Personal Data in Business Motives

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# *Abstract*

A wide variety of data can be owned, hidden, collected, shared, stolen, and sold over the course of one year. The paper focuses on different types of data in relation to privacy rights, as well as the value of the data, as well as how it can be used in a positive or negative manner.

**Part 1: Black Market Pharmacy**

## Unique Perspective of Spam Email

The show starts by emphasizing that spam emails today aren't always directing you to bad websites or installing malicious software on your computer; they are actually often legit black-market advertisements, (NPR, 2016). Essentially, what drives all these emails is a full-blown black-market industry. “Rouge pharmacies” will process your credit card and get you illegal medications, (NPR, 2016).

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## Biggest Illegal Medication Seller Challenges

In order to market illegal drugs, illegal medication sellers cannot simply pick up the phone and request an advertisement campaign, (NPR, 2016). In order to obtain publicity, they must spread through word of mouth or through spam on the internet. While spam is illegal in America, it is fundamentally a way of advertising this black market product, (NPR, 2016).

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## What Makes a Spammer Successful (or not)

A good spammer is someone who can craft an email subject line or figure out how to get through spam filters, however, this doesn’t inherently make them successful, (NPR, 2016). What really sets you apart as a spammer is having valid email addresses that you can send spam to. Generally, a spammer will earn more commission if they are able to send spam to a large number of valid email addresses with active eyeballs, (NPR, 2016).

## Future of Spam Marketing

It has been observed that the black market rogue pharmacy business has been hurting in general. Law enforcement is targeting these companies, and prescription drug manufacturers are urging credit card companies to stop accepting payments from these rouge pharmacies, (NPR, 2016). Nevertheless, the demand for cheap drugs and black-market Viagra remains high. Therefore, it is safe to assume that rogue online pharmacies will continue to be established, (NPR, 2016).

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## Why Buy Illegal Medication?

In the United States, not every drug is legal for one reason or another. These black-market drugs can be very useful for someone who is desperately in need of them but does not have a convenient means of obtaining them, (NPR, 2016). In addition, these drugs are very affordable, which can’t be said for the legal variety, (NPR, 2016).

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## Why NOT Buy Illegal Medication?

Illegal drug sales have the disadvantage of there being no quality assurance (such as the FDA, etc). These illegal drugs could be real, placebo, or even poison, (NPR, 2016). Another negative aspect is that you are providing your credit card information to criminals.

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## Who Controls the Data?

People who choose to partake in purchasing these illegal drugs are ultimately in a precarious position. They are handing over their data to criminals, and there is no guarantee they will keep the data safe. You can’t exactly report them either, because what you are doing is illegal. Your data leaking onto the internet can lead to massive consequences (fraud, etc), but chances are that most of it is already available online anyway!

**Part 2: Bad Credit Bureau**

## Unique Perspective of Stolen Personal Data

By reviewing the history of personal data and the various ways in which it was taken for granted, the podcast provides a unique perspective on the world of personal data. Surprisingly, not all personal data collected was even accurate, however. Information based on hearsay and rumors was collected and used against people’s credit, (Malone & Smith, 2017). The situation got so bad that Congress passed a law to effectively prevent credit bureaus from collecting hearsay and rumors, (Malone & Smith, 2017).

## Credit Bureaus and Data Collection

## *Where and how did the practice of personal credit histories begin?*

Personal credit histories initially started as a “tab” in local town stores in 1874, (Malone & Smith, 2017). Back then, personal information was usually much harder to obtain, and credit “score” was a simple ranking system based on if they paid on time, their profession, and their name, (Malone & Smith, 2017).

## *Examples of “Hearsay” Credit Data?*

As a result of the Retail Credit Company's hearsay inclusion in Mary Wilson's credit report, she had difficulty finding employment. She would later find out during a congressional hearing that she was quoted as being “dominating”, as well as “neurotic or psychotic” in her credit report, (Malone & Smith, 2017). The credit data in this example comes from hearsay, not from herself or her doctor, (Malone & Smith, 2017).

## *What events happened in the 1960s to change the nature of personal history collection?*

An offhand comment made in Washington D.C. during a congressional hearing about a computerized centralized database led to more hearings and ultimately resulted in the first government regulation of credit bureaus: The Fair Credit Reporting Act of 1970, (Malone & Smith, 2017).

