# The Gamification of Trust: The Case of China's "Social Credit"


***Structured Abstract***

**Purpose**

China is establishing a social credit rating system with the aim to score the trust level of citizens. The scores will be based on an integrated database that includes a vast range of information sources, rating aspects like professional conduct, corruption, type of products bought, peers' own scores and tax evasion. While this form of gamification is expected to have dire consequences on brands and consumers alike, the literature in that particular area of interest remains non-existent.

**Approach**

A conceptual framework is suggested that highlights early-on the risks and implications on brands and companies operating in that particular upcoming landscape.

**Findings**

The gamification of trust that the social credit system focuses on presents potential risks on brand and consumer relationships. This in turn will affect brand sustainability vis-à-vis the expected drastic changes in the Chinese business landscape. This study suggests the strategies to follow which will be of high interest to companies, consumers, as well as to the Chinese authorities during and after implementation stage.

**Originality**

This paper is amongst the first to discuss the potential effects of the Chinese social credit rating system on brands. The conceptual framework fills a sizeable gap in the literature and pioneers the discussion on potential dilemmas brands will be faced with within this new business landscape.



**Keywords**: *gamification; trust; China; social credit; social media; brand relationship*

## Introduction

China is building what it calls a social credit system that is meant to measure and rate trust of citizens (Creemers, 2016; Hatton, 2015; Xiangrong, 2015;). The Chinese government is aiming to enroll its overall population by 2020 in a big data like built database embedding fiscal and government information as well as data collected by private businesses (Creemers, 2015). Individuals and companies will be rated based on various aspects such as professional conduct, correctness, corruption, tax evasion and academic cheating (Creemers, 2016; Makinen, 2015). China had wanted to establish a similar system since the late 1940s. Nonetheless, the technology that the social media platform currently provides, especially on segmentation and targeting, was non-existent (Canhoto *et al.*, 2013).

A social credit score can be defined as a rating for the consumer derived from his/her "*position in a social structure based on esteem that is bestowed by others*" (Hu and Van den Bulte, 2014, p.510). The key focus of the Chinese social credit rating system is trust-keeping as well as the reflection of a person's "*guanxi*" (social relation) (Hatton, 2015; Lam, 2016). The system itself will revolve around the gamification of trust whereby people will be encouraged to show and share their high credit scores with their peers on social media. High scores will earn privileges to their holders such as receiving expedited visas, getting promoted to VIP classes for tickets, hotels and car rental services (Lam, 2016). Conversely, people with low scores will be penalized and would be perceived far from being good citizens (Lam, 2016; Xiangrong, 2015). This form of social gamification is expected to have dire consequences on brands and consumers alike. Indeed, low social credit scoring would be expected to affect negatively peer endorsements, peer similarity feelings, electronic word of mouth (eWOM), the levels of social media interactions, as well as brand relationships. As brands thrive and mainly compete on the basis of having a lucrative brand relationship with their consumers (Fournier, 1998), this fundamental change to the Chinese business landscape will be expected to affect companies' sustainability in one of the biggest markets globally.

The literature in that particular area of interest is still non-existent. Moreover, the information that is being shared by the Chinese government in relation to the implementation and effects of the social credit rating system is scarce. Consequently, this will lead to higher uncertainty levels for companies operating or planning to operate in China in the coming years. In fact, companies today are in a state of non-preparedness to face that imminent change which has the potential to directly affect their top and bottom lines. Accordingly, this paper aims at establishing an early understanding on the risks and implications that brands operating in China would be facing once the social credit system is vastly implemented. The study consequently proposes a framework that highlights early-on the potential effects on companies as well as the suggested strategies per stage of implementation.

