

Study on the Value Orientation Behind the Bad Network Loan of College Students and Its Guiding Path*

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Abstract—There is a close relationship between values and individual behaviors, and the two are consistent. The network loan infestation in campus is related to the "barbaric growth" of online lending platforms on the one hand, yet more to the values held by college students on the other. The decision to borrow money from online lending platforms of involved college students reflects the value orientation of their consciousness system. Therefore, finding out the hidden value orientation behind the network loan behavior of college students involved, strengthening the value education, and guiding college students to set up correct values are effective ways to better prevent the invasion of illegal network loans in campus, and create a good educational environment in colleges and universities.

Keywords—college students; bad network loan; value orientation; educational guidance

I. INTRODUCTION

The frequent behaviors of college students with bad network loans have gradually attracted the attention of scholars. General Secretary Xi Jinping pointed out at the National Conference on Ideological and Political Work in Colleges and Universities that it is necessary to "improve the affinity and pertinence of ideological and political education." Therefore, objectively and comprehensively examining the value orientation of college students' bad online lending behavior is of great significance for improving the pertinence of ideological and political education. Objectively revealing the value orientation behind the bad network loan of college students based on statistical analysis, not only provides the direct and objective research results for this research, but also provides an important reference for the scientific analysis of the guiding path of college students' values education under the dilemma of bad network loans.

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II. ANALYSIS FRAMEWORK: ANALYSIS OF INTERNAL CONSISTENCY BETWEEN VALUES AND INDIVIDUAL BEHAVIORS

The consistency of values and individual behaviors has always been a controversial issue in academic circles. [1] This paper holds that there is consistency between values and individual behaviors, which is the general basis for individual behavior choices. This is because if there were little correlation between values and people's behavior, it would be extremely unnecessary for people to try to change or cultivate values through education and other means. The intrinsic consistency between values and individual behaviors is mainly manifested in the following two aspects.

A. Values Can Predict Individual Behaviors

As a social consciousness, values represent people's general understanding and view of life reality. It has a direct predictive effect on people's behavior, that is, the behavior pattern is in line with the values. People's behavior choice is based on a certain theoretical framework, and in the behavioral choice theoretical framework composed of multiple elements, values play a dominant role, playing a crucial role in predicting people's behavior choice. This idea has been proved by related researches. For example, studies on people's environmental protection behavior made by Schultz, etc. (2005) [2], people's choice behavior in course learning made by Simpkins, etc. (2006) [3] and people's voting behavior made by Caprara, etc. (2006) [4] and other scholars have all shown that values can predict people's behaviors, and when values change, people's behaviors will change accordingly.

The significance of people trying to cultivate values lies in the function of values to predict people's behaviors. For example, during the Anti-Japanese War period, the main purpose of the education of the CPC was to make the general public aware of the colonial rule and cruelty of Japanese imperialism to the compatriots of various nationalities from the ideological point of view, so as to stimulate the anti-Japanese sentiment of the general public and cultivate the values of saving the nation and surviving. Once formed, such values can directly predict the anti-Japanese behavior of the

people sacrificing themselves to achieve the goal of standing up for the Chinese nation in the Anti-Japanese War.

Through the above analysis, it can be concluded that values play a significant role in people's behavior. In the era of the rapid development of the Internet, some college students are affected by the false value system, which results in the bad behavior of network loan. Such behavior can be predicted by understanding the value system of college students before its birth.

B. Individual Behavior Is the Expression of Values

People's behavior is the concrete expression, presentation and transformation of their values in real social life. At the same time, individual behavior must be based on values, which provide the "meaning explanation"; otherwise there will be incoherence of purpose and behavior. Of course, sometimes people's behaviors mainly express one value, while sometimes they express multiple values, which is the more often the case. However, this does not contradict the idea that "individual behavior is the expression of values". Instead, it fully supports this view. Besides, are there exceptions? On the surface, there must be individual behaviors that are not expressions of values, that is, "valueless behaviors". However, in essence, an individual's behavior is bound to express certain values. Even if it seems "valueless", it is actually an embodiment of people's values. For example, Bardi and Schwartz (2003) showed through empirical studies that values also play their role in the unconscious level, which influences individual behavioral choices through mechanisms like "habits". [5]

When people make behavioral choices, they need to weigh the pros and cons. At this time, values will enter people's consciousness and provide basis for behavioral decisions. As when making a choice of whether to go hiking or go for a cycling tour, people may encounter the values of stimulation (love for adventure), philanthropism (love for the nature), timing (length of time), cost (money to spend), compliance (acceptance of an invitation from a friend). People will comprehensively consider and make a value ranking through certain principles, so as to make their own choices. Clearly, whether the choice of hiking or that of cycling is an expression of the values listed above.

