**Investigating and Analysing the Ethical Risks of Tinder**

**Description of Application**

**What is Tinder?**

Founded in 2012 by, Sean Rad, Justin Mateen, Joe Munoz, Justin Mateen, Chris Gylczynski, Dinesh Moorjani, and Whitney Wolfe the online dating app Tinder has become a globally recognised service used by millions of people with the hopes of finding connections online. The app is now available in over 190 countries and uses over 40 languages. Originally seen by users as simply a higher tech version of the social game ‘hot or not’ Tinder has since become the most popular app for singletons to meet new people online. (1)

In order to access the service, an individual must first create an account on the application and input their phone number and email address. Once those have both been verified through confirmation messages the user is free to make a profile. The information they give the app includes their name, age, gender, general location, distance from their own location which they would like possible matches to be located within, as well as their gender preferences in a partner. In addition to this users will provide the app with photos of themselves to use when showing other users their profile and they can also any extra information they like, such as their height, hobbies and the level of seriousness they are looking for from possible matches. (2)

Once an individual has created their profile, they can then begin swiping. Users are shown a series of other users profiles that Tinder’s AI powered algorithm have deemed as compatible and they have the option to say yes they like the look of the user by swiping right, or no they want to move on to the next person by swiping left. If two people both swipe right on each other they get a notification to say they’ve matched with someone and they have the option to message each other. (3) This is the basic philosophy upon which the company was founded as a platform where two people could approach each other while knowing in advance that both parties have an interest in the other. (1)

**Role of AI and the Collection of User Data**

Tinder’s engagement of users is what has made it so widely successful, and their AI powered algorithm is truly the key to its continued use by individuals. Prior to 2019, as part of the apps algorithm, Tinder controversially used an Elo rating system in order to match users to each other. This system most commonly known for ranking online chess players abilities and matching them up with chess players of similar ability, worked by assigning a score to individual users based on their level of attractiveness and then it matched users up with similar scores. It generated scores by looking at the percentage of users that swiped right on a profile vs the number that swiped left and the ones who got the most swipe rights were deemed attractive by the general public. (4)

This process resulted in those with high scores being shown to more people and thus their profile was gaining more exposure and they were more likely to match with other users. As a result users deemed ‘less attractive’ based on other users opinion were being largely left out of the app’s process. This was largely criticised as Tinder was accused of shutting out people who traditionally may not have been seen as beautiful. It resulted in what was deemed a ‘dating bubbles’ in which attractive people were getting the most attention. Overall it seemed to defeat the purpose of the app, which was inclusivity as well as to diversify peoples dating pool and efficiently match people with people who they may have not had the chance to interact with prior. (5)

Due to the issues this created, Tinder announced in a blog post in 2019 that they would no longer be using Elo as a form of matching profiles however the ways in which they would match profiles instead was simply described as the ‘latest cutting-edge technology’. (6)

Despite the vagueness of this statement, we do still know other ways the algorithm works in order to match the right individuals. The algorithm itself is obviously very complex but it has a few key features which allow it to generate the right profiles for each user. One thing about each profile that the algorithm analyses is the language style of each individual. Tinder looks at language processing tools like Word2Vec, a model that finds similar words with similar contexts and groups them together in order to detect the intricacies of each users language style. It then find other users with a similar language style using this information. It looks at user’s use of slang and the context in which certain words and phrases are used to find ‘like-minded’ individuals. Then the idea would be that the conversation between two such individuals will likely flow better and can enhance the quality of the conversations they have.(7)

In addition to this, Tinder looks at the photos users use for their profiles and take certain aspects of the photos and match them up with other users that possess profile pictures with similar aspects. These aspects can include both having photos playing particular sports or outdoor activities like hiking and rock-climbing, or their photos are set in similar places such as a festival or at the beach. (8)

Tinder also uses AI to help users curate their profiles. Their ‘Smart Photos’ feature helps users choose what their most appealing photos are to gain more people swiping right on their profiles. This is based on the type of photos that other users have tended to get the most positive feedback from. With this then the feature also assists individuals in deciding the order which they should display their photos, based on what the algorithm has deemed with garner the highest likely positive response. (7)

**Benefits Provided due to the use of AI**

There are a number of benefits that can be seen from the use of AI by Tinder. Their AI tools and algorithm assess all profiles and the information contained in each user and they’re able to then offer customers a much more curated and specific experience. This allows for both a more enjoyable experience as the other profiles that each customer sees is tailored to their specific interest and likes, as well as a more affective service as the profiles users are offered have a much better chance of being a person that they’re actually compatible with and would like to pursue romantically. Without an algorithm as advanced as this users would likely just be shown profiles which are randomly generated.

