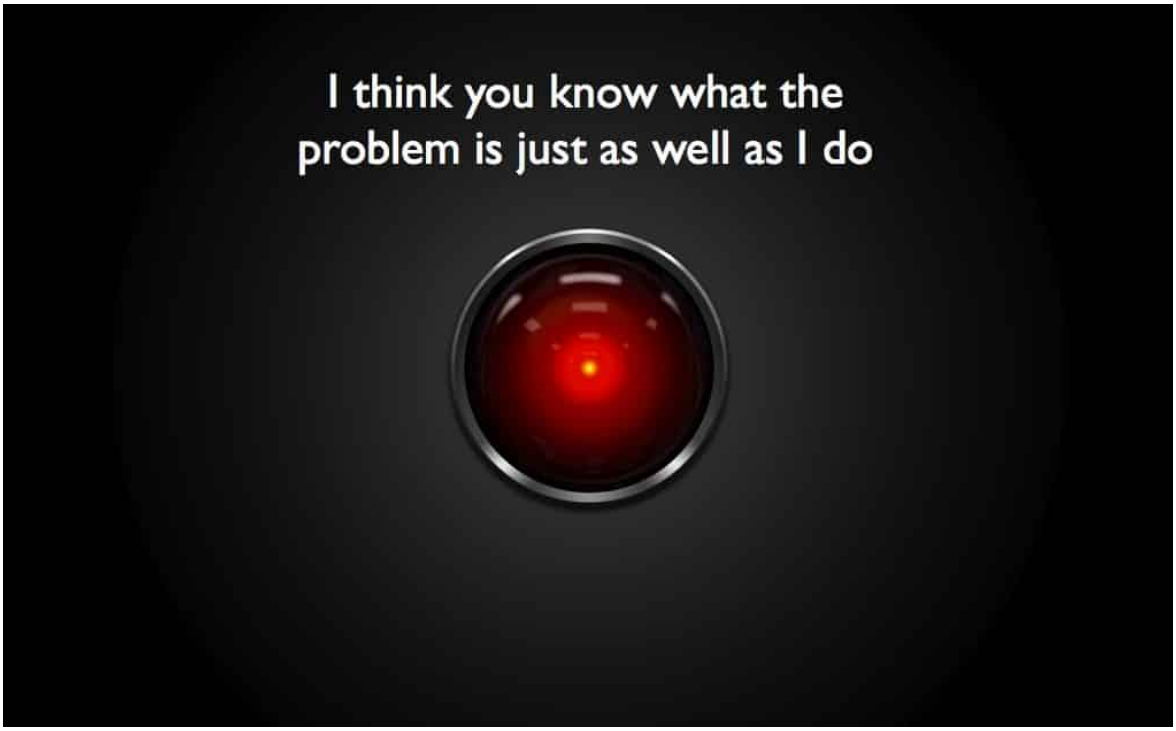

The Tyranny Of Algorithms Could Soon Rate Everything We Do

The fourth and fifth requirements of Technocracy as declared in 1934 are, *"Provide a specific registration of the type, kind, etc., of all goods and services, where produced and where used." and "Provide specific registration of the consumption of each individual, plus a record and description of the individual."* [Scott, Howard et al, Technocracy Study Course, p. 232 TN Editor

Credit scores already control our finances. With personal data being increasingly trawled, our politics and our friendships will be next.

or the past couple of years a big story about the future of China has been the focus of both fascination and horror. It is all about what the authorities in Beijing call "social credit", and the kind of surveillance that is now within governments' grasp. The official rhetoric is poetic. According to the documents, what is being developed will "allow the trustworthy to roam everywhere under heaven while making it hard for the discredited to take a single step".

As China moves into the newly solidified President Xi Jinping era, the basic plan is intended to be in place by 2020. Some of it will apply to businesses and officials, so as to address corruption and tackle such high-profile issues as poor food hygiene. But other elements will be focused on ordinary individuals, so that transgressions such as dodging transport fares and not caring sufficiently for your parents will mean penalties, while living the life of a good citizen will bring benefits and opportunities.

Online behaviour will inevitably be a big part of what is monitored, and algorithms will be key to everything, though there remain doubts about whether something so ambitious will ever come to full fruition. One of the scheme's basic aims is to use a vast amount of data to create individual ratings, which will decide people's access – or lack of it – to everything from travel to jobs.

The Chinese notion of credit – or *xinyong* – has a cultural meaning that relates to moral ideas of honesty and trust. There are up to 30 local social credit pilots run by local authorities, in huge cities such as Shanghai and Hangzhou and much smaller towns. Meanwhile, eight ostensibly private companies have been trialling a different set of rating systems, which seem to chime with the government's controlling objectives.

The most high-profile system is Sesame Credit – created by Ant Financial, an offshoot of the Chinese online retail giant Alibaba. Superficially, it reflects the western definition of credit, and looks like a version of the credit scores used all over the world, invented to belatedly allow Chinese consumers the pleasures of buying things on tick, and manage the transition to an economy in which huge numbers of people pay via smartphones. But its reach runs wider.

Using a secret algorithm, Sesame credit constantly scores people from 350 to 950, and its ratings are based on factors including considerations of "interpersonal relationships" and consumer habits. Bluntly put, being friends with low-rated people is bad news. Buying video games, for example, gets you marked down. Participation is voluntary but easily secured, thanks to an array of enticements. High scores unlock

privileges such as being able to rent a car without a deposit, and fast-tracked European visa applications. There are also more romantic benefits: the online dating service Baihe gives people with good scores prominence on its platforms.

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