In summary, the basic theoretical hypothesis of this paper is that there is a close relationship between values and individual behaviors, and the two are consistent. By analyzing people's behaviors, it will be possible to grasp the values existing in their consciousness system. In turn, by understanding people's values, it will be possible to make certain predictions about their future behaviors. In addition, some behaviors of people can be corrected to some extent

through the guidance of value education. Such theoretical hypothesis provides a strong support for analyzing the value orientation and educational guidance strategies of college students' bad network loan behavior.

III. BEHAVIOR MOTIVATION: ANALYSIS OF THE VALUE ORIENTATION FROM THE PERSPECTIVE OF COLLEGE STUDENTS' BEHAVIOR OF BAD NETWORK LOAN

From the above analysis framework it can be seen that the emergence of campus bad network loan behavior is closely related to some college students' wrong values. It can be considered that the false value system is an important factor affecting the generation and development of college students' bad network loan behavior. Therefore, understanding the value orientation of online loan students is conducive to solving the problem of rampant bad network loan in colleges and universities and eliminating its breeding ground.

A. Consumerism Breeds Wrong Consumption Value Orientation

As a kind of western capitalist social ideology, consumerism encourages people to advance and over consume without restraint in their daily life, and advocates the supremacy of consumption. Under the background of increasingly expanding influence of mass media, college students are easily influenced by consumerism culture due to their lack of experience, poor self-control, poor discrimination ability, and susceptibility to enticement, and gradually eroded by the alienation under the Sugar-bomb of consumerism. Consumerism gives birth to alienated consumption and abnormal consumption, which makes some college students lose themselves in the process of pursuing the satisfaction of their private desires. Such alienated consumption behavior is no longer regarded as a need, but a means. In this process, some college students breed the wrong consumption value orientations of "carpe diem", pursuing fashion, keeping up with each other, blindly following the crowd and being rich to be capricious [6], and their consciousness system is gradually eroded by such ideology.

TABLE I. CASE SUMMARY

	case					
	valid		absent		total	
	N	percentage	N	percentage	N	percentage
\$\$Ia	54	94.7%	3	5.3%	57	100.0%

^a Binary grouping of tabs when the value of "a" is 1.

TABLE II. TO UNDERSTAND THE USE OF STUDENTS WITH NETWORK LOANS FROM IDEOLOGICAL AND POLITICAL EDUCATION WORKERS IN COLLEGE

	respondency		
	N	percentage	percentage of cases
use of network loans — basic living expenses	30	20.0%	55.6%
use of network loans — buying luxury goods	44	29.3%	81.5%
use of network loans — traveling	15	10.0%	27.8%

		respondency		
		N	percentage	percentage of cases
	use of network loans — spending in a love affair	23	15.3%	42.6%
	use of network loans — entertainment costs	16	10.7%	29.6%
	use of network loans — repayment	14	9.3%	25.9%
	use of network loans — gambling	8	5.3%	14.8%
<i>a</i>	total	150	100.0%	277.8%

^a. Binary grouping of tabs when the value of "a" is 1.

As shown in "Table I", in the sampling survey conducted to 57 ideological and political educators of college students, 3 of them indicated that there was no online loan case in their schools, and 54 valid data were obtained. Statistical analysis was conducted with SPSS22.0 software (the same below), and the data in "Table II" were obtained. Data show that in the consumption structure of college students through network loans, except the proportion of basic living expenses (response percentage: 20.0%) is relatively large, most of the loans are used to buy luxury goods (including high-end mobile phones, cosmetics, etc.), and the response percentage is as high as 29.3%. In addition, college students spend a large proportion (15.3%) when they are in love, indicating that some college students are prone to irrational and impulsive consumption in the process of love affairs. Online lending for gambling was the lowest (5.3 percent) in the data, but it also needs concern. Such consumption behaviors are extremely unreasonable, not only tend to make the involved college students debt-ridden, but also will induce more serious things such as illegal criminal activity.