## Development of the Conceptual Framework

The online Chinese population spends a daily average of nearly 2 hours on social media platforms (Kemp, 2015). Ninety-eight percent of these potential consumers are active social media users, representing 30% of the global social media population. Locally developed social media platforms (e.g. Weibo, WeChat, Youku) have high reach and are extremely popular amongst consumers and companies. As Western social media sites (such as Facebook, YouTube and Twitter) are blocked on the Mainland, multinational brands started becoming active on local social media platforms (such as Tencent and Sina which are dominating the market with 829 and 157 million monthly active users respectively) to gain access to the Chinese consumer (Abosag *et al.*, 2016).

As the Chinese consumer tends to value greatly the suggestions made by opinion leaders on social media, as well as rely heavily on friends' and family's recommendations (Chiu *et al.*, 2012), the social credit system is expected to affect key components of the social media platform. The interaction, eWOM, strength of tie and similarity with online friends' components of social chatter and output are discussed vis-à-vis brand relationship variables. The social credit rating system is then discussed in relation to its potential effects on the overall presented conceptual model.

### *Interaction on social media platforms*

The social media platform is considered to be a key enabler of interaction between like-minded people as well as between brands and consumers (Ramadan, 2017; Valos *et al.*, 2016). The interest in harnessing these social interactions for commercial purposes grew at a fast pace in the last few years (Grabner-Kräuter and Bitter, 2015). Consumers who interact on the social media platform are seen as publishers, generating content and eWOM affecting directly the brand (Cova and White, 2010). The resulting social ties drive further deeper engagements and involvement with other fellow online members as well as with brands (Baldus *et al.*, 2015; Huang *et al.*, 2014; Langerak *et al.*, 2003), leading to a sense of obligation to the overall online community (Ma and Chan, 2014). Interaction is also driven through its perceived usefulness for the member (Gupta and Kim, 2007), and is based on reciprocity (Chan and Li, 2010), leading to a bonding community capital that members invest in (Shen and Chiou, 2009).

Furthermore, interaction is viewed as being the driver of similarity with other fellow members (Langerak *et al.*, 2003; Ramadan, 2017). In fact, like-minded people sharing the same interest and consumption patterns develop a feeling of similarity (Matzler *et al.*, 2011; McAlexander *et al.*, 2002). Similarity with members is further developed through the influence between members as well as by the relevance of each member's interest to the other (Chan and Li, 2010; Kim *et al.*, 2004). Indeed, shared consciousness of kind and rituals in online communities reinforce the sense of community and common held beliefs which are driven by member participation on shared interests (Laroche *et al.*, 2012; Webster, 1992).

Establishing durable peer-to-peer relationships and strong social ties in any given community is recognized when high similarity feeling between the members is found (McPherson and Smith-Lovin, 1987). The similarity feeling between members of an online community can be either affective (Ellemers *et al.*, 1999) or cognitive (Algesheimer *et al.*, 2005). Affective similarity is based on an emotional involvement close to a feeling of kinship between members of a brand community (Chan and Li, 2010; Ellemers *et al.*, 1999; Schembri and Latimer, 2016). As for the cognitive feeling of similarity, it is based on a comparison between similarities shared amongst members and the dissimilarities present with non-members (Algesheimer *et al.*, 2005). Similarity between members of online communities is affected by a myriad range of relational orientations. Indeed, each member has a different profile, different motives, as well as different relationships with the brand itself (Mathwick, 2002). The profiles are based on exchange and communal norms, hence differ in their feeling of similarity with other members. For members who have high sense of similarity with others, the experience by itself becomes the core focus of their membership and engagement (Matzler *et al.*, 2011).

Subsequently, social ties become a fundamental factor on social media platforms (Gilbert and Karahalios, 2009). The strength of a social tie is defined as being based on a combination of the amount of time, the emotional intensity, the intimacy, and the reciprocal services which characterize the tie (Granovetter, 1973). Information propagation depends on the type of content transmitted as well as on the 'bandwidth' (the rate of information transmission per unit of time) of a tie (Centola, 2010). On Social media platforms, social ties allow valuable information to be disseminated as high quality interactions and group similarities lead to high information diffusion efficiency (Grabowicz *et al.*, 2012).

