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**FRAGMENTED REALITY, COHESIVE IDEOLOGY: NAVIGATING  
DATA-DRIVEN PUBLIC POLICY IN CHINA'S SOCIAL CREDIT  
SYSTEM**

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**Abstract:** In 2014, the State Council of the People's Republic of China published the *Planning Outline for the Construction of a Social Credit System*, with the project scheduled for completion in 2020. This emerged as a response to a series of issues specific to Chinese society, such as food safety, the promotion of economic trust, or the enforcement of judicial decisions, which were believed to stem from breaches of social trust (信用 / *xinyong*). In this sense, the Social Credit System aims to collect data on the trustworthiness of individuals and institutions, also serving as the foundation for a system based on rewards and sanctions. The topic received a great deal of attention in the international press, with the Social Credit System often portrayed by Western media as a unified mechanism, representing the beginning of an Orwellian dystopian world. However, journalists and some researchers showed much greater confidence in the project than the Chinese administration itself, since reality on the ground could not keep pace with the authoritarian imagery being presented. The discourse of the Western press proved to oversimplify and distort the analysis of a project that turned out to have other priorities and to be far more fragmented than had been assumed. Nevertheless, certain questions have proven legitimate. Such a data-collection effort does indeed raise issues regarding the confidentiality of the information processed and the difficulty of regulating the procedures undertaken. By analyzing the project's development over these six years, this paper seeks to clarify the Social Credit System, so that we may move from a discourse still marked by ideological undertones to one upon which we can build a rigorous analysis of its implications.

**Keywords:** China, Social Credit System, data platforms, reputational systems, rating systems, algorithmic governance, surveillance, social management, big data, digitalization

## REALITATE FRAGMENTATĂ, IDEOLOGIE COERENTĂ: NAVIGAREA POLITICILOR PUBLICE BAZATE PE DATE ÎN SISTEMUL DE CREDIT SOCIAL AL CHINEI

**Rezumat:** În anul 2014, Consiliul de Stat al Republicii Populare Chineze publică *Schița de planificare pentru construirea unui Sistem de Credit Social*, finalizarea proiectului fiind planificată pentru anul 2020. Acesta apare ca răspuns la o serie de probleme specifice societății chineze, ca siguranța alimentară, promovarea încrederii economice sau executarea hotărârilor judecătorești, ce s-au crezut că se datorează încălcării încrederii sociale (信用 / *xinyong*). În acest sens, Sistemul de Credit Social își propune să colecteze date despre gradul de încredere al persoanelor și instituțiilor, servind de asemenea drept fundament pentru un sistem bazat pe recompense și sancțiuni. Subiectul s-a bucurat de mare atenție în cadrul presei internaționale, Sistemul de Credit Social fiind adesea portretizat de către media occidentală drept unitar, reprezentând începutul unei lumi distopice orwelliene. Cu toate acestea, jurnaliștii și o parte dintre cercetători au dovedit o încredere mult mai mare în proiect decât însăși administrația chineză, deoarece realitatea de pe teren nu putea ține pasul cu imaginarul autoritarist prezentat. Discursul presei occidentale s-a dovedit a simplifica și distorsiona analiza unui proiect ce s-a dovedit a avea alte priorități și a fi mult mai segmentat decât s-a crezut. Cu toate acestea, anumite întrebări s-au dovedit legitime. Un astfel de efort de colectare a datelor ridică într-adevăr probleme legate de confidențialitatea informațiilor prelucrate și dificultatea reglementării proceselor întreprinse. Analizând dezvoltarea proiectului în acești șase ani, lucrare de față dorește să clarifice Sistemul de Credit Social, astfel încât să putem face trecerea de la un discurs ce încă prezintă valențe ideologice, către unul pe care putem construi o analiză riguroasă a implicațiilor acestuia.

**Cuvinte-cheie:** China, Sistem de Credit Social, platforme de date, sisteme reputaționale, sisteme de rating, guvernanta algoritmică, supraveghere, management social, big data, digitalizare.

## 1. General framework and relevance of the subject

When we talk about surveillance, there is a clear trend: the number of cameras per 1,000 inhabitants is increasing worldwide, a fact supported by the growing number of cities connecting private surveillance cameras to police networks.<sup>1</sup> Looking at the data, the majority of the most surveilled cities in the world are located in China. (Table 1&2; Fig. 1) This is due to the fact that, along with the economic development it has enjoyed, investments were directed not only to construction, but also towards strategic interests and unresolved issues of the state, among which the most important have been stability, security, and legal implementation. This context, in conjunction with technological developments, gave the Chinese Communist Party the confidence to undertake a mammoth project in 2014 with the publication of the *Planning Outline for the Construction of a Social Credit System*<sup>2</sup>, which set forth the main guidelines, expectations, and intentions to be considered for the future. As it developed, this project attracted a lot of attention from the international media, often being inaccurately portrayed and taken at face value by the rest of society, including some academic circles for whom the subject was rather unfamiliar. In a climate of ideological tension between China and the West, the proliferation of surveillance cameras, data collection, and the idea of a system in which citizens receive points based on their behavior, all occurring within a political context viewed with suspicion or disapproval by parts of Western society, have led to the fabrication and acceptance of an Orwellian dystopian imaginary. However, such a perspective oversimplifies and distorts a far more complex reality. Effectively, the Social Credit System (hereinafter abbreviated as SCS) proves to be much more segmented, its objectives being linked to issues specific to Chinese society, particularly the promotion of economic trust and the enforcement of court judgments. It is important to analyze and understand the SCS because it should not be regarded as a unique and isolated case, tributary to the particular development of contemporary

China, but rather as a system of surveillance, sorting, and classification similar to others found around the world. In this manner, we can discuss the application of new technologies that enable automation and complex data analysis in political practice and what such algorithmic governance might look like. Even more, the analysis of the SCS is crucial today for understanding the broader surveillance phenomenon. Firstly, this is not the sole surveillance system employed in China, but the challenges faced by the others are similar to those encountered in the development and implementation of the SCS, despite the latter’s distinctiveness in terms of scale and complexity. On the other hand, including in Europe and North America, digital surveillance, credit rating, and decision automation have already become a reality that influences citizens’ lives, bringing obvious advantages such as facilitating shopping or bank transfers, increasing security, and overall enhancing efficiency in everyday life, but also raising concerns such as data privacy or the bias embedded in data analysis technologies.<sup>3</sup> All these topics carry philosophical significance; however, addressing them requires freeing ourselves from biases and misconceptions. Examining the design and practices of the SCS will allow us to understand its local effects and global implications within the context of implementing similar systems in other regions. Nonetheless, using it as an ideological weapon and representation of all our fears about technology is nothing more than fiction that distracts us from researching and critically engaging with the real issues surrounding the topic, issues that are not at this comfortable imaginary distance we project between ourselves and China.

