

Research on the Motivation and Countermeasures of College Students' Online Loans from the Perspective of Social Support Theory ——Take J University as an example

Xuan Yu^{1,*}, Rong Zhang²

¹*School of Political Science and Law, University of Jinan*

²*School of Political Science and Law, University of Jinan*

*Email: 15376172835@163.com

ABSTRACT

With the development of the Internet financial industry and the support of various national policies, online loans have gradually become popular on university campuses and have aroused attention and discussion from all walks of life. This article mainly starts from the theory of social support. Taking J University as an example, it uses a questionnaire survey to study the motivations of college students' online loan behavior. The survey found that the basic conditions of college students who use online loans are quite different. There is no significant difference between the loan platform, the destination of the loan, and the channels to learn about online loans and the basic conditions of college students. From the perspective of social support theory, the motivation for choosing online loans is the lack of self-support and the failure of some individual support systems to function effectively.

Keywords: *campus network loan, social support, college students*

1. A REVIEW OF THE EXISTING LITERATURE ON THE ISSUE OF ONLINE LOANS FOR COLLEGE STUDENTS

According to the searched literature, 2015 was an important time point for college students' online loan issues to attract public attention. Since Taobao and JD.com successively launched online loan platforms Ant Huabei and JD Baitiao in 2014, a major Taobao event took place on November 11, 2015. During the "Double Eleven" period, the behavior of college students through loans to meet their own consumer needs has received attention from all walks of life.

Legal Daily took the lead in publishing an article "College Students' Online Loans Need to Be Aware of Legal Risks" on the 12th, looking at college students' online loan behavior from a legal perspective ^[1]; Changsha Evening News also published an article on campus online loans: "Dual Risks Implied in Consumption of College Students' Online Loans", which explores the issue of college students' use of campus online loans from the perspective of consumption risks ^[2]. Baotou Daily has published

several articles in succession, researching college students' online loans from the perspectives of supervision and consumption. For a period of time since then, various newspapers and periodicals have put forward opinions and studies on college students' online lending behavior from the perspectives of consumption rationality, consumption risk, market supervision, finance, and law.

The research on the issue of college students' online loans does not stop there. Some scholars focus their perspectives on college students themselves, and carry out specific descriptive statistics and analysis on the status of college students' online loans. Zhenlin Sun took the lead in conducting relevant research. In "Study on the Problems and Countermeasures of the Development of "Campus Online Loans" for College Students-Taking China Pharmaceutical University Students as an Example", the current situation and existing problems of the use of campus loans by Chinese Pharmaceutical University students were carried out. The study also pointed out that campus online loans have problems such as poor risk control capabilities, false propaganda, and guiding students' bad consumption habits and

psychology. At the same time, it is proposed that the risk management and control of online loan platforms should be strengthened, students' correct consumption views and values should be cultivated, and industry supervision should be strengthened. And other measures to further standardize and improve the online lending platform [3]. From the perspective of finance, Gui Yuanyuan and Chen Yanhua pointed out that the reasons for college students' online loans are: wrong consumption concepts, capital needs of entrepreneurial groups, additional needs that can be supplemented, the impact of Internet development, low thresholds for online loans, simple procedures, and payment to the account [4].

To sum up, so far the problem of college students' campus online loan has been studied systematically and comprehensively under the attention of domestic scholars, and the problem of campus online loan has been analyzed in depth in a multi-faceted, all-round, and in-depth manner. However, from the perspective of social support theory, the analysis of college students' campus online loans has not formed a system, and in terms of problem solving, few scholars have considered the role of the social support system owned by college students.

2. ANALYSIS OF THE STATUS QUE OF COLLEGE STUDENTS CAMPUS' ONLINE LOANS

2.1. The basic situation of survey respondents using online loans

This survey uses quantitative research methods, and conducts data collection by questionnaires and random sampling. The results obtained are as follows. [5]

The basic status of the survey respondents' use of online loans includes the status of the survey respondents' use of online loan platform loans, the usage status of the survey respondents' loan platforms, the usage status of the survey respondents' loan amounts, and the survey respondents' understanding of the channel status of the loan platforms.

Loan line status: 64% of the loan line is less than 1,000 yuan, and 5% of the loan line is more than 3,000 yuan, showing an inverse pattern of increasing amount and decreasing number of people. Loan line is the proportion of 1,000-2,000 yuan. It is 23%, and the proportion of 2000-3000 yuan is 8%.

