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Systems Theory Individual Assignment Summary

CS 4320

The case I selected for this assignment was “A retailer selling your personal information to others for profit.” This case presents several ethical problems. First, there is a breach of client confidentiality in that whatever personal information I provided to the retailer—likely name, address, and credit or debit card number—is being given to people that I did not intend to have that information. The retailer clearly did not value my privacy/confidentiality. Moreover, the third parties which now have access to my information could misuse it in a variety of ways. They could use my debit card number to directly access my bank account, or they could use the fact that I purchased products from a retailer to target me with advertisements for those types of products, or even their own companies. Being vulnerable to targeted ads or even having all of my money drained means that the basic welfare of the public is put into question by the retailer’s breach of confidentiality in selling personal information. That is why for this ethical quandary, all four boxes in that row are checked on my grid.

Another ethical quandary in this case is a breach of my trust as a customer. I am less likely to trust buying products from any retailer, especially that retailer, if I find out they sold some of my personal information. Also, if anything bad happens to me, like losing money from my bank account, I am less likely to trust the banking system or the concept of general public welfare because they let such a thing happen. However, banks will typically work with people to rectify these issues, so the trust problem really lies with the retailers. This is why I did not check the “trust” box for the banking system. Finally, the fact that there was no informed consent given before my information was sold is another ethical problem in this case. This serves to further undermine my trust in retail, as most reputable business transactions that involve personal information will have some sort of contract beforehand (e.g., electronics, accepting Google’s privacy terms, etc.).