**Table 1:** *Cities with the biggest estimated number of camera per 1,000 people in the World<sup>4</sup>*

City	Country	Population	Number of CCTV Cameras	Number of cameras per 1,000 people
Cities of China <sup>5</sup>	China	1.42bn	700m	494.25

Hyderabad	India	11,337,900	900,000	79.38
Indore	India	3,482,830	251,500	72.21
Bangalore	India	14,395,400	585,284	40.66
Lahore	Pakistan	14,825,800	410,297	27.67
Seoul	South Korea	10,025,800	243,426	24.28
Moscow	Russia	12,737,400	250,000	19.63
Kabul	Afghanistan	4,877,020	90,000	18.45
Singapore	Singapore	6,157,270	112,999	18.35
St. Petersburg	Russia	5,597,340	102,000	18.22

Figure 1: Estimated number of CCTV cameras in China<sup>6</sup>

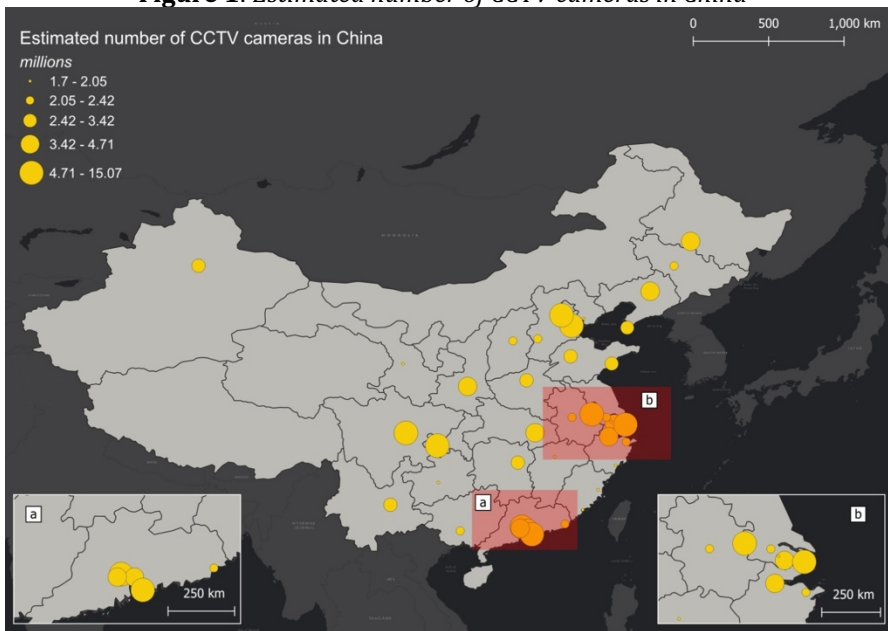


Table 2: Estimated number of CCTV cameras in China<sup>7</sup>

City	Population (2025)	Number of CCTV Cameras
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Shanghai	30,482,100	15,065,778
Beijing	22,596,500	11,168,320
Chongqing	18,171,200	8,981,116
Guangzhou	14,878,700	7,353,797
Tianjin	14,704,100	7,267,501
Shenzhen	13,545,400	6,694,814
Nanjing	10,174,900	5,028,944
Chengdu	9,998,870	4,941,941
Xi'an	9,222,080	4,558,013
Wuhan	8,986,480	4,441,568
Suzhou	8,592,820	4,247,001
Hangzhou	8,591,040	4,246,122
Shenyang	7,974,270	3,941,283
Foshan	7,817,160	3,863,631
Dongguan	7,772,860	3,841,736
Harbin	7,066,860	3,492,796
Dalian	6,347,380	3,137,193
Qingdao	6,271,970	3,073,232
Zhengzhou	6,156,140	3,042,672
Jinan	6,065,850	2,998,046

This paper argues that the SCS is better understood as a fragmented governance project rather than a monolithic surveillance tool. By examining its emergence, development, and status in 2020, the study aims to move beyond the biases of an increasingly divided world and foster a more informed, rigorous discussion of its social and political implications.

## II. Short history of the Social Credit System before 2014

This theme was present in the Chinese political environment long before 2014. As early as 1991, within the context of Deng Xiaoping's economic reforms, the idea for such a project emerged as a strategy to

address problems specific to the commercial and financial sectors. In 2002, the term “social credit” was first used at the 16<sup>th</sup> Party Congress, where President Jiang Zemin stated that China must “establish a social credit system compatible with a modern market economy.”<sup>8</sup> In the same year, in order to regulate financial credit reporting, the People’s Bank of China took the initiative and published *Notice of the General Office of the People’s Bank of China concerning Issues on the establishment of a Personal Credit Reporting System*.<sup>9</sup> In 2007, the State Council issued *Guiding Opinions concerning the Construction of a Social Credit System*<sup>10</sup>, leading to 18 government agencies being made responsible for initiating the SCS (with this number increasing in 2012 and 2017, respectively), among which we will focus primarily on the National Development and Reform Commission (NDRC) and the People’s Bank of China (PBC). These efforts were made especially to improve accounting and credit-related activities for commerce and finance, but this will change with the 6<sup>th</sup> Plenary Session of the 17<sup>th</sup> Party Congress in 2011.<sup>11</sup> This will be dedicated to culture and ideology in response to concerns that contemporary Chinese society lacks morality, which erodes trust in government institutions. In this regard, the construction of a credit system will henceforth also encompass the promotion of sincerity within society, not solely in matters of a commercial nature.<sup>12</sup> Starting with this period, we can more clearly see the origins of the plan undertaken in 2014, among which one of the most influential is the revision of the Civil Litigation Law which will stipulate that, where individuals fail to fulfill their legal obligations arising from a court judgment, the courts have the authority to prohibit them from leaving the country, record the violation in their credit file, and publish their names in the media.<sup>13</sup> This article was formulated rather vaguely; consequently, the courts began to implement the rules inconsistently. In regard to the same issue, but also to systematize the revision on the Civil Litigation Law, on 16 July 2013 the Supreme People’s Court published the *List of Dishonest Debtors*<sup>14</sup>, establishing clearer regulatory guidelines.<sup>15</sup> This is the first and most mature blacklist, a list that includes citizens who undertake undesirable actions and on the basis of which they will be subject to certain sanctions, in our case being citizens who have failed

to fulfill their payment obligations. Furthermore, in 2013, the People's Bank of China introduced a series of more concrete regulations for the management of credit agencies.<sup>16</sup> This is the context in which the State Council published in 2014 the plan that would guide the project until 2020 and from which Western media would portray China's ambitions as the desire to create a dystopian society. Although the SCS has received significant attention in the international press, reports, commentary, and analyses have most often oversimplified and distorted what would prove to be a far more complex reality from an administrative, legislative, and practical standpoint.

