

The 1st reflection for Global Vision Corner-Language Exchange

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When we talk about the reasons why we want to work or study abroad, I think life experience is also one of the reasons. When I went to Shanghai as an exchange student, the consumption pattern was quite different from Taiwan. Alipay, the most command and influential third-party mobile and online payment platform in China, has completely changed the lifestyle of Chinese people.

In China, everyone is very dependent on mobile phones, or even can't live without them. Because of the great wall of the Internet and the autocratic government, China's mobile phone has an independent application store system. These apps are always directly installed in the newly purchased mobile phone, including Alipay, Wechat, Weibo, etc. And the account of these apps are often cross-platform and interconnected. Alipay is not only a virtual trading platform but also a combination of credit system, donation, bicycle rental service, and other functions. At present, the trading model of China is dominated by Alipay rather than cash, and even many stores do not receive cash.

Alipay trading has many advantages in social and personal aspects. Many stations in Shanghai do not accept cash of more than 10 yuan, which reduces the risk of counterfeit money and the unexpected situation of cash shortage. On the other hand, transactions become more convenient and reduce error situations while enjoying other benefits. For example, as long as people have enough credit score, Alipay will give priority to refund money to consumers before returning goods to the store when online shopping returns. Alipay also records users' exercise habits. Once you walk more than 5000 steps, you can ask the Alipay company to make a small donation for charity. Besides, when doing consumption behaviors that are conducive to environmental protection, such as buying tickets for mass transportation, riding public bicycles, and stable sports, the environmental protection scores will be given. After accumulating certain environmental protection scores, people can exchange them for planting trees to protect the environment. According to the above content, using Alipay sounds very convenient. People don't need to take cash and can trade quickly and simply at any time.

However, when I lived in Shanghai, I thought using Alipay is not as wonderful as it seems. Because of the binding relationship between Alipay and the real-name system, you must have a local bank account in China to use Alipay. The decrease in cash transaction ratio caused by Alipay's convenience also makes tourists have difficulty in consumption. In addition, the virtual transaction makes me lose the real sense of money **expenditure**. When I don't need to make frequent withdrawals or pay attention to the amount of cash in my wallet, it's easy for me to succumb to the odd pricing or the compensation of online goods and spend more money. Also, Alipay has other hidden dangers, especially the credit score will decline due to some political speeches, bad loans and violations of laws. When people's credit score is too low, not only those benefits will be lost, but also some basic human

rights will be lost. This is a very serious issue of Alipay, because not only personal information will be opened, in worse case, even the right to go abroad will be ripped off.

Before I went to Shanghai, my parents often praised the convenience of Alipay and belittled Taiwan's lack of progress. But in the end, I prefer enjoying the sense of crisis and making money management plan when the weight of the bag is reduced at the end of each month.