

Exploring and Analyzing American Perceptions of the Chinese Social Credit System

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Abstract

This research study aims to understand how United States residents feel about different elements of China's Social Credit System (SCS). The SCS was announced in 2014 by China's ruling party as a system that would "Allow the trustworthy to roam everywhere under heaven, while making it difficult for the discredited to take a single step." The system is still in its trial phase and has been surrounded by sensationalist headlines regarding what it is and is not, although much of the world's population remains unaware of its existence. This study used purposive sampling to find 12 US residents for participation in this study while attempting to match the demographics of participants to recent census data of the larger population. Participants were then sent debriefing materials and engaged in semi-structured interviews with the researcher over the video-chatting service Zoom. Participants were asked an array of questions about what their initial impressions of the SCS were, what concerns them about the system, where they see potential benefits, possible connections between the SCS and American society, and what kind of impact they believe the system will have. After the data gathering process, a thematic analysis was conducted to find patterns in the responses from participants and what the overall attitudes were towards the SCS. The findings showed nuanced responses amongst the majority of participants, with the system's effects on upward mobility being the most polarizing topic. Positives of the SCS that participants referenced included cleaner/safer cities and greater accountability for businesses and those in powerful positions. Concerns that were mentioned included further limitations on freedom of expression and other civil liberties, travel restrictions, and worries about the scale of public surveillance that may be utilized by the

SCS. Nearly all participants mentioned the similarity of financial credit scores that many in the West are familiar with as the main connection between the SCS and American society.

Keywords: social credit system, China, perceptions, attitudes, opinions

Introduction

In 2014, the Chinese Government announced plans for a “Social Credit System,” an elaborate system that would assign social credit scores to Chinese citizens and businesses. These social credit scores factor in financial information, similar to American FICO scores, as well as social behaviors to create a wider encompassing score intended to evaluate citizens’ and corporations’ trustworthiness in the eyes of the state. The SCS is still in its trial phase as the Chinese government works to resolve potential issues and progress to a further stage of its evolution. It has tested out pilot programs in around 50 different Chinese cities and looks to expand further in the coming years. It relies on analog data as well as a wide network of public surveillance and human data collectors to track civilian and business activity in the country.

China has a complicated history with credit and in recent times has received inspiration from Western financial institutions (Lin, 2012) on how to fix the country’s accountability problem. Improving public trust is a central objective of what the social credit system is attempting to achieve as it has been a problem in China dating back to the days of the Cultural Revolution. Poor business practices, especially in the food industry, have exacerbated the issue of public distrust in certain institutions in the years since and the Chinese government set out to solve the problem. The SCS focuses on corporate practices just as much as citizen behavior and attempts to hold people and businesses accountable for their actions.

This research project looks to provide something new to the dialogue in relation to the social credit system. It features semi-structured interviews with US residents of different backgrounds and intends to get an idea of their opinions and perceptions of the SCS. After the data collection process, a thematic analysis was conducted to summarize the main discoveries

from the qualitative data garnered. The findings of the study are included in the results and discussion portions of this paper.

Most sociological study in recent years has shown that nations in the global east, such as China, Vietnam, and India, display high levels of collectivism amongst their population. This is contrasted with high levels of individualism in Western nations, such as the United States, United Kingdom, and Canada (Minkov et al., 2017). Given this information one might assume that there would be a stark contrast between the way individualists and collectivists would approach a system like the SCS. Although given the demographic and cultural diversity of a nation as large as the United States, summarizing its population as merely just individualist and inherently anti-SCS would be an oversimplification. The interviews revealed a great nuance in thought about what the SCS will mean not only for China, but the ramifications that it could have for the global community in the future.

Literature Review

Much of the existing literature regarding China's Social Credit System has little to do with analyzing Western perceptions of the system. The most widely cited scholarly articles on the SCS are speculative research that raise questions about what the system could mean going forward. Some make connections between what the Chinese are attempting to do with their version of credit and the financial credit scores that already exist in the West, musing about what elements from the SCS could be exported easily to other nations (Mac Síthigh & Siems, 2019). Others focus on how China will incorporate big data and facial recognition software to track its 1.4 billion citizens and keep their social credit scores up to date and accurate (Liang et al., 2018). While some of these come from Western journals and thus contain Western perspectives, little if any explore the perceptions of people who aren't the actual researchers themselves and the literature they cite.

