



CHINA'S SOCIAL CREDIT SYSTEM AS A STIMULANT OF DONATION
BEHAVIOR: ASSESSMENT OF STUDENTS' OPINIONS

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Abstract

China, the world's largest populated country, second largest economy of the world, and home to 318 billionaires, has been ranked 134/149 with regard to charity donation. The shortage of motivation for charitable giving by individuals in China can be attributed to several reasons. In order to solve this issue, which is just one facet of China's multiple issues, the government has decided to enlarge the social credit system (SCS), initially bound to the financial sector, to individuals and organizations as well. Since then, the SCS has received a certain amount of attention from different actors including academics. Several studies relating to the SCS have also been conducted with positive results. However, there is little focus on how the SCS can influence the citizens' donation behavior. This paper aimed to fill the gap by providing meaningful and useful insights of Chinese citizens' opinions about the SCS and their donation behavior. Using a semi-structured interview with 30 Chinese students from the Huazhong University of Science and Technology, the findings revealed that the participants were aware of the SCS, as well as its importance and benefits to the entire society. They trusted the system and believe that it was fair and mostly showed a favorable intention to donate to charity for increasing their social credit. The implications and limitations of the study are also provided.

Keywords: Social credit system, donation behavior, awareness, trust, China

Introduction

In order to steer individuals, businesses, social organizations, and government agencies in the same direction,

China has implemented a surveillance system, which consists of rating every single and natural citizen. The system is well-known under the name of the Social Credit System (SCS), which has emerged as an initiative with the

potential to radically transform the state's governance of both society and the economy (Kostka, 2018; Maurtvedt, 2017). As a dual system, the SCS has a financial credit and social integrity system. Therefore, it constitutes a new egregious social control tool for China (Maurtvedt, 2017). The system is designed to assess morality, integrity and trustworthiness, in addition to financial credibility. Reliability is measured based on a myriad of collected data. As such, the SCS has certain influence on individuals' and organizations' behavior. Earlier research also stated that if people assume that they are being observed, then they would behave differently by conforming to the existing rules or whatever they deem "right" (Meissner and Wubbeke as cited in Maurtvedt, 2017). One can assume that the motive behind establishing the SCS is to make people act ethically since doing good actions would increase individuals' social credit. Among the good actions, donations in-kind, money, volunteering, blood donation, and organ donations are also included. Therefore, this study presumes that the SCS can enhance the donation intention and behavior among Chinese citizens.

To date, several studies relating to the SCS have been conducted; nevertheless, very few of them have focused on the people's awareness of the system and their intention to improve donation behavior by means of the new system. This study aimed to fill this gap by assessing the people's awareness of the SCS, their trust in the system, and their intention to perform donation behavior based on the SCS. Moreover, the study attempted to assess how the SCS would influence individuals' behavior. This was the main

contribution of this research to the existing literature, which was still in its initial stage. The focal question was to know if the SCS could change people's intention and donation behavior since the central objective for China is to morally educate people for the sake of the explicit goal of social integrity, harmony, long-term stability and peace.

Statement of the Problem

According to Oxfam International (2017), eight wealthy people own the same amount of wealth as the 3.6 billion poorest people, which accounts for half of the world's population. A donation is a discretionary activity that is not mandated (Waddock and Graves, 1997), and they come from a variety of sources including individual donors, corporations, NGOs, foundations, and governments (GPF, 2017). Currently, charities have to depend more on individual donors and less on governments for funding (Ranganathan and Henry, 2008). In addition, there is limited information about China with few studies on the donation behavior and charitable activities. The National Bureau of Statistics of China (China Statistical Yearbook, 2016) has compiled the statistics on social donations in 2015, which accounted for 65.45 billion Yuan in donated money. According to the report of the World Giving Index (WGI) published by the Charities Aid Foundation (CAF) (CAF, 2017), which has studied over 140 countries since 2010, China ranked top in the less number of contributions on three forms of giving behavior: help a stranger or someone you did not know who needed help; donate money to a charity, and volunteering time to an organization. China, the world's largest population (World Atlas, 2017), the second

largest economy (World Bank, 2017), and home of 318 Chinese billionaires, accounted for US\$840 billion (UBS/PwC Billionaires, 2017). In considering the size of its population, the WGI 2017 (CAF, 2017) reported that China only had 91 million people donating money. Nonetheless, from calculating the percentage of the total population, the report stated that China contributed only 8% and was ranked 134th out of 149 countries.