Accordingly, the following propositions are suggested:

> P1: The higher the interaction level with other members on social media platforms, the stronger is the tie.

P2: The higher the interaction level with other members on social media platforms, the higher the feeling of similarity with them.

P3: The higher the similarity with friends, the stronger is the tie.

*Mediating roles of strength of tie and eWOM*

Westbrook (1987, p.261) defines word-of-mouth (WOM) communications as consisting of "*informal communications directed at other consumers about the ownership, usage, or characteristics of particular goods and services and/or their sellers*". This informal communication is conducted usually between a perceived non-commercial communicator and a receiver (Arndt, 1968). Word-of-mouth has long taken a crucial role in the marketing mix for companies (Schumann *et al.*, 2010). Electronic word of mouth (eWOM) is considered to be a valuable marketing tool that builds active brand advocacy especially through its viral effects on social networks (Casidy and Wymer, 2016; Gil-Or, 2010; Iyengar *et al.*, 2009). EWOM is fundamental to the success of brands on social media, as it has been shown to be a stronger influencing factor on purchase decisions from a trust perspective given strong social ties versus information provided by companies (Bickart and Schindler, 2001; Huang *et al.*, 2014; Murtiasih *et al.*, 2014; Trusov *et al.*, 2009).

Social media has further enabled the reach and distribution of eWOM, forging ahead value co-creation that brands use to improve on their offering and services (Valos *et al.*, 2016). Accordingly, social media has been integrated into brands' relationship building strategy (Edelman, 2010) through relevant content marketing that is sharable (Ballantyne and Varey, 2006; Neghina *et al.*, 2014). In fact, on social platforms, while abundant weak ties help the propagation of novel information, strong ties are more influential (Brown and Reingen, 1987; Grabowicz *et al.*, 2012). Moreover, consumers base their judgments of credibility and relevance of the eWOM upon the level of interaction and the similarity feeling with other members (Bickart and Schindler, 2001; Wu and Wang, 2011).

EWOM is considered to be one of the most effective factors influencing brand image and purchase intention of brands in consumer markets (Abubakar *et al.*, 2016; Engel *et al.*, 2001; Jalilvand and Samiei, 2012). Brand image is based on a set of attributes and benefits that are associated with a product or service offering (Webster and Keller, 2004). Based on the equity as well as consumers' knowledge and response to the brand, brand image adds further value to a company which helps distinguish it from competitors (Aaker, 1991; Keller, 1993). Furthermore, eWOM is considered to be a key mediator between strength of tie and brand image; brand image is usually enhanced via the motivation of consumers having online close ties to share eWOM to their social network (Mahapatra and Mishra, 2017). Indeed, the strength of tie would be needed to validate the eWOM which would then have a greater influence on the perceived brand image and overall brand attitude (Ballantine and Au Yeung, 2015; Granovetter, 1973; Mahapatra and Mishra, 2017).

Hence, the following propositions:

P4: The influence of interaction and similarity with friends on eWOM is mediated by strength of tie.

P5: The influence of strength of tie on brand image is mediated by eWOM.

*Brand likeability, similarity and trust*

Brand liking is based on the notion that as consumers shift their relational focus from the characteristics of the producer to the abstract concept of the brand, they start perceiving the brand as a potentially likeable person (Palmer, 1997). Likeability is defined as being based on psychological factors that influence individuals' reactions to a source such as a brand (Reysen, 2005). Indeed, the consumer-brand relationship is generally enhanced through likeability, which is considered to be an attitudinal measurement derived from how consumers perceive the brand (Anselmsson *et al.*, 2008; Kuksov *et al.*, 2013). Brand likeability is usually a core tool in companies' strategies as they lead ultimately to self-expressive benefits that are based on brand association / similarity (Aaker, 1991; Langner *et al.*, 2014; Lassar *et al.*, 1995). Brand likeability is determined by consumers' experiences and their psychological evaluation of the brand (Nguyen *et al.*, 2013a). Likeability links with consumers' favorable attitudes towards a given brand image, whereby it has been shown that firms with good reputation are perceived as likeable (Nguyen *et al.*, 2013b). This is achieved based on prior associations done with given likeable traits that the company has, as well as through eWOM which plays a key role in affecting consumers' attitudes (Gilly *et al.* 1998; Grewal *et al.*, 2003; Rogers, 1995). This ultimately becomes a major strategy that marketers use to build and maintain strong brand relationships with their consumers (Smith *et al*., 2007).

