

Organizational Systems and Ethics in PayPal

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Organizational System and Processes

Organizational systems and processes determine the proper functioning of a company. They refer to a system of interlinked functionalities that work together to produce the desired result. When thinking about the organizational systems in PayPal, one thinks about the company and the consumer and their method through which the two are joined together. The most important part of the organizational systems is, therefore, Information and Technology. PayPal is a company that is mostly reliant on technology. This part of its system is really essential to its existence. The main concern for PayPal is the maintenance of such a digital platform that is free from breaches of consumer data. So far, the company has been able to create superior walls that are not easy to hack (de Sousa, Pellissier & Monteiro, 2012). This has led to the continued building of trust. Cases of fraud related to breach of consumer digital payment details cost approximately 4 million dollars every year. It is therefore important for the consumer to be sure there is using a platform that is free from fraud.

The proper management of IT for PayPal does not solely determine the security of the consumer. It also protects the company from theft by consumers. Since it is difficult to follow each transaction that will be conducted by the almost 200 million accounts, PayPal relies on artificial intelligence to root out suspicious behavior (de Sousa, Pellissier & Monteiro, 2012). Such could include a sudden movement of huge amounts which is an indicator of money laundering. However, although artificial intelligence can draw attention to anomalies in an individual account, they cannot resolve it. Human Resource, therefore, becomes an important tool in the regulation of processes in this project. This is why even though it is a digital company, it has approximately 13000 employees. Most of these employees work in the customer services area

and help to resolve challenges either with the functionality of the platform or disputes between the sender and the recipient of the money.

The operations of a digital money transfer platform are limited. Apart from the customer care part of the human resource, the other significant department is the IT that maintains a bug-free platform. The rest of the operations depend on the consumer activity. Since PayPal has already established itself as a necessity for businesses and online buyers, it does not require marketing. The only operations that are involved by the marketing department are those that are aimed at educating people on how to use PayPal. They also propose the company to rising startups as a way of ensuring sustainability. As for the fiancé part of the organization, the company rarely holds liquid cash apart from that which is being sent and received by the users. Most of the company's worth is determined by the assets and the tradable values that the company has.

The input for the company is a form of technology that allows digital transfer of e-money from one individual to another. The output is, therefore, the service that it renders through its online platform. Its chief source of income is through the commission that is charged to the consumer that is moving funds from one business to another. These processes have revolutionized the financial industry. In matters healthcare, they especially revolutionize the patient's ability to purchase commodities that can improve health monitoring at home. Through PayPal and the internet, a patient is opened up to a broad variety of service providers and sellers of health-related products. This makes it easier to choose something that corresponds more closely to the needs of the consumer.

PayPal in Health Care Management

As already mentioned, PayPal does contribute to healthcare by bringing the services even closer to the people. While it is unlikely for healthcare outlet to ask for payment through PayPal, the company helps in attaining the necessity for continuous healthcare management. Continuous healthcare management alludes to the willingness and commitment of both the service provider and the individual to constantly act in the best interest of the consumers. One way that ensures this is the enabling of remote health monitoring. Through health-related information and technology, caregivers can instruct patients at home on how to manage their vital parameters to remain in optimal health. This reduces the cost of visiting a health facility more often and reduces congestion in the hospitals.

This process needs two things. First of all, it needs technology that can be operated by the consumer and the caregiver. The consumer can purchase this technology anywhere around the globe thanks to the internet availability. Being able to shop for quality, efficiency and cost-effectiveness around the globe are closely linked to the capacity to pay for these goods wherever they are. This is how PayPal plays its role in holistic health management. It allows the purchase of products that the consumer would not have been able or would have been sold exorbitantly by local agents.

However, the sensitivity of human health brings to the equation of ethics in digital money transfer. PayPal has a responsibility to uphold ethical standards in the consumption of health-related goods. For example, it is important to ensure that only legal products are purchased from online platforms. Although the platforms are the third party and therefore the producer has a responsibility of ensuring that the consumer is well-taken care off, PayPal plays the role of moderation. This can be done by blocking traders that have already associated with fraudulent behavior.

Values/ethics statement for PayPal organization

The mission of PayPal is to ensure safe and affordable transmission of money across the globe. Its values are therefore quality and affordability ("Mission | Vision | Values," 2018). Quality in the area of digital money involves the protection of consumer data to protect them from fraud. This is done through constant upgrading of the company's firewall to prevent hacking. It also involves persistent customer education on the needs of ensuring the safety of their accounts. By educating the consumers, the cases of fraud are reduced, and this is a positive for the company as it raises its credibility (Holme, 2008).

On affordability, the company charges a small commission to the consumers. Although it has existed as a near monopoly in a field that has rapidly become the backbone of e-commerce, the company values and ethics prevent any form of exorbitant manipulation of consumers. Other values and ethics that are essential for PayPal have been transparency and integrity (Singer, 2009). To maintain trust, the company must ensure credibility from the consumers (Holme, 2008). This is likely to be achieved if the consumers feel that what they are promised is coherent with what they are given. In addition to being transparent with the charges, the company should remain transparent in case there is a breach so that individuals can respond promptly to restore their accounts and prevent excessive losses.

Benefits of social responsibility for PayPal organization

The main benefit of Corporate social responsibility for an organization is that it brings it closer to the consumer. Properly managed CSR activities instill a certain degree of belonging to a company from potential consumers. This leads to an increase in the use of a product and therefore the profits of a company. Although PayPal has operated as a monopoly, it is

currently facing stiff competition from other digital payment portfolios such as Amazon Payment, Alipay, and Payoneer. To keep the consumers loyal, there is need to participate in the events that solidify the sense of belonging. This is easily attained through CSR. If a company operates various programs in a certain neighborhood, the residents begin to attach a level of importance to a company (Holme, 2008). They, therefore, want to use its products to assist it to conduct more if such products that are useful to the residents.

Possible day-to-day impacts on operations from a code of ethics

The impacts of a code of ethics are beneficial. A code of conducts displays the expected behavior in a company. This is the expected behavior of all the employees in a company. This makes it very easy to resolve disputes. In PayPal, the code of ethics helps to navigate the relationships between staff and also with clients. For example, when there is a disagreement between two parties that were involved in a transaction relationship, the company refers the value and ethical propositions that are laid down to determine how to resolve the challenges (Holme, 2008). The code of ethics also helps to maintain a credible relationship with the consumer base. This significantly increases the likelihood of loyalty amongst consumers and therefore benefits the company.

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