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Abstract

Global financial and... make that knowledge... examines a cluster... formal credit scores... attempt to score the 'credit invisible' by drawing on a range of alternative data – non-financial payment streams, academic records, behavioural signals gleaned from online or social media footprints and results generated via digitized psychometric testing – and by assessing that data in relation to models of risk assessment based on the analysis of big data. I argue in this paper that these experiments in alternative credit scoring constitute the unbanked as an important, and dubious, category of knowledge and intervention. I also argue that attempts to score the unbanked offer a revealing glimpse of many of the social and political limitations associated with projects of 'inclusion'. Although often imagined as forms of pristine incorporation, inclusion projects often constitute troubling new kinds of social sorting and segmentation.

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