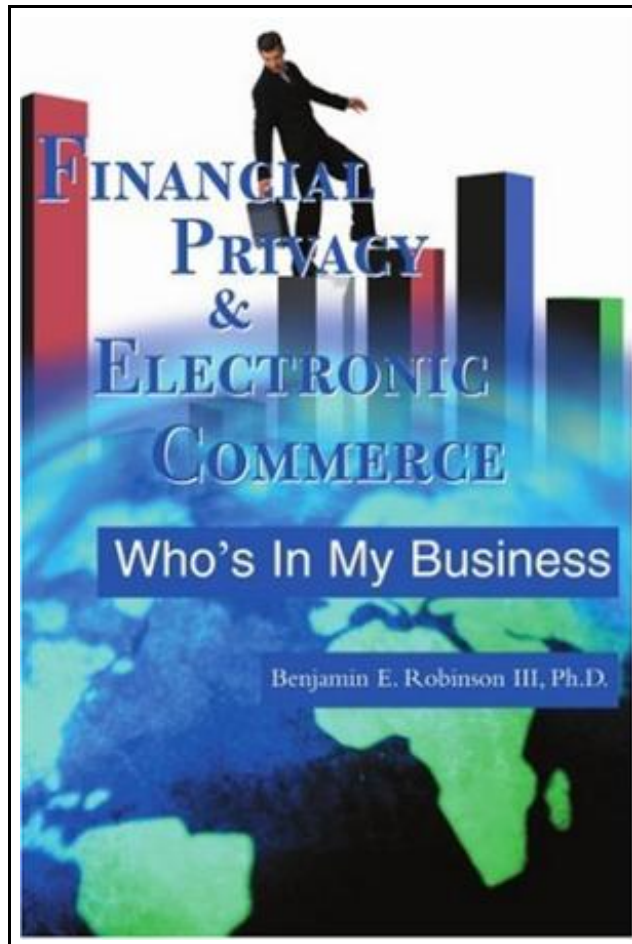


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Writers Club Press. Paperback. Book Condition: New. Paperback. 129 pages. Dimensions: 9.0in. x 6.0in. x 0.4in. The financial services sector has had a respectable track record in the protection of consumer privacy. However, business practices, industry consolidation, electronic commerce and economic trends have raised consumer privacy as a key issue in the financial services sector. Improvements in the rapid transfer of information provide a new medium for the purchase of goods and services, that is, the medium of electronic commerce. The European Union has forced the issue with the Data Protection Directive. As a result, the United States has had to debate the lack of regulation or standards governing the new medium of electronic commerce. The debate could hinder any advance by society to engage in new technology. Because of increased government attention through regulatory and legislative action, corporations are developing self-regulatory initiatives to create industry standards for electronic commerce. Consumer privacy deals with how and what types of information are collected and how the data is controlled and accessed. Consumer concepts of privacy will resist or allow different configurations of what is allowable and what is utilized. The book is an exploratory and descriptive study that assesses the privacy concerns of today's consumer, as well as determines the potential impact of consumer privacy concerns on technological innovation and public policy. In order to understand privacy concerns, the study builds and extends current quantitative research on privacy in the financial service sector. Current research was developed to assess the privacy concerns of consumers. It was not designed to analyze or evaluate the specific impact of privacy on underrepresented consumers. The study expands research to focus on this particular segment of the population. Using privacy as the foundational issue, motivation for developing perspectives on financial education, the study focuses on people of color...



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