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Governing (through) trustworthiness: technologies of power and subjectification in China's Social Credit System

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Abstract

This article examines the technologies of power and subjectification in China's Social Credit System through a theoretically informed analysis of policy and legal documents as well as narratives of social credit practitioners, including both local officials and representatives of business partners. It is suggested that the ongoing project is best understood as an assemblage – a heterogeneous ensemble of discourses, regulations, policies, and any number of programmes aiming to govern social and economic activities through problematizing, assessing, and utilizing the “trustworthiness” of individuals, enterprises, organizations, and government agencies. Drawing on governmentality studies, the article explicates the operation of governmental and disciplinary-pastoral modalities of power in the project, which are interrelated in their logics and overlapped in the tactics employed. While the former is oriented towards achieving effective economic governance and improving regulatory compliance through a “technological fix” based on data sharing and quantification, the latter aspires to shape individual behaviours and dispositions as well as the collective mores of a locality. The idea of social credit is envisioned to not only produce, but also channel the (neo)liberal *homo oeconomicus* with the socialist-traditional *homo moralis*. However, the relationship between liberal and socialist subjectivities and that between rationalization and moralization is by no means a coherent one. The assemblage of social credit government is characterized by contradictions and contestations.

Keyword

Social credit system; governmentality; China; quantification; data-driven governance

Introduction

In Fujian Province, China, a bank loan program linked to tax records allowed small enterprises to obtain loans without collateral. In Shanghai, a housing project offered trustworthy (*shouxin*) youth with excellent records of volunteering a year of rent-free accommodation. A man in Nanjing who defaulted on his debts was banned from overseas travel for failing to comply with a court judgement, and two construction companies in Sichuan Province were placed on a blacklist for failing to pay back wages to migrant workers. These examples were among the nationwide “Top 10 Model Cases of Joint Rewards and Sanctions” selected by the National Development and Reform Commission (NDRC) as part of China’s emerging social credit system (SCS).¹ While this ambitious project has received enormous interest and extensive coverage in the international media, these “model cases” reveal how the actual policies and discourses of the SCS differ from the dominant international narrative, which often mistakenly depicts a centralized rating system that ascribes a social credit score to each individual citizen.² In contrast to this oversimplified and inaccurate Orwellian narrative, the ongoing project of constructing the SCS is much more complex, involving an extremely diverse range of decentralized, experimental, and fragmented programs across social, economic, and legal fields.

The SCS poses significant challenges to social research not only because it is an ongoing endeavor, but also due to the heterogeneous and experimental nature of the vastly different initiatives operating in both public and private sectors that loosely fall under its purview. As a result, much of the emerging literature on the subject remains largely descriptive, which is nonetheless of crucial importance given the prevalence of mischaracterizations.³ Daum has sought to debunk common myths such as the depiction of the SCS as a universal scoring system and the confusion of consumer credit programs with government programs. He argues that instead of expanding the scope of government data collection, the system is primarily concerned with using existing public records to “ensure compliance with legal and contractual obligations.”⁴ In a comprehensive review of the development and implementation of the SCS, Creemers similarly suggests that the state’s goal is a system in which legal and regulatory compliance can be monitored effectively with the help of information technology.⁵ Some of the most important theoretical interventions have offered broad conceptualizations of reputation and rating systems in both public and private sectors. Dai has argued that the SCS is a laboratory for the development of new tools with respect to the four strategies of reputation-based governance – namely “regulation,” “search light,” “incorporation,” and “institutionalization.”⁶ Situating the Chinese case within the context of the global proliferation

¹ Wang and Liu 2018.

² For examples of media misrepresentations, see Botsman 2017; Carney 2018; Greenfield 2018. For journalistic contributions that challenge these misrepresentations, see e.g. Matsakis 2019; Horsley 2018.

³ Creemers 2018; Liang et al 2018; Chen and Cheung 2018.

⁴ Daum 2019; see also Daum 2017.

⁵ Creemers 2018, 8.

⁶ Dai 2018.

of rating and ranking, Mac Síthigh and Siems have compared different reputational rating systems ranging from Uber to the United Kingdom’s Research Excellence Framework (REF).⁷

As the existing research has been largely concentrated within legal scholarship, relatively few efforts have been made to contextualize the SCS within wider processes and discourses of social and economic governance in contemporary China. Moreover, few analysts have incorporated insights from practitioners who design, implement, and justify SCS programs on the ground. Drawing on governmentality studies, this article examines the technologies of power and subjectification in the SCS through a theoretically informed analysis of policy and legal documents as well as narratives of social credit practitioners, including local officials and representatives of business partners. Inspired by Foucauldian conceptual tools, I argue that the project of constructing the SCS and a trustworthy society is best understood as an assemblage – an ensemble of discourses, regulations, policies, and both national and local programs that are collectively aimed at governing social and economic activities through problematizing, assessing, and utilizing the trustworthiness (*xinyong* or *chengxin*) of individuals, enterprises, organizations, and government agencies⁸. Both normative justifications (such as the idea of transforming government functions towards optimizing the economy) and techniques (such as record-keeping, information disclosing, and scoring) involved in the SCS can be found in other policy practices predating the project. However, at the center of the assemblage is the emergence of trustworthiness itself as a problematic of governance, bringing together particular political rationalities and governmental technologies in an age of digitalization. Social credit is conceptualized as both a normative goal in itself and an instrument through which to solve an ever-expanding list of governmental problems such as commercial fraud, corruption, corporate compliance, food safety, professional ethics, the promotion of “civilized behaviors”, and most recently, epidemic control⁹.

The Shanghai Municipal Social Credit Regulations define social credit as “the behavior and status of a natural person with full capacity for civil conduct, legal person, or other organizations complying with their legal or contractual obligations in social and economic activities”.¹⁰ However, the defining feature of *xinyong* – the “credit” in the concept of social credit – is that it has been constructed in the discourses and practices of the SCS as the interface between financial credit, legal and contractual compliance, and moral trustworthiness. This article explicates the operation of what I theorize as governmental and disciplinary-pastoral modalities of power in the SCS project. Whereas governmental/biopolitical power centers on achieving effective economic governance and improving regulatory compliance through quantification and datafication, disciplinary-pastoral power aspires to shape individual

⁷ Mac Síthigh and Siems 2019.

⁸ This description is inspired by Foucault’s characterization of *dispositif* or apparatus. Following Rabinow (2009) and Walters (2012), I understand assemblage as experimental and fluid whereas apparatuses comprise more or less stabilized elements.

⁹ Credit Energy 2020.

¹⁰ Shanghai Municipal Social Credit Regulations, Article 2. There is currently no national legislation on social credit. However, several municipalities and provinces have adopted local regulations on the matter, and this is a common definition used in these instruments.

behaviors and dispositions as well as the collective mores of a locality according to a mixture of market-oriented and socialist-traditional values. Insofar as the market economy is understood as a moral economy, the two forms of power are interrelated in their logics and overlapped in the tactics employed. The idea of social credit is envisioned to not only produce, but also channel the (neo)liberal *homo aeconomicus* with the socialist-traditional *homo moralis*. However, the relationship between liberal and socialist subjectivities and that between rationalization and moralization is by no means a coherent one. The assemblage of social credit government is characterized by contradictions and contestations.

Empirically the paper draws on a thorough review of policy and legal documents as well as interviews conducted with civil servants and business partners in four Chinese cities: Suzhou, Weifang, Weihai, and Rongcheng. All four cities are among the first batch of twelve ‘model cities’ for the construction of the SCS awarded in 2018. In addition to local officials from the social credit offices in Weifang, Weihai, and Rongcheng, I also interviewed representatives of two business participants in the SCS. One is a leading private partner that has been authorized by the NDRC to be a pilot comprehensive credit services agency and a third-party evaluation agency for the implementation of “double publicity.”¹¹ It is also the principal drafter of the National Standards for Credit Information Classification and Coding, which came into effect in March 2020. The second is a state-owned technology company that is responsible for developing the social credit scoring scheme in Weifang and leads the “big data laboratory for financial inclusion” in the city. It should be noted that the practitioner narratives are approached here not primarily as evidence that shows how social credit policies are actually implemented, but rather as part of the policy discourse that justifies the means and ends of SCS programs in practical and normative terms. An anonymized list of interviews is available in the Appendix.

