

The early warning and prevention and control mechanism of campus loan for college students in higher vocational colleges from the perspective of 3F hypothetical crisis communication theory

---- Based on the survey of students' online loans in Wuhan Polytechnic

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ABSTRACT

Campus online lending is highly hidden, the means are diverse, the physical and mental harm to students is very large, bringing many hidden dangers to school safety management, and rectifying campus online lending has become the consensus of all sectors of society. How to effectively establish a daily monitoring and early warning mechanism and disposal mechanism for bad online lending on campus is an important task in the ideological and political work of colleges and universities. Through the investigation of the campus loan situation of college students in Wuhan Polytechnic, this paper clarifies the current situation of campus loan behavior, grasps the students' cognitive attitude towards campus loan risk, and on the basis of analyzing the survey data and combining the 3F hypothesis crisis propagation theory, proposes the establishment of a daily monitoring and early warning mechanism and disposal mechanism for campus bad network lending, that is, from the control of information flow - source control, guidance of information flow - process channeling, elimination of noise flow - timely correct name. At the same time, with the government and laws as the guarantee, the family, school, and society as the starting point, and the students as the core, we will build a multi-party linkage mechanism to avoid the risk of university campus loans and cultivate qualified builders and successors for the great rejuvenation of the Chinese nation

Keywords: *Campus loans; Risk aversion strategies; 3F hypothesized crisis propagation theory*

1. INTRODUCTION

American scientist Rogers divides the communication process into two aspects in his book "Innovation and Popularization", one is to tell people what happens in the process of information transmission "Information Flow"; the other is to tell people what to do in the process of effect formation and divergence. Based on this, Chinese scholar Hu Baijing has perfected the theory of communication flow, and gradually formed the "3F" hypothesis crisis communication theory, that is, the "3F" hypothesis provides a clear route for crisis communication management: control information flow, influenced flow, and noise flow. Hu Baijing believes that "in the crisis, the noise flow on the one

hand aggravates the poor flow of information and expands the dispersion of the flow of influence; the flow of information and the flow of influence at the same time constantly brew noise sources and create noise, and the three reinforce each other, so that the crisis spreads into a bursting information system."¹

2. THE STATUS QUO OF CAMPUS LENDING BEHAVIOR FOR COLLEGE STUDENTS

2.1. Investigation methods

In order to study and analyze the current situation of college students' campus loan behavior, this paper

conducts a questionnaire survey of "College Students' Campus Loan Situation" for some college students of Wuhan Polytechnic where the author is located, with the help of questionnaire star survey software, a total of 1100 questionnaires are issued, 1075 effective questionnaires are recovered, and the effective recovery rate reaches 97.7%, which is rich in data and has strong representation. At the same time, the survey also used a variety of forms such as individual case interviews, symposiums and field research.

2.2. The object and content of the investigation

This survey uses a simple random sampling method to sample the group of college students in Wuhan Polytechnic. Among the 1075 valid questionnaires surveyed, there were 751 boys, accounting for 69.86%, and 324 girls, accounting for 30.14%, covering different faculties and different grades (freshman, sophomore, junior are involved).

The content of the survey mainly involves three aspects: one is to understand the basic situation of college students' online loans, the second is to understand the factors of college students' online loans, and the third is to understand the cognition of college students in higher vocational colleges and universities on campus loans, covering 20 contents such as college students' economic income sources, consumption levels, expenditure items, and cognition and views on campus loans.

2.3. Analysis of survey data

2.3.1. College students have a single source of income, and a strong desire to consume has become an internal driving force to abuse campus loans

Among the college students surveyed, 72.28% of the students' financial resources are given by their parents, 23.35% of the students are mostly dependent on their families, a small part rely on part-time work, and only 2.79% of the students are completely dependent on their own part-time income and are financially independent. Among these groups, 60.74% of students have a monthly consumption level of between 1000-2000 yuan, some college students have a monthly consumption level of less than 1000 yuan, and only a very small number of college students have a monthly consumption level of more than 2000 yuan. This shows that most college students have a relatively single economic source, do not have independent financial capabilities, but the consumption level is high, due to blindness, impulsiveness, advanced consumption, etc., coupled with the inability to withstand the "interest temptation" of the campus loan platforms, in the pursuit of high-quality consumer demand, it is easy to lose

direction, providing an opportunity for the campus loan platform.²

2.3.2. College students have weak awareness of risk prevention, and the content marketing of online lending platforms induces campus loans

