**Ethics in Data Analytics**

*Scenario 1: Customer loyalty at a supermarket is using shopping data to suggest products that a specific customer might like to purchase.*

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| Pros | Cons |
| * Your customers will have an incentive to return. | * It could hurt your business’s finances. |

*Scenario 2: Medical bodies (such as hospitals and government) are able to allow insurance companies to see your medical history and data, so that insurance companies are able to better price their insurance policies.*

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| Pros | Cons |
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| * Health insurance makes health care more affordable. Health insurance helps people pay for healthcare by combining the risk of high healthcare costs across a large number of people, permitting employers to pay a premium based on the average cost of medical care for the group. | * Potential crime incidents. |

*Scenario 3: Online maps use location data from users' mobile devices to figure out which restaurants are popular (i.e. by tracking how many people go to a restaurant through the use of GPS on people's phones)*

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| Pros | Cons |
| * It makes easier for users to find good quality food in restaurants that users want. | * Companies can take advantage of location trackers to send targeted ads. |