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The sample breach letter contains information regarding a security breach from the companies platform provider, that contained payment information from customers. What first comes to mind is the rational choice theory, because the provider decided not to invest in the proper cyber solutions to protect customer data in order to save money. Secondly, the cognitive theory goes hand in hand with the rational choice theory, as the executive of the platform provider didn't process how integral it was to protect customer data. The Laissez-faire economic theory could also be applied to this situation, as some may argue that the government should intervene to make sure these companies protect customer data. Lastly, the institutional theory could be applied to this letter, as having weak cyber security measures may be a standard in the platform providers company, which could have led to this data breach happening.