**Introduction**

Equifax is a credit reporting agency that compiles and sells credit reports. In 2017, they had a data breach in which they did not do much to resolve. Some people questioned if it was extortion the way they handled the situation. People were questioning whether Equifax was purposely being casual about security so that there were more breaches, just so they could make a profit. Many people were trying to freeze their credit files, but there was only one problem, Equifax was charging these people for this service. After many complaints, Equifax announced that it would no longer charge people to freeze their credit. However, they did not stay true to their words as they continued charging people. Zeke Trauntenberg spoke to Equifax, when he asked them about the breach, they told him there was no information in their database on what happened or even told him there was no internet access to look things up. In this Case Analysis I will argue that Confucianism shows us that the Equifax breach those who use credit cards, loans, and those working in jobs only issue credit checks, by not acting professional in their role as a company. Charging to freeze credit and not doing anything to help people affected by the breaches from their own company was morally wrong.

**Friedman**

One of the concepts Friedman talks about is social responsibility. He states that only one person has responsibility; companies as a whole do not have responsibility. With that in mind, he is referring to all the different positions in the company. Each individual in the company has their own set of responsibilities which falls under their job title. In this context, it is clear why companies as a whole do not have responsibilities. How this fits into the Equifax case, is that the employees working at Equifax were not acting responsibly. The response team for example, was not responsible. They knew the breach happened but made no effort to notify the people affected by it. They could have sent mail, text, or email. The response team also did not provide any compensation. The people basically had to beg for help, and even then there were still issues. The planning team was not responsible as it was obvious that they did not develop a plan for situations like this. The customer support team was not responsible as they did not handle support services correctly. When customers asked to freeze their credit files, they charged the customers for this service. There was also the situation with Zeke Trauntenberg where it sounded like they were making excuses to not resolve his issue with the breach.

In Confucianism, the roles in life are important. It talks about always staying on the right path and acting the way that is expected from the role. With that in mind, it can be said that Equifax failed their role as a company. The role of a company is to offer honest, reliable, and safe services to their customers. The instance where they were dishonest with their customers was when they said they would stop charging fees to freeze credit but continued charging the fees. There was also questionable motive about whether their action can be labeled as extortion. Questioning of motives means there is a lack of trust. To be more honest, the company should do exactly what they say they would instead of going back on their words. The company doesn’t seem reliable as they haven’t done anything to fix the problem. To be reliable they need to actual execute the services they advertise. If there is a problem that one support staff can’t fix, then escalate it to someone who has more knowledge. Equifax should also be adding in new services if they think of newer ways to help their customers. By being reliable is also by being available at most hours. A company isn’t reliable if they have small support staff who are barely available for assistance. What makes them unsafe is how the long the breaches have been occurring. It would not have gone on that long if they had the tools to offer protection. Another unsafe about Equifax is the fact that they did not notify the people affected by the breaches. If they worked on those two things, there services would not put people’s data at risk.

**Melvin Anshen**

What Anshen briefly mentions in his writing, is that the hardcore unemployed should receive special training. How this relates to the Equifax case is that Equifax seems to make no effort in relieving the breach issue in any way. This could be because Equifax employees were not given the right amount of special training. If they had training, they would have been able to help more with the breach issue in a more responsible and professional manner. Even when they get special training, they should be tested on it every now and then. There might also be times when new innovations are released, the employee would have to attend training that would help them develop a new skill. Anshen mentions purchasing equipment to minimize contamination. This is very relatable to the Equifax case as they might not have the current hardware or software to combat security breaches. Some of the software or hardware they own could be outdated and need an upgrade. A concept Anshen presents is social contract. He says that this is something that managers should try to understand. A manager learning it would “develop some ability to ability to influence them in ways that may tilt the balance in favor of conditions friendly to continued vigorous economic and social progress and against constraints and the emasculation of incentives”. Anshen also says that without social contract, society would lack cohesiveness, order, and continuity. This is also relatable to the Equifax case. If a company is lacking cohesiveness, they are not whole, meaning there are flaws in the way they operate. There will be constant failures if employees are not working together or on the same page at times when they need to be. Employees should learn to work efficiently with each other. Without this could mean no order as well. Organization is important in a company as mixing up documents for example would be a breach of integrity. Since Equifax makes no effort in assisting their customers, they are interrupting business continuity. This where efficiency is affected. It is basically wasting the valuable time of customers. Not only that, but the customer’s money and credit score are at risk since Equifax was charging a fee just to freeze credit files. This shows that they only care about the money, and not their customers. The longer the customer has to wait, the more the damage is financially.

Another thing explained by Confucianism is respecting others. There seems to be no respect at all from Equifax towards its customers. They could be helping customers by freezing their credit files for them on request, but they instead chose money over doing the right thing. This shows they don’t care all about what happens to the customer’s data which is a sign of disrespect. Another disrespect is that they didn’t notify customers of the breach. This is almost like saying that person is not worth my time and energy. The right them to do here would be to notify the customers about the breach.

**Conclusion**

The way Equifax handled the breach issue was just very disappointing. There were so many things they did wrong. What Confucianism would disagree with is how Equifax played their role as a company and the nonexistent level of respect they had towards their customers. A few of the things they need to work on are notifications, honesty, reliability, and hardware and software upgrades. Using the social responsibilities concept for the instance with charging a fee to freeze credit files, some would say that Equifax was just carrying out their responsibility in making as much money as possible. This, however, is wrong and is an unethical way of conducting business as Equifax is making profit through the suffering of others. The suffering itself came from Equifax’s lack of security. So, they were responsible with the prevention and the resolution, which were two things they failed in. As a company, these two things are important in their role.