### III. The reality of China's Social Credit System from 2014 to 2020

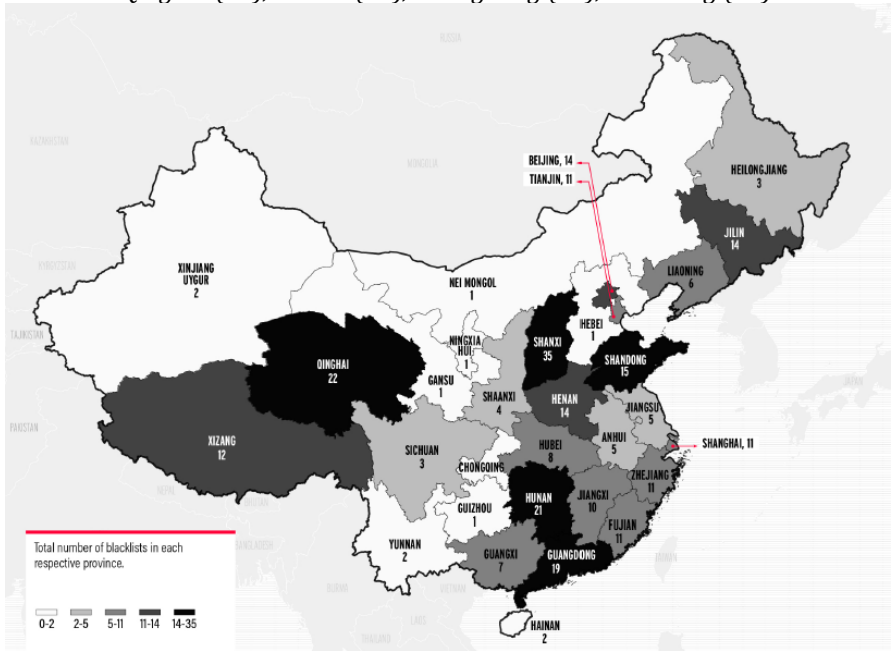
The SCS was therefore conceived as a solution to the problems of China's ever-developing society, with a particular regard on promoting economic trust and enforcing court judgments. However, the term "social"/社会 (*shehui*) indicates that the project is not strictly limited to these topics, but also takes social interactions into account. What often draws attention is the connection made between economic and legal issues with the morality of society. Regarding the economic realm, the literature on public policy generally indicates that reputation enhances well-being by facilitating beneficial relationships in a market economy and in society at large.<sup>17</sup> Likewise, compliance with the law entails a certain civic virtue, yet the association envisaged also reflects a particular perception of the law, one that regards it as a moral guide as well. Similarly, we can talk about the word "credit", around which we mainly project a financial universe, though it should be noted that the term in Mandarin carries a broader meaning than its English counterpart. 信用 (*xinyong*) refers to the financial capacity to repay debts, but it is also related to terms that denote sincerity, honesty, and integrity. Precisely for this reason, in the *Planning Outline for the Construction of a Social Credit System* a large portion of initiatives related to improving government credibility, legislation, and governance fall under the heading of "government honesty."

Therefore, right from the start, some of the problems that the SCS were intended to solve were framed in moralistic terms. Many of these were considered to be due to “breaches of trust”, with tracking reputation and creating an incentive system becoming possible solutions. Starting from this desire to increase honesty in society, the SCS will also begin to exhibit characteristics of a reputation system, evaluating the trust that citizens demonstrate through the famous blacklists and redlists that operate in a binary manner, using rewards and sanctions to encourage desirable behaviors. In fact, the reality lies somewhere between these two understandings of the term, with an internal tension existing between two different approaches: the use of new technologies to create a reputational system or to enhance governance capabilities. The spearheads of these two perspectives will be represented by the People’s Bank of China, which applies a narrower and classical definition of credit, and the National Development and Reform Commission, which seeks to promote virtues such as honesty and trust through the system. The People’s Bank of China wants to use data to look to the future, making predictions based on the information obtained, while the National Development and Reform Commission looks backward to classify behaviors as desirable or undesirable.<sup>18</sup> To begin with, priorities were divided into two areas of work that were crucial for the system’s internal infrastructure: the legal framework and interoperability, both between state and private actors. This is precisely why it is wrong to talk about a single SCS, since as early as 2015, when the People’s Bank of China granted permission to eight private companies to develop pilot social credit programs, we are compelled to differentiate between state and private systems. Starting this year, the program will begin to use the resources of private companies, creating a relationship between the Party and developers. At the outset, the Chinese legal system collaborated with Ant Financial Services Group, an Alibaba affiliate, to integrate the *List of Dishonest Persons Subject to Enforcement* (the well-known blacklists)<sup>19</sup> and to launch the Credit China website, designed in collaboration with Baidu.<sup>20</sup> The idea of a blacklist is somewhat older and began to be regulated around 2013. At first, any person who was obligated and able to comply with a valid

legal document, such as a court order or an administrative decision, and failed to do so, was to be placed on such a blacklist. Subsequently, the reasons for being placed on a list varied, not only because new provisions were introduced at the national level, but also because the project was implemented in a manner characteristic of China's public policy-making process. The principle they remained faithful to was: centralized planning – decentralized implementation, that is, the implementation of the objectives set out in high-level policy documents was largely left to the discretion of regional administrations. Hence the emergence of numerous blacklists, of which only the *List of Dishonest Persons Subject to Enforcement* will be common across all regional SCS platforms.<sup>21</sup> (Fig. 2)

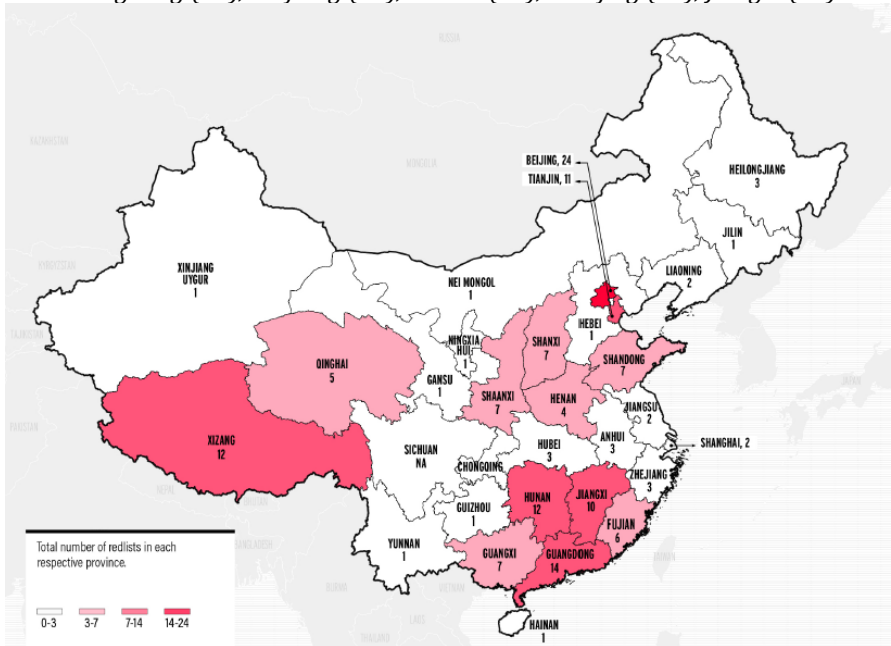
For such a system to work, good data collection and analysis are not enough; the information must also be available to all institutional actors. In this regard, at the beginning of 2016, 45 government agencies (including the National Development and Reform Commission and the People's Bank of China) signed an agreement on data sharing and joint enforcement of sanctions from various blacklists. From this will result the *Joint Punishment System*.<sup>22</sup> The coordination of the design and implementation of these blacklists will fall under the responsibility of the National Development and Reform Commission. The principle underlying the penalties was the disproportionate sanction, which we can summarize as: "the trustworthy benefit at every turn and the untrustworthy can't move an inch"<sup>23</sup> or "if trust is broken in one place, restrictions are imposed everywhere"<sup>24</sup>. Although the wording may seem harsh, the truth is that enforcement is always more lenient than the initial intention, so the system provides enough leeway for people to feel sufficiently comfortable. While there is rigor within the *List of Dishonest Persons Subject to Enforcement*, the penalties for low scores in municipal SCS are less severe in terms of scope and criteria. Most cities do not even elaborate specific penalties, and in the cities that do, we find penalties related to honor or suspension of promotions for people working in public institutions.