The article proceeds as follows. The next section elaborates on the theoretical framework that informs the analysis and reviews previous studies of hybrid governmentality in post-socialist China. After introducing the historical evolution and current institutional architecture of the SCS, I utilize a Foucauldian-inspired typology of power to tease out the heterogeneous objectives of governing and ideals of subjectivities in the project. The following two sections give a detailed account of the techniques, discourses, and rationalities of governmental and disciplinary-pastoral power at work in the assemblage of social credit. I conclude with suggestions for future research.

Governmentality and the study of post-socialist China

As a set of “analytical tools” rather than a “systematic theory”, the idea of governmentality has inspired social scientists to think of mechanisms of power and processes of subjectification in

¹¹ Double publicity (*shuanggongshi*) is a policy that requires information on administrative permits and sanctions be published online within 7 days. National Development and Reform Commission General Office 2018.

strategic, tactical, and historically specific ways.¹² Although Foucault developed the concept primarily *as* liberal governmentality and discussed the genealogy of power in the European context, governmentality scholars after him have expanded the empirical scope of the analytical toolkit significantly to explore different arts of government and styles of thought in liberal and other political constellations.

Of particular relevance to our analysis of the SCS is the distinction and conceptualization of sovereign, disciplinary-pastoral, and governmental (biopolitical) forms of power. Foucault associates the historical formulation of sovereign power with “the right to decide life and death”. It is essentially deductive and suppressive – “culminated in the privilege to seize hold of life in order to suppress it”.¹³ Disciplinary power, exemplified by institutions such as schools and prisons, shapes subject through detailed surveillance and the normalization of “bodily capacities, forces, habits, and dispositions”.¹⁴ Relatedly, pastoral power cares for the welfare of the citizens like, in a typical metaphor, the shepherd cares for the flock. I use “disciplinary-pastoral” in this article to highlight the fact that the two are inherently interconnected, as the role of the shepherd is to “promote the well-being of its subjects by means of detailed and comprehensive regulation of their behavior”.¹⁵ Finally, governmental or biopolitical power is concerned with conducting, regulating and optimizing the social, economic, and biological processes of the population. It relies on specific techniques and forms of knowledge such as statistics, demographics, standardization, and procedures of evaluation.¹⁶ Crucially, while Foucault discusses these in relation to different historical phases of the modern state, he emphasizes that we should not see the development as one form of power replacing another¹⁷. It is rather a “triangle” that is manifested through different combinations and articulations in different historical and sociopolitical contexts¹⁸.

There are two major advantages of taking a governmentality approach to studying the SCS. First, its focus on specific tactics, orientations, and strategies of power is well suited for theorizing the various experimental and constantly evolving programs associated with the SCS. The idea of assemblage enables us to see it not just as policies and regulations, but also in terms of evolving discourses, techniques, knowledge, and mentalities – a “distinctive type of experimental matrix of heterogeneous elements”.¹⁹ Second, its attention to the entwinement of different rationalities and technologies of power helps analyze the multiplicities and contradictions of the SCS project. The scholarship on liberal governmentality often emphasizes

¹² Rose, O'Malley, and Valverde 2008.

¹³ Foucault 1990, 136.

¹⁴ Walters 2012.

¹⁵ Hindess 1996a, 118.

¹⁶ Miller and Rose 2008.

¹⁷ Foucault 2007, 143.

¹⁸ Walters (2012) warns that in employing this framework one should not presume that ‘all relations of power can be plotted within its geometry’.

¹⁹ Rabinow 2009, 56.

ways of governing and of being governed through the freedoms and responsibilities of individuals construed as rational autonomous agents. However, as Hindess points out, there is a tension within the liberal political reason which considers the notion of individual autonomy as both naturally given and “an artefact that may not be fully realized”.²⁰ Therefore, authoritarian and coercive means might be invoked to govern sections of the population that are not (yet) considered as possessing the qualities of the liberal autonomous subject. These critical insights and the typology of power described above offer productive tools for analyzing the hybrid and sometimes contradictory rationalities of the SCS as well as the subjectivities it seeks to produce.

Scholars have been exploring the ways in which the governmentality approach could be productively deployed in the Chinese context since the 2000s. As Sigley notes in his introduction to a special issue dedicated to this task, the changing practices, concepts, and discourses of government in China’s transition towards a socialist market economy signify the emergence of what could be called “a hybrid socialist-neoliberal form of political rationality.”²¹ As conventional socialist governmentality has been increasingly combined with new strategies and ideas that emphasize market mechanisms and individual autonomy, the past two decades have seen a flourishing body of literature using Foucauldian tools to investigate a broad array of issues in contemporary China such as education, migration, community, and internet governance.²²

While governmentality as a theoretical concept was developed in the European context and biased towards liberalism, it has the potential to draw attention to historically specific practices and context-dependent constructions beyond Europe. Dutton and Hindess argue that the legacy of Maoism is concerned with “channeling the energies of individuals, groups, and collectivities towards a particular end” in a way similar to the government of conduct.²³ Meanwhile, China’s long history as a centralized bureaucratic empire has seen the development of technologies and rationalities of government such as examinations, population registration, and the cultivation of the self that resemble biopower. Whereas pastoral power in Foucault has its origin in the Christian pastorate, the genealogy of pastoral government in contemporary China can rather be traced to benevolent paternalism in traditional political culture and the ruling style of the Communist Party of China.²⁴ In short, the techniques and mentalities of government in post-socialist China are rooted in a variety of sources such as socialist legacies, traditional dispositions, and market values, which can be synergized to legitimate new programs and discourses.

It is instrumental to briefly review some of the previous studies on the precursors of various aspects of the SCS, such as audit cultures and *suzhi*. Kipnis has investigated audit cultures in China – the use of numeric measurements in all kinds of government evaluations –

²⁰ Hindess 1996b, 76.

²¹ Sigley 2006, 489.

²² Kipnis 2011; Guo and Jiang 2015; Bray 2006; Zhang 2018.

²³ Dutton and Hindess 2016, 25.

²⁴ Zhang, Brown, and O'Brien 2018; Farh and Cheng 2000.

and questioned the characterization of them as “neoliberal”. He suggests that the proliferation of quantified indicators rather reflects a desire for “scientific management practices” permeating both liberal and authoritarian societies²⁵. As to be seen below, the justification of the SCS demonstrates a continuity with this aspiration for scientific managerialism, as information technology facilitates a further development from quantification to datafication.

If the tradition of audit cultures is closely linked to the rationality of data-driven governance in the SCS, then *suzhi* and the idea of spiritual civilization (*jingshen wenming*) resonate strongly with the moral discourse of social credit. *Suzhi*, loosely translated as intrinsic qualities, is a keyword that has occupied a central place in both policy narratives and everyday speech since the late 1980s. While earlier interventions highlight how the *suzhi* discourse embodies neoliberal governmentality by producing self-responsible and entrepreneurial market subjects²⁶, others have argued that the concept of *suzhi*, as both constructed by state actors and reproduced by ordinary citizens in everyday use, carries much broader connotations and implications. Denoting the “idea of cultivating a ‘quality’ citizenship”,²⁷ *suzhi* has been used to describe and evaluate the “qualities” of both individual citizens and the population as a whole in terms of mannerisms, self-discipline, lifestyles, education and so on. As authorities frame improving the *suzhi* of the population as essential for China’s social and economic development, *suzhi*-based explanations that justify “social and political hierarchies of all sorts”²⁸ have become ubiquitous and naturalized as self-evident truth. The moral discourse surrounding *chengxin* or trustworthiness in the SCS implies a sensibility similar to that of *suzhi* in regard to guiding and improving the innate characters of individual subjects and the population. Meanwhile, the experiments in scoring programs offer new mechanisms of shaping moral conduct and creating civic stratifications.²⁹

The invention of “spiritual civilization”, which also emerged in the late 1980s, as a specific domain of governmental intervention is to be understood in a similar vein. As Lin contends, civilizing discourses such as *suzhi* and *wenming* are concerned with “setting boundaries of both the externals of behavior and the internals of knowledge, values, beliefs” and so forth³⁰. In her study of the program of building “civilized cities” led by the Central Office of Spiritual Civilization, Cartier argues that the initiative promotes “model citizenship” qualities such as civic behaviors and volunteerism, while employing techniques of “socializing citizen conduct” for the “development of the urban economy and the production-consumption transition”.³¹ Engaging with this wide-ranging scholarship on hybrid governmentalities in post-socialist China, this article shows that the elements of quantification, scientific managerialism,

²⁵ Kipnis 2008.