B. Materialistic Ideology Breeds Vulgar Wealth Value Orientation

Materialism, which arose in the 1990s, is not only manifested as the unbridled pursuit of material needs and desires, but also accompanied by vulgar ideas of material ownership. Materialists tend to view the quantity and quality of their wealth as a sign of competence, strength and success, as the most powerful tool for improving their self-image. [7] If a person holds materialistic values, then when his or her excessive material needs are not met, he or she will feel that the money is not enough, and will be more likely to get more money through all other means. Such people like the feeling of having money. Under the domination of materialistic values, some college students are eager to have more disposable wealth or money to show their "strength" in front of classmates or girlfriends, so as to obtain short-term wealth satisfaction. The convenient and virtual lending platform based on the Internet provides a shortcut for some college students with vulgar wealth value orientation to pursue short-term wealth satisfaction. In this way, they can make themselves have more money in a short time, and save face without having to "humble themselves" to ask for money at home or borrow money from friends.

TABLE III. TO UNDERSTAND THE CONSUMPTION CONDITION OF STUDENT TAKING OUT NETWORK LOANS FROM IDEOLOGICAL AND POLITICAL EDUCATION WORKERS IN COLLEGE

		respondency		
		N	percentage	percentage of cases
<i>consumption condition of student taking out network loans a</i>	consumption condition of student taking out network loans — excessive high consumption level	31	57.4%	57.4%
	consumption condition of student taking out network loans — normal consumption level	14	25.9%	25.9%
	consumption condition of student taking out network loans — simple and frugal life	5	9.3%	9.3%
	consumption condition of student taking out network loans — thrift	4	7.4%	7.4%
<i>a</i>	total	54	100.0%	100.0%

^a. Binary grouping of tabs when the value of "a" is 1.

As shown in "Table III", 57.4% of students that take network loans have too high daily consumption level, accounting for the largest proportion. Due to their strong self-esteem and vanity, these students need to reflect their money or wealth status with luxurious products, so as to achieve spiritual self-satisfaction. Through online lending platforms, the money obtained can bring temporary wealth satisfaction and make them a "rich man" in a short time. But in the long run, students will be saddled with debts that are

hard to repay if they have been involved in online loans for a long time, because interest rates keep snowballing and their ability to repay is limited. Therefore, the self-satisfaction of having wealth for a short time cannot bring long-term happiness, and the rational long-term view of wealth is the correct value concept that college students should establish.

Of course, materialism first brings about the appearance of money worship, the prevalence of which leads to the

vulgar wealth values of college students. However, the worship of money is only an indirect way of influence, and the origin lies in materialistic values. Therefore, this paper discusses the direct influence of materialism on the formation of vulgar wealth concept of college students from the source.

C. Egoism Promotes Distorted Moral Value Orientation

Egoism is self-centered and emphasizes the supremacy of the one self. It has two meanings: one is achieving whatever is good for oneself at all costs; the second is shifting anything bad for oneself onto others by fair means or foul, even at the price of others' interest, that is, "doing unto others things that one wouldn't want for himself or herself". So egoism is often the breeding ground for unethical behavior. Since the reform and opening up 40 years ago, the

ideological and political education of college students in China has solved many important problems and made great achievements. However, with the penetration of negative factors of market economy, some college students breed egoism and other thoughts. In order to relieve their own economic pressure, some online loan involved students borrow money from online lending platforms by obtaining information of classmates or friends. In addition, knowing that they have been caught in the campus "trapping" online loan crisis, some online loan involved students recommend network loans to their close friends or classmates and "pulled them down" in order to suspend the pressure of online loan platform lenders. The above immoral behaviors are caused by egoism, which leads to the distortion of some college students' moral value orientation.

