

In this journal I will describe how two different economic theories and two different social science theories related to the [breach letter](#) provided. The basics of the letter inform the customer of a cyber incident involving glasswasherparts.com's third party platform provider paid to host customers payment card data. Card numbers, customer transactions both current and historical as well as names, addresses and phone numbers have all been exposed. Additionally, the letter informs the customer that notification was delayed assisting law enforcement in their investigation.

An individual motive that could be attributed to the breach is money. Credit card companies are regular targets of cybercriminals as the information exposed can either be sold to other third parties or acted on to commit credit card or identify fraud. Two social science theories that relate to the breach are neutralization and behavioral theory. Neutralization theory suggests that individuals know right from wrong and rationalize their behavior before committing a crime. Applying either denial of injury: convincing themselves that the company will compensate the victims in some way so no one was actually harmed or denial of responsibility: credit card companies are already making billions off customers every year, so why shouldn't I make money by stealing from them. Behavioral theory suggests the behavior is learned from either family, schools, peers, mass media or as a product of their overall environment. Indicating that perhaps the individual learned how to hack and that it's an acceptable type of behavior from peers or mass media. Eventually taking their skillsets and conducting attacks for profit, recognition, or entertainment. In the next paragraph I will discuss what economic theories relate to the breach letter.

The first economic theory that relates is Marxian economics: the idea that those with power (wealthy) exploit those without power (the poor) for economic gain. For example, the

average customers of washerparts.com must consent to collection and retention of their private data to use washer parts services, as well as poor individuals (i.e. washerparts customers) may be more vulnerable to breach due to less investment in privacy protections versus perhaps the financial data of the company's shareholders. The second theory that applies is classical economic theory: specifically, the ideals of supply and demand. This applies to the attackers as there is a demand for privacy data to commit credit card and identity fraud, so the attackers breach the company's private data to supply other criminals and criminal groups the information they need to commit said fraud. Overall, while the letter is only a sample letter, there are unfortunately many examples of organizations lack due care and diligence. Whether the Equifax breach of PII for one hundred forty-seven million people, or the OPM breach that exposed PII and sensitive security clearance information for twenty-one point five million retired, active-duty military and federal employees.