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### China's Social Credit Score

In the article, many issues arise at this proposition. A social credit scoring system like the one mentioned could be potentially ethical, as long as the government does not penalize its citizens when they oppose the ruling party, engage in various activities, subscribe to a certain news source, and other various things that the government does not deem a person trust worthy for.

The common good in this idea is definitely a strong factor. Putting the incentive on society as a whole would have benefits. One could assert that the citizens would encourage their fellow citizens to conduct themselves ethically and morally, in efforts to drive their community forward into prosperity. Citizens could take pride in their nation as they improve collectively. As far as individual rights are concerned, this initiative seems to marginalize the individual rights of each citizen. For example, if one person conducts themselves in a very profession and ethical manner, and then the next person does not, this would cancel out the positive strides from the former person, and that would seem to unwittingly promote a sense of discouragement and frustration, thus driving the community backwards.

As the virtuous citizens are concerned, it could serve as a push to affect their communities in positive ways so that everyone benefits and shares the load. This initiative could produce leaders and thus create a strong sense of community and direction.

This proposed system for China is vastly different than that of the American scoring system. Each individual is responsible for their own credit health. But the similarity lies in the fact that a good credit score is encouraged to achieve, as it enables people to consume, and that keeps economic growth sound.

This system that China has proposed could be made ethical, as limitations to those who collect data on the citizens are instilled and enforced. The government should never be given too much power, in the way of

monitoring its citizens, as this usually leads to corruption and misuse of information. Agencies could put into place to keep those who monitor data in check. Laws could be written clearly and concisely stating what can be and cannot be done in the way of monitoring. Severe penalties should be enforced if any party violates these rules.

The kind of information that should be excluded from such a system would be things like: sexual orientation, political beliefs, religious beliefs, etc. Several arguments could be made to quickly expand this list. Anything that is subject to a negative opinion due to any certain kinds of prejudices should be protected by national law.

As far as the American credit scoring system, it should be proposed that creditors cannot monitor to see what the consumer does as extracurricular activities. It seems unfair to deem someone unworthy of an appropriate credit score due to their hobbies. The practice of someone's activities, in terms of negative or positive for credit, is a subjective matter, and varies from person to person.