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**Case Study 1**

**1.** The new Amazon-One innovation allows customers to ditch using a wallet by keeping biometric data. This allows people to keep their credit card data, identification cards, and other important information in a cloud database rather than keeping a physical wallet. This expedites process methods for users who are signed up for Amazon-One. For example, imagine walking into a grocery store and instead of waiting for cashiers to complete your purchase, you scan the palm of your hand instead.

**2.** The operational benefits Amazon-One enables is great now due to the fast transaction process that is now mass adopted. There will now be a running inventory report that works as customers buy products. This will not only help to improve inventory speed at stores but let manufacturers know exactly what is needed and when it will be needed. Next, Amazon One will eliminate the need for cashiers since this payment system proves to be more optimal. Lastly, Amazon-One will provide critical consumer information on what people buy the most, making it easier for stores to tailor their products and marketing strategies.

**3.** There are several advantages that Amazon-One creates for their customers. The sign-up process is much easier for new customers and the elderly to create an account and use it to their will. This also creates a pandemic-friendly environment where customers feel safe to make contactless transactions. By adopting Amazon-One, each customer will receive their own unique handprint signature which will prevent physical credit card fraud due to the absence of wallets. Lastly, there will be an elimination of lines at checkout because of the speed of each transaction.

**4.** Although there are many people excited for new technologies to make their lives easier, there are some that oppose innovation because of costs. The threat of hackers and other malicious intent can create costs in fixing and preventing these actions. Many businesses are not able to adapt to the latest technology and prefer the traditional forms of payment (Cash, Credit Card). On top of this, maintaining the hardware and software involved in the scanners can be high and not a savvy business decision for small businesses. Also, there are some concerns about privacy issues such as surveillance from Amazon and third-party entities (such as Law Enforcement or the Government).

**5a.** As a purchasing customer the advantage of having a biometric payment process proves to be the best transaction method. Using a biometric payment method can have security risks that might be unknown to customers. First, using your palm as a wallet can be dangerous for scammers because they can phish for a photo of your palm and commit fraud. With palm scanning being wide-spread, someone can develop a dangerous palm-reading malware where they are able to hack another person’s information through a handshake or false scanner. Some other issues may arise if someone attains an injury on their palm, because a customer may now have to use their other palm or use an actual physical wallet. Amazon-One even proposes security threats towards the consumer, especially since a massive amount of private information will be given to a corporation.

**5b.** As a business owner there can be many challenges in which the involvement of people's private data can create security risks. There can be issues with the cloud servers in which it shuts down and many businesses are presented with issues of alternate payment methods. Data protection must be perfect to protect from hackers and other data mining alternatives. Ethical and legal issues can arise about the release of customer’s personal data to a third party. Lastly, the competition with the apple wallet and Samsung pay may already be mass adopted and the payment of choice for customers.