According to the report commissioned by the United Nations Development Program (UNDP, 2015), the shortage of motivation for charitable giving by individuals in China can be attributed in part to the limitations of the legal and policy frameworks on the management regulations of social organizations and foundations; a lack of transparency and public trust in the charitable segment, and an absence of financial incentives. Hence, it is very important to understand the individuals donating behavior to boost helping more of those in need, to narrow the gap between the rich and the poor, and to serve as information for the NGOs that help these people as well as to promote awareness of the charitable giving (donation) behavior to society for sharing more with the community they reside. To sum up, there is a lack of trust in the social system among the Chinese, which has resulted in a lack of donation behavior. Therefore, this study poses that China's SCS can help to change this tendency.

Literature Review

"(...) allow the trustworthy to roam everywhere under heaven while making it hard for the discredited to take a single step." Official release on

"Planning outline for the construction of the SCS (2014-2020)" (The State Council, 2014).

After noticing the insufficient methods and governance tools to solve China's greatest challenges, the Chinese government decided to initiate and implement the system under investigation named under the Social Credit System (SCS) (Chorzempa, et al. 2018).

The SCS system was initially created to solve the economic problem since there were many cases that had damaged the Chinese producers' image and trust in the economic arena; such as, the melamine contamination in milk and other food components with the case of infants who died and/or became ill in Gansu province in 2008 (Ingelfinger, 2008); the victims of China's cheating on trade (disappeared items, goods not being sent, faulty/broken items, delayed shipping, wrong items that were different from the agreement, or request for more payment), which were found in many domestic and international litigation cases through media reports, legal agencies, and embassies' notifications. From this fragility of the Chinese business sector, the government set up the public system to evaluate the status quo of the companies to separate the ones conducting good business practices from the bad ones, and to commend the honest and punish the dishonest (Central Committee of the Communist Party of China, 2013; Zhang Yong, 2018). The SCS introduced by President Xi Jinping determined to uphold the socialist rule of law with Chinese characteristics (Beijing Review, 2014; Cheng and Ou, 2014). Initially the system was bound

only to the financial sector with continuous upgrades and adjustment that have been conducted since the preliminary period to the present. Subsequently, it seems that the Chinese government has discovered its advantages, so the government exposed the intention to enlarge the system to be used by everyone (individuals and organizations) (Creemers, 2018; Hoffman, 2017; Kostks, 2018).

The financial system was implemented first by the People's Bank of China (Creemers, 2018) by collecting customers' data (individuals and enterprises) and records from the set of scores of each customer to be used for the purpose of financial activities. The government and the People's Bank of China announced the list of the first 12 demonstration cities for the SCS' construction (NDRC, 2018). This system is one that is broadly used by the US, EU (FICO scores) and numerous other countries or regions. For the activities of the commercial sector, the set of integrated scores calculated from customers' buying activities and personal provided information; such as, educational background, occupation, assets ownership (properties, vehicles, and investments in bonds and/or funds) were launched by the Ant Finance Group (Alibaba and Alipay). A score was given to all customers' accounts from 350 to 950 with the reference of the level of the individual customer's score and how to make it increase as well as what could be the reason for a decreased score (Kotstka, 2018; Mistreanu, 2018; Mittal and Lloyd, 2016).