There are a handful of articles and studies that are comparable to this project, most notably Ashley Poon's doctoral dissertation that examines Chinese Canadian perspectives on the SCS. Since questions can be raised about the legitimacy of high levels of public support for the SCS inside China given the authoritarian nature of the regime, Poon interviewed Chinese expats living in the West. She used a mixed methods approach by giving out a survey to 63 Chinese-Canadians as well as conducting semi-structured interviews with them over a two-month time frame. Her findings point towards older immigrants and those who spent longer time living in China holding more favorable views towards the SCS. Poon concludes that this is due in large part to their greater understanding of how Chinese culture functions and the lived experience of residing in a country with a big problem in relation to fraud and public trust. Another study

somewhat similar to this one is an assessment of how the SCS will affect donation behavior (Nopparuth & Fabrice, 2019). Here the researchers conducted interviews with 30 Chinese students at the Huazhong University of Science and Technology over an unspecified time frame, asking them how the SCS would impact charitable donations. Again, public trust was a phrase that popped up, this time in reference to concerns regarding transparency and public trust in where donation money was going.

Public trust is at the center of what the Chinese government is trying to address with the implementation of the social credit system. Martin Chorzempa references “Years of Ponzi schemes, environmental disasters, and food safety scares have eroded trust in the integrity of government action in the Chinese people.” This has been a problem for the People’s Republic since the days of the Cultural Revolution (Wu, 2016) and the Chinese government has spent years trying to address the issue. When President Xi Jinping proposed his ‘Chinese Dream’ in 2013, one of the three components he named was improving the unity of the Chinese people, most importantly based on trust (Bayer, Vasilyeva, & Vetrenko, 2020). The term trust comes up again in the 2014 announcement from the Chinese Communist Party (CCP) regarding plans for the creation of the Social Credit System. The party’s main line for what the SCS would do was, “It will allow the trustworthy to roam everywhere under heaven, while making it hard for the discredited to take a single step.” (Hunsberger, 2018)

A topic related to public trust worth mentioning is China’s own history with the idea of credit. For centuries the rulers of Chinese dynasties relied on a heavenly mandate for their status as the rightful leaders of the land. When asked what qualities a leader must possess to govern, the famed philosopher Confucius said, “信 (sincerity, faith, or credit), 食 (food), and 兵 (an army)” (Chorzempa). Confucian and Taoist principles have guided Chinese public policy for

centuries, even to a certain extent after the country's Communist Revolution in 1949. In the 1980s and 90s however, China found itself quickly moving from an agriculturally based economy to an industrial one, and its financial system had difficulty keeping up. In the 1990s and early 2000s, "Consumer credit... developed at a very rapid pace in China from 1990 to 2005." (Bingxi & Lijuan, 2009) In an effort to help create a better nationwide credit system, Chinese officials, including so-called SCS mastermind Lin Junyue, met with American businesspeople to learn more about Western systems of financial credit reporting and brought his findings back to China (Lin, 2012). Over the years, Lin Junyue and the Chinese government expanded on the credit scores that those in the West are familiar with, which is how China has arrived at the social credit scores that this project examines. Understanding the American influence in China's journey towards the Social Credit System makes analyzing American perceptions of a system that has its roots in our own financial practices all the more interesting and important.

While the Social Credit System may seem far removed from what Westerners have come to expect from their governments and societies, some have made connections between the SCS and practices already present in the West. Karen Li Xan Wong and Amy Shields Dobson explore the similarities between the SCS and some Western social media structures in their 2019 research article. They compare the social credit scores in the SCS to FICO credit scores that have been in use in the United States for decades, a connection that many participants in my study also made. Additionally, they state, "With the prevalence of social media platforms and rating applications, there is also a rating culture present in many Westernized states, whereby almost everything can now be quantified and measured so as to assign a value." They also mention the presence of widespread surveillance technologies in both China and Western countries like the US and UK, with facial recognition and location tracking services prevalent in the West.

There are several different factors at play for why there is a present need for more research into this topic. The sheer scale of the proposed nationwide SCS will immediately make it one of the most important social governing structures in the world upon its launch. With China's growing influence on the world stage, due in large part to the investments abroad they have made as part of the Belt and Road Initiative (Huang, 2016), it is not out of the realm of possibility to see similar systems popping up in countries under China's sphere of influence. Given the similarities between the SCS and American society that Wong and Dobson explored, as well as the interlinked history of American influence and China's history with the idea of credit, understanding the attitudes and perceptions of Americans is a worthwhile venture for the academic discourse surrounding the Social Credit System.