**Figure 2:**<sup>25</sup> The number of blacklists implemented by region: Shanxi (35), Qinghai (22), Hunan (21), Guangdong (19), Shandong (15)



On the other hand, redlists have been created to stimulate citizens to engage in desirable behaviors. In this case, we don't even have a common list at the national level. (Fig. 3) Obtaining high scores will lead to various benefits supported by government agencies and commercial organizations. Examples of rewards frequently found in municipal redlists include: discounts on public transportation, increased borrowing limits at public libraries, and facilitated access to government services.<sup>26</sup>

**Figure 3<sup>27</sup>:** The number of redlists implemented by region. Beijing (24), Guangdong (14), Xinjiang (12), Hunan (12), Tianjing (11), Jiangxi (10)

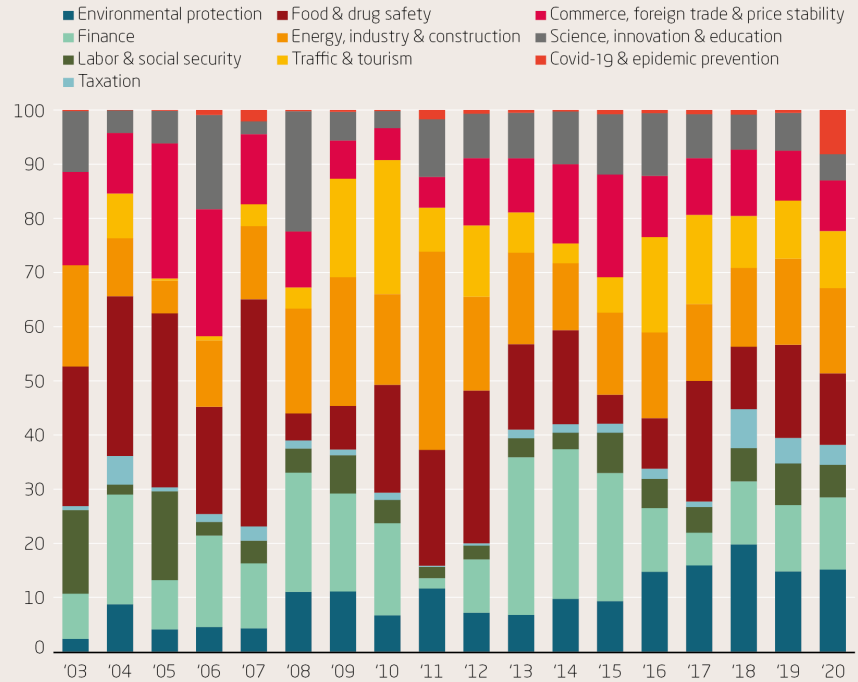


Therefore, although regional authorities cannot deviate entirely from national legislation, they still enjoy sufficient flexibility to add new features to local implementation. When penalties and rewards change, it is reasonable to believe that the same happens with the system’s priorities, with certain behaviors being encouraged or not depending on the regulations. (Fig. 4) The decentralization of implementation is so evident that we can observe completely different approaches to the system from one city to another. (Fig. 5; Fig. 6; and Fig 7)

**Figure 4<sup>28</sup>: Different priorities for the SCS over time**

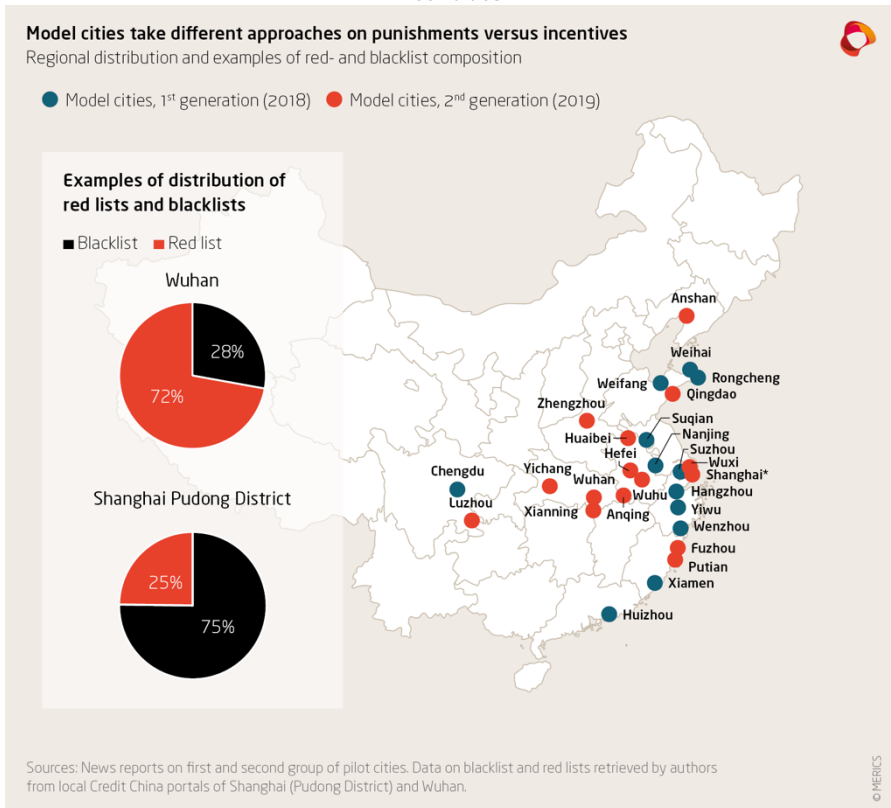
**As policy priorities change, so does the Social Credit System**

Since 2003, regulations have targeted various sectors and issues (2003–2020)

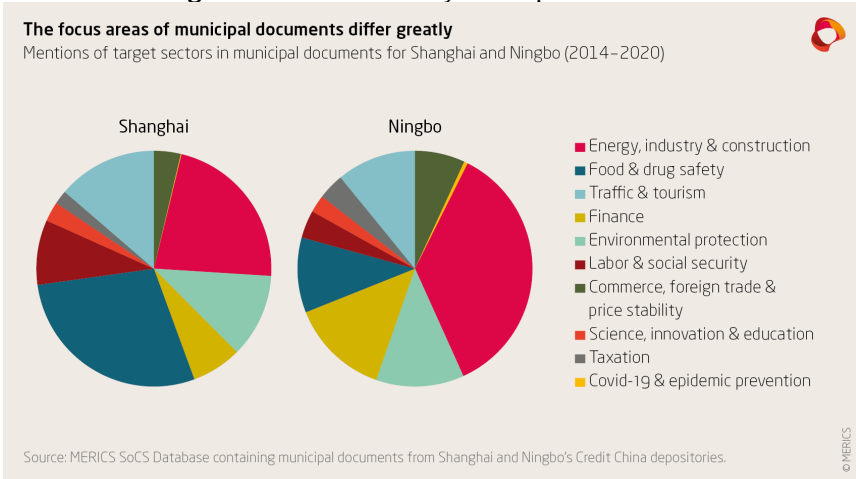


Sources: MERICS SoCS Database containing national and provincial documents from State Council and Credit China document depositories. Analysis of mentions for each sector (bases on list of key terms associated with sector) across all documents relative to total. Calculation by authors.

