Networks of Control
Trump’s Big Data Machine: 5000 data points on 220m Americans (inc. Finances) /psychosocial analysis

Predictive Analytics

Enhance your data and expand your reach.

Our advanced data analytics and predictive modeling techniques help you discover the hidden patterns and connections that define and link key groups within your audience.

We turn rich data sets into manageable and actionable groups of people who share similar characteristics, and help you grow your audience by identifying and locating lookalike groups across the country.
FinTech in Context: Data At The Core
Big data marketing infrastructure

Oracle Data Cloud Value Chain

The Leading Global Data In One Partner

- $3T Transaction data
- 1,500 Data providers
- 15mm Websites
- 3 Billion User profiles

38+ cookies
Oracle ID Graph™
Mobile IDs
Logins IDs
Postal Address

130MM+ HHs

300MM+ MAIDs

200 Direct Digital Media Integrations

- facebook
- Twitter
- AOL
- Google
- Pandora

700MM+ emails

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Widespread use of race & ethnicity for digital profiling

**HISPANICITY™ CULTURECODES®**

- **HA1** Americanized
  - English dominant: (nearly no Spanish)
  - Born in U.S., 3+ generation
  - Few Hispanic cultural practices

- **HA2** Nueva Latina
  - English preferred (some Spanish)
  - Born in U.S.; 2nd generation
  - Some Hispanic cultural practices: often "retro-acculturated"
  - Bi-lingual (equal or near)

- **HA3** Bi-Cultural
  - Immigrant as child or young adult
  - Many Hispanic cultural practices

- **HA4** Hispano
  - Spanish preferred (some English)
  - Recent immigrant as adult
  - Prominent Hispanic cultural practices

- **HA5** Latinoamericana
  - Spanish dominant (nearly no English)
  - Recent immigrant as adult
  - Primarily Hispanic cultural practices
  - Identify with home country more than U.S.

**Notes:**

HA2 - HA4 are bicultural to a degree. The closer to HA3 the individual the more flexibility they have to switch between language and cultural practices depending on the context of the situation. Some marketers refer to this phenomenon as "ambi-cultural."
Risks- Potential of Increasing Inequality via Scoring

• Most functions in financial services uses classifying and predictive algorithms, or scoring:
  – Credit risk, fraud, marketing, customer management/service, financial advice, etc.
• These scores can be the source of discriminatory effect via bias in the data input or because of biased models
  – E.g. Use of alternative data/non-traditional data, such as utility payments, to assess the un- or underbanked may have unintended consequences
  – Models sort individuals according to their risk or ability to add to the bottom line - this may lead to further stratification as past data about a group is used to assess an individual about future risk
  – Increased 'accuracy' in scoring may lead to more inequality
Risks - Consumer Harm

• Price Discrimination
  o Big Data practices allow firms to gauge the highest price a consumer is willing to pay

• Deceptive Marketing Practices
  o Cross-device, hyper-personalized, real time, data driven target marketing may lead to geo-fencing, deception and may limit consumer autonomy and choice
  o May target vulnerable consumers, such as for pay day loans
Risks - Privacy

• Massive amounts of personally identifiable and non-identifiable data collected and processed
  – New/alternative data sources:
    • Social Media
    • Mobile phone use: geolocation, payments information
    • Utility bills
    • Public records

• Data used to classify and make predictions about individuals and groups, based on past data

• Enables companies to instantly act on insights gained from consumer behaviors.

• Existing U.S. regulatory framework addresses these privacy risks inadequately.
  – Focus on personally identifiable information alone, instead of group profiling
  – Reliance on privacy-self management ineffective
  – Coverage incomplete
The Internet of Things connects all manner of endpoints, unraveling a treasure trove of data.

Ubiquitous networks and device proliferation enable access to a massive and growing amount of traditionally siloed information.

Analytics and business intelligence tools empower decision makers as never before by extracting and presenting meaningful information in real-time, helping us be more predictive than reactive.