Project 6 Individual Analysis – Isaiah Osborne

# Services Analyzed:

* Capital One
  + <https://www.capitalone.com/privacy/online-privacy-policy/>
* PNC Bank
  + <https://www.pnc.com/en/privacy-policy.html>
* Spotify
  + <https://www.spotify.com/us/legal/privacy-policy/>
* YouTube Music
  + <https://policies.google.com/privacy?hl=en-US>

# Findings – Financial Services

Across the financial services analyzed, they had very similar privacy statements. They all collected browsing information, such as search data, cookies, and geolocation. Any communication activities on their different programs were recorded and kept. However, Capital One expressly collected information for the purposes of marketing other products, while PNC Bank only collected that information for their personal use. Interestingly, despite collecting more data, Capital One actually had a more robust opt-out system, allowing you to opt out of data collection by setting the Global Privacy Control in your browser, while PNC Bank actually required a phone call to opt out of marketing sharing. Despite this, the two privacy policies were roughly the same in terms of detail and coverage. Neither of these organizations have any sort of policies related to GDPR, which makes sense based on their geographic scope.

# Findings – Music Services

Across the music services, Spotify and YouTube Music, there was much more variation in the quality of the privacy policies. Spotify, an European company, has an extremely robust list of all the data collected, with strong explanations for why they collect the data. While Spotify still collects just as much data as other services, they do seem much more up front about what data they collect and why. Additionally, Spotify has stronger notification requirements for changes to the privacy policy, while only some Google services receive email notifications for terms of service changes. Spotify also respects Global Privacy Control, which it appears Google does not. While both of these organizations have GDPR related privacy policies, breaking from the US-only privacy policies of Capital One and PNC, Spotify has a much more robust GDPR privacy policy, which is perhaps to be expected. Both Spotify and Google allow users to delete and export their data under GDPR protection, but interestingly, Spotify adds an additional caveat that your data will not be “subject to automated decision making.” While this statement is somewhat vague, leaving its true purpose up to interpretation, Google does not have a similar disclaimer.