June 17, 2018

Course: CIS570 – Business Intelligence

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Assignment: Reading Discussions – Week5-Session1

Due Date: Sunday, June 17 @ 11:59pm

Question 1. Based on your own experience, do the ads that you see as you browse the web or the promotions/coupons/offers that you receive more on target than not?

In my opinion, I believe that for the most part the ads, promotions, etc. that I receive are on target perhaps 25% of the time. The reason I believe this is due to the fact that just because I happen to click on a product link one time does not mean I am at all interested in that product. Many times, I am just interested in some attribute of the product or ad such as where it is made or perhaps reviews of it for my own edification. But further, the targeted ads that I then receive do not offer promotions or offers that I find of any useful value or are simply related to ongoing promotions in which I must do further research on.

If, because of my browsing habits, I am going to be targeted with related product info, ads, etc. I would like to receive promotions that are in line with my original product search. For example, if I am searching for a new set of tires for my vehicle, I typically will seek out the more notable retail outlets that sell tires looking for a reasonable deal or sale.

Having done this part, like always, related ads start showing up in just about every resource you could use on the Internet as you navigate its services. What I find though is that these ads, *targeted at me by tracked browsing habits*, do NOT offer anything more that would entice me to click on one of them. One of my favorites is a targeted ad simply promoting a store I had already looked at. That doesn’t help me. I want to know about promotions or sales that I missed or don’t know about.

It seems that if I browse at stores A, B, C and look at products D, E, F then the targeted ads are more than likely going to be related to those entities. Again, I already did that research, show me possibilities that I overlooked and then I have something to go on.

I believe that with normal browsing habits being tracked, the AI/ML processing behind the scenes that feeds all of this can handle the difference between actively searching for a specific product versus a simple drive-by look and know that the former is more important than the latter. They miss the mark when I receive targeted ads for a product that I simply looked at one time. I realize they are trying to get me to go back to that product, but I have a different take on it.

Another favorite targeted ad is one promoting free shipping if I “*hurry and click now”* when in fact free shipping is always available. That is another miss and a little bit dishonest.

Question 2. How do you see the debate about tracking, data mining and privacy taking shape in the future?

My opinion here is very, very strong. I am so actively against companies being able to track and monitor every single aspect of our lives whether it is online, in a vehicle, on your cell phone etc., and then be able to do whatever they want with that data. It is absolutely wrong.

Yes, we are beginning to see changes that are beginning to shift towards and in favor of consumer rights due to the recent scandals (they are scandals) involving Cambridge Analytics, Facebook, Google and many other corporations. These companies knew exactly what they were doing regarding the practices used with respect to the consumer data they held.

I believe the need to enact tighter restrictions regarding what companies can and cannot do with the consumer data they collect. This must come from the Federal Government and not be state controlled restrictions. One set of rules to encompass all states that must be abided by any company of any size that actively collects consumer data by any mechanism. It is a federal issue as the data itself transcends state boundaries.

Because we now live in this digital world, we have to respect that data will be collected as there are many, many positive results from associated analytics, for example, safer automobiles, medical insights, increased security etc. However, companies *MUST* respect consumer rights and privacy related to that data. Reputable companies know the absolute importance of this aspect of the data and will work to ensure the integrity and security of the data. It didn’t have to take very public data breaches or the uncovering of data related transgressions to *make* companies see the light and do the right thing.

I am in favor of a change to the agreement process that users sign when creating online accounts for example. This is the *20-page fine-print* document that would require the average person to seek out a consult with a lawyer to ascertain the specifics regarding the contract which includes how the company will use any collected data. Most people will click ‘*agree’* as there is no choice if you want or need to use that service. In doing so, *we* do not really know or understand what we just agreed to, but I feel that we are not lawyers either and cannot be held to understand the convoluted legalese contained in the document. This is a common practice and of course companies can and will use this agreement to *hide behind* when issues arise.

This needs to change and again there needs to be a federal mandated agreement that makes it fair for all parties regarding data collection and its use thereof. This agreement can be separate from any other requirements a company may set forth. Basically, legislation needs to be enacted that makes it clear what will be permitted for the use of the data and clear what penalties will be imposed on a company for violations of the agreement.

I believe huge monetary penalties need to be imposed on a company that allows any data breach accidental or otherwise. It they have the data they must protect it at all times. Perhaps even monetary restitution to anyone whose private information is exposed. The amount of time and money it takes for someone to recover from identify theft or other fraudulent acts can be extreme.

The problem here is that when data breaches occur, companies dance around the legal system and we never really know what becomes of issue. The breaches become big news for a few days and then slowly drift away into the abyss. Again, crystal clear legislation needs to be passed to address these issues. Presently changes are being made but they are slow in coming.

The data explosion seen in the recent past in my opinion is only the tip of the ice-berg. It has been forecasted that by the year 2020, 44 zettabytes of data will be generated – that is 44 trillion gigabytes. What can be done with all this data is changing every single day as the techniques and ability to mine the data become more sophisticated. This must drive the need to provide additional safeguards that guarantee consumer protection. I believe we are clearly heading in that direction but for me it isn’t happening quick enough.

<https://www.forbes.com/sites/bernardmarr/2015/09/30/big-data-20-mind-boggling-facts-everyone-must-read/#60b03c2c17b1>