China launched the SCS pilot in several provinces in different aspects; such as, the blacklisted representatives and managers of companies reported

with limitations in traveling and transportation (Chen and Cheung, 2017; Kotska, 2018; Meissner, 2018). There was also the auto reminder to the callers of the blacklisted persons in the dial tone in Zhengzhou, Henan province and other cities (CreditChina.gov.cn). Wuhan, Hubei province blacklisted the students who cheated on their education; the published announcement of the blacklisted persons showed their faces and names on a big screen in the central area of Taishan, Guangdong province (Zeng, 2018); the report of the name list of companies that violated laws and regulations was published resulting in the blocking of millions of high-speed train tickets and flights (Chorzempa, et al., 2018; Liu, 2018; Maurtvedt, 2017; Ohlberg, et al., 2017). The SCS reward policy was also introduced as the red list for those who were role models. There were media reports of persons having a high score who could get fast track access to government agencies and services. People donating blood regularly received trustworthy cards in Nanjing, Jiangsu province; the press released the usefulness of the Sesame score of more than 700 that would be easy to obtain a visa to Singapore by deleting some documents support and free deposits and/or the free usage of shared bicycles, as well as the discount of bank interest rates for these high-scoring persons. These phenomena according to the released government press, academic publications, and media reports proved the SCS has had significant effects on Chinese citizens' behavior and way of life (Chorzempa, et al., 2018; Creemers, 2017; Kotska, 2018; Mitchell and Diamond, 2018; Wade, 2018).

The SCS and donation behavior

There is a potential link between the SCS and the changes in donation behavior. The SCS score report of individuals and organizations (companies, NPOs, NGOs, institutions, and government agencies) was trusted by the Chinese people as well as, affected their attitudes and intention to change their behavior. This was found to be favorable with the SCS reward and punishment system that was proposed for the first time in the report of the Communist Party of China (CPC)'s 16th National Congress (2002) that initially covered the aspect of the economy to improve the modern market economy system and improve macro-economic control (Communist Party of China, 2002). The scope was expanded from the economic field to the ethical including "government credit", "commercial credit", "social credit", and "judicial credit" (Cheng and Ou, 2014; Yu and Yan, 2014 as cited in Ramadan, 2018, p.98). The Social Credit System aims to provide support for social development in China. According to a Xinhua news report (2018), Jiangsu province started to link voluntary blood donations including being involved in other charitable activities or volunteering with the citizens' trustworthiness by giving a reward called a "trustworthy card" to individual citizens who contributed benefits and met the set standards by the city's development and reform commission. This project has significantly had an impact on the behavior of Chinese individuals, companies, government agencies and other institutions; such as, NGOs (Kostka, 2018; Meissner, 2017b).

Objective of the Study and Methodology

The main objective of this study was to assess the impact of the newly designed SCS on Chinese citizens' behavior in general and in particular donation behavior. The study did not intend to test any hypothesis rather it was an attempt to collect consumers' understanding (knowledge, opinions, level of trust, etc.) and to deepen the apprehension of the influence of various structural elements of the SCS (commercial activities, social behavior, administrative affairs, and law enforcement system) on Chinese citizens decision-making in relation with donation behavior.

This study was part of a broader research related to a research project in which a triangulation approach would be used. This included (1) in-depth interviews with a sample of Chinese students, (2) exploration of earlier studies' findings and limitations, and (3) an empirical study using a survey based on the qualitative part of the study. That is, the study was conducted in two parts: the first part is qualitative and the second is quantitative. The results reported in this paper were from the qualitative part of the broader project; the second part will be used in a doctoral dissertation.

An interview was designed based on the existing literature related to the SCS and other literature related to trust, intention and behavior. The English guide of the interview was translated into Chinese by a translation agency, and the translation was sent to another agency to reconvert into English. These steps assured that the translation was accurate. A sample of 10 Chinese students from the Huazhong University of Science and Technology was then

selected for a pre-interview. The goal was to improve the designed instrument. Consequently, several questions were modified, and some were eliminated from the list. This allowed re-writing the introduction part of the interview with the appropriate explanation of what is the SCS since its actual English translation was not exactly the same as the Chinese real name of the system. All the respondents of the pre-interview expressed the same difficulty to understand what the SCS was.