Although contemporary college students have reached adulthood, they are not mature enough in their minds, they are not deeply involved in the world, and their awareness of risk prevention is weak. Some online loan platforms take advantage of this feature, relying on big data systems, for college students' interests, stimulate college students' desire to shop, and play a "zero down payment, no threshold, low interest, fast lending" and other marketing gimmicks to induce college students to consume online loans, imperceptibly affecting the thinking and behaviour of college students.

2.3.3. College students lack the concept of financial security, which promotes the sustainable development of campus loans

The results of the survey showed that 81.2% of the survey subjects for the information source of online loans is only hearsay, 18.23% of college students were very clear about the interest rate of campus loans, 40.37% of college students only had a general understanding, and 41.4% of college students basically did not understand. According to interviews, they did not seriously conduct in-depth research and analysis on campus loan interest rates, indicating that most college students do not have a high degree of awareness of campus loan interest rates, lack of relevant financial knowledge and security concepts, and have a weak ability to discern information. What's more, people who fall into electronic fraud, lack the awareness of self-prevention and protection, and cannot be aware of and use legal weapons to protect their property.

2.3.4. Undergraduates are affected by the cohort effect, and network externalities breed the development of campus loans

The survey shows that the proportion of college students using or using online loans in disguise is relatively high, 78.9% of students choose the "used online loan" option, and most of them are platforms such as "owing by Jingdong", "Credit pay", "Sesame Credit" and "Ant Borrowing", and the use of online loans by college students is more common. Through interviews and surveys, it was found that when they used the online lending platform, some students were greatly influenced by their classmates because they followed the trend or were recommended by friends, indicating that there was a group effect on the campus lending behavior of college students, and the impact of

this network externality would become greater and greater in the future.³

3. ANALYSIS OF THE PROBLEMS AND CAUSES OF COLLEGE STUDENTS' LOANS ON CAMPUS

3.1. Platform level

3.1.1. Flood of information

With the rapid development of Internet finance, online lending platforms emerge in an endless stream, blossoming everywhere, all kinds of online loan information is spread throughout the online and offline angles, and the temptation of information such as "unsecured loans", "low interest, installment, low threshold" and so on, penetrates into all aspects of college students' learning and life, so that simple students who lack social experience cannot resist the temptation.

3.1.2. The handling process and procedures are efficient and fast

"One minute to the account" and other attractive publicity, "one ID card can be handled" convenient and fast procedures, for the urgent need to use money. From the results of the survey, nearly 8% of students use campus loans because they are eager to buy things, indicating efficient and fast convenience procedures, and the speed of lending is fast, which just caters to the needs of college students to use campus loans.

3.1.3. Industry access mechanism is not sound

Where there is a market, there is competition. As a new industry, campus loans have not yet established a sound industry access mechanism and exit mechanism, resulting in uneven development of the industry in the market, malicious competition and false and inaccurate information, causing disorder in the industry. Failure to meet the national risk control standards has allowed some illegal platforms to take advantage of the loopholes and lure college students to use campus loans.

3.2. College students lack legal awareness and financial knowledge of risk prevention

From the survey results, it can be seen that college students have low awareness of the risk and interest rate of campus loans, and the author found through interviews with students who have participated in campus loans that their legal awareness, risk awareness, and financial knowledge are still lacking, just to figure the current capital needs, without considering the consequences of the later default, once the default, can only silently accept, in the face of high default interest,

"tear down the east wall to make up for the west wall", and constantly fall into the dead cycle of campus loans such as rolling profits, and do not know how to solve their own predicament through the law.⁴

3.2.1. College students' consumption concepts and values are lacking, and their consumption power is not equal to their desire to consume

Due to the great changes in the growth environment of contemporary college students, they live a life of "thousands of pets" and have not suffered much. Their consumption concepts have changed, and their values and minds are not yet sound. They like to follow suit, compare, and enjoy themselves. Having their own subject consciousness, after leaving their parents' asylum and coming to the school, the living expenses given by the family can no longer meet their consumption needs. On the other hand, they also blindly use campus loans out of curiosity and can't help but tempt.

