

Analysis on the Basic Psychological Motivation of Online Loan College

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Abstract: This study adopts the research method of subjects to conduct questionnaire survey on college students in different universities. According to the results of the study, motivations of activation and use of motivation of online loan college students were analyzed.

Keywords: College student, online loan, motivation.

1. INTRODUCTION

With the rapid development of The Times, early consumption has become a common consumption concept. College students began to turn to the convenient and rapid method of loans - online loans. Nowadays, with the low threshold of online loan, college students' online loan is popular in schools in a phenomenal way, which has aroused wide concern from the society and schools. Among them, the motivation of college students to use online loan is an indispensable part of the study of online loan college students. Understanding the psychological motivation of online loan college students can help us better understand this social phenomenon. This paper will analyze the basic psychological motivation of college students from two aspects: the motivation of college students' online loan activation and the motivation of college students' online loan use. We hope to provide the basis for education workers and college students themselves through research and analysis, so that online loan can develop in a healthy and harmonious way with college students.

Online loan with the development of the social era is increasingly widely used, different consumption psychology of college students in the activation online loan have different psychological motivation, the motivation will directly affect the college students to use network frequency and lines of credit, this is very important to research based psychological motivation of online loan, then we are the first step for college students to activate different psychological motivation of online loan analysis in detail.

Different college students have different motivations after activating online loan. Different people have different motivations for using different goods when purchasing or consuming different goods. Different motivations of using also directly affect the repayment way and installment amount. Therefore, we should also carry out a systematic investigation, statistics and analysis on the motivation of college students to use online loans.

2. RESEARCH METHODS

In this study, 120 valid questionnaires were collected from college students in different colleges and universities by using the research method of subjects. Among the college students surveyed, 49 were male and 71 were female. 40 freshmen, 63 sophomores, 14 juniors and 3 seniors.

There are a total of 12 questions in the questionnaire, including the monthly living expenses of college students, whether they have used online loans, which online loans have been used, the reasons for the first use of online loans, what aspects of online loans have been used and so on. The basic psychological motivation of online loan college students is measured by self-compiled questionnaire, which is a multiple choice question. Based on interviews with college students in different universities and the results of interviews, the motivation options for college students to activate online loan include: people around them are using it, they need to buy something, they are restricted from speaking to their parents, they are attracted by certain preferential activities, and they start their own business. The motivation options for college students to use online loan include: purchase of living goods, daily necessities, shopping (electronic products, luxury products, cosmetics), travel consumption, purchase of fund stocks, meals, dinner parties, entrepreneurship, etc.

3. RESEARCH RESULTS

3.1 Motivation of college students' online loan activation

According to the results of the questionnaire survey, the motivation of college students to use online loans for the first time is mainly caused by the following three reasons: among them, people around them are using it account for 24.17%. Need to buy certain things, obstruct to open mouth to parents account for 30%; And 17.5 percent were attracted to certain promotional activities. Most people will be affected by the herd mentality, and some of their classmates' consumption habits and consumption concepts will affect them imperceptibly, thus becoming a major reason for them to activate online loans. College students are a group that not only want to be independent, but also have obvious deficiencies in their own abilities. Therefore, when they are short of funds, they may obstruct opening their mouth to their parents, so they choose the online loan as the solution to the financial problem. The incentives available to activate online lending are often very attractive. Discount, free of charge, reward gold and so on preferential benefit also is irresistible, do not harm oneself benefit while, still can increase oneself benefit, why not?

3.2 Motivation of college students to use online loans

According to the survey results, 49.17 percent of college students have adequate living expenses, 42.5 percent have occasional shortage of college students, and 8.33 percent have frequent shortage of college students. Online loans accounted for 45.83 percent of daily necessities and daily necessities, 36.67 percent of shopping (electronic products, luxury goods and cosmetics) and 7.5 percent of travel expenses. College students spend 30%, 22.5%, 15%

and 13.33% of their monthly consumption on daily necessities, clothes and cosmetics, recreational activities and study materials.

According to the data, the majority of college students' living expenses are adequate or occasionally insufficient. The main purpose of online loan is to purchase household goods and shopping. The main purpose of college students' monthly consumption are daily necessities and social learning. Most college students' living expenses are adequate. On the one hand, they use online loans to buy household goods. The main reason is the lack of reasonable allocation of living expenses and financial ability. On the other hand, the reason why shopping is used for online loan is to satisfy their interests and hobbies. College students have abundant spare time, so they have many opportunities to develop their own interests and hobbies, and buy what they like. However, they are limited by their economic ability, so they have to pay by online loan.

4. CONCLUSION

This study can draw the following conclusions: the motivation of online loan activation of college students mainly includes the herd mentality, unimportant characteristics of college students and the influence of preferential policies of activated online loan. The main motivation of college students to use online loan is that they cannot reasonably allocate their living expenses, lack financial management ability and cultivate their own interests and hobbies.

As an adult college student, we should try to avoid blind conformity and learn to think independently. For college students who are about to enter the society, it is more important to learn how to reasonably allocate funds and improve their financial ability. This has a direct impact on future living standards and quality of life.

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