²⁶ Yan 2003.

²⁷ Lin 2017.

²⁸ Kipnis 2011, 290.

²⁹ I thank an anonymous reviewer for their invaluable comment on this point.

³⁰ Lin 2017, 33-34.

³¹ Cartier 2016, 70.

and moral disciplining in the SCS are situated within and built on these long-running discursive fields³².

The assemblage of trustworthiness: a very short introduction

Before I describe the institutional architecture of the SCS, it is necessary to clarify three distinct but interconnected terms that are keys to understanding the different policy goals and rationalities in social credit governance: *xinyong*, *zhengxin*, and *chengxin* (**Figure 1**). *Zhengxin* refers to credit reporting in the context of financial services, namely the collection of financial information about individuals and enterprises for the purpose of evaluating their creditworthiness. *Chengxin*, which is also one of the Xi administration's "core socialist values", can be translated as trustworthiness, honesty, integrity, or sincerity.³³ It therefore refers to desirable individual behaviors or a culture of trust within society. *Xinyong*, the term used in the Social Credit System, is the most ambiguous among these three as it carries connotations of both *zhengxin* and *chengxin*. In other words, the "credit" in the Social Credit System refers not only to financial creditworthiness, but also more generally to the quality of an individual or an organization being trustworthy and contract-abiding. Many loosely-defined policy frameworks associated with the SCS are called "trust systems" (*chengxin tixi*), and include for instance the

³² The Office for Spiritual Civilization is the party organ participating in the moral and societal dimension of the SCS, which is better described as *chengxin* than *xinyong*, mainly in terms of propaganda and education. In 2014, the Central Guidance Commission on Building Spiritual Civilization of the Communist Party of China (CPC) published Opinions on Advancing the Institutionalization of Constructing Trustworthiness (*chengxin jianshe*).

³³ Gow 2017.

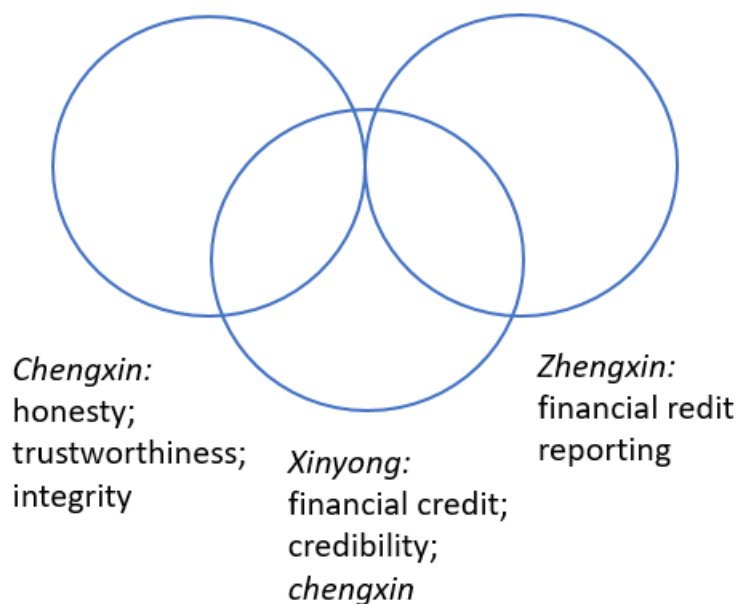


Figure 1 Connotations of key terms in the SCS

individual trust system (*geren chengxin tixi*) and the market trust system (*shichang chengxin tixi*).

The idea of a social credit system first appeared in official discourse at the Sixteenth National Congress of the Communist Party of China (CPC) held in 2002, under the section on ‘improving the modern market system and macroeconomic adjustment’³⁴. The idea was further elaborated on in the Sixteenth Central Committee of the Communist Party of China’s (CCCPC) “Decision on Issues Regarding the Improvement of the Socialist Market Economic System” in 2003. This document stated that a social credit system based on morality, property rights, and law was a prerequisite for developing a modern market economy.³⁵ In 2007, the General Office of the State Council, the government’s chief administrative authority, issued a brief “Opinions on Building the Social Credit System,” which stated that a social credit system was necessitated by the “objective need” to regulate the market economy, help “reduce financial risks, improve financial stability,” and allow the government to better perform its responsibilities of “macroeconomic adjustment and market oversight.”³⁶ Following the Opinions, the Inter-Ministerial Conference for the Construction of the Social Credit System was established in the same year, which marked the formal launching of the SCS project. Now led by the NDRC and the People’s Bank of China (PBOC), the Inter-Ministerial Conference coordinates SCS-related policymaking at the national level.

³⁴ Jiang 2002.

³⁵ Central Committee of the Communist Party of China (CCCPC) 2003.

³⁶ General Office of the State Council 2007.

As this timeline shows, the scope of the SCS at the early stage of its development was generally limited to economic governance. The stated aim was to develop a financial infrastructure and solve various issues of non-compliance that had undermined market order. However, in 2011, this focus was expanded to include *chengxin* in response to a CPC decision to promote “socialist morality.” The “Decision on Deepening the Reform of the Cultural Regime,” issued that year, designated four areas for improving trustworthiness and credibility: honesty in government affairs (*zhengwu chengxin*), commercial integrity (*shangwu chengxin*), honesty in society (*shehui chengxin*), and judicial credibility (*sifa gongxin*).³⁷ These different policy narratives about economic *xinyong* and moral *chengxin* were synergized and consolidated in the “Planning Outline for the Construction of a Social Credit System (2014-2020),” released by the State Council in 2014. This plan lays out the rationale for, objectives of, and concrete measures to be taken to build a social credit system between 2014 and 2020. It reaffirms the four abovementioned areas of *chengxin* construction and defines the SCS as an important component of both a socialist market economy *and* of social governance.³⁸

The stated objectives thus have evolved from strengthening financial institutions and regulating market activities to other problematics of government – most notably the enforcement of law, administrative efficiency, and the management of society in general, officially known as social governance.³⁹ Acknowledging that the institutional arrangements of the SCS are extremely complex and pilot programs differ considerably at the local level, the following account only summarizes the principal components of the system, or rather, multiple systems (Table 1). First, the PBOC is in charge of operating and upgrading the national system of commercial and consumer credit reporting (*zhengxin*). The PBOC also regulates and supervises the private credit reporting industry. While the focus of this article is not on financial credit, suffice it to note here that the PBOC’s database of financial credit reference is different and independent from the national platform for public credit information sharing led by the NDRC.

Secondly, government agencies at the national and local levels are tasked with developing integrated platforms for public credit information sharing and implementing policies of varied degrees of institutionalization to enhance regulatory compliance and foster trustworthiness in society. This includes building national, provincial, prefectural, and municipal platforms for public sector data sharing across departments and administrative regions; establishing a “uniform social credit identifier” that replaces different identifiers previously used by different regulatory authorities; insuring that information on administrative permits and sanctions is disclosed online within seven days of applications; and setting up

³⁷ CCCPC 2011.

³⁸ State Council 2014.

³⁹ Social governance (*shehui zhili*) is a term increasingly used in the policy language. The conventional wisdom in the Chinese-language literature is that the transformation from social management (*shehui guanli*) and to governance is a feature of political modernization. In contrast to the top-down methods of ‘control’ and ‘management’, it is argued that the concept of governance underlines collaboration, negotiation, and participation. See e.g. Zhang 2014.

online portals that provide public access to relevant administrative information, policy awareness training, and allow users to check the public credit information of enterprises.