After the pre-interview step, a sample of 30 students was used for the final interview, which excluded the participants in the pre-interview. The researcher was helped by Chinese students to collect data since the interview had to be conducted in both the English and Chinese languages. Each interview was recorded in addition to notes. After the interview process was completed, the same Chinese students helped with the translation of the Chinese part. Those interviewees who could not answer the whole interview in English were allowed to use Chinese as well. That made the interview to be completed within the set time frame; however, the majority of respondents could understand and answer in English. Each interview lasted for a maximum of 30 minutes.

The first part of the interview consisted of evaluating the respondents' knowledge (awareness) of the SCS and related matters; the second part assessed their trust in the SCS, and the last part comprised evaluating their intention and behavior regarding the SCS and donation behavior.

Findings

Awareness and importance of the SCS

Out of 30 respondents, only four said they had never heard about the SCS whereas the majority were aware of the system. The respondents declared that they had never studied the SCS in class rather they had learned about it through other channels. Some of them thought that the SCS was related to political science students not (to) all of them. A few of them also recognized that sometimes the instructors talked about the SCS but not as a taught topic.

All the respondents estimated that it was important for everyone (individuals and organizations) to be attributed a credit score. As for the usage of the official website to check their scores, none of them had used it before; it was their first time to be informed about the existence of such website.

Reacting to the importance of the SCS, the majority of the interviewees mentioned its role as a watchdog. They stated: *It will serve for the supervision of unscrupulous behavior.* They also mentioned several other facts; such as. *building personal and public morality, fairness of market competition, facilitate loans from banks or borrowing for individuals; to distinguish bad practices from good companies before purchasing; to build a trustworthy economic environment, build trust, help to make a decision about who to accept as a friend and whom to lend money.* Some interviewees however, estimated that this was relevant only for individuals not for firms or organizations. Only very few subjects thought the SCS was not important at all. Furthermore, all the interviewees were aware of the giant Alipay "Sesame credit" system, which is an implementation of the commercial SCS version. The ma-

majority of respondents knew their scores although they did not know how the score was attributed or computed. Fewer respondents declared that they knew about the Sesame credit; however, they did not know what it exactly was and its usage. As for the way to increase the Sesame score, several factors were mentioned; such as, *credit history; behavioral preference; ability to perform; spending power; connections, dependence on consumption, and returning loans in time*. However, very few respondents knew about this.

With regards to trust, only two respondents did not trust the fairness of the score and two others had doubts. They argued that *one may have a bad record from just an error even if the person is not that bad in reality*. In contrast, they estimated that *some bad people may get a good score while in real life they are not good just to earn a good score*. However, the majority of the interviewees trusted the system and believed it could improve the society's quality of life with very few arguing that it would depend on the success of the system's implementation. A respondent mentioned clearly: *the system can improve the quality of life only if it is well implemented and that everybody knows about it*. Interviewees also recognized that they could not base their decision by relying solely on the credit score system when considering the above-mentioned reasons. They argued that there was a need to combine several other factors, but none of them mentioned what these factors were. Nevertheless, they argued that *if the SCS works well, and we know how the scores are attributed and how it is controlled by the government, we can rely on it*. A few interviewees declared that they could not trust other people

because of the high scores. The interviewees also estimated that having a high score had advantages. For most of them, *high-scoring people can easily obtain loans when buying properties or apply for loans for businesses from the banks*. Since the system is still not popular, the majority of respondents thought that people would gradually trust it. A respondent said: *I think people will trust it slowly with the full implementation of the SCS all over China*. Another one argued that: *If it is the government managing the system, then, people will trust it*. However they expressed the condition for everyone to trust the system depending on how well it would be implemented.

Most of the interviewees estimated that they could trust others (individuals and organizations) based on their credit scores providing that the government released accurate and reliable information. Fewer of them (2) said they could not trust individuals based on their scores. Some others also claimed that since they did not know much about the SCS, it was hard for them to trust the system. This was stated in their own words such as: *It is hard to trust people just based on a system that is not well-known, how it works, how credits are attributed, who is attributing the credit and based on what criteria exactly? If these matters are clear to me, I can then trust it*, said a respondent. Another claimed: *It is better for me to fully understand what the SCS is before trusting any organization or individuals. But I know the main objective is to create trust (...)*. However, a few respondents stated that they were not sure if the SCS could work as intended.

