing cybersecurity in the digital era. *International Journal of Innovative Research in Science Engineering and Technology*, 13(7), 13632-13640.
- [31]. Olabanji, S. O., Marquis, Y., Adigwe, C. S., Ajayi, S. A., Oladoyinbo, T. O., & Olaniyi, O. O. (2024). AI-driven cloud security: Examining the impact of user behavior analysis on threat detection. *Asian Journal of Research in Computer Science*, 17(3), 57-74.
- [32]. Paya, A., & Gómez, A. (2025). Enhancing software-defined perimeters with integrated identity solutions and threat detection for robust zero trust security: A. Paya et al. *International Journal of Information Security*, 24(4), 178.
- [33]. Prasad, A. (2025). Breaking Barriers: Passwordless Authentication as the Future of Security. *International Journal of Computer Applications*, 186(60), 29-35.
- [34]. Qudus, L. (2025). Advancing cybersecurity: strategies for mitigating threats in evolving digital and IoT ecosystems. *Int Res J Mod Eng Technol Sci*, 7(1), 3185.
- [35]. Ray, P. P. (2026). A Review of TRiSM Frameworks in Artificial Intelligence Systems: Fundamentals, Taxonomy, Use Cases, Key Challenges and Future Directions. *Expert Systems*, 43(3), e70213.
- [36]. Ruiu, P., Nitti, M., Piloni, V., Cadoni, M., Grosso, E., & Fadda, M. (2024). Metaverse & human digital twin: Digital identity, biometrics, and privacy in the future virtual worlds. *Multimodal Technologies and Interaction*, 8(6), 48.

- [37]. Saha, S., Hota, A., Chattopadhyay, A. K., Nag, A., & Nandi, S. (2024). A multifaceted survey on privacy preservation of federated learning: progress, challenges, and opportunities. *Artificial Intelligence Review*, 57(7), 184.
- [38]. Shadman, R., Wahab, A. A., Manno, M., Lukaszewski, M., Hou, D., & Hussain, F. (2025). Keystroke dynamics: Concepts, techniques, and applications. *ACM Computing Surveys*, 57(11), 1-35.
- [39]. Shaout, A., & Patel, A. H. (2025). Evolving Security: A Comprehensive Analysis of Authentication Methods. *Int. J. Advanced Networking and Applications*, 17(03), 6922-6932.
- [40]. Sheikh, A. M., Islam, M. R., Habaebi, M. H., Zabidi, S. A., Bin Najeeb, A. R., & Kabbani, A. (2025). A survey on edge computing (EC) security challenges: Classification, threats, and mitigation strategies. *Future Internet*, 17(4), 175.
- [41]. Sriman, J., Thapar, P., Alyas, A. A., & Singh, U. (2024, January). Unlocking security: a comprehensive exploration of biometric authentication techniques. In *2024 14th International Conference on Cloud Computing, Data Science & Engineering (Confluence)* (pp. 136-141). IEEE.
- [42]. Würsching, L., Putz, F., Haesler, S., & Hollick, M. (2023, April). Fido2 the rescue? platform vs. roaming authentication on smartphones. In *Proceedings of the 2023 CHI Conference on Human Factors in Computing Systems* (pp. 1-16).