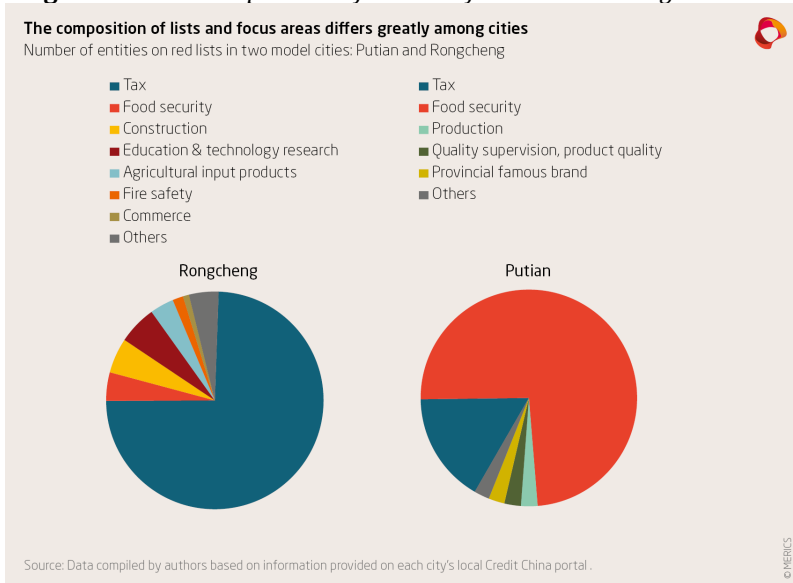
**Figure 5<sup>29</sup>:** Model cities taking different approaches on punishments and incentives



**Figure 6<sup>30</sup>: Focus areas of municipal documents**



**Figure 7<sup>31</sup>: The composition of lists and focus areas among cities**

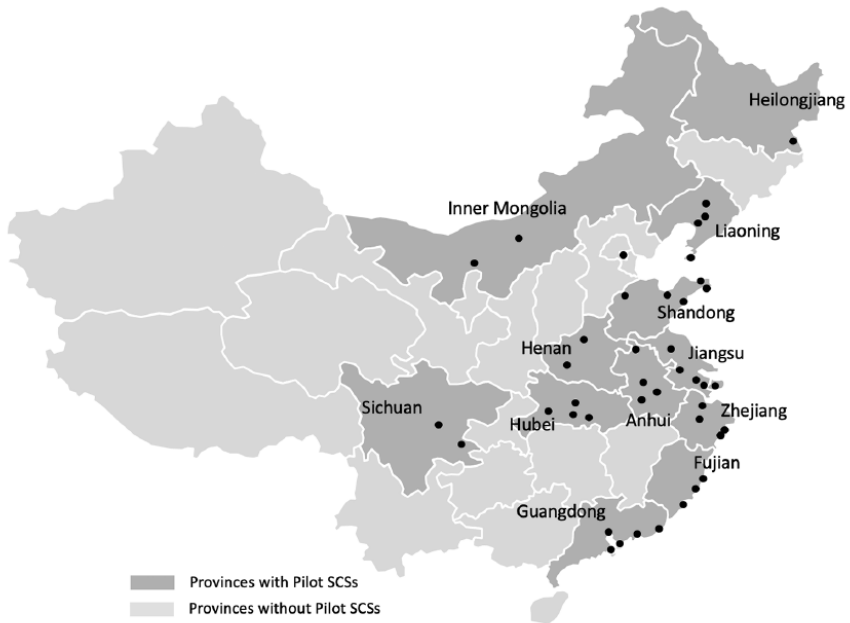


This constituted one approach through which the Chinese state sought to respond to economic and social problems. Firstly, by increasing economic responsibility and trust, and secondly, by encouraging desirable behavior in a less costly and more efficient way than formal legal and regulatory instruments of the state. However, these came with potential risks. A first problem that the SCS creates is the snowball effect on people's reputations and debts. Classifications take on a performative role, in that they not only categorize reality, but also succeed in actively shaping it. Such classifications can moralize inequalities or prove to be self-fulfilling prophecies. This problem seems more difficult to regulate and, considering the competitive and hierarchical nature of Chinese society, does not appear to have been a priority, but the issue of privacy has been treated with greater interest. Quickly, in November 2016, the new *Cybersecurity Law of the People's Republic of China* was introduced, which addresses the protection of privacy. This will be implemented by June 2017<sup>32</sup>, and later that same year, the National Development and Reform Commission, together with the People's Bank of China, will publish new regulations establishing which departments have the right to operate on blacklists and redlists, and what information they may use in decision-making.<sup>33</sup> These two legislative initiatives emerged in response to some public concerns about data privacy and the transparency of the systems itself. A balance was sought between increasing law enforcement capabilities and respecting the privacy of individuals, which, if ignored, could lead to a loss of credibility for the Chinese government and increased public mistrust.

In a context where there was pressure for the program to function well, citizens were demanding more effective and clearer regulations, and internal problems did not seem to be resolved, the relationship between tech giants and the state became strained. In 2017, the temporary licenses granted to the eight companies were not converted into permanent ones. Within the justification, one of the points highlighted was the reporting of conflicts of interest.<sup>34</sup> Therefore, in the same year, the People's Bank of China issued a single official license for a personal credit service valid for only three years to Baihang Credit. The ownership structure of the company comprises