**Identification of Roles involved in the Application and its Governance**

**Internal stakeholders of Tinder**

The internal stakeholders of Tinder are those individuals who working within the company on a day to day basis. The main internal stakeholders of Tinder are: Employees, Senior Management and Shareholders.

1. **Employees** – According to their LinkedIn page, Tinder employees around 500 people. These employees hold roles that fall under a wide spectrum of categories. The different areas which someone could be employed under at Tinder are; Communications, Engineering and Security, Finance and Analytics, Marketing, Member Experience, Product and Design, and HR. Employees have it in their best interest for the company to succeed as it offers them job security as well as compensation. (9)
2. **Senior Management**- Within the branch of employees, senior management is comprised of positions in the company such as Chief Executive Officer, Chief Financial Officer, Officer of marketing, technology etc. Senior Management positions such as these are in charge of providing the company and its employees with leadership as well as a guiding direction and strategy for the future of the company.
3. **Shareholders –** The ownership of tinder is currently held by their parent company Match Group, who are also the parent company of a number of brands including Match.com, OkCupid, and Hinge. Match Group are predominately looking for tinder to turn over a large revenue so that they can continue to make a high profit turnover. (10)

In addition to the internal stakeholders that work within the company, Tinder also has a number of external stakeholders. These are people or groups that have a connection to Tinder and are somehow affected by their operations but are not working within the organisation itself.

**External stakeholders of Tinder**

The key external stakeholders of Tinder can be broken down into 3 core groups. These include the App user, Competitors and Regulatory Bodies and Government

1. **App Users –** the most important stakeholder of the entire company of Tinder is their app users. Without any users of the app itself Tinder would cease to exist. Obviously this is because the premiss of the entire concept of a dating app is matching users up with each other. With no such users the app would be useless. As a result of this fact, the primary task of Tinder employees revolves around how to draw in more users, and how to ensure that they remain active on the app. Users themselves are looking to receive the service that was promised to them by being shown profiles of individuals that they are compatible with and vice versa.
2. **Competitors –** Tinder has many different competitors, however there most prominent one is Bumble. Tinder currently holds the largest percentage of the US online dating app market with 27%. However just 1% behind them at 26% is Bumble. This is illustrated below in Figure 1, which displays a pie chart of the market in 2023.A pie chart with different colored circles

   Description automatically generated

**Figure 1 (11)**

The competitor Bumble is also the most notable of Tinder’s competitors because of the fact that it’s the only application of the top 4; Tinder, Bumble, Hinge and Plenty of Fish, seen above that is not owned by Tinder’s parent company Match Group. Along with this there a deep, messy history associated with Bumble and Tinder. One of the founding members of Tinder, Whitney Wolfe, set up Bumble after she left Tinder following a lawsuit in which she sued the company for sexual harassment and discrimination in the workplace following her relationship with another one of the founders of Tinder, Justin Mateen. (11) While both Bumble and Tinder have their own unique features they both fall under the same category of online dating and so are constantly in competition to secure new users ahead of each other. In fact according to current projections, Bumble is estimated to overtake Tinder for number of downloads this coming year. This is following a steady down trend in Tinder downloads since 2020 where it was near its peak numbers of 2014, while Bumble has been steadily rising in downloads in that time. (12)

1. **Regulatory Bodies –** The final stakeholder I will talk about in this report are regulatory bodies. Tinder is responsible for millions of people across the world’s personal data. Because of this Tinder has to comply with personal data laws laid out by different regulators across the world. These include the European Commission to comply with EU data processing laws as well as National Consumer Authorities in the countries its active in. In the US any breaches of privacy laws are usually handled by the Federal Trade Commission (FTC) but it varies from state to state. (13) The primary objective of these agencies are to ensure the correct protocol is being done to protect the consumers data and in the event where an individual’s data has been leaked or dealt with unlawfully these commissions will hold the company, in this case Tinder, responsible. Sometimes different agencies will launch investigations into companies based on possible complaints they’ve received in regards to the company’s conduct. For example in 2020the Irish Data Protection Commission (DPC) had to launch a statutory inquiry into the way Tinder was practicing its privacy policies. (14)

**Identification of Ethical Risks**

There are many possible risks that may occur when running an application such as Tinder. Many of these risks could negatively affect the consumer, in addition Tinder’s actions may affect alternative parties such as their shareholder or even the environment so it’s important that Tinder can identify such risks and work to prevent any negative impact to its users, employees, shareholders and other third parties. Below I have identified some of the ethical risks that Tinder as a company may face.

