Thank you for your informative post, Thomas, I agree that Multi-factor Authentication (MFA) would increase the complexity and reduces the risk of the system being compromised. MFA has become a common practice in most internet service delivery now a day.

With reference to the adopt reason of MFA in Yubico and 451 research (Zander, 2021) found that the main obstacles are user experience, complexity, and cost for the organization adoption. Despite that current authentication methods such as biometrics and modern MFA have been shown to be more secure and usable than legacy MFA systems. Biometrics is recognised as one of the most secure methods of authentication since they rely on physical characteristics such as fingerprints and face recognition that are unique to each user. (Louis, 2020)

Moreover, organizations could manage the MFA with different risk levels. For example, reduce the number of authentications for a period to for the low-risk activity like log in or check balance, on the other hand, have the MFA each time for the high-risk activity like payment transaction or changing password. It could mitigate the concern of working efficiency.

Nevertheless, this may cause inconvenience, cybersecurity should be more important for organizations. To enhance the security for users and administrators, organizations should consider using additional or more complex forms of multi-factor authentication, such as behavioural authentication methods.

References:

Zander, W. (April 26, 2021) Multi-factor authentication adoption: 75% of enterprise security managers plan to increase MFA spending according to new study by Yubico and 451 Research. *2021 Yubico and 451 Research Study.* Available from: https://www.yubico.com/blog/75-of-enterprise-security-managers-plan-to-increase-mfa-spending-according-to-new-study-by-yubico-and-451-research/ [Accessed 1 October 2021].

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<https://www.my-course.co.uk/mod/hsuforum/discuss.php?d=276971>

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