

## **Investigation and Research on Contemporary College Students' Campus Network Loan Behavior--Taking a University in Southern Sichuan as an Example**

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*Abstract: With the continuous upgrading of network technology, the Internet-related industries are developing rapidly, especially the development of Internet finance business is particularly rapid. Scanning QR code mobile phone payment and shopping for white bars has become the preferred method of consumption for everyone. It is followed by a large number of P2P online loan website platforms in China, with a fast, convenient and unsecured slogan. The customer is positioned on the college student. Basically, similar small advertisements can be seen in all corners of the school. Students' mobile phones will receive similar SMS messages and WeChat promotion messages from time to time. There are even many students who do similar part-time jobs in their own Students develop campus network loan customers. Faced with this situation, colleges and universities need to actively intervene and guide, help college students to establish a healthy consumption concept, cherish their credit records, and promote the healthy development of students' mind and body.*

*Keywords: college students, Campus network loan, investigation and research.*

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### **1. ANALYSIS OF THE CAUSES OF FORMING UNIVERSITY CAMPUS NETWORK LOAN BEHAVIOR**

#### **1.1 The consumption concept is ahead and the consumption structure is unbalanced**

In the advanced consumption, when credit consumption enters China, there is a story of an old lady in China and an old lady in the United States. It is probably about the money spent by the old lady in China for a lifetime, and she soon died after buying a house. When the old lady of the United States was young, she applied for a home loan at the bank. After several decades, the mortgage was over, and she also enjoyed it for decades. Use this to express that Americans will consume ahead of time and enjoy life; Chinese people will save money for a lifetime, but they do not know how to enjoy or have time to enjoy. This gap in consumer perception. The current formulation is "to spend today's money and tomorrow's dream". With the popularization of credit cards, almost one card or multiple cards are now available, and unwittingly become a

"card slave", even paying by card. Card, seriously overdraft the consumption power of college students. Under the influence of this kind of advanced consumption thought, the contemporary college students born around 2000 are more willing to pursue fashion new products than the post-90s college students. The consumption of electronic products, catering, personal dress and cosmetics accounts for the total consumption. Partly, it leads to a waste of comparison behavior and an imbalance in the consumption structure.

### **1.2 Consumer groups are polarized and lead to excessive consumption in order to satisfy vanity**

With the development of the socialist market economy, the gap between the rich and the poor in our country is becoming more and more obvious, which is reflected in the polarization of schools. These two groups are common in today's colleges and universities, a group with superior economic conditions and high consumption; one is a group of poor students. It is inevitable that the two groups with large gaps will study and live together, which will inevitably lead to psychological pressure on classmates. Some of the classmates showed their feelings of hatred and inferiority. In order to satisfy the vanity, it is easier to embark on the road of campus network loan, and to buy high-end communication tools, high-end fashion or high-end cosmetics through loans. Through the loan method to narrow the gap with the economic level of the students, and ignore whether they can afford such a level of consumption. There is also a significant increase in the social spending of college students. The phenomenon of eating, giving gifts, and even cadre campaigns and voting is everywhere in colleges and universities. Such a multi-purpose social consumption makes the impoverished college students feel extremely entangled, and they have to follow the trend, so that they can fall into the cycle of excessive consumption in order to satisfy the vanity.

### **1.3 Campus network loan operation is easy and easy to generate misunderstanding**

The current campus network loan behaviors of college students are mainly divided into shopping staging and cash lending. At this stage, shopping is paid in installments, Jingdong is playing white, and interest-free installment has become the main form of borrowing for college students to purchase online laptops, mobile phones, cosmetics and other commodities. This form generally has strict terms and conditions, and the shopping site has its own installment quota, which is generally less harmful and easier to manipulate. Cash borrowing mainly refers to college students borrowing money from online lending institutions with their student ID cards and ID cards. Generally, they need to pay high interest rates and one-off principals after expiration. Its application conditions are extremely simple, and most loan websites only need students to provide ID cards and student ID cards. The scorpion, which is simple in operation, flexible in form, convenient in borrowing money, fast in lending, and low in loan threshold, has attracted the attention of many students. This form is extremely harmful. Because college students basically have no income, they are easy to expire and they are not able to make loans. The East Wall is used to make up the Western Wall, and the profits are plentiful. The amount of money owed is increasing, which ultimately affects the students and affects their own personal credit recording.

## **2. RESEARCH DATA ON COLLEGE STUDENTS' ONLINE LOAN BEHAVIOR**

The survey is divided into three parts. The first part is about the survey of basic consumption. The second part is about the survey of campus network loans. The third part is about the students' views on campus network loans. The survey is aimed at 371 sophomores in the School of Management, Materials, and Bioengineering. The survey was conducted by volunteers. The questionnaires were filled in an anonymous manner, answered on the spot, and the questionnaire was collected on the spot. A total of 371 questionnaires were distributed, all of which were recovered, 356 valid questionnaires, and the recovery efficiency was 95.9%. There were 164 boys and 207 girls, both in the arts and sciences.

### **2.1 Basic consumption situation**

Regarding the monthly living expenses, nearly 57% of the students live on less than 1,000 yuan a month, but 36% of the students live between 1000 and 1500. Their monthly living expenses account for 20%, 30%, and 40% of the total household income. In the composition of living expenses, nearly 95% of students' monthly income is mainly composed of living expenses given by parents, but 14% of students also said that part-time income is also a component of them. Nearly 56% of the students' monthly income and expenditure are basically balanced, but 30% of the students' monthly income and expenditure is that the expenditure is greater than the income. In terms of consumption structure, 98% of the students said that basic food is their main consumer expenditure item. Secondly, nearly 47% of the students said that communication consumption is also a major expenditure item, followed by transportation consumption, image consumption, online consumption and social consumption. Expenditure items. This shows that the consumption situation of the students shows a diversified and uniform distribution. This shows that the current consumption level and quality of college students have been significantly improved, and the consumption structure has shifted from subsistence consumption that only meets basic needs of life to symbolic consumption. The development consumption of image consumption and emotional consumption coexist, and the proportion of tourism consumption continues to increase. In terms of consumption concept, the consumption concept of college students presents the characteristics of overall rationality and individual "advanced". Nearly 74% of students' consumption concept is "planned consumption", and 49% of students think that they hold the concept of "can save the province", only about 7% of college students have the concept of "overdraft consumption".

