

# Business Commerce and Consumer Privacy

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## Protection of Consumer Privacy

The development of new information and communication technologies has had a tremendous impact on individual privacy as well as security. Although previously confined to paper records, personal information ranging from name, address, and telephone number data to sensitive financial, medical, and behavioral information, now exists in electronic form.

Individuals routinely provide their personal details to businesses and employers online or through electronic transactions. In turn, companies use this information for analytics or marketing, and entities share the same information with a wide range of third parties (Horvath et al., 2009).

The ease with which personal information is collected, used, and shared has significant benefits for consumers and businesses. This free flow of information increases convenience, facilitates transactions, enables sophisticated and targeted marketing and assists law enforcement.

These benefits, however, are accompanied with challenges including the potential for a decrease in individual privacy, the possible spread of inaccurate or incomplete information, and the risk of identity theft among other crimes (Pitofsky et al., 1999). Advances in technology have also affected privacy and security in other ways. In particular, the Internet has made personal computers a gateway to an entire world of information.

## Key Developments in Privacy Protection

The primary catalyst leading to policy discussions about information privacy protection has been technological change (Rule & Greenleaf, 2008).

# Privacy In Electronic Commerce A Compendium Of Essays On The Use Of Information

**Minjie Lin**



## **Privacy In Electronic Commerce A Compendium Of Essays On The Use Of Information:**

**Privacy in Electronic Commerce** L. Richard Fischer,1997      **Consumer Financial Privacy** United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Financial Institutions and Consumer Credit,1997

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