Methods

This research project set out to understand and analyze American perceptions of the Chinese Social Credit System. Qualitative research was the focus of this study as it explores personal beliefs and opinions which are hard to quantify and explain with quantitative data. The study received IRB approval and featured semi-structured interviews with 12 participants over the video chatting service Zoom. Interviews ran from anywhere between 25-45 minutes and participants were asked a variety of questions regarding how they felt about the Social Credit System. All interviews featured the same set of questions that were posed to each participant. This set of questions can be found in appendix A. Some interviews would feature questions that others did not, as certain questions would be asked that followed the natural flow of that specific interview's conversation. Each question that was part of the structure of the interviews, and thus was asked to every participant, will be listed below the methods section. Interviews were not recorded with participants, rather the researcher took diligent notes during each interview to be used in the thematic analysis that followed the data collection process. Interviews were not recorded to put participants more at ease with the confidentiality of their answers.

This research incorporated purposive sampling methods to find participants for the study. This was utilized to best try to match the demographics of the sample to the broader population in terms of age, gender, and race distribution. Participants came from all over the country, some from southeastern states like Georgia and Florida, some from midwestern states like Kansas and Illinois, and others from coastal states such as Massachusetts and California. The ages of participants attempted to mirror that of the age distribution from the most recent census data. About 50% of participants fell in the 21-45 bracket, and the other half distributed between 45-65.

Six white people, three black people, two Asian/pacific islanders, and one Hispanic person made up the racial demographics of the study. Participants were sent a short summary written by the researcher on the SCS and a video from NBC News detailing what the SCS looks like in its current state and what some of its features are. The reasoning behind sending a video from NBC News was to mimic a common way in which Americans might be naturally exposed to the SCS, as the video came from a mainstream news outlet that lacked a clear political bias. The short SCS summary was sent by the researcher to avoid clear biases in most online articles on the topic. That summary and the NBC News video is included in the appendices. After the data collection process was completed, a thematic analysis was conducted to understand some of the patterns of response from the participants. The findings from that thematic analysis are included in the results portion of the paper.

Results

The purpose of this research project was to discover and analyze American perceptions of the Chinese Social Credit System through a thematic analysis of semi-structured interviews. After concluding the interview process and analyzing the qualitative data, it became evident that no opinions were held unanimously among the participants. There was a greater nuance in the way that Americans perceived the SCS than one might have estimated based on conventional stereotypes of Americans' lack of awareness regarding world affairs. The majority of participants approached it as neither a good or bad system, but rather one with both societal benefits and inherent risks. Some of the concerns that multiple participants raised were possible limits to upward mobility within the system, unease with always feeling tracked/monitored, and the limitations on freedom of expression that the Chinese government could further enforce upon its citizens. Participants also cited cleaner and safer streets, greater accountability for people's actions, and the potential for a kinder and more respectful populace as benefits of the Social Credit System's implementation. The patterns and themes of participant responses will be further explored in this results section.

The majority of participants had never been to China before, although three had crossed the Pacific to the People's Republic before. Two of these were for business trips, in which they both felt estranged from the way things worked there. The other participant lived in China for a few years, and after a difficult transition period to life in a different country, they said it began to feel like a home away from home. All three participants that stayed in China for a period of time noted that it's important to understand and adapt to the different way society works there as opposed to the United States. When considering future research, this number of participants that

have visited China would be disproportionately high compared to the population. Getting a smaller percentage of Americans who have been to China would make for a more accurate sample. In regards to the feelings that participants held towards China, while some participants didn't have strong opinions one way or the other, the majority agreed that they view China as a growing global power. Some saw this from an adversarial point of view in relation to the United States, and others focused more on economics and how they perceived Chinese people and public policy to be very efficiency focused.

When it came to participant's initial impressions and how they defined the Social Credit System, the terms "Orwellian" and "Big Brother" came up frequently across the interviews. Not only does this show how deeply ingrained George Orwell's *1984* is into the American psyche, but it also points to the larger theme of mass surveillance being an important component to how Americans view the SCS. The participants who were intrigued by the system focused more on the way it would influence citizen behavior, with the terms "merit-based" and "rewards/punishment system" coming up on more than one occasion. Most of the participants in the study had general attitudes of skepticism towards at least one SCS element and some shared that they felt the SCS presented a "slippery slope" towards further unchecked governmental control over the populace.