### **2.2 Understanding of campus network loans**

Although nearly 80% of students are accustomed to paying with traditional cash, there are also some students who choose to use the payment method of online payment and trading platform represented by Alipay (68%) and WeChat payment (49%). Because some students are accustomed to squandering the cost of living provided by their families, they have higher consumer demand. Once there is a contradiction between consumer demand and the supply of living expenses, they will suppress their own consumer demand and purchase by borrowing. In the choice, the latter is often chosen, and it is easier to ignore the financial and credit risks arising from credit to satisfy the temporary desire for consumption. However, nearly 96% of

the students disapprove of the purchase of high-end consumer goods through loans. Nearly 94% of the students said that they did not have the experience of borrowing and spending, and 70% of the students said that they did not understand the operation process of the campus online goods. Nearly 32% of the students said that they would learn about the loan products when they used it. When it comes to legal knowledge, only 7% of students think they have a good understanding of relevant legal knowledge. The survey also showed that 53% of students will consider their ability to repay when they borrow on campus. The students' understanding of the products on campus lending is “ant flower”, “staged music”, “excellent stage”, “and premium loan” and “p2p credit”.

### **2.3 Views on campus network loans**

In view of the low interest rate and interest-free loans in the campus online loan, 63% of the students think that there is no white lunch in the world and they need to be cautious. 48% of the students said that the most important factor to consider when choosing a loan product is the interest rate. Therefore, 55% of the students think that the campus network loan is a low-interest or even interest-free slogan to attract the attention of the students. 71% of the students think that the reason for the campus lending behavior is that some students lack the correct concept of financial management and consumption. However, the students also pointed out many reasons. For example, lending companies want to make huge profits through campus lending, and the campus network loan review mechanism is flawed. Laws and regulations are lagging behind, and campus management is derelict. Nearly 69% of the students believe that the unreasonable long-term development of campus network loans will easily form the situation of sub-credit and compensation, and it is not conducive to guiding the correct consumption concept of college students, and it will easily lead to the credit crisis of college students. Therefore, 62% of students think that they should reasonably regulate college campus borrowing and consumption; but 25% of students think that college campus borrowing should be completely banned.

## **3. WAYS TO IMPROVE COLLEGE STUDENTS' BAD CAMPUS NETWORK LOAN BEHAVIOR**

3.1 At the student level, students need to strengthen their understanding of online loans. Since the online loan has targeted the target customers as college students, it has always been a hot topic. Online news about campus online loans is endless. For example, female college students are barely loaned, and ultimately they are not allowed to make money. The whole country is in a daze. Students should avoid trying to make online loans in curiosity and vanity. Students should actively participate in various educational activities on campus network loans, and raise their awareness of online loans and loan risks. Under the influence of social environment such as comparison consumption and advanced consumption, we must adhere to the establishment of active and healthy consumption concepts, and make consumer behaviors comparable to their current income levels. Do not overdraw their credits in advance. College students still have to

use their main energy in learning, emphasizing spiritual wealth rather than excessively pursuing material things.

3.2 At the household level, the family is the first school for everyone, and the parents are the first teachers of the children. Therefore, in the family, the parents' consumption concept and consumption behavior will have a direct and far-reaching impact on the child's consumption philosophy and behavior. Parents should help their children to establish healthy consumption concepts in their daily lives. Rather than preferring to suffer hard, you can't let your child suffer. When you are young, you will be responsive, over-loving, so that your child can't treat money with the right attitude. If you don't have money, you can find your parents, and lead to excessive consumption. Parents should also grasp the child's consumption situation in real time, correct and stop the generation of bad consumer behavior in a timely manner, and actively guide their consumption concepts to help them form a correct consumption concept. Let the children have the awareness of hard work and self-reliance, and correctly handle the relationship between pay and harvest, life and labor, material and spiritual, and thus develop a positive and healthy outlook on life, values and worldview.

3.3 At the school level, we must adhere to the use of socialist core values to guide and educate students to avoid bad consumer behavior, and cultivate them to establish rational, green, and healthy scientific consumption concepts. In the construction of university school spirit, school discipline and campus culture, we must persist in the leading role of socialist core values. In the competition of many contemporary social thoughts, through the theme class meetings, theme lectures, game competitions, theme films, theme culture festivals, etc., the students' ideological consensus is formed to the maximum extent, so that students can form excessive consumption, comparison consumption, and luxury consumption. And the exclusion of online banking behavior Let students form an identity with the core value system, inherit and carry forward the excellent moral tradition of the Chinese nation's arduous struggle and diligence and thrift.

#### **4. CONCLUSION**

In summary, campus online lending is a product of rapid social and economic development. It attracts the attention of college students with its simple operation, flexible form, convenient borrowing, fast lending and low loan threshold. Although it seems to satisfy the needs of the classmates at one time, the hidden risks are unacceptable and unpredictable for college students. In this context, students, families, and schools need to work together to make students realize the risks of campus loans and establish a healthy consumption concept. Under the guidance of the core values of socialism, we should avoid excessive consumption behaviors, concentrate on realizing our own value and comprehensive development, and fundamentally avoid campus online loans as a trap and abyss on the road to growth of college students.

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