难道中国落后到不用信用卡,不懂信用卡的地步?这是一名西方网友在美版问答网提出的问题。

随着移动端支付的兴起,外出做任何事情只需带上一部手机即可。甚至在农村一些卖菜的爷爷奶奶也流行用手机扫码收款。这种模式也是大大的为我们提供了便利。一些以西方为世界中心的网友就纳了闷提出了让人啼笑皆非的问题。

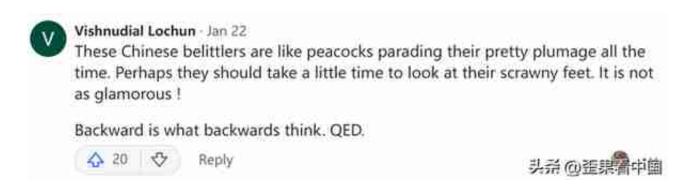


这位住在考斯菲利普岛对中国颇有研究的外国网友Francine Rizza回答道:

天哪,这样的问题太傻了,真是让我大吃一惊,显然问这种问题的人要么是个典型的煽动者,要么从未踏足过中国!

我告诉你,中国不是落后的国家,它是全世界最先进的国家之一。昨晚我和在澳大利亚的中国朋友谈起他们国内的货币体系,他们告诉我中国不再使用纸币,而是通过他们的手机/移动端上的微信支付,他们说,你只需点击它扫描产品并付款!但是,如果我从越南过境怎么办?他们回答说,然后你需要有某种类型的充值卡,你可以用它来支付人民币。然后我问,但是穷人呢?他们怎么买得起电话?他们说在中国每个人都能买得起电话。

听完后我想,也许是我们落后了!



这位毕业于伊朗 Mmgt

研究中心MBA现在住在旧金山,前医疗保健首席财务官名为Fred Chuatiuco的外国网友回答道:

Vazeha(提问者),你自称是中国专家?你还必须认为自己是一位金融专家。

我觉得你需要好好补一下功课。

在金融方面,中国实际上领先所有西方国家数光年。他们跳过了信用卡,直接向银行账户直接收费(使用二维码),现在是一个无现金的社会。此外,他们还通过自己的国家数字化货币eYuan进入了下一代金融,这将有助于建立一个使用数字化平台的替代全球贸易信用体系。

与此同时,西方国家受困于信用卡行业,无法向前迈进。

只要用常识来思考一下:这是西方商业银行一个价值10亿美元的摇钱树行业,他们为什么要放弃这样一个利润丰厚的业务,转向一个肯定会取缔他们现在所赚的高利贷利率和费用的数字化世界?银行系统一直在拼命维持现状。不幸的是,这个制度正在使那些无力负担这种经济负担的人受害——工人阶级已经习惯于使用信用卡债务来弥补今天日益增长的生活成本。

2/5



Chris Garcia Follow

Executive Management at Fortune 500 Companies (1995-present) - Dec 28

Congratulations, Vazeha Lakanese, on posting one of the stupidest questions ever seen on Quora. It takes severe mental illness to even imagine that China doesn't have a welldeveloped credit card system already in place.

For at least the past 30 years China has had a credit card system that is, in many ways, even better than the system in place in the US. In approximately 1993 China started out with a Visa card that was what we might term a quasi credit card. The card is linked to your normal bank account and earns interest on your account balance, but also allows you to spend via what we might call a modest overdraft line of credit. Given that Chinese people have not developed an addiction to credit as many in the US have, people in China generally prefer to spend their own money and not borrow from the bank.

A year or so later, China introduced an actual dual currency credit card. The card could be used inside of China via the UnionPay network and overseas via either the Visa, MasterCard or American Express network. Also, UnionPay has had a relationship with Discover which for approximately 25 years now has allowed all UnionPay credit cards to be used anywhere in the US that accepts Discover as well as giving Discover access to the Chinese market.