TABLE IV. TO UNDERSTAND THE MAIN CHANNELS THROUGH WHICH STUDENTS TAKING OUT NETWORK LOANS LEARN THE PLATFORMS FROM IDEOLOGICAL AND POLITICAL EDUCATION WORKERS IN COLLEGE

		respondency		
		N	percentage	percentage of cases
<i>the main channels for involved college students to learn about online lending platforms a</i>	the main channels for involved college students to learn about online lending platforms	46	65.7%	the main channels for involved college students to learn about online lending platforms — schoolmate introduction
	the main channels for involved college students to learn about online lending platforms — schoolmate introduction	15	21.4%	30.6%
	the main channels for involved college students to learn about online lending platforms — leaflets card	4	5.7%	8.2%
	the main channels for involved college students to learn about online lending platforms — SMS push	5	7.1%	10.2%
<i>a</i>	total	70	100.0%	142.9%

^a. Binary grouping of tabs when the value of "a" is 1.

As shown in "Table IV", the main channels for college students involved to understand the network platform include Internet advertising, introduction of classmates, advertising leaflets and cards, and SMS push. Among them, 65.7% of the students involved mainly learned about the online loan platform through Internet advertisements, but in addition, a large proportion (21.4%) was introduced by classmates, which became another important channel for college students to learn about the online loan platform. The possible reasons are summarized as follows: one is that involved students introduce the platforms to others; second, the involved college students use other students' information to borrow money on the online lending platforms; third, some uninvolved college students introduce the platform or share the information of other students to the online loan platform and its agent out of some interest relationship. Whatever the reasons above, they are all manifestations of immoral behaviors with a lack of moral values, and some behaviors are even illegal and criminal.

IV. MULTIPLE INTERVENTIONS: ANALYSIS ON THE GUIDANCE PATH OF COLLEGE STUDENTS' VALUE EDUCATION UNDER THE BAD NETWORK LOAN PREDICAMENT

To find out the value orientation is the premise of guiding college students to set up correct values. But what's more important is how to guide them to return to the right path of value orientation and be away from bad network loans. Starting from the above sources that lead to the formation of biased value orientation of students, this paper, on the basis of further strengthening the socialist core values education for the students involved in bad network loans, attempts to explore an effective way to strengthen the value education for them and form a joint force to guide them to establish correct values.

A. *Resisting Consumerism and Fostering Healthy Consumption Values*

To eliminate the alienation of college students' consumption and resist consumerism, efforts should not be confined to finance managing education from the simple and technical level. It is necessary to endow consumption education correct value guidance, so as to make college students' consumption achieve the unity of regularity and purpose, and guide them to set up healthy and reasonable consumption values. [8] To this end, efforts should be made to achieve the following points.

First, it is necessary to correctly understand and evaluate consumerism. As a social ideological trend, the popularity of consumerism does reflect some practical requirements and interests of college students to some extent. But it makes some college students crazy to buy, consumption, which is bound to bring negative impact. Therefore, it is necessary to not only recognize the rationality of consumerism, but also improve the understanding and criticism of consumerism's negativity. The fundamental defects of consumerism and its problems should be shared with college students to guide them to fully realize the harm of consumerism and abandon consumerism.

Second, it is necessary to establish scientific and rational consumption values. Marxism holds that consumption is the purpose of production, but in the process of consumption, consideration should be given to the long-term development of human beings and the ultimate concern for them should be highlighted. But consumerism, based on the pursuit of capital profits, regards consumption as a symbol or symbol. Scientific and rational consumption value should be a people-oriented, sustainable and healthy one. Therefore, it is necessary for the ideological and political education of colleges and universities to include guiding students to consume scientifically and reasonably, which is an important way to deal with consumerism and strengthen the education of students' consumption values.

Third, it is necessary to set up the correct financial concept. In the survey, it is found that most college students lack financial management awareness, which is manifested in the rare habit of bookkeeping in daily consumption. This leads to impulsive and blind consumption due to the influence of consumerism in the consumption process. Therefore, to establish scientific and reasonable consumption values, it is also necessary for college students to strengthen financial management awareness, learn relevant financial management knowledge, and make reasonable consumption plans in line with their own reality.

