### Lifestyle Authentication & Lifestyle Analysis

Next Generation Personal Authentication Technology Lab. (Sponsored by Mitsubishi UFJ NICOS Co. Ltd.) School of Information Science & Technology The University of Tokyo 24<sup>th</sup> July 2018



#### The society by Artificial intelligence (AI)/Internet of Things (IoT) technologies

• As AI/IoT technologies advance . . .

Mercedes-Benz concept photo https://www.mercedes-benz.com/en/mercedes-benz/innovation/ research-vehicle-f-015-luxury-in-motion/



### The objective is a safe, comfortable society

- What is needed to realize a safe, comfortable society?
  - To improve convenience and comfort, and make people safer





### Current situation regarding passwords

- Most sites rely on <u>ID and password</u>.
  - The reason is that it is inexpensive and convenient.
- However, users tend to use the same password.
  - Users can't remember passwords.
  - In the services provided by Yahoo! JAPAN, there are approx. 15,000 password resets per day due to users forgetting their passwords. (http://news.mynavi.jp/news/2017/04/20/220/)

#### What kind of user authentication is currently carried out on your company's site? Do you use different passwords for each payment service?



### Research background

- "ID and password" is reaching its limit.
  - Passwords dependent on people's memory tend to be vulnerable
    - Improving user literacy is a very long-term project.
  - Systems based on encryption keys require specialized software and hardware.
    - Have not become widespread
- The remark that "highly secure and convenient authentication is required" has been heard for the past 10 years, but nothing has changed.

5

• As well as high security and

convenience, something else is required.

- New attacks happen all the time.
  - In the future, fingerprints will be collected from photographs.

(https://allabout.co.jp/gm/gc/467302/)

# $\Rightarrow$ The whole of society must be drastically changed.



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紋認証に問題が見つかる



Various organizations have conducted surveys on this question

- Information-technology Promotion Agency (IPA)
  - (A Government Agency in Japan)
- "Field Survey of Online User Authentication Methods"\*1:
  - Concern that other measures will result in a decline in rates of use

 $\Rightarrow$ Considering the burden on users, it is difficult for service providers to change to a new method.

- On the other hand, Banking Services tended to use multi factored authentication such as OTP.
  - However, the users were reluctant to use them.
- \*1 https://www.ipa.go.jp/security/fy26/reports/ninsho



### Do Not Focus Only on Information Security

- Security experts tend to seek : "Perfect Security," and within that, "Convenience."=>This is unrealistic!!
- In the credit card world? =>Cost-effectiveness is important
  - User acceptance is also important
    - For Low-value payments, they tolerate sign-less payment. (https://www.engadget.com/2018/04/09/us-credit-cards-will-no-longer-require-signatures/)
  - Fraudulent use is covered by insurance
    - By accepting some fraudulent use and reducing the cost of system introduction, total costs are reduced.
- Increasing security with this outlook will result in cheaper total system cost and improved user convenience.
- Combine Cyber Security with Insurance / Risk Evaluation to Create a new Social System



2019/7/16

7

### A Safe And Comfortable Society

 Towards diverse safe and convenient services based on security related ICT technology

#### Realize Safe and Convenient Services



### Our Focus: 4<sup>th</sup> Factor

- 4<sup>th</sup> Factor!! Behavior-Based Authentication
  - Propose authentication based on information about people's behavior history
    - (e.g.,) Purchase history, wearable devices
- Multifactor Authentication
  - Propose a more accurate and user-friendly means of authentication that combines multiple authentications



### What is Lifestyle Authentication

- An authentication technology which makes use of peoples' lifestyle information to identify a user
  - Uses information from smartphones/wearable terminals to identify a user without explicit user activity.
  - Focusing on users' convenience in order to increase the number of users resulting in a safer society



### Lifestyle authentication achievable in an IoT society



### A new era of security: lifestyle authentication

- Lifestyle authentication as a way of realizing multifactor/multimethod authentication
  - Data extracted from habitual behavior of users are used in authentication
    - Effective use of sensor data
    - Authentication factors extracted from habitual behavior of users
- $\Rightarrow$  Forms robust authentication infrastructure
  - Flexible vulnerability response
    - e.g., Measures against forgery of biometric information
  - Realization of various factor combinations
    - e.g., Devices and environments used differ between people
  - Potential safety improvements (behavioral characteristics)
  - Not dependent on user literacy



Multi-factor Identification/auTHentication ReseArch (MITHRA) Project Lifestyle Authentication Field Test





### MITHRA Field Test Overview

- MITHRA: Multi-factor Identification/ auTHentication ReseArch project
- Lifestyle authentication field test
  - Period: Jan 11–April 26, 2017
  - Scale: Approx. 57,000 participants
  - Aims:
    - Collect large-scale data on multifactor authentication
    - Check system connectivity
- Factors used
  - Device information, location, signal (Wi-Fi), IP address, exercise history, *manga* history, e-flyer history

14



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### MITHRA Field Test results: No. of participants

• Total participants in field test (includes overlapping)