Actors	Policies or activities (non-exhaustive)
People’s Bank of China	Operates and maintains the national financial credit reporting system Regulates the credit-reporting industry
Central government agencies and other authorities (NDRC; Ministries; Supreme People’s Court; CCCPC Department of Publicity)	Nationwide infrastructure for public credit information sharing Nationwide and sectoral blacklists and redlists Joint Rewards and Sanctions Credit-based market oversight Promote ‘ <i>chengxin</i> ’ culture and education
Local government agencies	Local infrastructure for public credit information sharing Local sectoral blacklists and redlists Joint Rewards and Sanctions Credit-based market oversight Social credit scoring schemes “Xinyi Plus” programmes (application scenarios of the personal score) Promote ‘ <i>chengxin</i> ’ culture and education
Private companies	Consumer and enterprise credit services products Third-party evaluations of credibility in government affairs Technological support for e-government services

Table 1 Major components of the Social Credit System(s)

The most institutionalized and comprehensive policy practice in the SCS is the Joint Rewards and Sanctions (JRS) mechanism, which rewards or sanctions enterprises according to nationwide, local, and sectorial “blacklists” and “redlists” (*honghei mingdan*). The “redlists” publicize enterprises with a good record in regulatory compliance while the “blacklists” those with a poor record. For example, tax authorities manage blacklists that publicize tax cheats, while authorities responsible for workplace safety is responsible for generating black- and red-lists based on compliance with work safety regulations. Government agencies and departments share the credit information they generate, which can create a situation in which an individual or enterprise is sanctioned or rewarded by other agencies. In addition to public disclosure of sanctioned activities, typical sanctions for enterprises on a blacklist include administrative restrictions on obtaining permits and licenses, applications for government funding, participation in infrastructural projects, and initial public offering (IPO) financing.⁴⁰ One of the best-known nationwide blacklists is the People’s Supreme Court’s blacklist of judgement defaulters. Those on the list, including both natural persons and the representatives of legal persons, face restrictions on so-called ‘high-level consumptions’ such as overseas travel and high-speed rail travel.

⁴⁰ State Council 2016a.

Thirdly, the most controversial aspect of the SCS project (and the one that foreign critics have focused on) is the scoring program, despite its limited scope and, at this stage, voluntary basis. As of 2019, approximately twenty municipal governments were experimenting with social credit score programs.⁴¹ Most of the existing scoring schemes implemented at the municipal level are based on public sector data, while some at the village and community levels also involve other types of information collection and peer evaluations.⁴² Local authorities, in collaboration with commercial partners, are developing and expanding so-called “application scenarios” (*yingyong changjing*) of social credit, which aim to translate social credit scores into concrete benefits in daily lives. Modelled on private consumer credit products, these enable citizens who have relatively high scores to receive discounts and other benefits at places such as libraries, public transport, and bank loans.

Finally, private credit services companies play an important part in the SCS. Third-party evaluations of the credit performance of government bodies and officials are also encouraged as a measure to enhance credibility in government affairs.⁴³ It is noteworthy that one of the most popular private consumer credit schemes, Sesame Credit’s “Sesame Score,” has not been able to obtain an official license for individual credit reporting from the PBOC. Despite this, Sesame Credit has collaborated with numerous public sector actors that provide users of Sesame Score with a plethora of benefits in sectors such as housing, bike-sharing, e-government services, and healthcare.

This article focuses primarily on the technologies of power and subjectification in government implemented programs within the SCS. However, private credit, data, and fintech companies are deeply engrained in these processes and the role of public-private partnership in algorithmic governance will be a crucial frontier of future research. Furthermore, my analysis is centered on social credit government without exploring the financial credit reporting system led by the PBOC, although the PBOC’s perspective on social credit is considered to illustrate the competing logics underlying the project.

Typology of power in the SCS

This brief introduction to the heterogeneous building blocks of the SCS shows that a broad-brush characterization of the evolving system as a project of mass surveillance is neither accurate nor helpful. Rather, it is more productive to adapt the Foucauldian analytics of power introduced earlier to analyze the distinct and overlapping forms of power in the practices and discourses of social credit (**Table 2**). First of all, to the extent that the SCS aims to ensure compliance with laws and regulations through information disclosure and cross-departmental sanctions, one might argue that it entails the exercise of sovereign-judicial power concerned with the enforcement of law. However, the historical form of juridical power in Foucault involves the right of the sovereign to “kill or let live”. Over time, sovereign power increasingly

⁴¹ Zhang, Y 2019. These are designed and implemented by local governmental agencies without coordination at the level of the central government.

⁴² Zhu, Huang, and Chen 2019; Dai 2018.

⁴³ State Council 2016b.

pertains “to the rationalization and administration of law” and becomes “intrinsically tied up with biopower,” which concerns itself with, among other ends, the fostering of life rather than seizing it.⁴⁴ Some argue that contemporary legal systems no longer represent the sovereign power of the monarch but operate between the “concepts of government and discipline.”⁴⁵ Nonetheless, I opt for including the pillar of “juridical power” when mapping the modalities of power in the SCS (Table 2), as it is useful for distinguishing the objective of law enforcement and that of economic and biopolitical management, even though the power of the law is now articulated through biopolitical technologies and disciplinary mechanisms.

Modes of power	Rationalities	Techniques	Subject of government
Juridical power	Enforcement of laws and regulations	Joint Rewards and Sanctions (JRS)	Enterprises and individuals as legal subjects
Governmental power	Regulatory compliance; administrative efficiency; optimizing business environment; market reforms; financial inclusion	Credit-based oversight; JRS; data sharing and management; standardization and quantification; social credit score schemes	Enterprises and individuals as regulatory subjects and market actors
Disciplinary-pastoral power	Promoting ‘civilized behaviours’ and other moral qualities	Publicity and education; social credit score schemes; blacklisting and record-keeping	Individuals as rule-abiding and virtuous members of society

Table 2 Typology of power in the assemblage of social credit government

Governmental/biopolitical power is at the heart of social credit programs that aim to improve administrative efficiency and market oversight through statistics, datafication, categorization, and other managerial techniques. The emergence of the SCS in China as a strategy to conduct the conduct of corporations, citizens, and government agencies as regulatory subjects and market actors first entails the *problematization* of trustworthiness as an answer to solving vastly diverse problems ranging from non-compliance and financial risks to professional ethics. It then proposes to tackle the question of trust and honesty through a set of old and new tactics based on the invention of the category of “public credit information”. So long as the market economy is understood as a *xinyong* economy, citizens are governed not only as legal subjects and market actors, but also as rule-abiding and virtuous members of society.

⁴⁴ Nadesan 2008, 7-8.

⁴⁵ Tadros 1998, 75.

This leads us to the operation of disciplinary-pastoral power in the SCS, which is concerned with shaping or reforming the moral characters of individual subjects as well as the mores of a locality through guidance, education, incentives, and disciplinary means. In terms of concrete tactics, these include practices of record-keeping, blacklisting, and scoring and ranking that sanction certain behaviors and performatively reward ‘virtuous’ actions, such as blood donation and volunteerism. Pastoral power is also exercised through the discourse of morality and *chengxin* education, which are both highlighted in official policy guidelines and reproduced in extensive publicity campaigns such as the selection of national ‘model cases’ mentioned in the opening paragraph. The remainder of this article will examine in more detail mechanisms of governmental and disciplinary-pastoral power that seek to govern, cultivate, and bridge the *homo aeconomicus* and the *homo moralis*.