B. *Upholding Ideals and Beliefs and Establishing Correct Values of Wealth*

The wealth of life includes material wealth and spiritual wealth. It is necessary to pursue rational and reasonable material wealth, but on this basis, it is more important to pursue spiritual wealth as spiritual wealth is the most valuable. Therefore, the college students involved in bad network loans should be firm in their socialist ideals and

beliefs, consciously resist vulgar wealth values, and establish a correct view of wealth.

First, they should put the relationship between material wealth and spiritual wealth in perspective. Material wealth and spiritual wealth, as the basic elements of life wealth, meet the needs of different levels of people. Material wealth meets the needs of human survival, while spiritual wealth meets the needs of spiritual level. It is unreasonable to blindly emphasize or belittling one aspect. Overemphasis of material needs and neglect of the pursuit of spiritual wealth will cause college students to draw water to their mill and lose their direction to pursuing the value of life. On the contrary, merely pursuing spiritual wealth and belittling the role of material wealth in meeting people's needs will make college students mired in idealism. Therefore, to establish correct values of wealth, college students should deal with the relationship between material wealth and spiritual wealth, that is to be based on the legitimate pursuit of material wealth and guided by spiritual value.

Second, they should stick to the arduous struggle spirit of "happiness comes from hard work". Like the ancients have said, "If you love wealth, you should seek for it in fair means, look at it properly and use it thriftily". In the pursuit of material wealth, college students should hold an attitude of hard work and strive to achieve material benefits by relying on their own labor. To be specific, they should take the Marxist viewpoint — "value is created by labor" as the guide, and consciously abandon the thought of "gaining petty advantages" — getting something for nothing; uphold the spirit of thrift in life, do not blindly compare with reasonable consumption so as to form a healthy and simple concept of life; follow the example of model workers in study and improve their own ability and quality so as to strive to be a striver of the new era.

C. *Curbing Egoism and Setting up Noble Moral Values*

Neither extreme egoism nor extreme altruism is ideal. For a person, the right thing to do is to put the "self-regard" side and "altruistic" side in a relatively reasonable state. As can be seen from the above contents, some students involved in online loans put their "self-interest" in an overwhelming position, thus causing themselves to pursue their self-interest without moral principle, even conduct illegal crime activities. Therefore, in order to guide college students involved in network loans to set up noble moral values, it is necessary to curb their self-consciousness, so that the two sides of "egoism" and "altruism" can strike a reasonable balance.

On the one hand, it is needed to strengthen the cultivation of their healthy and good mentality. There is a close relationship between mentality and morality. A good mentality can promote the formation of moral consciousness, and vice versa. A good state of mind is an up-and-coming attitude not eager for quick success and instant benefit, not impetuous aggressive state of mind, is not only an important factor in the formation of college students' moral consciousness, but also one of the prerequisites for their moral behavior. To cultivate the healthy and good mentality of college students, it is necessary to guide them to analyze

and solve the difficult problems in their study and life with the help of Marxist methodology, and to face all the challenges bravely, instead of pursuing quick success and instant benefit at the expense of others. They should "do unto others as they would be done". At the same time, it is also necessary to strengthen the guidance of correct public opinion orientation of college students, objectively evaluate the impetuous public opinion of seeking for quick success and instant benefit so as to create a beautiful campus.

On the other hand, it is necessary to set up the ideology of "actively caring for others, helping others". Helping others is actually helping oneself. In this process, the helper can not only achieve self-sublimation, but also get happiness from it. Therefore, students who know the tricks and traps in online lending platforms but tend to take classmates or friends should keep their classmates and friends aware of the risks there when they have the tendency of taking out network loans. The peer group should give full play to their role in the ideological and political education in colleges and universities to get students away from online lending platforms. In doing so, they can not only help classmates or friends, but also "stop here", from borrowing money from network loan platforms, thus not to do "desperate" self-interested behavior at the expense of others and improve their moral sentiment.

V. CONCLUSION

The emergence of bad network loan behavior of college students has a close relationship with their values. Wrong consumption values, vulgar wealth values and distorted moral values are important reasons for some college students to borrow money on online lending platforms. Therefore, in order to keep students away from bad network loan in campus, in addition to starting from external forces such as law and system, it is also necessary to further strengthen the value education of bad network loan students from the source that causes students to form biased value orientation, so as to guide them to establish correct values.

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