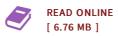# Big Data a Tool for Inclusion or Exclusion? Understanding the Issues (Paperback)

By Federal Trade Commission

Createspace Independent Publishing Platform, United States, 2016. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.We are in the era of big data. With a smartphone now in nearly every pocket, a computer in nearly every household, and an ever-increasing number of Internet-connected devices in the marketplace, the amount of consumer data flowing throughout the economy continues to increase rapidly.The analysis of this data is often valuable to companies and to consumers, as it can guide the development of new products and services, predict the preferences of individuals, help tailor services and opportunities, and guide individualized marketing. At the same time, advocates, academics, and others have raised concerns about whether certain uses of big data analytics may harm consumers, particularly lowincome and underserved populations.To explore these issues, the Federal Trade Commission ("FTC" or "the Commission") held a public workshop, Big Data: A Tool for Inclusion or Exclusion?, on September 15, 2014. The workshop brought together stakeholders to discuss both the potential of big data to create opportunities for consumers and to exclude them from such opportunities. The Commission has synthesized the information from the workshop, a prior FTC seminar on alternative scoring products, and recent...

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