Brand image is defined as being a mental estimate of a certain degree of satisfaction from an organization's activities and performances (Bibby, 2011; Salinas and Pérez, 2009). Brand image is considered to be a key differentiating factor that enhances brand perception (Park *et al.*, 1986; Schiffman and Kanuk, 1994) through the use of positive eWOM (Jalilvand and Samiei, 2012). As the brand image becomes more favorable, confidence builds up towards that given brand (Bennett *et al.*, 2005). Accordingly, brand image acts as a surrogate for intrinsic product attributes leading to heightened confidence, hence trust in the brand (Chinomona, 2016; Pavlou *et al.*, 2007). In fact, based on previous studies (e.g. Chinomona, 2016; Cretu and Brodie, 2007; Del Río *et al.*, 2001; Keller, 1993), the positive impact of brand image on brand trust has been supported.

As the consumer-brand relationship is formed, consumers begin to formulate a sense of similarity with the brand they associate themselves with (Anselmsson *et al.*, 2008; Kuksov *et al.*, 2013, Langner *et al.*, 2014). This association helps consumers to portray a self-image of themselves that is linked to the brand's image, personality and characteristics (Aaker and Schmitt, 2001; Belk, 1988; Torres *et al.*, 2017). Through this, brands provide self-expressive benefits that consumers use to project their desired image to others (Aaker, 1996; Walker, 2008) as they become further tied to the values and personality of the brand (Palmatier *et al.*, 2006; Sayre and Horne, 1996; Walker, 2008).

As the brand becomes further viewed as a person with given specific characteristics, brand likeability becomes a key competitive advantage in the arsenal of a company (Boutie, 1994; Lau and Lee, 1999; Palmer, 1997; Sirgy *et al.*, 1997; Ye and Van Raaij, 2004). Given a favorable brand image, the likeable brand personality will then promote stronger bonds with consumers leading to higher levels of trust and similarity (Aaker, 1996; Amine, 1998; Hayes, 1999; Hayes *et al.*, 2006).

Trust is fundamental to marketing and relationship building, whether it is within the environment of service (Crosby *et al.*, 1990; Johnson and Grayson, 2005; Parasuraman *et al.*, 1985; Sirdeshmukh *et al.*, 2002), or business-to-business (Dwyer *et al.*, 1987; Moorman *et al.*, 1992; Morgan and Hunt, 1994; Palmatier *et al.*, 2006; Schurr and Ozanne, 1985). Trust, defined as "*a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviors of another*" (Rousseau *et al.*, 1998, p. 395), is also considered as being a cornerstone in the consumer-brand relationship within the consumer market environment (Bart *et al.*, 2005; Chaudhuri and Holbrook, 2001; Delgado-Ballester and Munuera-Alemán, 2001; Jevons and Gabbott, 2000; Hess and Story, 2005; Wu and Tsang, 2008). Brand trust, which is based on positive expectations of a brand's intentions or behaviour, is considered to be the most important relationship tool for a company (Berry, 1995). On social media platforms, engagement and eWOM credibility inspire the feelings of confidence and positive brand image which lead ultimately to brand trust (Bowden, 2009; McEwen, 2004).

