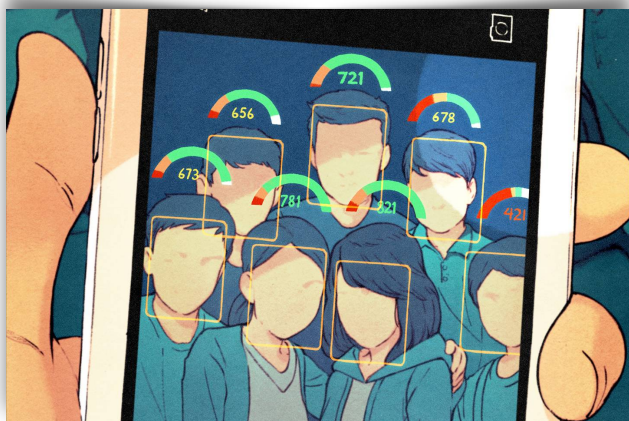


A GLIMPSE INTO THE FUTURE

CHINA'S SOCIAL CREDIT

the odd reality of life under china's all-seeing credit score system

In the UK, credit scores are mostly used to determine whether people can get a credit card or loan. But in China, the government is developing a much broader "social credit" system partly based on people's routine behaviors with the ultimate goal of determining the "trustworthiness" of the country's 1.4 billion citizens.



It might sound like a futuristic dystopian nightmare but the system is already a reality. Social credit is preventing people from buying airline and train tickets, stopping social gatherings from happening, and blocking people from going on certain dating websites. Meanwhile, those viewed kindly are rewarded with discounted energy bills and similar perks.

China's social credit system was launched in 2014 and is supposed to be nationwide by 2020. As well as tracking and rating individuals, it also encompasses businesses and government officials. When it is complete, every Chinese citizen will have a searchable file of amalgamated data from public and private sources tracking their social credit. Currently, the system is still under development and authorities are trying to centralise local databases.

Given the Chinese government's authoritarian nature, some portray the system as a single, all-knowing Orwellian surveillance machine that will ensure every single citizen's strict loyalty to the Communist Party. But for now, that's not quite the case. Rogier Creemers, a researcher in the law and governance of China at Leiden University, has described the social credit setup as an "ecosystem" of fragmented initiatives. The main goal, he says, is not stifling dissent – something the Chinese state already has many tools for at its disposal – but better managing social order while leaving the Party firmly in charge.



Yet social credit isn't limited to the government and for the most part it has been operated by private firms. Ant Financial, the finance arm of e-commerce giant Alibaba, launched a product called Sesame Credit in 2015. It was China's first effective credit scoring system but was also much broader, functioning as a social credit scheme and loyalty programme as well.

Along with providing preferential loans, a high Sesame Credit score – which ranges from 350 to 950 – can result in a huge variety of benefits, like no-deposit apartment and bicycle rentals. While the system is undoubtedly popular, the line between private social credit schemes and the government is being increasingly blurred. China's supreme court, for example, shares a "blacklist" of people who haven't paid court fines with Sesame Credit, which in turn deducts users' scores until they sort out they pay up.

As both the private and public components of social credit expand in China, there's legitimate concern the system will end up creating an "IT-backed authoritarianism" unlike any other. One independent journalist has already been barred from buying plane tickets because of court fees related to his work, for example.

But, for now, it remains grimly captivating to see the benefits and rewards created by such an ambitious and potentially dystopian project.

Charles Rollet

June 5, 2018, wired.com

1. Introduce the document
2. What is a « social credit »?
3. What is a dystopia? Does this system fit the definition?
4. Quote a few examples of how social credits can affect people's lives.
5. « a single, all-knowing Orwellian surveillance machine that will ensure every single citizen's strict loyalty to the Communist Party » Explain
6. What is Sesame Credit?
7. What is your opinion about it?

answer the online quiz

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