

Evaluate the Credit Risk of Third-Party Payment Institutions From Internal and External Factors

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Abstract

As the most representative organization in my country's traditional financial system, commercial banks have a reputation that cannot be matched by any other capital organization. my country's commercial banks are strong, the government provides implicit guarantees for investors, and has accumulated high-quality customer resources over the years. Although in recent years, some traditional businesses of banks are often considered to be affected by Internet finance and third-party payments, even on the surface, banks have gradually become a relatively weak party. However, as long as we think calmly, we will definitely find that in the short term, the market dominance of commercial banks in the financial sector is still far from being shaken by third-party payment platforms.

Keyword :- Third-party payment; commercial banks; banking business

Introduction

Under the management of the central bank, the issued third-party payment license has formed recognition of its brand and improved its credibility in the market. Third-party payment has gradually developed business in other areas of life, such as water and electricity payment, phone recharge and so on. In particular, in the past five years, the rapid upgrade of smart phones and the widespread popularization of tablet computers and 5G technologies have enabled third-party payment services to achieve historic achievements. Not only in terms of online transaction services, third-party payment directly enters real life and social scenarios, and online and offline are combined to enhance the application level and increase market share. In November 2020, the number of Alipay users jumped to 83.863 million, an increase of 135.769 billion from January 2020. In November 2020, the number of users of OneWallet was 3.3677 million, a decrease of 636.65 million compared with January 2020. In 2019, Alipay accounted for 54.4% of the total third-party payment market, and Tenpay accounted for 39.4% of the third-party payment market. In 2019, Alipay and Tenpay together accounted for 93.80% of the third-party payment market. At present, the third-party payment market has formed a monopoly pattern of two giants, Alipay and Tenpay.

(2)Research purpose and significance

With the gradual increase in the application scenarios of third-party payment and the gradual increase in the scale of other financial services, third-party payment has launched fierce competition with some profitable businesses of

commercial banks. After our country gradually implemented the restrictions on interest rate marketization, the profit level of the traditional savings and loan business of commercial banks has increased, and the competition within the industry has intensified, which has caused commercial banks to further strengthen the development of intermediary business. Moreover, third-party payment companies and commercial banks also have business competition and cooperation. The reduction in the volume of deposits and settlement business of commercial banks and the reduction in the size of lenders are also due to the monopoly of third-party payment to some extent. In view of this situation, the relevant theories can be combined and studied to discuss the influence and development strategies of third-party payment on my country's commercial banks, as well as the innovation and future of my country's commercial banks.

Anthropology is the scientific study of human societies and cultures, including their beliefs, customs, and practices. In Africa, anthropology has been used to study various aspects of the continent's diverse cultural practices and social dynamics. However, there is often a gap between the conceptualization of African anthropology and the reality of African societies. This literature review explores the existing scholarship on reconciling African anthropological conceptions and bridging the gap between conception and reality.

The study of African anthropology has a long and complex history, shaped by colonialism, racism, and post-colonialism. During the colonial period, European anthropologists often imposed their own cultural biases and assumptions on African

societies, leading to distorted representations of African cultures. In the post-colonial period, African anthropologists sought to challenge these biases and provide more accurate representations of African societies. However, this effort was often hindered by the lingering effects of colonialism and the dominance of Western academic frameworks.

To bridge the gap between conception and reality in African anthropology, it is essential to critically examine the conceptual frameworks that underpin the discipline. One key challenge is the tendency to view African societies as homogenous and static, rather than dynamic and diverse. This has led to oversimplifications and generalizations that fail to capture the complexity of African cultures.

To address this challenge, scholars have called for a more nuanced and contextualized approach to African anthropology that recognizes the diversity of African societies and the historical and political factors that shape them. For example, Oyeronke Oyewumi argues that the concept of "gender" as used in Western anthropology is inadequate for understanding the complex social arrangements and power dynamics in many African societies.⁶ She proposes a new framework that emphasizes the interconnectedness of gender, kinship, and political authority in African societies.

Another challenge is the tendency to view African societies through a lens of "otherness," which positions them as fundamentally different from Western societies. This approach can reinforce stereotypes and obscure the commonalities between African and Western cultures. To address this challenge, scholars have called for a more comparative approach to African anthropology that highlights the similarities and differences between African and Western cultures. For example, John Mbiti argues that African traditional religions share many similarities with Western religions, such as the belief in a supreme being and the use of ritual and symbolism.⁷

To bridge the gap between conceptualization and reality in African anthropology, it is also necessary to examine the lived experiences of African people and the social and political dynamics that shape their lives. One key challenge is the impact of globalization and neoliberalism on African societies. These forces have led to significant social and economic changes, including the erosion of traditional cultural practices and the rise of new forms of inequality and exploitation.