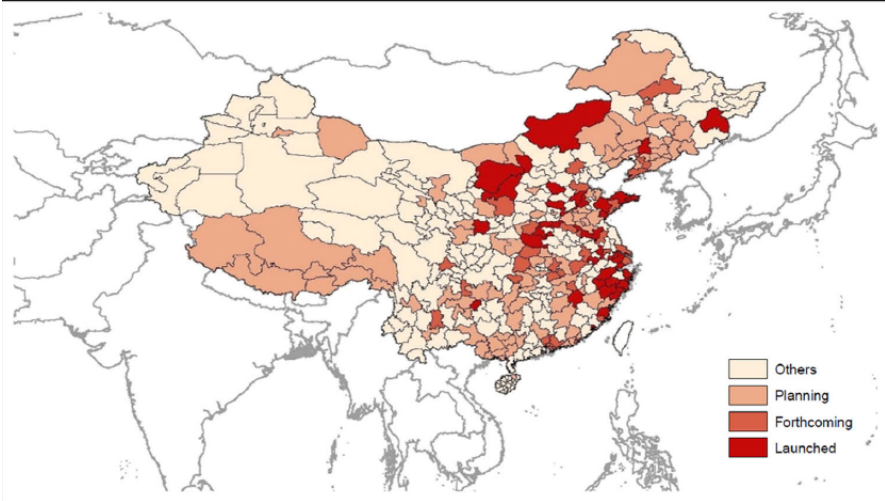
a 36% equity stake held by the National Internet Finance Association of China, with the remaining equity distributed equally among the eight commercial credit service providers, each holding an 8% stake. Through this change, the state succeeds in regaining control over the project, as the National Internet Finance Association operates under the supervision of the People’s Bank of China. In December of the same year, the National Development and Reform Commission and the People’s Bank of China selected 12 model cities for this project (e.g., Hangzhou, Nanjing, Chengdu, or Rongcheng)<sup>35</sup>, with more than 40 municipal and provincial administrations set to establish a pilot program by July 2018.<sup>36</sup> (Fig. 8)

**Figure 8<sup>37</sup>:** *Distribution of SCS pilot counties/cities*



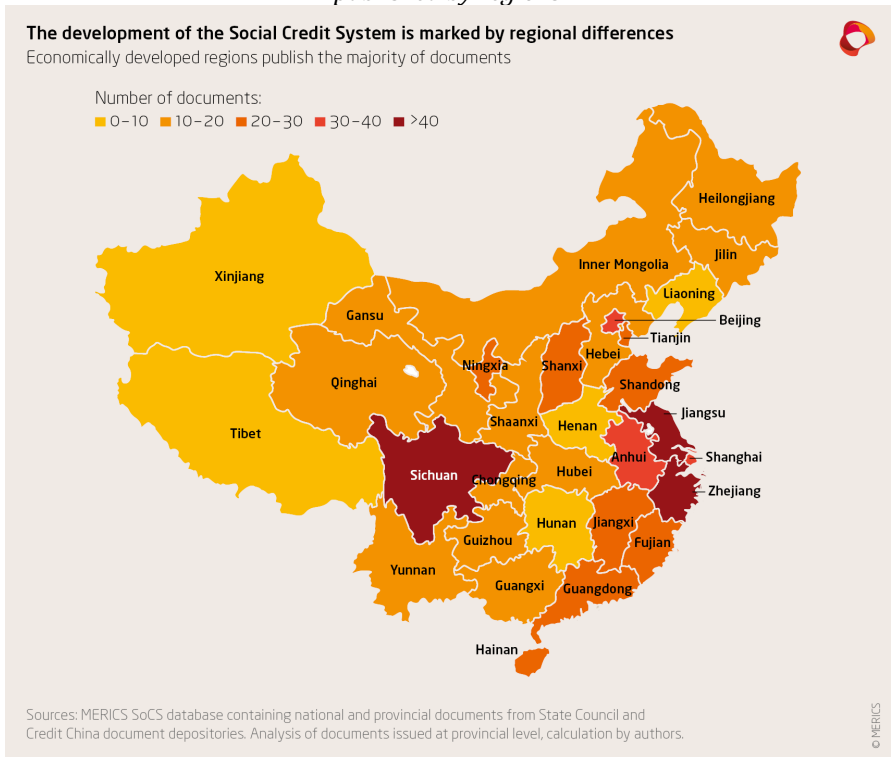
The trend of segmentation continued: on May 1, 2019, 21 cities published their own municipal SCS and another 27 cities prepared to launch their own systems,<sup>38</sup> with the continuation of this process being visible in the following years. (Fig. 9)

**Figure 9:**<sup>39</sup> *The geolocation of local SCSs in China (data were collected by June 2021)*



This brings us to 2020, the deadline set by the State Council for establishing the legal foundation and the standards of the credit system and its infrastructure. By this year, the general framework and key mechanisms had largely been established, resulting in a policy environment that encompassed multiple initiatives within the umbrella concept of the Credit System.<sup>40</sup> Thus, what can be said about the project after these years? Perhaps the most important point to emphasize, in order to dispel any kind of misinformation present in media, is that the SCS is highly segmented and diverse, and in reality we should be speaking of systems. Its development occurred in a decentralized manner, with the majority of documents that contributed to the project's evolution being published by the wealthier regions. (Fig. 10)

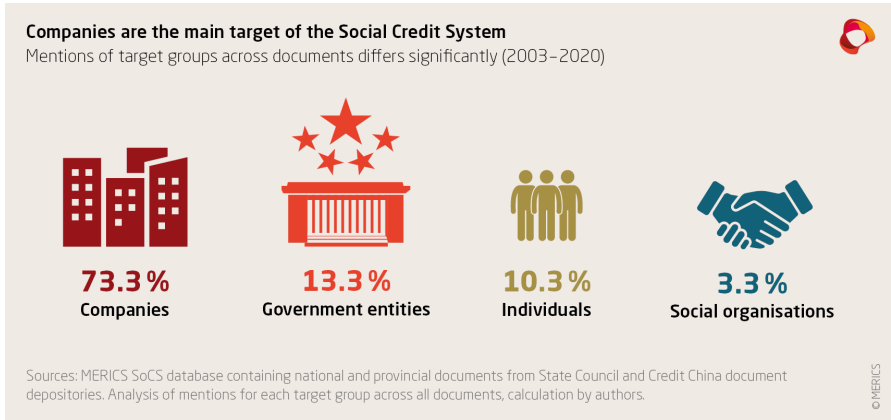
**Figure 10<sup>41</sup>:** *Number of documents regarding the Social Credit System published by regions*



Between 2003 and 2020, companies were the primary focus of Social Credit. This aligns with the stated objective of increasing citizens’ confidence in products and services on the domestic market, with foreign enterprises being treated equally within China. Government agencies were also taken into account, with local government debts or contract non-payments being of interest, but the focus was mainly on performance evaluation, where the approach tended to favor incentives rather than the imposition of sanctions. On the other hand, in the civil sphere, the relationship with citizens has not changed much, with the system’s priority from the very beginning

remaining debt repayment and major legal violations. (Fig. 11 and Fig. 12)

**Figure 11<sup>42</sup>:** Target groups across documents (2003-2020)



**Figure 12<sup>43</sup>:** Approximate proportion of blacklisted companies, individuals, and government entities (2018-2020)



## V. Conclusions

Addressing this topic helps us better understand the particularities of the Chinese political environment, as well as other systems similar to the SCS. The project reflects China's continued interest in exploring technocratic solutions for modernizing its governance capabilities. We are not just talking about the implementation of information and communication technologies, but about a notable attempt to reorganize China's institutional resources. As for what the Western press characterizes as the Party's authoritarian interests, first and foremost, the SCS is generally not regarded as having political surveillance as its objective. We can draw this conclusion by looking at the difference between public government initiatives, for example, the relative transparency enjoyed by the SCS in contrast to other programs that seem to operate in a much more closed environment.<sup>44</sup> Secondly, they should not be seen as separate from the political class's efforts to develop the country. Rather, both are part of an effort to consolidate power, since a significant portion of the Party's legitimacy derives from its ability to improve living conditions and ensure the welfare of its citizens.<sup>45</sup>

By managing to solve longstanding problems such as food and medical safety, while also raising questions about data security and privacy, state surveillance capacity, or the evaluation of citizens' trust, the creation of a SCS has justifiably drawn widespread attention. However, Western media demonstrated far more confidence in the project than the Chinese administration itself, as the reality on the ground could not keep up with the authoritarian imaginary depicted by Western outlets. This portrayal had no performative function. Regardless of how much ink was used on opinion and analysis pieces, the implementation of the SCS did not change speed, and its goals did not become more or less extensive. What I wanted to emphasize is that things become problematic when, either due to our incomplete understanding or our biases, analyses arise that lean more toward dystopian fiction and divert us from real, existing issues. Interventions

of this kind do not help to better understand the current technological, legal, or political reality. Without a proper understanding of the subject, they take on an ideological function.