Indeed, brand trust, a powerful marketing strategy that companies focus on (Berry, 1995), develops feelings of integrity, confidence and pride in a brand (McEwen, 2004). Brand trust is accordingly derived from liked brands that provide continuous and consistent satisfaction to their customers (Bowden, 2009). Furthermore, as brand trust is part of the foundation of brand relationships, it is particularly crucial in online platforms as it directly affects consumers' perception on brands and the likelihood to be associated with them (Pavlou *et al.*, 2007). Trust has the ability to also reduce uncertainties and increase consumers' engagement with brands which leads to increased similarity feelings and personal association with those brands (Eastlick *et al.*, 2006).

In sum, the evaluation base is considered to be the image of the brand and its initial influence by eWOM, leading to the formation of an overall brand attitude (Wilkie, 1986; Wu and Wang, 2011). Furthermore, brand associations, which are considered to be intangible brand assets that consumers hold in their memory in relation to a given brand image, are actually driven by brand attitudes (Low and Lamb, 2000).

Accordingly, the following propositions are suggested:

P6: The influence of eWOM on brand likeability is mediated by brand image.

P7: The influence of eWOM on brand trust is mediated by brand image.

P8: The influence of brand image on brand trust is mediated by brand likeability.

P9: The influence of brand image on brand similarity is mediated by brand trust.

P10: The influence of brand image on brand similarity is mediated by brand likeability.

As per the above discussion, brand relationship variables (brand image, likeability, trust, and association) are expected to be affected by social influence factors (hereby interaction, similarity, strength of tie and eWOM) on an online platform. The social credit rating system itself will be expected to initially affect the social influence factors and accordingly the overall suggested model facilitated by the serial mediation of the discussed variables. The potential effects of the social credit rating system and the related propositions are discussed next.

*The social credit rating effect*

The People's Bank of China has led initially the setup of the credit investigation system, whereby in 2008 it held a conference centering on the need to build the social credit rating system (Cheng and Shuyang, 2014). In 2011, the National Development and Reform Commission and the People's Bank of China together took the lead for the creation of that system which expanded further in scope during the Sixth Plenary Session of the 17$^{th}$ Central Committee of the Communist Party of China (CPC) as it included government credit, commercial credit, social credit, and judicial credit, which showed the evolution of the rating system from the economic to the ethical field (Cheng and Shuyang, 2014; Tao and Mengwei, 2014).

The social credit rating system is expected to measure trust and subsequently a person's overall "goodness" (Creemers, 2016; Lam, 2016). The Chinese government already has a website run with the help from Baidu, China's main search engine, which would allow citizens to check out their credit rating (Haynes, 2016; Hodson, 2015). The site integrates data from 37 governmental departments and is expected to be linked in the future with Sesame credit (Hodson, 2015).

Sesame credit, the financial wing of Alibaba – a large ecommerce site in China – already started mapping its customers' profiles based on financial and consumption activities as well as behavior, whereby it aggregates data from partners such as the taxi service Didi Kuaidi (Hatton, 2015). Baihe, China's biggest matchmaking service, also teamed up with Sesame to promote clients with good social credit scores (Hatton, 2015). Alibaba also currently assigns credit scores for its customers ranging from 350 to 950, whereby a score above 700 is considered excellent (Makinen, 2015).

According to Sesame, the score is built upon personal data including social status (education and professional background), credit history, social connections (including the credit score of one's social connections), and behavior patterns (Lam, 2016; Marr, 2016). For example, a person playing video games for several hours during the day would be considered as idle, while someone buying diapers frequently would be considered as a responsible parent (Haynes, 2016). Moreover, befriending people with high scores while unfriending those with low scores would improve one's rating (Marr, 2016). To that effect, people with low credit scores are heavily penalized as they are officially labelled as untrustworthy. They would struggle to rent a car, find a job and might be publically shamed (Haynes, 2016). Hyper-competitiveness between citizens to get the highest scores possible would be hence expected in this gamification of trust. It is noteworthy to highlight that by the mere fact of being connected online, individuals will be screened for their online activities and scored accordingly in an aggregated form. As consumers' lives become more closely intertwined with the Internet for basic needed services, there will be hardly any option to opt-out of this rating system.

