

Ethics case assignment

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Provide a brief (one or two paragraphs) summary. While malicious hackers are spreading viruses all over the global computer network, advertisers and scam artists are writing programs called spy-ware. Spy-ware is a program that installs themselves on computers to serve up advertising, monitor Web surfing and other computer activities. In return certain spy-ware have what they call ‘ key loggers’ that record every tap on the keyboard, and snatch credit card numbers, passwords and then run an online scam towards you the consumer.

And then there is Ad-ware, a type of spy-ware that monitors consumers’ online behavior to find patterns that mark them as a promising target for a particular advertiser or advertisers, and then serve up those ads on their computers as they surf. Intrusion does not lie solely with spy-ware and advertising. Recent developments in other areas of consumer data analysis have raised some concerns. Like supermarkets and pharmacies that have loyalty cards. Because they are now selling their customers’ purchasing records obtained through their loyalty cards programs to life and health insurance companies.

Software has long had some of these capabilities. For years, Web sites have installed “ cookies” on visitors’ computers these are small programs that identify repeat visitors and in some cases can tell marketers which other sites a computer user visits regularly. And finally you have the Trojan horses these are programs that offer so called free e-mail services or games with a catch, because its computers will search messages for key words and trigger related ads and includes hidden and malicious futures that invade your computer. 2. Identify and classify one or more ETHICAL ISSUE(S).

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Provide the rationale' for the classification. Two of the scenarios listed above that stand out the most for me are, that supermarkets and pharmacies that have loyalty cards that are selling their customers' purchasing records obtained through their loyalty cards programs to life and health insurance companies. Not only is it unethical for anyone to sell your information to a third party; but then this third party is then using your purchasing history to set your premiums based upon your purchasing history. To me as an American, I find this a violation of civil rights.

The second scenario I find unethical is the Trojan horse spy-ware that advertises it's self as something that it's not, just for monetary gain. For instance Goggles so called free email that tracks your browsing history to sell ads geared towards your key word searches for their own monetary gain.

3. For Each Ethical Issue Identified above, identify the STAKEHOLDERS and discuss their PERSPECTIVES on the issue. The main stakeholders in my first scenario are the insurance companies, because they are using your purchasing history to judge your health and future liabilities to them as the provider of your health insurance.

The main stakeholders in the second scenario are companies like Google and gaming companies. Their perspective is they can gain more revenue through paid ads then charging a small fee to the consumer for usage. 4. For Each Ethical Issue Identified above, provide and explain at least two OPTIONS OR ALTERNATIVES and their impact on stakeholders. For my first scenario I truly don't believe there is an alternative or other option, cause the supermarkets are basically saying " hey if you don't have a preferred

card then you have to pay more for the product we sell” so as a consumer you are forced into signing up or pay a higher price.

The only other option I see is to give the consumer a choice if they want their purchasing history to be sold. If the consumer agrees then the supermarket needs to split that revenue with the card holder. For my second scenario the so called free games and email providers need to tell consumers that if they select the free version of the game or email then in return the provider as the right to track key word searches and then sell ads based upon your key word searches.

If the consumer does not like that option or the mere thought of being tracked, then charge the consumer a fee for usage of the game or email. 5. Use one or more of the ethical principles discussed in the text to construct the ETHICAL DEBATE between the Issue and the Options. I will use scenario one. I understand it's unethical to sell peoples information to third parties, but at the sometime healthcare prices are steadily rising do to the fact that people are living longer; and you mix this with people that don't live a healthy lifestyle it can be damaging to a health care provider.