1. **Human Rights**

When evaluating the company’s ethical risks and human rights Tinder should consider the privacy laws and protection of users.

*Legal*

In regards to EU countries, applications must follow the General Data Protection Regulation, or as its more commonly known GDPR. This regulation establishes protection of personal data for privacy and security of individuals within the EU. All companies must follow these regulations within these territories regardless of where the company is based if its operating within the EU. (15) Tinder is at a much higher risk of breaching these regulations due to the high volume of personal data it collects on individuals. They store and have access to all photos, messages and matches every user makes while using the app. With that much data on millions of people Tinder have a big responsibility in ensuring each person’s data remains safe and secure. Along with the risk storing so much personal data results in for the user, in the event that Tinder were to be hacked or unlawfully distribute or store peoples personal data, they also face the risk of massive damage to their brands reputation. Along with this the failure to comply with GDPR can result a company having to pay up to €20 million euros or in some case up to 4% of the company’s global turnover for that year. (16)

1. **Labour Practices**

*Labour Laws*

Labour Laws are another human rights issue that Tinder could face. In the past as previously mentioned they have faced lawsuits on sexual harassment and discrimination in the workplace. Claims like that made by a former employee is both a very troubling thing to hear from a moral standpoint, but it’s also something that could be incredibly damaging to the brand reputation of a company, particularly in thar case as it was two founders of the company. The perpetrator being a leader of the company and someone that held a large amount of power in the organisation. Along with the damage to the brand’s reputation due to these events, it was also a large financial burden to the company.

In the case of Whitney Wolfe’s lawsuit against Tinder, she settled out of court with the company and was paid around $1 million and Justin Mateen the man she accused was suspended before ultimately losing his job. (11)

A scandal like that affects almost all of the stakeholders of Tinder. The senior management of the company was affected as they lost the Vice President of Marketing and Co-founder, Wolfe, and they also lost, arguably for the better from an ethics standpoint, another Co-Founder and the CMO in the form of Justin Mateen.

Shareholders are also affected as in the event of a scandal like that share price will likely drop due to the damage to the brand’s reputation as well as the instability in senior management.

Of course finally these events would likely affect the way in which users viewed the company and in some cases users own personal moral codes would likely lead to them stopping to use Tinder and instead switch to an alternative.

1. **The Environment**

As Tinder is only an application and doesn’t result in the buying and selling of any physical product, but instead just offers a digital service it has a limited effect on the environment overall. However that’s not to say it has no effect at all. The use of the app itself results in the growth of every users carbon footprint. Every time someone swipes to match with someone or sends a message they are using energy which will results I increased carbon emissions. However one could argue that Tinder itself is not at fault for this and if it didn’t exist the individual would be using a different application and increasing their emissions anyway. (17)

1. **Fair Operating Procedures**

The Fair Operating Procedures of a company refer to the transparent practices used in the running of the business to ensure that the companies ethical guidelines aren’t impeded on as a result of the malpractice of a group or individual involved. (18) One potential ethical risk that may occur as a result of this is the importance to ensure the safety of civil and political practices.

Civil and Political Risks

Tinder are obligated to be impartial in the event of an election or referendum and have a duty to ensure that no misinformation of any kind is spread on the platform. In the event that misinformation is spread on the platform and Tinder do not act to remove it or inform users of the issues they could face legal battles.

1. **Consumer Issues**

Tinder have an obligation to their users to ensure they experience limited issues with the application. They can try and ensure that the app’s impact on user’s mental health and self-image is limited and that the company has no part in contributing a negative impact to consumers in these areas. One way in which Tinder can ensure user safety is by confirming every count as a real person and the that the account is representing the person they are saying they are.

Fake Accounts

One way in which Tinder can ensure they do not negatively impact their user’s health and wellbeing is through ensuring that app users do not experience any catfishing. Catfishing is when someone will create a fake account using someone else’s pictures or information and try pass themselves off as that person to other users. Tinder work to ensure that consumers are protected from acts likes this by their account check authentication. This allows users to scan a picture of their passport or diver’s license into the and Tinder will check it and confirm that the person who appears to run the account actually does. After the account is authenticated by Tinder the user will receive a blue tick next to their name similar to X (formally twitter) or Instagram. This practice ensures users can choose to only interact with other users that have been authenticated by the app and provides a higher safety and security level for app users. (19)

Discrimination and Harassment

Due to the nature of the application of Tinder involving messaging between strangers, often times issues arise between certain users choosing to act in a hateful way towards other users. This mostly comes in the form of discriminating messages following matching with another individual.