Gamification creates new forms of communities whereby like-minded people and consumers connect, share opinions, and influence one another's offline beliefs and behaviors (Park and Feinberg, 2010). Members of gaming communities significantly engage with and trust one another (Hsu *et al.*, 2012) encouraging brands to heavily use such tools within a social media platform (Ramadan and Farah, 2017). Within the context of the social credit game, it is expected to be in line with the prior work of Mitchell *et al.* (2017), whereby it would coerce people to change their behavior in response to the externally derived rewards and punishments.

Indeed, intrinsic motivations resulting from this life-affecting social game will be hard to anticipate. Moreover, social influence factors, namely similarity with friends, interaction and eWOM, will be the main determinants of consumer brand attitude as opposed to perceived enjoyment in the context of this study (Yang *et al.*, 2017).

Indeed, from a marketing perspective, brands will have to analyze tie formation between members on social media platforms. This would be done in relation to how status considerations would affect consumers' networking behavior (Toubia and Stephen, 2013), their engagement with products (Iyengar *et al.*, 2015), and their consequent reciprocal appeal as customers for brands (Hu and Van den Bulte, 2014). Accordingly, it is expected that low social credit scores will negatively affect interaction as well as strength of tie and similarity between members, as users will distance themselves from other low scoring individuals so that they are not penalized. Hence, the following propositions are suggested:

P11: A low social credit rating affects negatively the interaction level.

P12: A low social credit rating affects negatively strength of tie.

P13: A low social credit rating affects negatively similarity with friends.

Based on the above discussion, the conceptual framework was accordingly depicted (see figure 1).

**INSERT HERE: Figure 1 – Conceptual framework**

## Implications

From a scholarly perspective, this paper fills a sizeable gap in the literature in relation to such social credit systems when applied from a marketing viewpoint. Indeed, the gamification of trust that this system focuses on presents potential risks on brand relationships, which in turn will affect brand sustainability vis-à-vis the expected drastic changes in the Chinese business landscape. Under that particular digital landscape, brands will be penalized by low credit scoring followers leading to fundamental question marks on whether companies would have to distance themselves or even cut their relationship with those followers. This study also adds further to the literature on value co-destruction whereby consumers and brands alike will enter into the vicious circle of distancing themselves from sources of negative influences, reducing and limiting in this way social media's potential as a relationship building channel.

Furthermore, this study contributes in putting forward a conceptual framework that highlights the brand relationship variables most prone to be affected. Thus, this paper provides an initial platform that future scholarly studies can test to further fill the literature gap on this particularly unique business landscape.

From a managerial perspective, the suggested framework presents some key insights, implications and consequences to brands operating in China. What adds to the importance of social scoring is that it will affect social media platforms where consumers maintain many-many strong ties. While brands will be focusing on leveraging high scoring ties, dire consequences might present themselves on low scoring ties. Indeed, consumers might form an impression of unfair discrimination by the brand. One example was back in January 2015 when WeChat members voiced their concern after they were not targeted to watch a BMW ad, and hence felt discriminated as the targeting algorithm had involved social scoring (Clover, 2015). This poor communication experience resulted in negative customer feedback which damaged accordingly the brand equity (Hutter *et al.*, 2013; Yoo *et al.*, 2013).