Economic governance, datafication, and the technological fix

In the assemblage of the SCS the notion of *xinyong* is constructed both as a normative value and as a means of government – a set of regulatory and disciplinary techniques to promote trustworthiness in the economy and society. When considering the rationalities and technologies of biopolitical power in governing the socialist market economy, *xinyong* as a normative concept is formulated through the articulation of the market economy as *xinyong* economy. As a means, it entails building an information infrastructure that refashions public records as public credit data and a range of tactics centered on quantification and datafication. In so doing the SCS promises an individualistic and data-driven ‘technological fix’ that aims to solve any number of governmental problems by assessing and monitoring the accountability and riskiness of individual actors – redefined as credit subject (*xinyong zhuti*) – without reconfiguring social relations or political power.

As noted earlier, the idea of a social credit system originated in market economy reforms. The 2014 Outline states that building the SCS is urgently needed in order to regulate “the market economic order, improve the trust environment of the market, lower transaction costs, [and] prevent risks” and “reduce government intervention in the economy.”⁴⁶ Analysts have cited weak enforcement of regulatory rules and the lack of a culture of *chengxin* is thought to have contributed to the prevalence of commercial frauds, counterfeit goods, and serious food safety incidents such as the 2008 poisoned milk scandal, a tragic incident often invoked to illustrate the necessity of constructing trustworthiness in society. The economic logic of the SCS is highlighted not only on a pragmatic level, but also as a normative comprehension of market economy as founded on trust and respect for contractual obligations, which is expressed through official statements such as a “modern market economy is a trust/credit economy”⁴⁷ and “*xinyong* is the *raison d'être* of a market actor.”⁴⁸ This perceived immanent link between

⁴⁶ State Council 2014.

⁴⁷ Ibid. The *xinyong* in the phrase ‘*xinyong* economy’ can be understood as trust, credit, or the principle of complying with contract terms and duties.

⁴⁸ The expression was used by Premier Li Keqiang in an executive meeting of the State Council in June 2019. Accessed July 5, 2019. http://www.gov.cn/guowuyuan/2019-06/12/content_5399666.htm.

trust/credit and market action is also part of the emerging academic discussion within China that aims at providing theoretical foundations for the SCS. Zhai Xuewei, for example, argues that if a pre-modern society was organized around local trust networks, and the Maoist planned economy society around *danwei* (work units) and rigorous personal records keeping (*dang'an*), in a market economy in which society is driven by the self-interests of individuals, the establishment of a credit system enabled by information technology is necessary.⁴⁹

In this light, the practices and articulations of social credit as a system of economic governance can be contextualized within a broader transformation of government functions. This initiative emerged in the late 1980s and is underscored in the recent 'Fang Guan Fu' reform, an acronym for "delegate power, streamline administration, and optimize government services". The credit-based model for oversight (*xinyong jianguan*) is specifically promoted as an important means to implement these reforms, "energize market actors," "optimize the business environment," and "further high-quality development."⁵⁰ Government agencies are encouraged to actively use "credit reports produced by public and third-party credit services providers when making decisions regarding procurement, bidding, [and] administrative approval." They are also asked to take a differentiated approach to supervision based on credit evaluations of market actors, which means entities with a low rating is subject to more frequent inspections and vice versa.⁵¹

In practice, local officials and business partners also frequently employ the language of cost and efficiency, noting that measures such as a uniform social credit code and the differentiated approach to market supervision reduce societal costs and increase administrative efficiency⁵². An official working at the Social Credit Management Center in the city of Weihai summarized the three objectives of the SCS as economic development, market oversight, and social governance, commenting that the credit-based model can help reduce intermediaries and achieve efficient "supervision with precision."⁵³ The proliferation of economic rules in government means that not only are government institutions scrutinized in reference to their ability to 'energize market actors', but also technologies of economic and financial calculation are employed to evaluate and conduct the government itself. Quantified indicators are used ubiquitously in the SCS to rate the compliance performance of enterprises, trustworthiness of citizens, credibility of governments, as well as the 'credit index' of cities. The State Information Center, at the request of the Inter-Ministerial Conference for the SCS, has developed a data-driven platform that monitors municipal credit standing. Based on the credit information of government agencies, local enterprises, social organizations, and judicial bodies, the platform ranks the credit worthiness of hundreds of municipalities in the country. This credit ranking is reportedly used by municipal governments to attract businesses and investors.

⁴⁹ Zhai 2019.

⁵⁰ General Office of the State Council 2019.

⁵¹ *Ibid.*

⁵² Interviews 1; 2; 4

⁵³ Interview 4.

The proliferation of “numerical operations” and financialized governance is unique neither to China nor to the SCS.⁵⁴ Modern states have long been “governing by numbers” and by the production of statistical knowledge, which involves transforming “events and phenomena into information” such as births and deaths, criminal rate, levels of income and so on⁵⁵. The development of digital technology has enabled new ways of collecting, handling, and processing large samples of qualitative data, reinforcing the number’s epistemological claim to truth and perpetuating an ideology of dataism – the widespread conviction that data are truthful, objective, and neutral.⁵⁶ However, as Whitman has noted, the transformation of events and observations into data is socially embedded processes “requiring investment and validation through institutional politics and infrastructures”.⁵⁷ Extensive studies have for example shown how predictive algorithms naturalize and reproduce social inequalities.⁵⁸ In the analysis of the role of datafication in the SCS, my focus will be on how social credit data is invented as such and how data-driven governance individualizes and depoliticizes social and political relations.

The most fundamental technology of governmental power in the SCS is that of rendering a particular “reality” visible and knowable through the generation, aggregation, and translation of “social credit information”. In the words of Gitelman and Jackson, “data need to be imagined as data to exist and function as such”.⁵⁹ The operationalization and normalization of the concept of social credit depends on the creation of a new category of information - social credit information (*shehui xinyong xinxi*) comprising public credit (*gonggong xinyong*) and market credit (*shichang xinyong*) information - using a combination of legal, administrative, and technical means. The information architecture of the SCS is managed by the National Public Credit Information Center (NPCIC), which aggregates public sector data while seeking to integrate market credit data into the platform through collaboration with private credit services providers. As of August 2018, the national platform for public credit information had aggregated over 25.9 billion data items, covering administrative and judicial information in fields such as taxation, environmental protection, social security and so on⁶⁰. The NDRC, in liaison with the NPCIC and the China National Institute of Standardization, has published “engineering standards” for the project detailing such technicalities as standards for classification and coding, standards for basic data items, and interface standards. In essence, this involves coding administrative data, classified into categories such as basic information, business information, administrative law enforcement data, and public services data, as positive, negative, or neutral, and translating them into what is known as public credit information⁶¹.

It is through these mundane techniques of classification, coding, and standardization that the concept of public credit is brought to life and rendered knowable. As Miller and Rose

⁵⁴ Hansen 2015; Kipnis 2008; Dean 2000.

⁵⁵ Miller and Rose 2008, 65.

⁵⁶ Van Dijck 2014.

⁵⁷ Whitman 2020, 3.

⁵⁸ Eubanks 2018.

⁵⁹ Gitelman and Jackson 2013, 3.

⁶⁰ Zhi 2018.

⁶¹ Rules for public credit information classification and coding (2017), ICS 03.080.99.

remind us, information is not “the outcome of a neutral recording function”, but a way of “acting upon the real” by “inscribing it in such a way as to make the domain in question susceptible to evaluation, calculation and intervention”.⁶² In the case of the SCS, translating qualitatively diverse events such as administrative fines, traffic violations, and blood donations into a data point for a person’s “public credit” is the precondition for the category of public credit to become an actionable field of government. The datafication and abstraction of qualitative events makes them comparable and commensurable across drastically different local contexts. The database of public credit information can thus be perceived as objective, transparent, and factual. Above all, the aggregated public sector data is reconstructed as the knowledge of *xinyong*, a “regime of truth” about credibility, honesty, and trustworthiness. Municipal social credit scoring schemes based on this information push the logic of quantification even further, yet they operate within the same regime that lends legitimacy to numbers. The “truth claims”⁶³ of numbers and data are recognized and reproduced by practitioners. Justifying scoring schemes, a civil servant from the Social Credit Management Center in Weihai explained that “you can’t make *xinyong* useful without quantification – it’s like exams. Only through quantification can things of different qualities become comparable.”⁶⁴ A senior manager from the technology company that operates the scoring program based on public sector data in the city of Weifang asserted: “Data is necessarily objective and true. Otherwise it can’t be called data.”⁶⁵

The epistemological foundation of the SCS as a strategy of governmental power lies in the conviction that data and quantified indicators are truthful reflections of social reality and their “scientific” deployment can provide a “technological fix” for socioeconomic problems, improve administrative efficiency and transparency, and maximize the entrepreneurial potential of society. The technological fix entails data sharing across different regulatory authorities, reputation mechanisms aimed at effective enforcement of laws and regulations, and the diffused application of financial technologies to evaluate the performance of enterprises, individuals, and government agencies. It shifts attention from the field of the political, which concerns contestations and empowerment, to that of governance focused on finding “innovative and effective ways of steering and organizing society”.⁶⁶ Comparing the SCS to data-driven analytics in private “risk and compliance systems” in other countries, Backer perceptively argues that these systems “re-centers the object of obligation of responsibility from the law’s command and obey structure” to “one grounded in the centrality of accountability and assessment – to oneself and to others”.⁶⁷ Beyond legal orders, the system

⁶² Miller and Rose 2008, 65.