To address this challenge, scholars have called for a more critical approach to African anthropology that recognizes the political and economic context in which African societies operate. For example, Achille Mbembe maintains that Africa is characterized by a "postcolony" condition, in which the legacy of colonialism continues to shape the social and economic structures of African societies. He proposes a new framework that emphasizes the need to move beyond the binary of tradition and modernity and to develop a more nuanced understanding of the complex social and political dynamics of African societies.⁸

Bridging the gap between conception and reality in African anthropology requires a critical examination of both the conceptual frameworks that underpin the discipline and the

social and political dynamics that shape African societies. Scholars have called for a more nuanced and contextualized approach to African anthropology that recognizes the diversity of African cultures and the historical and political factors that shape them. They have also emphasized the need for a more comparative approach that highlights the commonalities and differences between African and Western cultures, and a more critical approach that recognizes the impact of globalization and neoliberalism on African societies. By addressing these challenges, African anthropology can provide more accurate and nuanced representations of African cultures and contribute to a more comprehensive understanding of the human experience.

African Anthropological Conceptions and Realities

Socio-political seems to be the problem of Africans when looked at superficially. But when critically examined, it is more of the problem of the mind - conception of human being. How do we conceive human beings? Are they equal? Hence, African problem is more of anthropological. Conception and reality do not match. Menkiti in line with this argues that the problem of Africa is not just a matter of external factors such as poverty and political instability, but also a matter of internal factors such as the way that Africans conceive of themselves and others. He suggests that addressing the anthropological roots of the problem is essential for creating lasting change in Africa.⁹

The statement "Socio-political seems to be the problem of Africans when looked at superficially. But when looked at critically, it is more of the problem of the mind - conception of human being" suggests that the problems faced by Africans in the socio-political sphere are not just external or material, but also internal and conceptual. In other words, the root of the problem lies not just in the structures of society and politics, but also in the way that Africans perceive themselves and others.

The statement goes on to suggest that the problem is primarily an anthropological one. This means that it is related to how Africans conceive of human beings - their nature, their worth, and their relationships to one another. This is an important point because the way that people conceive of human beings has a profound impact on their behaviour and attitudes. In his book "African Philosophy: Myth and Reality", Hountondji argues that African philosophy is concerned with fundamental questions about the nature of human beings and their relationship to the world. He suggests that the anthropological dimension of African philosophy is particularly important because it helps to illuminate the underlying assumptions and beliefs that shape African societies.¹⁰

For example, if someone believes that certain races or ethnic groups are inherently inferior to others, they may be more likely to discriminate against them or deny them opportunities. Similarly, if someone believes that men are inherently superior to women, they may be more likely to treat women as second-class citizens. Kwame Anthony Appiah unwaveringly emphasizes on the importance of cultural identity and the need to create a more inclusive and respectful global society.¹¹

In the case of Africa, the statement suggests that there is a discrepancy between the conception of human beings and the reality of how people are treated. This may manifest in various ways, such as discrimination against certain ethnic groups, gender inequality, or tribalism. These issues are often deeply ingrained in African societies and can be difficult to address without first examining the underlying beliefs and attitudes that perpetuate them.

In order to address these issues, it is necessary to engage in a process of critical self-reflection and introspection. This may involve challenging long-held beliefs and assumptions, as well as examining the ways in which these beliefs have been shaped by history, culture, and social structures. It may also involve exploring alternative conceptions of human beings that emphasize equality, dignity, and respect for diversity. Hence, an anthropologist Claude Lévi-Strauss has written about the importance of recognizing the diversity of human cultures and the need to move beyond simplistic stereotypes and generalizations.¹²

Ultimately, the goal of this process is to create a more just and equitable society that is based on a more accurate and humane conception of human beings. By addressing the anthropological roots of the problems faced by Africa, it may be possible to create lasting and meaningful change that benefits everyone in the region.

Challenges in African Anthropology.

Anthropology is the study of humans and their societies, cultures, and development. African anthropology is the study of African societies, cultures, and development. According to the American Anthropological Association, "Anthropology is the study of humans, past and present. Anthropology emerges from the comparative and holistic study of human biology, society, culture, and language."¹³ African anthropological concepts are the theories, ideas, and principles that have been developed by African scholars to explain African societies and cultures.¹⁴ African anthropology is defined by Ademola Dasylva as "the branch of anthropology that seeks to understand African societies and cultures from an African perspective."¹⁵ These concepts are based on the experiences, beliefs, and values of African people. However, there are challenges that arise from the inconsistencies between African anthropological concepts and the realities on the ground.

One of the major challenges is that African anthropological concepts are often based on idealized or romanticized notions of African culture and society. African scholars have often presented African culture and society as harmonious and static, ignoring the diversity, complexity, and dynamism of African cultures and societies.¹⁶ This has led to a gap between African anthropological concepts and the realities on the ground.