**Table 3: Timeline for Social Credit System development in China**

Year	Event
The 1990s	Several corporate credit rating companies are established
2002	At the 16th Party Congress, the term “social credit” is used for the first time  People’s Bank of China published <i>Notice of the General Office of the People’s Bank of China concerning Issues on the establishment of a Personal Credit Reporting System</i>
2006	People’s Bank of China launched its credit report system for individuals and corporates
2007	“Social Credit System” was first mentioned in a central government document
2011	The 6 <sup>th</sup> Plenary Session of the 17 <sup>th</sup> Party Congress is dedicated to the lack of morality in Chinese society
2012	The Civil Litigation Law is being revised
2013	Supreme People’s Court published the <i>List of Dishonest Debtors</i>
2014	State Council published the <i>Planning Outline for the Construction of a Social Credit System</i>
2015	People’s Bank of China granted permission to eight private companies to develop pilot social credit programs  Credit China website is launched
2016	<i>Joint Punishment System</i> is created
2018	Baihang Credit company is established
2019	People’s Bank of China credit report system is updated

**Acknowledgments:** I would like to thank Rebecca Moody and the entire Comparitech team for sharing the data from their CCTV Surveillance study.

## Notes

<sup>1</sup> Paul Bischoff, Updated article in 25 June 2025, "Surveillance camera statistics: which are the most surveilled cities?", *Comparitech*, available at: [www.comparitech.com/vpn-privacy/the-worlds-most-surveilled-cities/](http://www.comparitech.com/vpn-privacy/the-worlds-most-surveilled-cities/)

<sup>2</sup> State Council, 2014, 社会信用体系建设规划纲要（2014-2020年） [Planning Outline for the Construction of a Social Credit System (2014-2020)], available at: [www.gov.cn/zhengce/content/2014-06/27/content\\_8913.htm](http://www.gov.cn/zhengce/content/2014-06/27/content_8913.htm);

Rogier Creemers' translation available at: [chinacopyrightandmedia.wordpress.com/2014/06/14/planning-outline-for-the-construction-of-a-social-credit-system-2014-2020/](http://chinacopyrightandmedia.wordpress.com/2014/06/14/planning-outline-for-the-construction-of-a-social-credit-system-2014-2020/)

<sup>3</sup> see Virginia Eubanks, 2018, *Automating Inequality* (New York: St. Martin's Press).

<sup>4</sup> Data from Paul Bischoff, Updated article in 25 June 2025, "Surveillance camera statistics: which are the most surveilled cities?", *Comparitech*, available at: [www.comparitech.com/vpn-privacy/the-worlds-most-surveilled-cities/](http://www.comparitech.com/vpn-privacy/the-worlds-most-surveilled-cities/)

The data sources used are from the last few years, mostly ranging from 2022/2023 - 2025

<sup>5</sup> This year, Comparitech's estimates for Chinese cities are based on China as a whole

<sup>6</sup> Esri, "World Dark Gray Base" [basemap], Scale Not Given, "World Dark Gray Base", August 27, 2025, available at:

[www.arcgis.com/home/item.html?id=a284a9b99b3446a3910d4144a50990f6](http://www.arcgis.com/home/item.html?id=a284a9b99b3446a3910d4144a50990f6)

Lee Beryman, 2022, China—Subnational Administrative Boundaries [GIS data], available at:

<https://github.com/wmgeolab/geoBoundaries/raw/9469f09/releaseData/gbOpen/CHN/ADM1/geoBoundaries-CHN-ADM1.geojson>

Data from: Paul Bischoff, Updated article in 25 June 2025, "Surveillance camera statistics: which are the most surveilled cities?", *Comparitech*, available at: [www.comparitech.com/vpn-privacy/the-worlds-most-surveilled-cities/](http://www.comparitech.com/vpn-privacy/the-worlds-most-surveilled-cities/)

<sup>7</sup> Data from: Paul Bischoff, Updated article in 25 June 2025, "Surveillance camera statistics: which are the most surveilled cities?", *Comparitech*,

available at: [www.comparitech.com/vpn-privacy/the-worlds-most-surveilled-cities/](http://www.comparitech.com/vpn-privacy/the-worlds-most-surveilled-cities/)

<sup>8</sup> Fan Liang et al., 2018, “Constructing a Data-Driven Society: China’s Social Credit System as a State Surveillance Infrastructure” in *Policy&Internet*, 10, 4: 424.

<sup>9</sup> People’s Bank of China, 2002, 中国人民银行办公厅关于个人征信系统建设有关问题的通知 (Notice of the General Office of the People’s Bank of China concerning Issues on the establishment of a Personal Credit Reporting System).

<sup>10</sup> State Council General Office, 2007, 国务院办公厅关于社会信用体系建设的若干意见 (Opinions of the State Council General Office on the Construction of a Social Credit System), available at: [www.gov.cn/zwggk/2007-04/02/content\\_569314.htm](http://www.gov.cn/zwggk/2007-04/02/content_569314.htm)

<sup>11</sup> Chinese Communist Party Central Committee, 2011, 中国共产党第十七届中央委员会第六次全体会议公报 (The Report of the Sixth Plenary Session of the 17<sup>th</sup> CPC Central Committee), available at: [www.gov.cn/jrzq/2011-10/18/content\\_1972749.htm](http://www.gov.cn/jrzq/2011-10/18/content_1972749.htm)

<sup>12</sup> The Central People’s Government of the People’s Republic of China, 2011, 中共中央关于深化文化体制改革 (The CPC Central Committee’s Decision Concerning Deepening Cultural Structural Reform), available at: [www.gov.cn/jrzq/2011-10/25/content\\_1978202.htm](http://www.gov.cn/jrzq/2011-10/25/content_1978202.htm);

translation available at: <https://chinacopyrightandmedia.wordpress.com/2011/10/18/central-committee-of-the-chinese-communist-party-decision-concerning-deepening-cultural-structural-reform/>

<sup>13</sup> The Supreme People’s Procuratorate of the People’s Republic of China, 1991, Revised 31 August 2012, 中华人民共和国民事诉讼法 (Civil Procedure Law of the People’s Republic of China), Article 255.