Tinder has strict community guidelines that ban and racial discrimination or abuse. In the event that a user feels they have received abuse from another user in the form of a hateful message, they can report the user to Tinder for their behaviour and the platform will ban the account. (20)

However in some case there is grey area between what one user is deeming a compliment and another user finds offensive. For example many women that have used Tinder in the past have expressed how their race is often fetishized by users and perverse assumptions are made about their heritage. One black women said she’d been messaged by a male user saying he wanted a ‘taste of jungle fever’ with another user saying she’s received messages saying she ‘looks like a dominant black queen’. In cases like this where it’s clear why these women are offended and often disturbed, but the tone behind the messages aren’t strictly hateful just ignorant, it’s much harder to ban such an account or make a complaint. Along with this because the app is a dating service the level of sexual explicitness used by users when messaging other profiles is hard to regulate and so harassment is easier to achieve for those who wish to. (21)

1. **Community Involvement and Development**

Mental Health of Communities

Many recent studies done on online dating as a whole note that dating services such as Tinder can result in some users experiencing depression. This is because they are interacting with so many people in a short space of time and will often face a high volume of rejection, which will negatively affect users self-esteem. In addition to this studies suggest that constant use of dating apps like Tinder can result in people finding it more difficult to relate to people face to face and form relationships in person. (22) These issues can greatly affect users mental health and its evident that is some way for some users dating apps seem to hinder their social development.

Biased Algorithms

Another aspect of Tinder that could affect a communities development in a negative way is a biased algorithm. As I discussed earlier Tinder’s algorithm is complex and has many different aspects that affect its outcomes for users. In the event that the algorithm was deemed biased in some way this could be an issue for both consumers who its acting on as well as the company itself which may face legal disputes as a result. A biased algorithm could be biased in many ways. For example as I previously stated Tinder’s algorithm was previously biased in the form of attractiveness. It resulted in less attractive people being pushed out of the service. This could negatively affect the users mental health due to the societal rejection and in addition it could inhibit social development people get from meeting new and different people that they have not had the chance to interact with in the past.

**Discussion of Mitigations Measures for Risk**

Mitigation measure are steps that a company can take in order to prevent or reduce any risk from happening. They are essential in maintaining a company’s brand reputation and they can ensure that a company can always maintain their integrity on behalf of their employees and shareholders.

I mentioned previously risks that relate to the misuse of consumers personal data and protecting their safety while using the app. Now I will discuss some of the mitigation measures that Tinder could implement to prevent and reduce these ethical risks.

The risks that I have chosen to suggest mitigation measures for are fake accounts and the mistreatment of personal data of users.

Mitigation Measures for Fake Accounts

Currently its estimated that over 10% of tinder profiles are counterfeit. With 75 million global users that means that currently there are up to almost 8 million Tinder accounts that are fake. In order to protect legitimate Tinder customers from these catfish more measures need to be put in place to remove these accounts. (23)

One measure that Tinder could take is follow in their competitor Bumble’s footsteps by introducing an AI tool to aid the removal of scam and fake profiles. Bumble recently launched their Deception Detector, and found during their testing phase that it was effective in blocking 95% of spam and scam profiles and in addition to this it was able to reduce any reports of scam and fake accounts by 45%. Implementing a tool like this into Tinder’s framework would be a great way of improving user security for the consumer and it would also reflect well on the company as a whole as it would create more trust between Tinder and the consumer, thus improving brand reputation. (24)

Mitigation Measures for Mistreatment of Data

In the past Tinder have come under fire for mistreating users data. In 2014 it was discovered that Tinder were sharing more of app user’s location data them they had previously thought. Hackers were able to access Tinder data and the had the ability to trace the location for individual users to within 100 feet. This was obviously a big issue and had to be fixed quickly to protect customers. Other issues like this have cropped up over the years where users had their privacy breached due to data leaks and hacking. One way in which this could be prevented in the future is by Tinder investing more of their money into cybersecurity and encrypting their data. This would result in more trust between the company and its users, which thus improves the brand reputation. In addition to this it would mean that consumers are better protected and it could also set Tinder apart from its competitors as a more secure platform. (25)

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