For brands to be able to counter the potential negative effects of social credit rating, they should first target what the Chinese call the "*guanxi*" capital. Guanxi is defined as "*an informal, particularistic personal connection between two individuals who are bounded [sic] by an implicit psychological contract to follow the social norm of guanxi such as maintaining a long-term relationship, mutual commitment, loyalty, and obligation. A quality guanxi is also characterized by the mutual trust and feeling developed between the two parties through numerous interactions following the self-disclosure, dynamic reciprocity, and long-term equity principles"* (Chen and Chen, 2004, p.306). Accordingly, guanxi, which is the distribution of social capital (Lin *et al.*, 2001), should be well examined then targeted by brands (Abosag *et al.*, 2016). While the social credit system aims at purifying to a certain extent the guanxi capital, brands should strategically distance themselves from that governmental rating as guanxi co-destruction is conducted on the social platform.

With the gradual launch and integration of the social credit rating system into the Chinese social platforms, brands are hence advised to take the following strategies into consideration per stage of implementation;

1- **Stage 1 – Early and transitional implementation stage of the social credit system:** during that transitional stage, businesses should first focus on enhancing their brand equity and image to make sure the company is part of positive score enhancements rather than being a penalizing one that reduces the rating of its followers. Root causes of score factors and algorithm analysis of the credit rating system should be made to fully understand the short and long-term impact on followers, their peers, brand relationship and sustainability of the business. Brands should also identify early-on key guanxi capital generators or guanxi influencers to increase the potential aggregate score of the brand's community. The Chinese government would also have to launch and implement a wide awareness building campaign relating to the program so that consumers become mindful on the implications of their online behaviours.

2- **Stage 2 – Full scale integration of data sources and vast enrolment of the Chinese population into the system:** throughout this mass implementation stage, brands should capitalize on the strategies implemented in stage 1. They should target their overall followers as by that time brands would already have integrated high guanxi generators who would compensate for the low scoring followers. Companies should not make the strategic mistake at this stage to selectively target high score generators as there will be public backlash during that high-profile implementation stage which is going to be closely followed by global media and consumers. This will be the riskiest stage whereby eWOM will be still unregulated as low scoring individuals continue on sharing and endorsing brands.

3- **Stage 3 – Post guanxi co-destruction on social platforms:** as the social credit rating system is expected to affect similarity with friends and interaction, people will gradually un-follow or unfriend other members with low scores to distance themselves from those who are perceived as low-trusting individuals. In stage 3, this phenomenon would have been largely implemented, leaving brands with an updated social network of followers low on bad-scoring individuals. As the social credit system achieves this, brands would see the rise of what we can call then as "guanxi 2.0", where only trustable social capital circulates. In this last stage, eWOM is regulated and expected to be low on low-scoring individuals. Nonetheless, brands should not only highlight high scoring eWOM generating individuals as they will be viewed as part of the system. Instead, companies should still nurture and engage with average scoring individuals, helping them as well to increase their scores as part of an overall guanxi co-creation.

Nonetheless, some other potential risks should also be highlighted. Indeed, in some instances competing brands might employ tactics that would resort to using low-scoring followers to affect negatively their competitors. Hence, the social platform might witness the rise of negative influencers who would be highly sought after for brand sabotage. On the other hand, high scoring individuals will take the place of experienced subject-matter influencers and become themselves celebrity endorsers.

## Conclusion and Future Research

This paper is amongst the first to discuss the potential effects of the social credit rating system on brands that China will be implementing in the years to come. The conceptual framework pioneers the discussion on potential dilemmas brands will be faced with within the upcoming change in the Chinese business landscape. The proposed framework fills a sizeable gap in the literature and highlights early-on the risks and implications on brands and companies operating in that particular upcoming landscape. Indeed, the main aim of this study is to reduce part of the uncertainty and knowledge gap in relation to the Chinese social credit system so as companies start devising accordingly their updated strategies pertaining to consumers' behavioral shifts that would affect their market shares and sustainability in the Chinese market. This study is not without limitations. Indeed, the conceptual nature of this paper limits its generalizability. Future empirical research can accordingly expand on and test the suggested model once the social credit system is implemented in China. Subsequent studies can also empirically test the effects of social credits on different product categories and industries as well as on different social media platforms and in different regions.

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