- Connectivity and digitalization of services redefine innovation in the automotive industry
- Whether a car is owned, rented or shared, drivers now expect to have a tailored experience as soon as they get behind the wheel
- Biometric-powered digital profiles will give drivers access to personalized in-car services

Just like anything else with a battery, cars are getting connected. And with each new tech wave, in-car connected services become more sophisticated and more sought after. In fact, experts predict that the value of connected services will jump an average of 28% each year between 2017 and 2030 in the U.S., E.U and China. **The car of the future will be smart enough to identify and adapt to any driver** using a unique, one-of-a-kind key: our own biometrics.

For generations, innovations in the automotive sector focused on improving vehicle performance, safety and comfort. Today, connectivity and digitalization are reshaping how the industry defines innovation. For starters, vehicles will no longer simply be the means to get from point A to point B. Tomorrow, cars will feature next-level in-car connectivity, creating a digitized, personalized user experience and kicking off the consumption of new forms of media and services.

A personalized experience in every vehicle

Think about the last time you rented a car or used a car sharing service – upon entering the vehicle, you had to adjust the seat position, turn to your favorite radio station, fiddle with the a/c and type an address into the GPS. That's a lot to do – especially if you're just renting the car to run a few errands.

Today's demanding consumers don't just want technology to personalize their experience, they expect this personalization to follow them wherever they go and replicate the exact same experience – regardless of if the vehicle is rented, owned or shared. How is that even possible?

Biometrics is the key enabler to seamlessly bringing a driver's digital life and habits into any and every connected vehicle – opening the door (quite literally) to vehicle access, engine start, personalization, safety and mood monitoring, or even in-car payments.

Powered by a digital profile

The fundamental principles for **creating a driver's trusted digital profile** (enrollment and verification of documents and biometrics) have already been tried and tested in other industries, such as in the banking and telecom sectors. In the automobile setting, this same type of biometric-powered profile gives users access to tailored in-car services. Based on the driver's profile, a car will automatically adjust the temperature settings, move the seat precisely to fit physical characteristics and preferences and load personalized data, including music playlists and navigation settings into the

infotainment system.

Advancements in embedded **biometric authentication** solutions not only create a better user experience, but also ensure the highest level of protection. For example, biometric-enabled vehicle entry will ensure that only the driver or approved passengers can gain entry, while in-cabin biometrics will make it much more difficult for a non-approved person to drive away.

Building brand loyalty

Additional applications and services can help car makers build brand loyalty – an important factor when we consider that cars are no longer a one-time purchase. Take for example car payment services – including gas, tolls and even drive-thru food and beverages. Once a driver **creates a digital profile with their car maker of choice**, they are incentivized to stick with that same brand for future car purchases, rentals, leasing or sharing to ensure that their profile follows them to the next vehicle.

As the sharing industry flourishes and the car you drive becomes as interchangeable as the shoes on your feet, the need for a personalized, secure and on-the-go digital profile will only continue to grow as well.

¹ strategy& | PwC, *The 2018 Strategy & Digital Auto Report*, **The future is here: winning carmakers balance metal and mobility**, Dec. 2018