Commenting about their intention and behavior toward using the SCS in their life, only a few respondents said they would not base their decision on the SCS. However, the majority said “yes”, they could while few others estimated that it would depend on the context. This was expressed in these words: *It will depend on what I want. Just making friends or buying products? Different decisions different consideration (...).*

For their intention to increase their Sesame scores, the majority of respondents said “no” since they do not actually use it. That might be due to the novelty of the system; and they did not know exactly what to do with the credit and how to increase it. A respondent said: *I know my score, but I don't know what I can do with it.* Another said: *Maybe only people who want to borrow money might be able to benefit from the credit score.* Another interviewee said: *It is hard to decide now because I don't know a lot about the system and its importance to me is not yet clear.*

If donating to an NPO/NGO was one way to increase the credit score, the majority of interviewees responded favorably. They could donate to NPOs to increase their scores even though most of them estimated that they would rather know further information about the NPO/NGO. Several interviewees would donate to an NPO/NGO but not necessarily to increase their credit scores. They expressed in the following words: *We (I) always donate to charities but not with the intention to increase credit. However, if that may help to increase (my) credit score, it is not bad.* Only three people said they could not. For those who consid-

ered giving a donation, the most mentioned types of donations were: money, blood, and time (volunteering). None of them agreed to organ donation.

When they were asked if they would recommend friends to donate to NPOs/NGOs, the majority declined this responsibility. One said: *That must be from their own initiative (...)* Another one stated that: *I can't push someone to do something, unless he decides by himself.* One interviewee declared: *Everyone has to decide about what to do.* Very few of them said “yes”, they could recommend since it was a virtuous idea to donate to charity.

In addition, most of the respondents agreed that the SCS could change their behavior including other people. However, some of them declared they were already good people, were doing good things for society, were obeying the law, etc. Therefore, the SCS is just for other people who are not doing good things. This was expressed in the following words: *I am already a good person. I don't do bad things to others; I like to help others (old people and the needy). It is not because of the SCS, which is a new system for the Chinese.* Another said: *I always obey Chinese law to avoid troubles in my life; I follow what they taught me about being a good citizen. The SCS is to encourage me to do better and better again.*

Discussion and Conclusion

This paper intended to access the impact of the newly designed SCS on Chinese citizens' behavior in general and in particular, their donation behavior. The study sought to evaluate the respondents' level of awareness of the

SCS, their opinion about whether they trusted the system or not, and also if it could influence their behavior as expected by the initiator of this system. This study assumed that before people reacted favorably or changed their behavior based on a system, they would have to be aware of the system, should trust the system, and have a positive attitude toward the system. Therefore, it was important to assess Chinese citizens' opinion. The study's findings showed that the majority of the interviewed students were aware of the SCS although they had never studied about it in school. They also considered it as a watchdog system for individuals and organizations. However, they did not know how it exactly worked. Consequently, there is a need for the government to further intensify the vulgarization of the system among different categories' of people, especially for students by including information about it in the education system since one objective of the SCS is educational.

This was also in accordance with Ramadan (2018) who suggested that the Chinese government would have to launch and implement a wide awareness building campaign relating to the program, so that consumers would become mindful on the implications of their online behavior. The most positive aspect is that all the interviewees agreed about the importance and advantages of the SCS and considered it to be a watchdog serving to reduce bad behavior from individuals and organizations. Earlier research had also found similar results (Kotska, 2018) where the SCS's approval was higher for those who knew about the advantages and disadvantages from using it, and believed that the system was a useful

tool for making individuals and companies be more honest and accountable for their actions, so to ensure that companies abided by the regulations.

