**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.*

|  |  |
| --- | --- |
| Pros | Cons |
| * Data can be used to help optimize inventory * Data can let store inform shoppers of any discounts or offers on frequently-bought goods | * Data can be sold or provided to other companies unethically * Data can be used to make predictions based on stereotypes and biases. |

*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.*

|  |  |
| --- | --- |
| Pros | Cons |
| * Good health data can be used to give good healthcare coverage | * Bad health can lead to bad healthcare coverage * Data can be sold or unethically given to other apps and businesses * Data can be used to make predictions based on stereotypes and biases |

*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)*

|  |  |
| --- | --- |
| Pros | Cons |
| * Data can be used to recommend restaurants based off traffic | * Data can be seen as unethically “spying” on people by tracking their physical location * Data can be sold or given to other third-party businesses * Customers do not have a transparent view of how data is being collected and used |