Every participant had varying degrees of concern regarding the impacts of the SCS, with some rattling off a litany of problems they saw with the system and others just naming a few. One of the predictable concerns that some Americans had with the system was the limitations on freedom of expression it may present. Raising questions or criticizing government actions/policies is already something that can land citizens in a world of trouble in China, and some participants viewed the mechanisms of the SCS as another instrument to crack down on

citizens for actions deemed unacceptable by the state. Some participants that raised this concern also qualified it with the assumption that many Chinese citizens are accustomed to living in a society that does not have the same civil liberties that are found in the United States, so it may not be as problematic for them. These participants expressed this by saying “they’re probably used to it” regarding the higher levels of censorship and government control over free speech and expression.

Another concern participants had was the large network of information collectors, artificial intelligence, and public surveillance cameras that work around the clock to monitor and score citizens. As with the previous concern, participants noted that there were also plenty of surveillance cameras present in the United States, although some clarified that a public/private difference exists between China’s surveillance network and the United States’. One participant highlighted this difference by noting “Most of the cameras in my neighborhood are residential or run by businesses.” Participants wondered if the feeling of constantly being monitored had the potential to have a detrimental impact on certain mental health issues related to paranoia and anxiety. Some raised questions regarding the accuracy of every bit of data that goes into scoring citizens, wondering if there could be mistakes or glitches that negatively impact people’s lives. A related worry that some mentioned was events or situations out of a person’s control negatively impacting their social credit score. Parents with low scores resulting in children with low social credit scores was an example a participant gave, comparing it to generational poverty. A broader concern that some participants had was that the SCS could create divisions amongst societal segments and result in a decrease in trust between citizens, similar to how the Cultural Revolution of the 1960s turned neighbor against neighbor. This was a particularly interesting

apprehension raised by participants because it directly opposes an increase in public trust, a main tenant of what the Social Credit System was trying to accomplish.

None of the concerns mentioned above were the most frequently mentioned, however. The most common problem that participants had with the SCS was that they felt it would limit upward mobility within society. Some participants worried that it would be much easier to see one's social credit score decrease than to raise it, making it more difficult for citizens to see the benefits of the system. And once you found yourself with a low score, the SCS's mechanisms would work towards keeping you in that position, according to some participants. They cited travel restrictions, public shaming, and a lack of trust in those with a low score as reasons why it would be difficult to turn one's SCS fortunes around. Perhaps most interestingly however is the fact that other participants felt the Social Credit System actually provided more opportunities for upward mobility within society. This was the most polarizing topic for participants in the study as some saw the SCS as an obstacle for moving up in society, and others felt it may provide non-financial avenues to get a step ahead. Participants pointed to the opportunities of volunteer work, community service, and doing good deeds that could raise one's standing within the system. This theme of upward mobility was mentioned in the majority of interviews as both a potential concern and a possible benefit of the SCS.

When asked about what sort of benefits they could see the Social Credit System having on Chinese society, participants answered with a range of different answers. Some participants, notably middle-aged to older white participants, said they had a difficult time seeing any possible benefits that the SCS would have, instead focusing on the downsides it would have on Chinese citizens. However, the majority of the sample mentioned multiple possible benefits that the system could have, with the most frequent response being cleaner and safer cities. This is in line

with some of the early evidence from the pilot programs of the SCS and it remains to be seen if this trend will continue with the national rollout of the system. Another possible benefit that participants gave was the SCS giving people an added motivator to remain productive and incorporate good habits in their lives. This goes hand in hand with how participants viewed China and its people as being very efficiency-minded and is in line with keeping the economy functioning well, another SCS benefit that participants mentioned.

A prevailing theme in the responses from participants when discussing potential positives from the system came in the form of accountability, both for citizens regulating their own actions and those in power or corporations being held responsible for their actions. Some participants said that they could see the SCS limiting corruption, be it from state officials or businesses engaging in shady dealings. These perceptions would signal the SCS living up to one of the most important stated goals of increasing public trust amongst Chinese citizens regarding its companies and institutions.

When asked, “Can you draw any comparisons between the Chinese Social Credit System and the way people are evaluated in American society,” participants gave an array of different answers. The most common comparison that most participants made was connecting the financial credit scores that many in the West are familiar with to the idea of social credit. This should come as little surprise given that it’s what participants likely think of when they hear the term “credit score,” as well as the intertwined history of the way credit functions in China and American influence that was mentioned earlier. Some drew connections between the way that China may evaluate citizen’s trustworthiness to how employers and landlords in the US might request references to confirm an applicant’s reliability. Grades in school and criminal histories were also mentioned by participants in relation to how schools and employers make evaluations

on people. On criminal histories, one participant compared how Chinese people who found themselves on a blacklist for work or travel may receive comparable treatment to how the United States treats ex-felons once they've served their debt to society. This participant brought up disenfranchisement and the difficulty that ex-felons face in getting a job and housing once out of the prison system.

