Education, population, poverty, tax…getting views on topics like those in Jersey isn't the difficult part – but have you ever noticed how many people sound eminently credible when talking about them, even though they may actually be basing their views on conjecture, false facts and blind guesswork?

There is a real danger in making the 'facts' fit the opinion, rather than the other way around – which is exactly the point at which someone with an eye on the latest buzzwords will smugly insert the phrase 'post-truth' into the conversation, imagining its actually helpful.

So, we've asked the Jersey Policy Forum to add some robust material to those crucial local debates – the point is not to provoke agreement or acquiescence; it is to provide reliable material on which others can build their views.

Gailina Liew, Director, Jersey Policy Forum

Trust-breaking

The fourth industrial revolution is upon us, and we are both amazed, and a little frightened, by the pace of change across virtually every aspect of human society. The commercial technology titans that provide the infrastructure to access information (think Alibaba, Alphabet, Amazon, Apple, Baidu, Facebook, Microsoft, Tencent, etc.) are racing against each other, and certain governments (think China, European Union, Russia, United States, etc.) to assert their respective dominance to control and influence not only consumer buying decisions but, more dangerously, information flows that are fundamental for critical thinking and analysis. In some places, the way you go about living your life is also at stake.

China is the most advanced country in the world for the use of mobile payments, and the overwhelming majority of vendors in cities there now do not accept cash transactions. That might sound really good here in Jersey, where mobile parking has just become a reality, but it also means that it is virtually impossible to engage in life there (think groceries, eating out, haircuts, taking a bus/taxi, etc.) without a smartphone. The Chinese government is also using technology (think surveillance cameras and facial recognition along with analysis of online activity, consumer profile, etc.) to build a 'Social Credit Register' where every single resident will have a score assigned, based on their monitored behaviours; and this score will have ramifications on how people there are allowed to live……really!

The intention to establish a Social Credit register was first announced in 2014 and the goal is to have it fully implemented and operational by 2020. An English translation of the planning outline that was issued publicly in 2014 can be found here: **https://bit.ly/1zO58fV** and it is a fascinating read. As stated in the opening paragraphs (I've highlighted certain phrases):

A social credit system is an important component part of the Socialist market economy system and the social governance system. It is…based on a complete network covering the credit records of members of society and credit infrastructure… supported by the lawful application of credit information and a credit services system, its inherent requirements are establishing the idea of an sincerity culture, and carrying forward sincerity and traditional virtues, it uses encouragement to keep trust and constraints against breaking trust as incentive mechanisms, and its objective is raising the honest mentality and credit levels of the entire society.

…[It] is an important basis for comprehensively implementing the scientific development view and building a harmonious Socialist society, … to perfect the Socialist market economy system, accelerating and innovating social governance, …for strengthening the sincerity consciousness of the members of society, forging a desirable credit environment, raising the overall competitiveness of the country and stimulating the development of society and the progress of civilization.

On the basis of the general requirement to "strengthen sincerity in government affairs, commercial sincerity, social sincerity and judicial credibility construction" …"establish and complete a social credit system, commend sincerity and punish insincerity" …"establish and complete a social credit system" …as well as "accelerate the construction of a social credit system" as put forward in the "12th Five-Year Planning Outline of the Economic and Social Development of the People's Republic of China" …

As an aside, the last highlighted section is very interesting for those of us living in democratic societies with 3-4 year election cycles as China has a 60-year planning cycle.

Back to the topic at hand. China's Social Credit framework is an ambitious social policy experiment, "innovating social governance", perhaps as a counter-measure to the unforeseen consequences of an economy that has elevated hundreds of millions of people virtually overnight into the largest wealthy consumer population on the planet, and the much-maligned 'one-child' policy that was effective at containing population growth, at the expense of core Chinese social and cultural traditions. How you drive, whether you jay walk or smoke in a non-smoking zone, what you post online, what you buy, how long you play video games, what you watch online, whether you pay your bills on time, whether you've committed a crime, your behaviour in public spaces, all of that and more is being scrutinized and your score (we don't know precisely how it's generated) will change as you change your behaviours. Participation is mandatory. So, what has actually happened so far?

The evidence is hard to validate but reports are beginning to emerge. According to Channel News Asia in March 2018, nine million people with low scores had been blocked from buying air and train tickets for domestic travel and three million people were blocked from getting access to business-class train tickets. The Beijing News reported that 17 people who refused military service in 2017 were blocked from applying for high school or higher education. The Chinese government issued a guidance note in September 2016 (English translation here: **https://bit.ly/2DOTYdB**) to describe further measures and requires names of individuals who engage in 'trust-breaking' activity to be publicised and shared amongst institutions and employers. That essentially means that there is a public 'blacklist'that employers and potential suitors, for example, can refer to and, according to the Chinese Supreme Court, it is also being used successfully by institutions to block credit card applications from people with low scores.

Does this feel creepy and intrusive, or do you think there is merit to this approach? Do you agree with the principles behind this scheme? Is it appropriate to use technology to regulate the behaviour of people and society in this manner? An article in Foreign Policy reports that randomly picked Chinese residents, when asked about the Social Credit system, responded that they are getting used to the points system. As a balance against some of the negative impacts noted earlier, some people referred to visible improvements in driving, and pedestrian habits, while others were pleased that they were able to book hotel rooms without first putting down a deposit due to having a higher score.

What are the key questions that we need to ask as technology continues to work its way into virtually every aspect of our lives? The connectivity that we all rely on is, for most of us in Jersey, controlled by commercial entities that are primarily driven by commercial interests. Are we thinking about the broader societal implications and asking the right questions? What is important to us as individuals and, collectively, as a society? Is there a social contract here in Jersey and what does it cover? In the process of defining and asking these important questions, maybe we'll discover what we truly value!

What do you think? The Jersey Policy Forum is interested in your views and invites you to share them by email to contact@jerseypolicyforum.org