

*Watch the pizza delivery video attached to the assignment as Pizza Video.avi.*

*On the discussion board answer the following questions:*

- 1) How do you feel about your pizza delivery person knowing your personal information. Would you order pizza from this restaurant?*
- 2) Is the way this pizza shop is using information ethical or unethical?*
- 3) What role does information security play in this scenario?*

Obviously I would not purchase pizza from a company that has so much personal information about my health, recent purchases, travel plans, and library reading; however, this example is clever satire, currently such a company would be violating HIPAA requirements on personal health records and FCRA requirements to limit credit reporting only to the task of extending a credit line, so it's important to find some more real-life examples of this sort of customer data-mining in action.

My bank has called me directly on my cell phone on two occasions, once for a suspicious purchase and once because I got my pin number wrong twice at an ATM. On the one hand I appreciated this 1984-ish Big Brother behavior because I like knowing that my bank was on top of my account security, on the other hand, it creeped me out knowing they knew what I was purchasing... but then, I must remember that it doesn't creep me out to have Amazon.com know and use the same data.

In fact, there is a real life controversial example of this going on right now in America. It just came out recently that Credit Card companies are now considering who you bank with, who holds your mortgage, and even where you shop in their decisions about our credit limits and justifying slashing them at times:

<http://www.npr.org/templates/story/story.php?storyId=96154274>

I suppose Visa's Scott Thompson (p. 109) wasn't able to keep the information on the companies customers from unethical use after all.

The question of whether this is ethical depends on who's perspective we consider. To customers getting their credit slashed, this is unethical. In the interest of customer service, the Credit Card companies have a responsibility to stick only to their customers' official credit statements, and not consider what their customers choose to purchase with their credit in their decision-making.

However, if we consider the responsibility the Credit Card companies have to their stockholders, then it is unethical for them not to consider all data available to them in their decision-making. Companies have an ethical responsibility to

maximize profits and minimize risk for their stakeholders; therefore, our satirical pizza delivery service is acting completely above-board to this end.