**Ethical and Legal Issues concerning Predictive Analytics**

* Identify ethical and legal concerns that may exist across various sectors.
* Look at various legislation that exists to guide/limit the use of predictive analytics.
* Backup statement with references.
* Referencing of case studies to support an argument or point.
* Paper should follow a logical sequence. It should not be individual chunks with no relationship between the various paragraphs / sections.
* Use Harvard notation, use scholarly articles.
* Have a Bibliography
* Do **NOT** Plagiarise

**Harvard Notation Guide**

<https://student.unsw.edu.au/how-do-i-cite-electronic-sources>

**4 Phases of building a predictive analytics model:**

* Acquiring data to build the model
* Building and validating it
* Testing it in real-world settings
* Disseminating and using it more broadly

Predictive Analytics is used by companies and governments to interpret and analyse data and make predictions about future events. It has a wide array of uses in multiple industries. Every year adoption is growing, and new applications of the technology appear. There are however many ethical and legal issues such as how to handle user’s private information. Government legislation is another hurdle that the industry is facing. For Example The General Data Protection Regulation(GDPR) in Europe has brought in sweeping rules relating the protection of personal data. This heavily limits what can be done with a user’s personal data.

**Healthcare**

Machine learning in healthcare is growing rapidly. It can be used to improve patient care, chronic disease management, hospital administration and supply chain efficiencies (Health Catalyst 2019).

Big data analytics has the ability to go beyond improving profits and cutting down on waste, to be able to predict epidemics, cure diseases, improve the quality of life and reduce preventable deaths (Atreyi Kankanhalli 2016)

<https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2014.0048>

<https://doi.org/10.1377/hlthaff.2014.0041>

<https://doi.org/10.1377/hlthaff.2014.0352>

**Retail**

**Banking**

**Manufacturing**

**Public Transport**

**Cybersecurity**

**EU Legislation affecting Predictive Analytics in the EU**

The General Data Protection Regulation or GDPR was adopted by the EU in 2018. It has brought in sweeping new rules to “enhance the data protection rights of individuals” (European Council 2015). For Predictive Analytics to work effectively a large amount of data is required and all laws regarding the use of personal data must be followed. The explicit consent of each user must be obtained (European Commission 2018). There are even more limits on what can be done with sensitive data such as race, religious beliefs, health-related data. This heavily limits what can be done with a user’s personal data.

**Reference List**

Atreyi Kankanhalli 2016, Big data and analytics in healthcare, accessed 23 February 2019, <<https://link.springer.com/article/10.1007/s10796-016-9641-2>>

European Council 2015, Interinstitutional File: 2012/0011 (COD), accessed 23 February 2019, <<http://data.consilium.europa.eu/doc/document/ST-9565-2015-INIT/en/pdf>>

European Commission 2018, Rules for business and organisations, <<https://ec.europa.eu/info/law/law-topic/data-protection/reform/rules-business-and-organisations_en>>

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