Loan platform usage: The survey results show that 97% of students use the credit services provided by large e-commerce platforms such as Ant Huabei, Ant Borrowe, and Jingdong Baitiao. A very small number of students use fun installment, installment music, etc. to provide credit services. Cash withdrawal limit

The loan platform and the p2p loan platform represented by famous school loans to help students start business and student loans, the proportions are respectively 1% and 2%.

Loan usage status: The survey results show that 67% of students' loans are used or partly used for consumer products, followed by electronic consumer products. 24% of students use their loans for or part of such products. Product. Travel needs also account for a large proportion, and 17% of students use or part of the loan money for travel. The ratio of high-end consumption to entrepreneurial needs is zero, and no student uses the loan amount for these two aspects. The remaining 10% of students will use or partly use the loan for tuition and fees, and 7% will

Loans are used or partly used for learning and training needs, and 9% of students use loans or part of them for other purposes.

3. THE MOTIVATION AND IMPACT OF COLLEGE STUDENTS USING ONLINE LONES

3.1 Motivation analysis of college students' use of online loans

3.1.1. Self-support-insufficient cognitive and behavioral abilities

The self-support of college students mainly includes the cognitive and behavioral abilities of college students. The results of the questionnaire show that a small number of college students lack the cognitive ability, lack the ability and channels to actively obtain information, and do not know that there are other ways to obtain money besides online loans; most students have insufficient behavioral ability, even if they know that there are Other channels to obtain money, but because of their own lack of ability, and finally chose online loans as the way to obtain money.

3.1.2. Individual support-family, fellow villagers, classmates or friends, school support system does not play an effective role

The support status that the survey respondents most want to get: This question is a multiple choice question. 79% of the survey respondents chose family or relatives, indicating that kinship is still the most subjectively dependent relationship among college students, and they want to get the most when they encounter problems. Such support. The proportion of choosing fellow villagers is 0.

The proportion of people who hope to get support from "classmates or friends" is 19%, second only to "family or relatives", which is the most important

support factor for survey respondents. The proportion of "schools (teachers and various service centers)" accounted for 4%, which received less attention from the survey respondents, and the proportion of "others" was 8%.

3.2. Analysis of the impact of college students' use of online loans

3.2.1. Online loans ease the rigid needs of college students, meet consumer needs, and expand college students' financial knowledge

Due to the convenience of online lending, the completeness of online lending functions, the universality of online lending, and the security of certain online lending platforms, online lending does have a positive impact on the survey respondents, and its positive impact is not only in satisfying the survey respondents' consumption. To satisfy the needs, it also alleviates the rigid needs of some students in need in life and study, and some of them have even expanded their understanding of financial aspects because of online loans, and have a series of positive life influence, make the survey respondents more satisfied with life.

3.2.2. Online loans encourage college students to develop bad consumption habits and change consumption concepts

In the further investigation of "What are the negative effects of online lending on the survey respondents", focusing on the survey respondents' belief that online lending has negative effects on their lives, it can be found that there is still room for improvement in the respondents' ability to control themselves and to consume rationally. What it thinks

The negative effects of online lending are all due to insufficient self-control ability and insufficient rational consumption ability.

4. CONCLUSION ON IMPROVING THE USE OF ONLINE LOANS FOR COLLEGE STUDENTS

4.1. Improve the self-support of social individuals

First, improve the effective communication skills of college students: college students themselves can actively participate in clubs or activities that can improve their communication skills, so that they have the ability to correctly and effectively express their needs.

Second, enhance the ability of college students to link resources: to enhance the ability of college students

to link resources is to enhance the power of college students, be aware of their own support system, and learn how to effectively build, improve, and use their own support system so that college students cannot use it. Online lending may promptly avoid the risks and negative effects brought about by online lending.

4.2. Improving the individual support of social individuals

First, to help college students' family and relatives system to play a better role: college students should take the initiative to express their ideas and needs, and take regular expressions of their needs and ideas to family members as a daily routine, rather than communicating with family members when they need help. Through daily active communication with the family, reduce the communication cost required when seeking help and promote mutual understanding; at the same time, family members also need to give college students corresponding respect and effective communication to increase the degree of mutual understanding between both parties.

Second, to promote the system of college students, classmates and friends to play more roles: Healthy and sound interpersonal relationships are an important part of college life. College students can improve themselves and their friends by participating in campus club activities, school student organizations or related group activities. The ability to communicate, learn how to build your own relationship network, strengthen your support system, and help them play more roles.

Third, develop various hidden functions of the university support system. The school support system should be a very important part for college students, but it was ignored by most respondents in this survey. On the one hand, it shows that the school lacks effective publicity, and on the other hand, it shows that college students ignore their own support system. As an extremely important part of college students' entire university life, schools should be better responsible to students and take better responsibilities.

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