⁶³ Hansen 2015.

⁶⁴ The civil servant also noted that in his view, ‘the nature of *xinyong* is information sharing... it wasn’t possible until now because we didn’t have the technological capabilities. Now that we have it, it is destined to be the trend. If information sharing was not the trend – would you say isolationism is?’ (Interview 5)

⁶⁵ Interview 3.

⁶⁶ Lievens 2015, 9.

⁶⁷ Backer 2018, 18.

also exemplifies a more general ethos of data-driven governance that Lake calls “hyperindividualism”. It implicates that “the ontological unit of analysis is the discrete data point” isolated from constitutive social relations and power structures. The technological solutionism offered by the SCS, then, is centered on the assessment and surveillance of the compliance and riskiness of each individual “credit subject” as a discrete data point.

One example to illustrate the depoliticizing effect of this technological solutionism is the initiative to solve the issue of nonpayment of wage to migrant workers within the broader SCS framework. Measures taken have included a nationwide blacklist of employers found guilty of serious wage violations, which is managed by the Ministry of Human Resources and Social Security, and the development of a “comprehensive digital solution” for monitoring wage payments.⁶⁸ Developed by Xinhua Credit, a “national platform for credit information” affiliated with Xinhua News Agency, this digital solution involves an integrated database for wage payment supervision, credit rating of employers, real name registration of migrant workers, and designated bank accounts for workers.⁶⁹ The technological problem-solving approach, reliant on the blacklisting of rules-violating employers and digitalized supervision tools, avoids addressing, and hence invisibilize, the political structures that condition the rights of migrant workers. This includes the household registration system that denies a substantial portion of rural-to-urban migrants equal citizenship and the lack of effective channels for migrant workers to negotiate their rights.⁷⁰ In fact, the introduction of blacklisting as a way to enhance the trustworthiness of employers only perpetuates the existing conditions that delegitimize social conflicts and collective actions, as one criterion for being blacklisted is when an employer’s wage violation causes a “collective event”, a euphemism for labor protests.⁷¹ Here the regulatory state helps perform the function of the repressive apparatus – not by coercion but through abnormalization.

Lastly, while data-driven governance in the SCS restructures the dynamics of regulatory power and depoliticizes social relations through instituting a hyperindividualism, I would argue that *at this stage* the evolving assemblage of social credit is better described as a form of technocracy rather than algocracy, or rule by algorithms. The most important and well-developed element of SCS policy practices – the JRS mechanism – imposes reactive, rather than pre-emptive, sanctions against instances of non-compliance that have already occurred according to specific legal and regulatory rules.⁷² Whether the project will become more algorithmically-driven in the future remains to be seen. A laboratory at this moment for

⁶⁸ Here the term “solution” (*jiejue fang’an*) is used in the sense of a software solution or business solution.

⁶⁹ Xinhua Credit 2019.

⁷⁰ Zhang 2018.

⁷¹ Ministry of Human Resources and Social Security 2017.

⁷² Furthermore, as explained earlier, the officially operated platform for public credit information collects administrative and judicial data rather than online behavioral data generated by social media and shopping websites.

experimenting with a form of algorithmic government is the social credit scoring schemes being rolled out in a few cities, which I shall turn to in the next section.

Between *homo oeconomicus* and *homo moralis*: disciplinary-pastoral power and its discontents

The governmental/biopolitical strategy of power in the assemblage of the SCS, which revolves around economic governance and market oversight, is inevitably intertwined with the rationale and techniques of disciplinary-pastoral power, which is concerned with shaping the dispositions and behaviors of individuals, as long as the market economy is understood as a moral economy. The defining attribute of the concept of *xinyong* is its ability to cultivate and bind together the *homo oeconomicus* – the citizen as legal subjects and market actors – and the *homo moralis* – the citizen subject as rule-abiding and virtuous members of society. This double claim of *xinyong* is perhaps best captured in a quote from Jack Ma, founder of the tech giant Alibaba Group, in describing the mission of Ant Financial: “let the trustworthy get rich first.”⁷³ However, the moral discourse of trustworthiness is multifaceted, involving an uneasy combination of a liberal, market-centered formulation of *xinyong* as legal and contractual compliance and a socialist-traditional one referring to such values as voluntarism and “traditional virtues”. This section scrutinizes the hybrid subjectifying discourses and practices of disciplinary-pastoral power, which are inherently tied to and overlapped with those of liberal governmentality, in a variety of SCS initiatives.

Insofar as normative ideas about trustworthiness, honesty, and credibility are constitutive of the concept of *xinyong* in the Chinese context, morality has been integral to the notion of social credit from the very beginning. Even though the initial scope of the SCS project was limited to the economic realm, the Third Plenary Session of the Sixteenth CCCPC announced in 2003 that a SCS supported by morals was a “prerequisite for building a modern market economy.”⁷⁴ If the moral dimension was marginal in this phase, it would come to the center in the 2011 report that first introduced the four priority areas of *chengxin* construction. Using a highly moralized language, the document highlights the importance of trustworthiness in reference to the ‘socialist concept of honors and disgraces’, asserting that the aim is to foster an atmosphere in society in which keeping promises (*shouxin*) is an honor, whereas breaking trust (*shixin*) is shameful. In the State Council’s 2014 Outline, it is further confirmed that establishing a culture of *chengxin* and promoting traditional virtues of honesty is an “internal demand” of the SCS.⁷⁵

There are hence two distinct approaches to moralizing the concept of social credit in policy discourses and practices. One is a liberal contractualist approach to morality which informs the legal definition of social credit as compliance with legal and contractual obligations. *Xinyong* from this perspective is considered embodying the “modern contractual spirit” and

⁷³ Tianxia Wangshang 2016. Ant Financial is the FinTech company behind Sesame Credit and an affiliate company of Alibaba Group.

⁷⁴ CCCPC 2003.

⁷⁵ State Council 2014.

therefore essential to an orderly market economy.⁷⁶ The other is a socialist-traditional approach exemplified by the ambiguous expression of “traditional virtues”, which in practice might include both Confucian values such as filial piety and socialist ones influenced by Maoist legacies such as self-sacrifice and voluntarism.

Disciplinary-pastoral power is used here to refer to the narratives and practices in the assemblage of social credit that target individual behaviors and dispositions, aiming to modulate individual subjects into rule-abiding members of society possessing socialist-traditional values and/or qualities of a liberal rational subject. It is, to paraphrase the practitioners, about “guiding people to seek after the good.”⁷⁷ An often neglected technique through which to exercise and formulate pastoral power is public messaging, such as propaganda and educational campaigns. These range from street posters commonly seen in Chinese cities (Figure 2) to the national campaign, “A ten-thousand-mile tour for constructing trustworthiness” (*chengxin jianshe wanlixing*) led by the Publicity Department of the CCCPC. These seemingly trivial efforts reflect the emphasis on “education” in policy documents and constitute part of the official narrative that frames *xinyong* as a matter of good moral character.



