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(57) Abstract :

The present disclosure provides a system (104) and a method for user identity verification using multiple authentication factors. The system (104) includes a user profile database (102) with user profiles, where each user profile includes multiple authentication factors like biometric data, device characteristics, location information, and behavioral patterns associated with the user (110). User identity verification is initiated when the system (104) receives an authentication request from a user (110) from a computing device (108) being operated by the user (110). The system (104) receives data with the multiple authentication factors associated with the user (110) based on a transmitted request for the data. The system (104) verifies an identity of the user (110) based on comparison of the data received and the user profile associated with the user (110) in the user profile database (102), and generates access, to a digital resource or a digital service.

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