**REFERENCES**

[1] “Bitcoin - Open Source P2P Money.” n.d. Accessed December 12, 2019.

https://bitcoin.org/en/.

[2] Wolters, Timothy. ”‘Carry Your Credit in Your Pocket’: The Early

History of the Credit Card at Bank of America and Chase Manhattan.”

Enterprise & Society 1.2 (2000): 315-54. Print.

[3] Mercer, Christina. n.d. “History of PayPal: 1998 to Now.” Techworld.

Accessed December 12, 2019. https://www.techworld.com/picturegallery/

business/history-of-paypal-1998-now-3630386/.

[4] Meadows, Donella H., and Diana Wright. Thinking in Systems: a Primer.

Chelsea Green Publishing, 2015.

[5] Andrew Ferguson, The rise of big data policing: surveillance, race, and

the future of law enforcement,” New York; New York University Press,

2017.

[6] “The Rise of Big Data Policing — TechCrunch.” n.d. Accessed

February 5, 2020. https://techcrunch.com/2017/10/22/the-rise-of-bigdata-

policing/.

[7] Symanovich, Steve. “What Is a VPN?” Official Site,

us.norton.com/internetsecurity-privacy-what-is-a-vpn.html.

[8] Swan, M. (2015). Blockchain: Blueprint for a New Economy. Sebastopol,

CA: OReilly Media, Inc.

[9] 2019 Data Breaches - Identity Theft Resource Center. (2020). Retrieved

27 March 2020, from https://www.idtheftcenter.org/2019-data-breaches/

[10] ”Leverage Points: Places To Intervene In A System.” The Academy for

Systems Change. N. p., 2020. Web. 3 Feb. 2020.

[11] ”What’s New In The 2019 Cost Of A Data Breach Report.” Security

Intelligence. N. p., 2020. Web. 6 Feb. 2020.

[12] Arthur, W. (2018, March 23). Lawsuits may be key to tighter

US data privacy rules. Retrieved March 26, 2020, from

https://dailybrief.oxan.com/Analysis/DB230635/Lawsuits-may-bekey-

to-tighter-US-data-privacy-rules

[13] Arthur, W. (2018, March 23). Lawsuits may be key to tighter

US data privacy rules. Retrieved March 26, 2020, from

https://dailybrief.oxan.com/Analysis/DB230635/Lawsuits-may-bekey-

to-tighter-US-data-privacy-rules

[14] “Leverage Points: Places to Intervene in a System.” The Academy for

Systems Change, donellameadows.org/archives/leverage-points-placesto-

intervene-in-a-system/.

[15] Singh, Simon. The Code Book: the Secrets behind Codebreaking. Ember,

2016.

[16] Marwick, Alice E. “How Your Data Are Being Deeply Mined.” The New

York Review of Books, www.nybooks.com/articles/2014/01/09/howyour-

data-are-being-deeply-mined/.