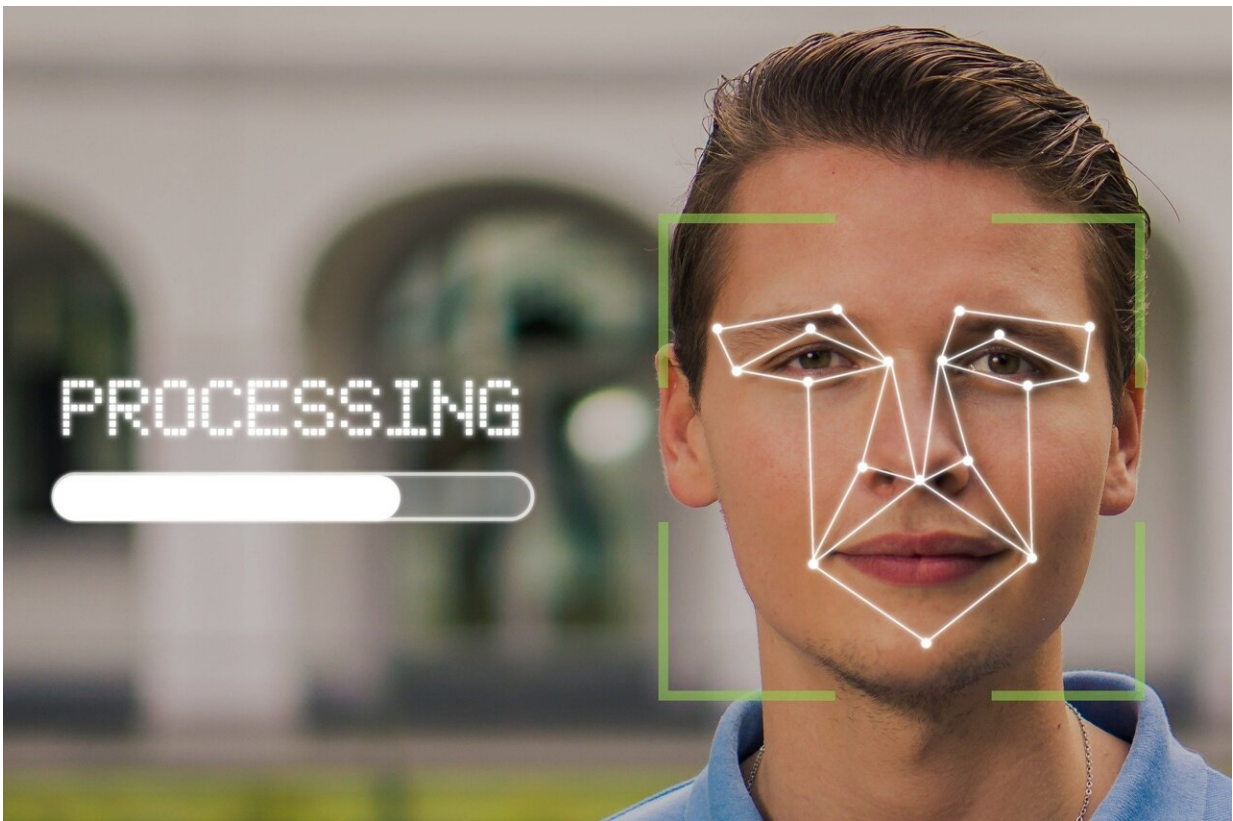


Paying for groceries with your face? Not all are sold on it

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Credit: Pixabay/CC0 Public Domain

As the use of Facial Recognition Payment Technology (FRPT) grows, taken up by retailers, governments, hotels and others, some consumers do not completely trust its use say QUT researchers.

Dr. Shasha Wang, Professor Gary Mortimer and Professor Byron Keating from the QUT School of Advertising, Marketing and Public Relations have published a [new paper](#) titled "Exploring [consumers'](#) competence, autonomy and relatedness needs in the adoption of facial recognition [payment technology](#)" in the *Journal of Retailing and Consumer Services*.

Their study looks at just how comfortable people would feel paying for their groceries with their face and found that despite concerns about issues including overspending, shoppers were willing to trial and adopt such technology under certain conditions if privacy and security were assured.

"FRPT is an emergent innovative biometric payment system that may involve more complexed consumer decision-making process due to its reliance on using consumers' images and [financial information](#)," Dr. Wang said.

"The global FRPT market size was valued at USD \$4.62 billion in 2022 and is expected to grow at a compound annual growth rate of 19.9% from 2023 to 2030. In China alone, it's estimated FRPT users have exceeded 760 million since 2022."

The study, which included a systematic literature review and in-depth interviews with Australian consumers, examined the drivers and barriers of trailing and adopting this emerging smart retail technology.

"We found shoppers were willing to trial and adopt FRPT as long as they had access to information, considered the technology would increase shopping convenience and, importantly, trusted the retailer offering it," Professor Mortimer said.

"Participants were also keen if they were offered incentives like loyalty

points or discounts to give it a go.

"However, shoppers were less willing to embrace FRPT if they were not familiar with the retailer, didn't consider the new technology useful or were satisfied with existing payment methods like tap and go or digital payments.

"People were more likely to adopt, if they could trial in a physical store, and get access to an appropriate level of support and assistance.

"Interestingly, shoppers greatest concern was that FRPT might encourage them to overspend, but this could be addressed by introducing an 'alert prompt' at a certain monetary benchmark in the same way credit card providers limit a tap and go payment."

"Another issue which became apparent was just how private and secure such technology would be, especially in relation to facial image storage and data breaches."

Professor Keating said retailers could leverage the paper's insights into the motivations and de-motivations identified as they consider introducing FRPT to their markets.

"For a start, we found that customers engaged with several sources of information to inform their intentions to adopt," Professor Keating said.

"We therefore recommend retailers implement instore signage, point-of-purchase graphics, on-screen videos, update their websites and [social media platforms](#) to communicate the benefits of FRPT if that's the direction they wish to take.

"One participant, for example, suggested the use of YouTube to show how the new technology would work and what privacy measures would

be in place would sway them.

"To attract [shoppers](#), [retailers](#) need to stress the convenience of FRPT and really drive home their security and privacy protocols.

"Retailers will most likely have to ensure extra frontline team members are deployed at the trial stage to help customers familiarize themselves with the biometric payment technology, while promotional incentives are always going to win over some customers."

More information: Shasha Wang et al, Exploring consumers' competence, autonomy and relatedness needs in the adoption of facial recognition payment technology, *Journal of Retailing and Consumer Services* (2024). [DOI: 10.1016/j.jretconser.2024.104044](https://doi.org/10.1016/j.jretconser.2024.104044)

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