## How to Protect Personal Data Stored in Equifax

By freezing your credit report, you can easily safeguard your personal data that is stored within these credit reporting companies, such as Equifax, (Malone & Smith, 2017). This means that no one is allowed to pull your credit report unless the freeze is temporarily lifted for them, (Malone & Smith, 2017). Usually, this will require payment.

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## Who Controls the Data?

The major credit companies have complete control over this data. In addition to sharing this information with employers and other organizations without your consent, the consequences are potentially enormous for a hack, (Malone & Smith, 2017). People did not consent to Equifax collecting their data consensually, however, the data was collected despite this. When an organization such as Equifax is hacked, many victims do not even realize they are vulnerable, (Malone & Smith, 2017).

## Simplest Method to Find Credit Score

You can easily determine your credit score by reviewing your credit card or other loan statements, (CFPB, 2020). A number of major credit card companies and auto loan companies have begun providing credit scores to their entire customer base on a monthly basis in recent years, (CFPB, 2020). When you log into your account online, you can view your credit score as well.

**Part 3: The Future of Work Looks Like a UPS Truck**

## Unique Perspective of Work Efficiency

In essence, this podcast takes a real-world example of an application of data to enhance the efficiency of a truck driver, putting it into perspective for the average worker. It informs the audience that this truck driver’s reality could soon become your own, for the sake of efficiency. There are many disadvantages to this, such as feeling that Big Brother is watching you at all times, but it may also result in advantages, such as a boost in salary based on statistical performance, (NPR, 2016b).

## Time is Money

It is estimated that, at the end of the year, one minute of idle time per driver per day will cost approximately $500,000, (NPR, 2016b)!

## Performance Tracking in UPS

There are hundreds of tiny sensors on a UPS truck to track performance, (NPR, 2016b). With these, UPS knows if the drivers are wearing their seatbelts, and how fast they travel. Additionally, the sensors can factor in whether the brakes have been applied suddenly in an incident or whether a certain part will need to be replaced, (NPR, 2016b). Even metrics such as how frequently a driver backs up their truck are also taken into consideration, (NPR, 2016b).

## Traveling Salesman Problem in UPS

There is a problem known as the “Traveling Salesman Problem” that mathematicians have studied for centuries. Essentially, it asks this: if you have to make a lot of stops, what is the most efficient order in which to make them, (NPR, 2016b)? UPS began tackling this problem in 2016 with a computer that automatically tells drivers how many packages to deliver at each stop, (NPR, 2016b). Other computers assist with loading the truck in the morning and determining the best order for deliveries throughout the day. As a result, driver productivity has increased and their pay has increased as well, (NPR, 2016b).

## Performance Metrics for Software Developers

***Speed Metric***   
 This metric measures how quickly the engineer or developer is able to complete tasks or projects. This is important because it can help to ensure that projects are completed efficiently and within deadlines.

***Accuracy*** ***Metric***   
 This metric measures the number of errors or mistakes that the engineer or developer makes. This is important because it helps to ensure that the code or products produced by the engineer or developer are of high quality and reliable.

***Productivity*** ***Metric***   
 This metric measures the amount of work that an engineer or developer is able to complete in a given period of time. This is important because it helps to ensure that the team is making progress on its goals and objectives.

***Pros of Metric Measurements***

There are several positive aspects to being measured by metrics. For example, metrics can provide a clear and objective way to measure performance, which can help to ensure that evaluations are fair and unbiased. Metrics can also help to identify areas for improvement, allowing engineers and developers to focus their efforts on those areas and improve their overall performance. Additionally, metrics can provide a sense of accountability, which can help to motivate engineers and developers to work harder and more effectively.

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## Cons of Closely Measured Work Environment

It is often the case that much of the work we do in this industry requires nuance, which measurements and analytics alone cannot account for. Sometimes, coding can be a breeze. Other times, it can be a frustrating roadblock where you are stuck on the same problem for days. Is the analytics going to dictate that I am a poor employee because I am stuck on something or refactoring or do not make enough git commits? It sounds like a breeding ground for paranoia and imposter syndrome!

## Who Controls the Data?

The company controls the data it collects about its workers. Employee efficiency may be partially determined by metric performance, which can result in consequences when an employee does not meet expectations. Alternatively, unsung heroes who carry a great deal of weight can be statistically recognized for their achievements and perhaps even promoted by putting in extra effort. However, attempting to determine who is performing the best job can potentially cause a rift in the solidarity of the workforce.

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