Figure 2 Propaganda advertisements promoting honesty and trustworthiness in the District of Jiading, Shanghai. Jiading was named among the second batch of national model cities in SCS construction in August 2019. Photo credit: Chenchen Zhang.

Apart from the JRS system that applies to both enterprises and individuals and is mostly concerned with regulatory compliance in economic activities, two other mechanisms that specifically discipline individual conduct are being explored: departmental rules that classify certain behaviors as untrustworthy or “breaking trust” (*shixin*), and municipal scoring schemes.

⁷⁶ The Regulations of Shanghai Municipality on Social Credit representatively provides that relevant departments should carry forward both ‘the traditional culture of honesty and the modern contractual spirit’ (Art. 48).

⁷⁷ Seeking after the good, or *xiangshan*, was a phrase used by several interviewees (Interviews 1; 5; 6).

Regarding the first, for instance, the Beijing Commission of Transport proposed to include “uncivilized behaviors” such as ticket evasion and eating and drinking in subway cars in the passenger’s “credit record”.⁷⁸ According to the Rules for Implementation of Traffic Civility Credit Management in Nanjing, pedestrians who are caught jaywalking more than five times within a year will be marked as *shixin* within the area of transport.⁷⁹ China Railway manages a rail passenger credit system that registers actions which endanger public safety or public order. In severe cases passengers can be banned from rail travel for six months. The rationale seems to be that introducing reputation mechanisms such as record-keeping in addition to administrative sanctions would have a more effective deterrence effect. However, with the exception of China Railway, it is often unclear what consequences such measures actually entail and whether they have ramifications beyond the field of the respective authority. Perhaps more importantly, they performatively construct an ideology of trustworthiness as a continuation of older discourses of “spiritual civilization” and *suzhi*, which promote “civic behaviors and volunteerism” as an ideal of citizenship.⁸⁰ It is telling that the Nanjing Rules also specifies that an affected person may ‘repair’ their negative credit record by volunteering in traffic management.

Let us now move onto the municipal social credit scoring schemes that are currently being experimented in around 20 cities. Most of these schemes are based on public sector data provided by municipal government agencies through the aforementioned digital platform, although Rongcheng is a unique case where community-level information is also integrated in the municipal database.⁸¹ The method of modelling varies; Xiamen and Suzhou use the FICO score model, while cities such as Suqian, Fuzhou, and Weifang deploy multi-dimensional models.⁸² Most of these programs currently function rather like loyalty membership schemes citizens can opt into through local e-government apps.⁸³ Xiamen’s Bailu Score for instance has 210,059 users (about five percent of the city’s population).⁸⁴ I was told that Weihai’s Haibei Score had several thousand users in August 2019. In July 2019, the NDRC clarified at a press conference that personal social credit scores can only be used as incentives, not sanctions, emphasizing that they cannot be used to limit citizens’ statutory rights or access to basic public services.⁸⁵ However, as government agencies are allowed to provide accelerated services to individuals and enterprises with higher scores or ratings, one could argue that services to those with a lower score are potentially deprioritized. A representative from a

⁷⁸ Liu 2019.

⁷⁹ Nanjing Municipal Government 2018.

⁸⁰ Jeffreys and Su 2016; Cartier 2016.

⁸¹ These involve evaluations of resident behaviors made by the so-called information collector. A local official said that only severe cases of *shixin* within communities or villages would be submitted to the municipal database (Interview 6).

⁸² Zhu, Huang, and Chen 2019.

⁸³ In Rongcheng, social credit reference is said to have covered all natural persons, social organizations, and governmental agencies. Guangming Daily 2018.

⁸⁴ Lewis 2019.

⁸⁵ Beijing News 2019.

private business partner suggested that the idea was to “provide differentiated service while respecting the principle of fairness”.⁸⁶

Given the limited scale and rudimental status of these programs, the technique of scoring in its current form is better approached in performative and discursive terms. While the factors that negatively influence an individual’s score are typically administrative sanctions, the kind of values promoted through positive indicators are by and large socialist-traditional, which again echo Maoist legacies and previous projects of urban governance such as building “civilized cities.”⁸⁷ Factors that positively influence an individual’s score generally include government conferred honors such as “moral models”, volunteerism, officially recognized “brave behaviors”, and donating blood. Several civil servants I spoke with suggested that the personal score was an incentive that could give the citizen a sense of “recognition and honor”: “it is to say that society doesn’t forget me. It is a record of individuals actively participating in society”.⁸⁸ According to another, “even though there is no coercion, there is social pressure if all your neighbors participate in community services and you don’t. People have self-respect, so they can be guided to seek after the good.”⁸⁹ These narratives resonate strongly with the celebration of “civic pride” and “participatory citizenship” in previous moral educational campaigns.⁹⁰ Furthermore, local officials explicitly assume a responsibility of pastoral conducting, or the “direction of souls” through a “permanent intervention in everyday conduct” as well as in the management of “goods, wealth, and things”.⁹¹ However, this intervention and guidance in everyday conduct does not necessarily rely on punitive or coercive means. It rather aspires to reform characters and improve behaviors through actively fostering a sense of worthy membership and willing participation. The association of trustworthiness with the idea of seeking after the good also echoes the civilizing discourse of *suzhi* as self-cultivation.

The “application scenario” of these scoring programs, however, is what connects the *homo moralis* of pastoral power with the *homo aeconomicus* of neoliberal governmentality more directly. If a personal score can only be used as a means to incentivize, what exactly are the incentives? The “application of credit” (*xinyong yingyong*) in these municipal programs is inspired by private consumer credit products such as Sesame Credit, which rates consumers’ credit worthiness based on online shopping data and offers numerous benefits to those with higher scores. Municipal programs similarly offer users with a higher trust score perks such as a deposit waiver in public libraries, public transportation discounts, and reduced prices on tourist attraction tickets. The most significant “application scenario” from both practical and theoretical perspectives is financing, which underscores the most crucial promise of the concept of social credit in channeling the moral citizen with the financial subject. In collaboration with Weifang Rural Commercial Bank and Weifang Bank, for instance, Weifang city’s V Score is

⁸⁶ Interview 1.

⁸⁷ Cartier 2016.

⁸⁸ Interview 4.

⁸⁹ Interview 5.

⁹⁰ Jeffreys and Su 2016.

⁹¹ Foucault 2007, 208.

used mainly for offering loans to rural borrowers and entrepreneurs. It is reported that the two banks have granted agriculture-related loans of 6.45 billion yuan and business start-up loans of 1.11 billion yuan through the V Score⁹². A manager at the tech company responsible for running this program and the related laboratory for financial inclusion was convinced that theirs was one of the most “useful” schemes: “the central question is what’s the *use* of this score. Is it useful at all? The only way it can be useful is through financial services, especially consumer finance”.⁹³

The discourse of financial inclusion goes beyond municipal scoring schemes in the SCS, which is often framed in the media as an initiative to give the intangible trustworthiness a tangibility and a price⁹⁴. Financial institutions and local authorities have introduced numerous products supposedly to give individuals and enterprises who may not have a financial credit record better access to financial services on account of alternative data - including but not limited to public/social credit information. Although there is no space here to explore these initiatives, suffice it to note that the discourse and processes of financial inclusion must be assessed critically in relation to reproducing “patterns of inequality and exploitation” in the existing socioeconomic order.⁹⁵ As far as municipal social credit scoring schemes go, while their calculating criteria call for a particular subjectivity of rule-abiding and virtuous citizens, their “application scenarios”, which revolve around consumption, public services, and financing, rather envision the figure of citizen-consumers and citizen-entrepreneurs.

Finally, it must be stressed that as an assemblage social credit governance is characterized by uncertainties, contestations, and *ad hoc* experimentations. The technologies of disciplinary and pastoral power that target personal behaviors and dispositions have in particular been subject to controversies in both media and academic discourses. Some have argued that the generalization of *xinyong* has meant “a loss of boundaries”; and many local practices risk infringing individual rights and violating the rule of law.⁹⁶ The county-level city of Suining was among the first to introduce a personal credit scoring scheme in 2010. The practice was harshly criticized in the mainstream media and denounced as a “certificate for obedient subject (*liangmin*)” at the time, as it penalized petitioning and appealing, an administrative system for hearing grievances from individuals.⁹⁷ The PBOC, one of the two national agencies leading the architecture of the SCS, has been especially skeptical of the use of *xinyong* beyond financial and economic contexts. In response to the question as to why the

⁹² Li 2019.