Public surveillance was another comparison that participants made regarding the Social Credit System and the United States. Some clarified that most surveillance cameras in the United States are privately operated by businesses and residences, and the cameras utilized by the SCS are public. Facial recognition and location tracking services are two technologies that participants mentioned as being prevalent in both countries. When asked if they could see elements from the SCS being adopted in the United States, or if they might already be here, some participants had a difficult time envisioning anything being brought over from the Chinese system to the West. They referenced the cultural differences present in the populations of China and the United States as a big obstacle, with the former being much more collectivist and the latter being staunchly individualist. Others said things along the lines of the less invasive the element, the likelier they would view it as being embedded into American society. As an example, something like facial recognition software for entertainment purposes on social media apps is not seen as a big problem by many in the US, although the company harvesting that data could in turn sell it to a different company or entity (Neyaz et al., 2020).

Some of the strongest patterns of response that emerged from this study were perceptions of upward mobility, the links between the SCS and financial credit scores, and comments on the surveillance state in both China and the West. Upward mobility was the most polarizing topic, with some participants viewing the system as a detriment for people moving up in society while

others saw new opportunities that are not always financially focused. Participants frequently compared how they perceived the evaluation system of the SCS to the FICO scores that many in the West are familiar with. This is a connection touched on in the literature review earlier given the link impact Western financial systems had on the development of credit in China in the late 1990s. Lastly, some participants had concerns and comments regarding the large network of data collectors and public surveillance infrastructure that the SCS incorporates into its evaluation methods. Some participants thought this could increase anxieties about constantly being monitored and evaluated, while others said it's not too different from the surveillance state that exists in the US.

Discussion

This research project uncovered a greater nuance in thought regarding the social credit system than what may have been anticipated. Due to the individualist nature of large parts of American culture (Minkov et al., 2017), one may have expected wholesale rejection of most of the system's elements. However, the results bear out a different reality. While there were some participants who wanted nothing to do with the SCS, the majority were able to find aspects that they felt positively about and even preferred to American societal structures. There can be a number of different conclusions from these findings. The first and perhaps most obvious being that many Americans may be dissatisfied with some of the societal structures in place in their own country. Participants referenced the possibility of alternative avenues to improve standing in society as a potential positive of the SCS. Evidence supporting this claim would come in the form of income inequality which has been becoming a more severe issue in the United States and other western countries (Hoffmann, Lee, Lemieux, 2020). Another possible explanation for some of the support participants gave for the SCS is that the US Government, particularly Congress, has extraordinarily low approval ratings (Duffin, 2021) and is largely viewed as ineffective and corrupt. This dissatisfaction with American governance and economic structure could give insight for why some participants were impressed by aspects of the SCS.

There were certainly aspects of the system that participants did not approve of however, most notably the elements that felt like a government intrusion into citizens' private lives. As mentioned in the introduction, the individualist/collectivist split between the US and China is important to understand when analyzing the American perceptions of the SCS. Ever since the United States' inception, Americans have been concerned about a tyrannical government

overstepping its bounds and infringing on the rights of the people. It is part of the reason why Americans have certain civil liberties protected by law that Chinese citizens do not. The rugged individualism that is a part of the fabric of American culture may not permeate through to as many people as it once did, but it is still a factor for how certain segments of the population, particularly those on the political right-wing, view public programs like the SCS. As long as certain Americans view most of the welfare state as inherently bad, there will always be those that view a social credit system through the worst possible lens.

The SCS having an impact on upward mobility was the topic that elicited the most divided responses amongst the participants in the research study. Some believed it would further punish those on the margins of society through blacklists and travel restrictions, while others believed it may offer new avenues for individual growth. When analyzing the system's economic impact on a macro level, participants were mostly in agreement that it would have a positive effect. They based this primarily on the ways that the SCS would ensure that the working class remains efficient and productive. It is intriguing to note that participants did not focus as much on the regulatory impact that the system will have on businesses and corporations, arguably just as important or more important than individuals having social credit scores. Perhaps the reasoning for why participants focused more on individuals has to do with the unfamiliarity with corporate regulation in the United States. Another explanation would be the debriefing materials focused too heavily on citizens having a social credit score and not enough on the impact the SCS will have on business in China. This would certainly be a consideration for future research on the topic.

