

Data Strategy Policy Analysis

Didem B. Aykurt

Colorado State University Global

MIS542; Business Analytics

Dr. Emmanuel Tsukerman

May 28, 2023

Data Privacy Police

Data should be stored, processed, and used; that sounds like powerful resources, although the powerful initiative creates complex and challenging protection problems. Like how the companies morally store, collect, and use data or what truth has to verify customers' personal information and the company shares the data, which is ethical. If yes, this is the right thing to do. The company would do everything in the preferred way. For example, the company can touch the customer's internet connection to serve advertisements or send mailing addresses. Data ethics explores a great idea of whether a company uses and shares data.

Data ethics have five principles for managing the database, collecting, and storing data about customers' information they share in their information on the company. First, **the Ownership** principle protects personal data, such as the digital privacy policy that pops up in the checkbox when on the website to get permission for online behavior with cookies from the user. Second, **Transparency** explains that possessing the customer's personal information when conventional data like a company wants to analyze customer website experience on independent buying and site behaviors, so data should be collected and stored in a secure database then qualify an algorithm from a personalized website. Third, **privacy** is solved when customers permit personally identifiable information (PII) to the company and do not share public information available. Fourth, **intention** shows how to use data, such as when the company stores, they should answer why they need it or when it will change after analysis that principal helps to create purpose rather than store the data. Lastly, **outcomes** are the most sensitive part, which can cause harmful results like searching personal names and finding all personal details, including addresses.

All companies bring to perfection technology to understand customer shopping behavior by recognizing three social processes for their customers to be comfortable, easy to process, and save their information: first, data sourcing; second, data sharing; and last, algorithmic decision-making to operate decisions and formulate the action protection. The big data request is utilized independently for data-collection causes. For example, companies and government agencies use a “catch-all-you-can” set to store maximum data separately for the company doing the analytics. Another cause is that the company creates logic and has a secondary market for organizations to sell or share customer data. “Individuals cannot see the purpose behind data-driven services to extract and share customer data (Barocas & Nissenbaum, 2014). Other organizations use algorithms to profile individuals— sometimes inadvertently based on their race, ethnic group, gender, and social and economic status—and restrict their options and choices (Ananny, 2016; Loebbecke & Picot, 2015; Madsen, 2015), which raises broader ethical questions about how markets operate in a fair and accessible manner and questions that pertain to freedom of choice for individuals (Crawford et al., 2014). Put differently, how can individuals be free if they are under the control and surveillance of algorithms that seek to influence their decisions (Zuboff, 2015)?” (Someh,2019)

I would share three companies I mainly use: T-Mobile, Fred Meyer, and Bank of America. How they collect, store, and analyze data and protect my information safely and securely on their website and data warehouses. Three companies use the California Consumer Privacy Act (CCPA). Let us see each company’s data processing, like how and which/why they store the data and how they use five ethical principles.

T-Mobile Privacy Notice

T-Mobile collects, stores, shares, and protects their customer personal data when the customer is influencing with T-Mobile service. They store demographic data, device and usage data, call records, advertising ID, and location data. They also collect personal data like SSNs and biometric information, but why do they store two pieces? They collect data when customers create a T-Mobile account, when the customer uses their product, or from other sources like financial institutions and credit agencies. Additionally, they collect customer data when using their product, service, and network, such as all internet actions at every step of the internet users; this is the big cap why they collect which website I click. The company also buys or gets personal data from other third parties, such as social media platforms and data resellers.

Fred Meyer (Kroger Family of Companies) Privacy Notice

The company collects personal identifiers, contact information, financial and payment information, transaction and commercial information, account information, usage information, communication preferences, sensor data, general demographic information, user content, inferences, and online and technical information such as browsing data that is not inside the ethic principle they keep from what customer viewing, and health-related information they give un transparency if the customer needs health issue in their property as they will help that is the reason they store the customer health record. So, this does not support the transparency principle on data ethics. Also, biometric information does not clearly explain why it is needed and its outcomes.

How they collect the customer information when the customer enters the Loyalty program, purchases their product or service, registers the account, or purchases their website or app, they collect customer and customer's household information why they need household

information. This is unsafe recording if the customer connects their in-store wireless service. They collect all internet movement and add customer devices to their service. They connect automatically when the customer is inside their wireless service. They share and collect data with their related other company, public datasets they collect from Google accounts, and other third parties. They share their data with business partners, third parties, and co-branded offerings like credit card companies.

Bank of America Privacy Notice

The Bank of America collects personal information data from its website and Mobile App when applying to open a new account by agreeing to the terms and conditions of the notice registering a new product or service or using aggregation services like MY Portfolio ® and My Financial Picture ® financial account and also, they get information from a third party. They store contact information, account application information, identifiers, access authorization, documents, or images. They share data with affiliates and subsidiaries of Bank of America, third-party providers, and government agencies.

Conclusions

After the third company research, I found that T-Mobile and Fred Meyer do not support CCPA Notice, so they buy data from data collectors like the business; some companies catch all the data all around and sell the company, which is unacceptable the third parties have their privacy notices that apply to their use of the information they share and store the customer internet movement.

The Bank of America mostly attached the CCPA for collecting, storing, and sharing data compared to others I searched.

References

- Someh, I., Davern, M., Breidbach, C. F., & Shanks, G. (2019). Ethical Issues in Big Data Analytics: A Stakeholder Perspective. <https://core.ac.uk/download/pdf/301379315.pdf>
- Rahnama, H., (2022). *The New Rules of Data Privacy*. [https://online.hbs.edu/blog/post/data-ethicsy\(hbr.org\)](https://online.hbs.edu/blog/post/data-ethicsy(hbr.org))
- Cote, C., (2021). *5 Principles of Data Ethics for Business*. <https://online.hbs.edu/blog/post/data-ethics>
- Klosowski, T., (2021). *The State of Consumer Data Privacy Laws in the US (And Why It Matters)*. <https://www.nytimes.com/wirecutter/blog/state-of-privacy-laws-in-us/>
- T-Mobile. com,(2023), *T-Mobile Privacy Notice*. [T-Mobile Privacy Policy Notice | T-Mobile Privacy Center](#)
- Fred Meyer.com, (2022). *Kroger Family of Companies Police Notice*. [privacy-policy-eng-1672167872870.pdf \(fredmeyer.com\)](#)
- Bank of America.com, (2022).*California Consumer Privacy Act Notice*. [Bank of America Consumer Privacy Act \(CPA\) Disclosure](#).
- Bank of America. com,(2023). *Bank of America US Online Privacy Notice*. <https://www.bankofamerica.com/security-center/privacy-overview/>