Another challenge is that African anthropological concepts often reflect the biases and perspectives of African scholars. African scholars are not immune to the biases and perspectives that are shaped by their social and cultural backgrounds. This can lead to a narrow and limited view of African societies and cultures, ignoring the diversity of African experiences and perspectives. It is in cognisance of this that Jean and John

Comaroff state, "Scholars from the global South can be as trapped by their own assumptions as those from the global North, especially when their engagement with the field is limited to the study of their own societies."¹⁷

Furthermore, African anthropological concepts are often disconnected from the practical realities of African societies and cultures. African scholars have focused on theoretical frameworks and conceptual models, but have not always provided practical solutions to the challenges facing African societies and cultures. This has led to a gap between African anthropological concepts and the practical realities of African societies and cultures. To provide a solution, Adebaniwa and Obadare propose that African anthropologists need to produce knowledge that is relevant to the challenges facing Africa and its peoples, while simultaneously engaging with theoretical issues that have global implications.¹⁸

To bridge this gap and reconcile African anthropological conceptions with reality, several possible ways can be proposed. One approach is to encourage African scholars to engage in more empirical research to ground their theoretical frameworks in practical realities.¹⁹ By conducting research that is informed by the realities on the ground, African scholars can develop more nuanced and accurate anthropological concepts that reflect the diversity, complexity, and dynamism of African cultures and societies.

Another approach is to encourage collaboration between African scholars and practitioners who work in African societies and cultures. By working together, scholars and practitioners can develop practical solutions to the challenges facing African societies and cultures, while also grounding their solutions in the theoretical frameworks developed by African scholars.

Finally, there is a need to encourage the development of African anthropological concepts that reflect the diversity of African experiences and perspectives. African scholars should be encouraged to acknowledge and embrace the diversity of African cultures and societies, and to develop anthropological concepts that reflect this diversity. By doing so, African scholars can develop more accurate and nuanced anthropological concepts that reflect the realities on the ground.

In conclusion, the inconsistencies between African anthropological concepts and the realities on the ground are a significant challenge. However, by encouraging more empirical research, collaboration between scholars and practitioners, and the development of more nuanced and diverse anthropological concepts, it is possible to bridge this gap and reconcile African anthropological conceptions with reality.

Evaluation

The topic of "Reconciling African Anthropological Conceptions: Bridging the Gap between Conception and Reality" is a timely and important area of study that deserves careful evaluation. This topic is particularly relevant in light of the ongoing debates about the place of African knowledge systems in the global intellectual discourse. This evaluation

will examine the relevance, strengths, and weaknesses of this topic.

Firstly, the topic of "Reconciling African Anthropological Conceptions" is highly relevant given the current state of the world. With globalization and the increasing influence of Western knowledge systems, there is a need to ensure that the diverse knowledge systems of Africa are not lost or marginalized. This topic seeks to bridge the gap between African conceptions of the world and the reality of the modern world, which is often dominated by Western perspectives. By doing so, this topic can help to promote greater understanding and respect for African knowledge systems.

One of the strengths of this topic is that it recognizes the diversity of African knowledge systems. Africa is a vast continent with over 1.2 billion people, and as such, it has a rich and diverse set of knowledge systems.²⁰ The topic acknowledges this diversity and seeks to reconcile the different conceptions of the world that exist in Africa. By doing so, it promotes a more nuanced understanding of African societies and cultures.

Another strength of this topic is that it recognizes the importance of anthropology in understanding African knowledge systems. Anthropology is a discipline that is dedicated to the study of human societies and cultures. Anthropology, therefore is a necessary tool for understanding the cultural and social life of African people.²¹ It is therefore an essential tool for understanding African societies and cultures. The topic recognizes this and seeks to use anthropology to bridge the gap between African conceptions of the world and the reality of the modern world.

However, one of the weaknesses of this topic is that it can be quite broad and difficult to define. Reconciling African anthropological conceptions requires an understanding of the diverse knowledge systems that exist in Africa. The need to reconcile African knowledge systems with the reality of the modern world has been recognized by the African Union, which states that "there is a need to recognize the contribution of African knowledge systems to global development and to ensure their preservation and transmission to future generations"²² It also requires an understanding of the historical, political, and economic factors that have shaped these knowledge systems. As such, this topic can be challenging to define and study in a coherent and focused manner.

In conclusion, the topic of "Reconciling African Anthropological Conceptions: Bridging the Gap between Conception and Reality" is a timely and important area of study. It recognizes the diversity of African knowledge systems and seeks to use anthropology to promote greater understanding and respect for these knowledge systems. While the topic can be quite broad and challenging to define, its relevance and potential impact make it a worthy area of study for researchers and scholars.

Conclusion

In conclusion, reconciling African anthropological conceptions requires a concerted effort to bridge the gap

between conception and reality. This entails recognizing and respecting the diversity of cultural practices and beliefs across the continent while acknowledging the need for critical reflection and analysis.²³ Scholars and practitioners in the field of anthropology must work closely with African communities to gain a better understanding of their worldviews, values, and traditions, and to develop culturally sensitive approaches to research and intervention.²⁴ Ultimately, by building bridges between different ways of knowing and understanding the world, we can create a more inclusive and equitable future for all.²⁵

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