Data collection	Collection method	Test participants
MITHRA data	MITHRA app: University of Tokyo	16,027
Manga history	MangaONE: Shogakukan Inc.	7,584
E-flyer history	Shufoo!: Toppan Printing Co., Ltd.	33,338
Activity monitor data	HJA-750C: Omron Healthcare Co., Ltd.	97



### Privacy considerations

- Consent screens
  - Consent of test participants acquired differently depending on data being collected
- Addresses of prize winners passed to outside parties
  - Information is not acquired by University of Tokyo





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### Demographic Data on the Participants (Gender, Location)

#### MITHRA App. Participants: 16,027



### Location: Wifi-Data

▲ 位置情報データ

Collected 34Million Data



### A Day in the Life



### 24 Hour Heat Map in Tokyo Area





### (Supplemental) 2 Hour Heat Map





### No. Of Monitoring Per Hour (Per Day for a Certain Participant)

#### • We Can Observe Certain Monitoring Characteristics

• Eg: Participant with ID:226 daily monitors at 8Am and 20 PM

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226	20170220	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0	17	0	0	(
226	20170219	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	18	0	0	(
226	20170218	0	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	0	0	13	0	C
226	20170217	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	23	0	0	0
226	20170216	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	15	0	0	C
226	20170215	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	19	0	0	0
226	20170214	0	0	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	17	0	0	0
226	20170213	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	17	0	0
226	20170212	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0
226	20170211	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	21	0	0	C
226	20170210	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	16	0	0	C
226	20170209	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	23	0	0	C
226	20170208	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0
226	20170207	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	24	0	0	0
226	20170206	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	18	0	0	C
226	20170205	0	0	0	0	0	0	0	0	17	0	0	0	5	0	0	0	0	0	0	0	15	0	0	C
226	20170204	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0
226	20170203	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	15	0	0	(
226	20170202	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	12	0	0	(
226	20170201	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	19	0	0	(

### Participants with Specific Monitoring Habits

色凡例:

- Participant with ID: 911
  - Monitors Eflyers while Commuting





### From Lifestyle Authentication to Services Based on Lifestyle Analysis





### Lifestyle Authentication as a Platform

 Lifestyle authentication can be used as a platform for various services other than authentication



Lifestyle Authentication Platform



### Difficulty Level of Lifestyle Analysis Application



### Personalized Lifestyle Analysis

- Observe/collect a person related information using sensors
- Derive a person's characteristics such as customs / preferences using lifestyle analysis platform
- ✓ Utilize the characteristics for personalized services/ personal authentication



### Technology Overview of Lifestyle Analysis

- Process person related data derived from sensors
- Interpret the processed data and apply to services
- Solve social problems through service creation



## Lifestyle Analysis Architecture

Industry Area	Finance Settlement /Money Transfer Fraud Prev. Customer Analysis Concierge	Retail Retail Opt. Login Free EC Fraud Prev. Customer Analy. / Concierge	Mobility Traffic Opt. Environmental Infrastructure Data Integration Autonomous Driving Service	Healthcare Health Advice Presymptomat Medicare Supp Automated Insurance Revi	ic ort	Energy HEMS/BEMS Energy Harvesting Harvesting Administration Nursing care and Monitoring Community Work Style Reform Crime Prev. Disaster Recov.					
Service Platform	<ul> <li>4<sup>th</sup> Kind of Auth. ( Possession, Biome</li> <li>Simple Implicit Au Depend on Users'</li> <li>Flexible Adaptatio Demands Based of Authentication</li> </ul>	etric) ith. Which does not IT Literacy n to Various SLA	Vario Monitoring(Chile Support Healthcare / Pre Work Style Refe Re-examination such as eating b	n of Lifestyle itself nabits and exercise nitoring and Grasp	<ul> <li>Beha</li> <li>Activ</li> <li>Life Supp</li> <li>Auto</li> <li>Com</li> <li>Optin</li> </ul>	Common Society Infrastructure Behavior Based Attribute Analysis, Activity Prediction, Personalize Life Support, Communication Support, Birth/Childcare Support, Automated Review Commuter Movement Optimization for Pedestrians, Goods					
Underlying		Clustering, Binary Classification.	ifestyle Ana Pattern Recognitior	Deen	rm Learning		Privacy Inf. Protection				
Technology	Big Data Analysis		leansing	Scalable DB		istributed nch. Comm	1.				
Device / Infrastru	Smartphone (Location, Wifi, Ap		able Device cy, Vital Info.)	Camera / Env. (Record, Recogniz			Home / Facility f, Consumer Elec.)				
cture	4G, %g Infr Wi-Fi, BLE. I		Web Servic	e Application		Cloud / Da					
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### Value Creation through Lifestyle Analysis Platform



### **Closing Remarks**

- Realization of Total Security
  - Bring other factors than ICT Technology into the implementation in order to meet with user acceptance and a variety of risks
- Usecase not Restricted to Authentication
  - Technology Innovation which will utterly change peoples' lifestyle.
  - Creation of highly convenient new services
- Bring peace of mind, VIP ness and enrichment of mind into life