The weak portion of the interviewees who ignored the importance of the SCS might be due to the lack of fully understanding what the system is and how it works. Thus, the above suggestion of increasing the vulgarization activities and implementing a suitable education program related to the SCS would be applicable. Following awareness, students also expressed their trust in the system. As mentioned in earlier studies, trust is a fundamental of relationship building; it plays a key role in economic and social transactions (Fehr, 2008). Moreover, according to Morgan and Hunt (cited in Keh and Xie, 2009), trust has the ability to lead indirectly to cooperative behavior and produce an outcome that promotes efficiency (...).

Students trust that the SCS might be generated by their feeling of the fairness of the system. Since they all estimated that the SCS was a fair system, they also trusted and viewed it as an appropriate way to improve the quality of life. However, due to several concerns about the scores attribution or calculation methods, it is recommended that the Chinese government and private companies managing the SCS pay more attention to this aspect when explaining the system. In addition, there should be a combination of methods to really monitor the mechanism of credit attribution for individuals and organizations as well. This would allow for the reduction of errors on attributing a high score to those who did not deserve it or underscore good people based on a single act or

behavior. Moreover, the system managers have to mention in detail how the system will work and how to use it alongside with its benefits to society and individuals. Furthermore, since word of mouth plays a key role in consumers' life in general, the SCS managers should better focus on educating people to disseminate and share with others to encourage the entire population to adopt and use this newly implemented system. This is all the more true that for this system to work and produce the desired outcome, citizens have to accept or adopt it and use the SCS in their daily life. The study revealed that most students estimated they would base their decision relying on the SCS once it was well-implemented although they also said that this would depend on the decision.

Only in this way, when the people are aware or conscious that their actions are being scrutinized, they will behave ethically in order to avoid punishment and do good things to be rewarded. This has also been mentioned in an earlier study (Wubbeke as cited in Maurtvedt, 2017). The results showed a total adhesion of students to the system the same as the results from Kostka's study (2018); the interviewees had made the advantages and benefits of the SCS prevail rather than the fear of being spied on or concerns about the infringement of their privacy. Since the commercial SCS philosophy is based on the voluntary adhesion of citizens (Creemers, 2018), companies can rely on the SCS to boost customers' participation and increase their loyalty.

Finally, in discussing about the most important aspect of this study, which is the assessment of the influ-

ence of the SCS on respondents' intention and donation behavior toward NPOs and NGOs, the study outcome revealed that the SCS would have a positive impact on donation intention and behavior if there was only one criterion to increase users' credit. The majority of students agreed that if a donation to an NPO helped to increase credit, they would donate. Mostly, they preferred donating money, blood and time. With regards to this result, the SCS managers have to give particular attention to promoting donation behavior since it would help NPOs to obtain funds for their daily charity activities. This is important given that several studies have shown that traditional NPOs' donors, which are mainly governments, are no longer providing sufficient funds to these entities; therefore, NPOs tend to depend on for-profit organizations to form alliances through cause related marketing; for example, to obtain funding (Andreasen, 2003; Berglind and Nakata, 2005). That is to say, NPOs are looking forward to consumers and citizens donating some money, time or resources in kind through their daily consumption. The SCS is therefore a good way to enhance donation behavior.

In conclusion, the SCS is well-known by Chinese students at the Huazhong University of Science and Technology in Wuhan province, China although some students still do not fully understand how it works. They estimated that the SCS could help improve their quality of life given that it could reduce bad citizens' behavior and increase ethical or good behavior, bettering the entire society. Furthermore, the SCS is a good way to increase or boost donation behavior among Chinese students. This paper

was a contribution to the existing literature review on the SCS; it has provided useful information about the system's awareness among Chinese students. It also assessed their trust in the system, which has resulted in the favorable intention and donation behavior of the students. However, these findings are only based on a very limited sample and techniques; therefore, no generalizations can be inferred about the entire Chinese society. Moreover, only conducting interviews as the technique for data collection cannot lead to generate broader claims about the system. Thus, there is a need for combining several techniques and samples of the study.

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