The way that participants viewed China as a power on the global stage is worth discussing further in relation to the social credit system's wide-reaching implications. Some

participants mentioned China's growing influence both in the South China Sea and on other continents as a result of their Belt and Road Initiative, an ambitious foreign investment program that aims to reconnect the ancient Silk Road. Their growing influence has prompted some scholars to speculate whether programs like the social credit system could be exported to other nations. While it may be surprising to see explicit social credit systems popping up elsewhere, it's very plausible to envision elements being adopted by other governments, especially those within China's sphere of influence. In regards to SCS elements in the United States, some would argue that some of the most important components are already here, including financial credit scores and a large, highly ubiquitous network of surveillance cameras. However, a quick search of the term "social credit system" on Twitter will reveal that some prominent right-wing American figures are controlling the narrative surrounding discourse on the topic. Most of the conversation on social media regarding the SCS is focused on deriding coronavirus "vaccine passports" as an element of an American version of the social credit system (Hinchliffe, 2021). It's clear to say that any explicit adoption of social credit would be met with fervent backlash by certain segments of the American population.

This research study adds a new element of qualitative research to a topic that will likely only be discussed more in the coming years. The US residents from this study had nuanced perceptions of the system, with the majority noting components they liked and others they had concerns about. Many were intrigued by the impacts the SCS will have in the future and the way it will affect the lives of China's people and businesses. Given the intertwined history of American financial systems and China's idea of credit, the attitudes that US residents have towards this evolved idea of how trustworthiness can be evaluated are insightful given Americans' familiarity with the concept of credit. The future of whether elements from the SCS

will be exported abroad is unclear, but it is certainly worthwhile to learn as much as we can about the system while it is still in its early phases.

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Appendix A

Questions featured in each interview:

- Start by thanking them for being a part of this research project
- Where have you lived over the course of your life? How long in each place?
- Have you ever been to China? If yes, please describe your visit.
- What kind of opinions do you hold of China? Have those opinions remained consistent or evolved over time?
- In your own words, how would you define the Social Credit System?
- What are your initial impressions about the Social Credit System?
- Do you have concerns about the SCS? What specifically concerns you? Why are these aspects concerning to you?
- Do you see any benefits that the SCS will have? What do you think they are and why would they be beneficial?
- How would you feel if you were assigned a social credit score?
- Can you draw any comparisons between the Chinese Social Credit System and the way people are evaluated in American society? (See how they answer in regards to follow up questions (evaluator or evaluated))
- How do you think this system will affect people's everyday lives?
- Could you envision elements of the system being adopted in the US?
- Ask if they have any further questions or things they would like to say
- Thank them for their participation in the study

Appendix B

The Social Credit System is a project unveiled in 2014 by the Chinese Government. It aims to create a system that “allows the trustworthy to roam everywhere under Heaven, while making it hard for the discredited to take a single step.” The country has launched around 50 regional pilot systems to iron out the kinks and get the system ready for its nationwide launch, which was originally scheduled for 2020 but was pushed back as a result of the coronavirus pandemic.

Each citizen will be assigned a social credit score, similar to the financial credit scores that many in the West are familiar with, but these social credit scores will also take into account one’s social behaviors. Things like paying bills on time, volunteering, and helping in the community will all help raise one’s social credit score. A higher score can result in discounts on utilities, priority on resume viewings/job opportunities, and public praise. Things that can lower one’s social credit score include traffic violations, drinking too much alcohol, and being delinquent on payments. A low enough social credit score can land a person on a blacklist for high-speed rail and plane travel, make it impossible to get certain jobs, and make it more difficult to get kids into desirable schools.

Companies that do business in China will also be assigned social credit scores, with companies understood to be socially and environmentally responsible getting more favorable tax breaks when compared to those with lower social credit scores. The country will rely on its vast network of surveillance cameras, facial recognition software, and government data collectors to keep track of everyone’s activity and update citizens’ scores. Time will tell when the nationwide social credit system launches and what components from the pilot systems are incorporated into it.

Appendix C



[A Look Inside China's Social Credit System | NBC News Now](#)

Appendix D

[Research Compliance] MAPC Capstone Project



Kyle McSorley:

The **IRB** has granted your proposal, MAPC Capstone Project, exempt status as described in 45 CFR 46.104 of the Department of Health and Human Services Policy for the Protection of Human Subjects. This indicates that no further involvement by the **IRB** is necessary.

If the protocol is modified from this submission, please notify the **IRB** as soon as possible. We have a form available with which to update your proposal.

Sincerely,

Dr. Stephen Blessing
IRB Committee Chair

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