



## Ethics in Data Analytics

*Scenario 1: Customer loyalty at a supermarket is using shopping data to suggest products that a specific customer might like to purchase.*

Pros	Cons
<ul style="list-style-type: none"> <li>You are more likely to gain customer satisfaction.</li> <li>This data can be used to generalize the purchasing habits of other customers with the same demographic, leading to the formation of more personalized offers.</li> </ul>	<ul style="list-style-type: none"> <li>The customer may not wish to have personal data (such as their purchasing history) under surveillance, invasion of privacy.</li> <li>This will be costly as it will; have to be implemented for several customers, which not only wastes money, but is a violation of several privacy policies in terms of ethics.</li> </ul>

*Scenario 2: Medical bodies (such as hospitals and government) are able to allow insurance companies to see your medical history and data, so that insurance companies are able to better price their insurance policies.*

Pros	Cons
<ul style="list-style-type: none"> <li>The insurance companies are able to better price their insurance policies, providing patients with a cheaper and better insurance policy.</li> <li>Much easier and quicker to calculate insurance prices using these data analytics.</li> </ul>	<ul style="list-style-type: none"> <li>Invasion of privacy.</li> <li>This only takes the medical history and data into account, not financial circumstances or other major factors.</li> </ul>

*Scenario 3: Online maps use location data from users' mobile devices to figure out which restaurants are popular (i.e. by tracking how many people go to a restaurant through the use of GPS on people's phones)*

Pros	Cons
<ul style="list-style-type: none"> <li>Provides a much-required feature for customers in search of a restaurant near them, leads to customer satisfaction</li> <li>Its rewards for manufacture outweigh the financial costs.</li> </ul>	<ul style="list-style-type: none"> <li>Invasion of location privacy</li> <li>Customers may feel less safe</li> <li>This is an expensive project which would require a possible outsourced facility, with underpaid workers in another country (e.g. India)</li> </ul>