<sup>14</sup> Supreme People’s Court, 2017, 最高人民法院关于公布失信被执行人名单信息的若干规定 (Supreme People’s Court Provisions on the Publication of Information on Dishonest Debtors), available at: [qsfy.hncourt.gov.cn/public/detail.php?id=837](http://qsfy.hncourt.gov.cn/public/detail.php?id=837)

<sup>15</sup> Rogier Creemers, 2018, “China’s Social Credit System: An Evolving Practice of Control”, available at SSRN: <https://ssrn.com/abstract=3175792> or <http://dx.doi.org/10.2139/ssrn.3175792> , p. 14.

<sup>16</sup> People's Bank of China, 2013, 征信机构管理办法 (Management Rules on Credit Agencies), available at: [www.gov.cn/gongbao/content/2014/content\\_2574742.htm](http://www.gov.cn/gongbao/content/2014/content_2574742.htm)

<sup>17</sup> see Gary E. Bolton et al., 2004, "How Effective Are Electronic Reputation Mechanisms? An experimental Investigation" in *Management Science*, 50, 11: 1592.

Eric Goldman, 2011, "Regulating Reputation" in Hassan Masum and Mark Tovey eds., *The Reputation Society: How Online Opinions are Reshaping the Offline World* (MIT Press): p. 51-52

Adam Smith also talked about the effect of reputation. See Adam Smith, 1790, *The Theory of Moral Sentiments*, J. Beatty and C. Jackson, The 6<sup>th</sup> Edition, p. 55 (he observes that the success of someone most of the times depends on one's reputation)

<sup>18</sup> see Chuncheng Liu, 2019, "Multiple Social Credit Systems in China" in *Economic Sociology: The European Electronic Newsletter*, 21, 1: 30.

<sup>19</sup> Xiaodong Ding, Dale Yuhao Zhong, 2020, "Rethinking China's Social Credit System: A Long Road to Establishing Trust in Chinese Society" in *Journal of Contemporary China*, 30, 130: 632.

<sup>20</sup> Rogier Creemers, 2018, "China's Social Credit System: An Evolving Practice of Control", available at SSRN: <https://ssrn.com/abstract=3175792> or <http://dx.doi.org/10.2139/ssrn.3175792>, p. 21.

<sup>21</sup> Severin Engelmann, Mo Chen, Lorenz Dang, and Jens Grossklags, 2021, "Blacklists and Redlists in the Chinese Social Credit System: Diversity, Flexibility, and Comprehensiveness" in *Proceedings of the 2021 AAAI/ACM Conference on AI, Ethics, and Society (AIES '21)*, Association for Computing Machinery, New York, USA, p. 83, available at: <https://doi.org/10.1145/3461702.3462535>

<sup>22</sup> National Development and Reform Commission et al., 2016,

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<sup>23</sup> State Council, 14 June 2014, 社会信用体系建设规划纲要 (2014-2020年) [Planning Outline for the Construction of a Social Credit System (2014-2020)], available at: [www.gov.cn/zhengce/content/2014-06/27/content\\_8913.htm](http://www.gov.cn/zhengce/content/2014-06/27/content_8913.htm)

<sup>24</sup> Central Committee and State Council, 25 September 2016,

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(Opinions concerning Accelerating the Construction of Credit Supervision, Warning and Punishment Mechanisms for Persons Subject to Enforcement for Trust-Breaking), available at: [https://www.gov.cn/zhengce/2016-09/25/content\\_5111921.htm](https://www.gov.cn/zhengce/2016-09/25/content_5111921.htm)

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<sup>25</sup> Ibid.

<sup>26</sup> see Chuncheng Liu, 2019, “Multiple Social Credit Systems in China” in *Economic Sociology: The European Electronic Newsletter*, 21, 1: 22–32.

<sup>27</sup> Severin Engelmann, Mo Chen, Lorenz Dang, and Jens Grossklags, 2021, “Blacklists and Redlists in the Chinese Social Credit System: Diversity, Flexibility, and Comprehensiveness” in *Proceedings of the 2021 AAAI/ACM Conference on AI, Ethics, and Society (AIES '21)*, Association for Computing Machinery, New York, USA, p. 84, available at:

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<sup>28</sup> Katja Drinhausen, Vicent Brussee, 2021, “China’s Social Credit System in 2021” in *MERICS*, p. 10.

<sup>29</sup> Ibid., p. 12.

<sup>30</sup> Ibid., p. 13.

<sup>31</sup> Ibid., p. 15.

<sup>32</sup> National People’s Congress, 2016, 中华人民共和国网络安全法

(Cybersecurity Law of the People’s Republic of China), available at:

[www.gov.cn/xinwen/2016-11/07/content\\_5129723.htm](http://www.gov.cn/xinwen/2016-11/07/content_5129723.htm)

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<sup>33</sup> National Development and Reform Commission, 2017,

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<sup>34</sup> Chuncheng Liu, 2019, "Multiple Social Credit Systems in China" in *Economic Sociology: The European Electronic Newsletter*, 21, 1: 23.

<sup>35</sup> National Development and Reform Commission, 2018,

首批社会信用体系建设示范城市名单公布 (The first list of model cities for the construction of the social credit system has been announced), available at: [www.ndrc.gov.cn/xwdt/xwfb/201801/t20180109\\_954771.html](http://www.ndrc.gov.cn/xwdt/xwfb/201801/t20180109_954771.html) or National Development and Reform Commission, 2017,

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<sup>36</sup> Genia Kostka, 2019, "China's social credit systems and public opinion: Explaining high levels of approval" in *New Media & Society*, 21, 7:1567, data available also on: 地方信用网址 (Websites of cities with a SCS pilot program): [www.creditchina.gov.cn/home/index.html](http://www.creditchina.gov.cn/home/index.html)

<sup>37</sup> Xu Xu, Genia Kostka, Xun Cao, 2022, "Information Control and Public Support for Social Credit Systems in China" in *The Journal of Politics*, 84, 4: 2235.

<sup>38</sup> Chuncheng Liu, 2019, "Multiple Social Credit Systems in China" in *Economic Sociology: The European Electronic Newsletter*, 21, 1: 26

<sup>39</sup> Fan Liang, Yuchen Chen, 2022, "The making of 'good' citizens: China's Social Credit Systems and infrastructures of social quantification" in *Policy & Internet*, 14, 1: 114–135, available at: <https://doi.org/10.1002/poi3.291>

<sup>40</sup> see Katja Drinhausen, Vicent Brussee, 2021, "China's Social Credit System in 2021" in *MERICCS*, p. 3.

<sup>41</sup> *Ibid.*, p. 4.

<sup>42</sup> *Ibid.*, p. 7.

<sup>43</sup> Ibid., p. 9.

<sup>44</sup> see Katja Drinhausen, Vicent Brussee, 2021, “China’s Social Credit System in 2021” in *MERICCS*, p. 3, 17, 18, 20.

<sup>45</sup> Chuncheng Liu, 2019, “Multiple Social Credit Systems in China” in *Economic Sociology: The European Electronic Newsletter*, 21, 1: 31.

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