⁹³ However, he explained that the banks do not make decisions based on a person’s V Score, which is calculated based on public sector data provided by government agencies. The score rather enables banks to access an applicant’s public sector data through reverse coding, and this access requires the applicant’s authorization. He explained that qualities such as volunteerism contribute to a user’s V score but are not appreciated by the bank (Interview 3).

⁹⁴ Li 2019; Jia 2018.

⁹⁵ Loubere 2017; Loubere 2018.

⁹⁶ For academic criticisms of the generalization and moralization of the SCS, see e.g. Shen 2019 and Zhang 2020. For criticisms in the media, see e.g. Luo 2016 and Zhang 2019.

⁹⁷ Beijing News 2014.

central bank had not granted the eight applicants including Sesame Credit the license for individual credit reporting, the Chief of the Credit Reference Bureau explained that none of the eight applicants understood the ‘basic ideas and rules’ of credit reference.⁹⁸ The Deputy Governor of the PBOC emphasized that the purpose of credit reporting products was to reduce risks, “increase trade efficiency”, and advance financial inclusion, not to “divide people into different classes and groups”.⁹⁹ Moreover, a personal credit scoring system implemented in the city of Jiaxing was called off by the PBOC for implying “discriminatory treatment of citizens” in 2015.¹⁰⁰

These debates not only indicate that the legitimacy and legality of social credit practices is contested, but also reveal intricate tensions within the overarching project between the liberal rationalist approach to social credit and the disciplinary moralist one. However, it is useful to be reminded that liberal political reason does not preclude viewing certain population groups as “subjects of improvements”, to whom “extended periods of discipline” may be applied before they are regarded as rational autonomous agents.¹⁰¹ A narrative frequently observed in my fieldwork is one of “popular mores” (*minfeng*) and legal consciousness (*faliü yishi*). A business representative who held a relatively “liberal” view on individual rights mentioned that he considered the highly controversial and now abolished scoring system in Suining to be overall “effective”, as it was an underdeveloped region where the “popular mores” needed improvement.¹⁰² A civil servant understood *xinyong* as occupying the space between morality and law, for “some people just don’t have any legal consciousness”.¹⁰³ Another commented that “restrictive measures are needed in places where legal consciousness is low. But here we don’t include controversial things [in the personal score program]”.¹⁰⁴ In Rongcheng, the city that runs arguably the most moralized and authoritarian score scheme in the country, an official spoke of the objective as one of transforming inner characters – “we hope to make the intangible *xinyong* tangible – so that it can become intangible again”, that is, society members will behave in desirable ways without any external pressures.¹⁰⁵ What we see in the design of and narratives about these scoring schemes is the desire to produce a mixture of hybrid and sometimes contradictory forms of subjectivity: the (neo)liberal subject as consumers and entrepreneurs; the subject of liberal improvement who requires active intervention to cultivate their ‘legal consciousness’, rationality, and ‘civilized behaviors’; the obedient subject of authoritarian rule; and the moral subject with ambiguously configured socialist-traditional virtues.

⁹⁸ People's Daily 2017.

⁹⁹ Xinhua News 2017.

¹⁰⁰ Zhang 2019.

¹⁰¹ Hindess 2001, 104.

¹⁰² Interview 1.

¹⁰³ Interview 5.

¹⁰⁴ Interview 2.

¹⁰⁵ Interview 6. Like Suining, the scheme in Rongcheng also penalizes petitioning. Yet unlike Suining, there has not been much public debate about the Rongcheng model domestically.

Conclusion

This article has sought to provide a theoretically informed analysis of the modes of power and subjectification in China's Social Credit System, an ongoing, heterogeneous and contested project. Taking a governmentality approach, I suggest that it is best understood as an assemblage – a decentralized ensemble of discourses, regulations, policies, and experimentations centered on the problemization of trustworthiness – *xinyong* and *chengxin* – as both an object and a tool of government. Drawing on official documents and narratives of governing agents, the paper has specifically examined the rationalities and technologies of two interrelated and overlapped forms of power: the governmental/biopolitical strategy of power aimed at effective economic governance and offering a technological fix for an extensive list of socioeconomic problems; and the disciplinary-pastoral power aimed at conducting the conduct and dispositions of individual citizens in particular ways. I have shown that the invention of social credit data as such relies on infrastructural, epistemological and legal constructions that transform public sector data into a knowledge regime about trustworthiness. The technocratic solutionism based on data sharing and aggregation serves to depoliticize social relations and power structures. With regard to the SCS initiatives targeting individual behaviors, such as municipal scoring schemes, I have scrutinized the ways in which the practices and narratives involve a contingent combination of (neo)liberal, authoritarian, and socialist-traditional ideals of subjectivity.

The idea of *xinyong* has been constructed in this assemblage as the interface between financial credit, regulatory compliance, and moral trustworthiness. It is therefore envisioned to channel the *homo aeconomicus* with the *homo moralis*, as the 'application scenarios' of personal score schemes most evidently show. Understandings of the moral quality of social credit differ between a liberal rationalist one defining it as compliance with laws and contracts – hence embodying a 'modern spirit of contractualism' indispensable for market economy – and a socialist-traditional one promoting such values as volunteerism and self-sacrifice. The aspects of the SCS targeting individual behaviors and morals have been challenged by top-level policy makers (the central bank), legal scholars, and in public debates, which indicates that the relationship between the liberal, authoritarian, and socialist-traditional forms of subjectivity that the assemblage seeks to produce has been subject to contestations and contradictions.

While social and political theorists would certainly be interested in the elements of algorithmic government in the SCS, this analysis has attempted to avoid a linear narrative and explicated the continuities between social credit experimentations and patterns of rule that have long been in place such as the proliferation of quantitative indicators, *suzhi*, and the project of building spiritual civilization. However, the development of digital technology has enabled the SCS to envision new ways of data-driven governance and perpetuate the conviction that data sharing and management is the key to solving any number of socioeconomic problems. In that sense, as Backer has suggested, the SCS can be considered constitutive of an emerging 'operating system for global normative orders'¹⁰⁶. This article not only contributes to the

¹⁰⁶ Backer 2018.

scholarship on hybrid governmentalities in contemporary China, but also hopes to offer a perspective on the entanglement of liberal governmentality and disciplinary-pastoral power in globally trending technologies of government such as quantification, big data, and financialization¹⁰⁷. Due to constraints of space and given the complexity and uncertainties of the SCS project, this article only serves as a starting point for pursuing a future research agenda that would both zoom in to examine local specificities and zoom out for global comparisons. For instance, future investigations could look at whether these practices have their intended regulatory and subjectifying effects, the construction of ideas of *xinyong* and *chengxin* in media and academic discourses, and the implications of public-private partnerships in data driven governance for reconsidering theories of power.

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¹⁰⁷ Flyverbom, Madsen, and Rasche 2017; Cooper 2020; Hintz, Dencik, and Wahl-Jorgensen 2019.

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Appendix: List of Interviews

Interview 1: Senior manager, Company U, 5 August 2019, Suzhou.

Interview 2: Senior civil servant, Section for Social Credit Management, Weifang Municipal Commission of Development and Reform, 12 August 2019, Weifang.

Interview 3: Senior manager, Company Y, 12 August 2019, Weifang.

Interview 4: Senior civil servant, Social Credit Management Centre, Weihai Municipal Government, 13 August 2019, Weihai.

Interview 5: Civil servant, Social Credit Management Centre, Weihai Municipal Government, 13 August 2019, Weihai.

Interview 6: Senior civil servant, Social Credit Management Office, Rongcheng Municipal Government, 14 August 2019, Rongcheng.