Now China has at least 3 times the number of credit cards in existence than the US and Canada combined. Also, default rates in China are infinitesimal compared to the US. China also has two major e-payment apps that each make Apple Pay共和國經濟學問題

这位学习电气和电子工程与信息和通信技术现在住在比利时名为Marc Bohets的外国网友说到:

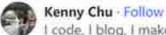
提出这个问题的人在他的个人资料上谎称自己是中国问题专家。

Vazeha Lakanese, 还称自己是中国、俄罗斯、伊朗专家

一个真正的中国专家应该知道中国拥有比世界上大多数其他国家先进得多的支付系统,所以我断定他是一个巨魔而不是专家。

×

by is rare considering most moved to digital payment.



X

I code, I blog, I make music, I game... at It's Kenny Chu - Jan 24

Questions like this makes me wonder what the world am I living in.

China actually "very forward" if you ask me. I mean by "very forward" they already started using e-payments (form of digital payments). Some citys still support credit card

Meanwhile Western and many other countries still uses credit card or cash. The only thing that may be close to China is Crypto? But even that Crypto payment has been widely deployed worldwide.

For many parts of the world, credit card is still a lucrative business for the banks. There were they rake in all the money.

头杀 @ 歪果看中國

这位名叫David Chen的中国网友回答道:

当然不是。

由于二维码扫描支付等新技术的兴起,信用卡在中国的使用已大大减少。

中国的许多人——尤其是城市里的人——不再携带现金或信用卡。他们通过使用手机扫描二维码来支付账单、杂货、爱好、衣服和其他费用——实时转账。



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I believe no people will be stupid enough to call a 2nd largest economy in the world 'so backwards' and 'no credit cards'. This is the best question I ever seen. I find it is wise and well constructed. The question captures make eyes and invite many people to answer it emotionally.

There are so many people already answered, therefore I will copy and paste the answer from ChartGPT instead.

"China has a rapidly developing economy and is home to many advanced technologies and financial services. Credit cards have been widely adopted in China, and are accepted at many retailers and online merchants. Additionally, mobile payment systems, such as Alipay and WeChat Pay, have become increasingly popular in China and offer an alternative to traditional credit cards. It's important to note that while China has a very large population and a rapidly developing economy, it's also a very diverse country with a wide range of cultures, incomes, and technological capabilities. So it's not correct to generalize the whole country as backwards."

这位名为Vishnudial Lochun的外国网友回答道:

谁告诉你这些居高临下的废话?

谁要是自以为高人一等,比别人聪明,其实他自己就是一个更幻灭、更落后、更自负的白痴。根据我在Quora上被问到的问题,我的印象是,在你们当中,可能有更多的人比你们选择贬低的人更落后。

供你们参考,你们所选择诽谤的那个落后国家拥有(世界上)最多的通过电话或网上银行的人口,他们用同样的方式购买和支付。他们基本上不使用信用卡——他们是落后的一群人!想要有偿付能力真是太落后了!

至少他们的方法有一个好处:他们不必像"聪明而高尚"的社会中许多人那样,处理疯狂的信用卡债务。



China's digital payment system is the most advanced in the world. When I visited China in 2016, I paid for my lunch at a small restaurant in Dongguan by scanning its QR code. I had a Union credit card but hardly used it when I was in China. It was considered outdated like Visa and Mastercard in China that only foreign tourists 实验的理想看中国

这位名为George Arno的外国网友说到:

中国更先进,而不是落后:

中国人喜欢只买他们能支付得起的东西(有时房地产是个例外,但即使是房地产也经常是用现金购买的)。

中国人不喜欢信贷或利息,将两者视为令人讨厌的高利贷。

如今,在中国,任何事情都是通过应用程序和二维码,通过直接账户扣款支付的。

反过来说就是:

许多西方人(美国人比其他国家的人多得多)用他们没有的钱买几乎所有的东西,在全额付款之前眼睁睁地看着他们买的东西过期或老化,最后往往因为复利而支付原始售价的130-150%的总成本。

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