3.2.2. College students lack a sense of integrity, self-control is not strong, and they cannot withstand the temptation of campus loan advertisements

When campus loan advertisements flooded, college students' self-control ability is not strong, the sense of credit and integrity is lacking, they feel that they consume first, borrow money first, and then say, they do not realize that the leakage of personal information and their bad records will also be on the credit reporting system, and their credit will be affected in the future. In the survey interview, it was found that after some students participated in the campus loan, when they could not repay the loan, they would let their parents help repay the loan, and repeatedly taught and did not change, regardless of the feelings of their families, nor listened to the persuasion of their parents, and did not realize the lack of integrity and sense of responsibility.⁵

4. ESTABLISHMENT OF AN EARLY WARNING MECHANISM FOR CAMPUS LOANS

In August 2016, the CBRC, together with the Ministry of Education and other departments, promulgated the Interim Measures for the Management of Business Activities of Online Lending Information Intermediaries (hereinafter referred to as the Interim Measures), which specifically added the five-character policy of "stop, move, rectify, teach and quote" as a feasible method for rectifying campus online loans. Chinese scholar Hu Baijing put forward the 3F hypothesis crisis communication theory, pointing out that the management of crisis communication should be:

control information flow, guide influence flow, and dispel noise flow⁶. According to the 3F hypothesis crisis propagation theory, this paper combines the solution of ideological problems with practical problems, from the control of information flow - source control, guidance of information flow - process channeling, elimination of noise flow - timely correct name of the three aspects of the establishment of campus loan early warning mechanism and disposal mechanism, with the government, the law as the guarantee, the family, school, society as the starting point, with students as the core, to build a multi-party linkage early warning mechanism, to avoid the risk of university campus loans, standardize the behavior of the entire campus "online loan".

4.1. Control the flow of information-control at the source

The government has carried out strict supervision of the platform, suspended the new business of campus loans, and rectified the chaos.

4.1.1. Improve the supervision system

The government and many other departments jointly issued the "Notice on Strengthening the Prevention of Bad Online Borrowing Risks and Educational Guidance on Campus", the "Interim Measures for the Management of the Business Activities of Online Lending Information Intermediary Institutions", and the "Notice on Further Strengthening the Management of Campus Loans" There are three normative documents, but from the survey results of students, most students don't know much about it, and "campus loans" are still prevailing. Therefore, the government should increase law enforcement and supervision, continue to improve the supervision system, increase the supervision and rectification of campus loans, and timely filter and screen campus loan online information to prevent and resolve campus loan risks.

4.1.2. Improve the credit information system

On the one hand, the government needs to coordinate with multiple departments, clarify the division of labor, share information and resources, conduct strict credit investigations on the qualifications of the person responsible for the campus loan platform and the information of the borrower, regulate the campus loan platform, and improve the unified and comprehensive collection. Credit system, comprehensively manage campus loan business, and eliminate bad campus loan platforms on campus.

4.1.3. Improve the review system

The government must strictly control the creditworthiness of loan subjects, strictly review the

loan procedures and compliance legality of campus loan platforms, improve the review system, strengthen rectification efforts, rectify chaos, and shut down or ban corresponding platforms in accordance with laws and regulations, and deal with suspects. Serious violations of laws and regulations such as malicious fraud, violent collection, production and sale of obscene materials, etc. shall be transferred to the public security and judicial organs for investigation of criminal responsibility in accordance with the law.

4.2. Guiding the flow of information-process guidance

The family and the school work together to effectively educate, guide and implement comprehensive policies for students.

4.2.1. Family education is the guide

General Secretary Xi Jinping once said: "The family is the basic cell of society and the first school of life." Carrying forward the family virtues of the Chinese nation and establishing a good family style are related to family harmony, social harmony, and the healthy growth of the next generation. "Family education as the basis of all education, parents should communicate with students, give appropriate care, pay attention to students' consumption status and ideological dynamics at any time, educate and guide students to establish correct values and consumption concepts, not excessive consumption, not arbitrary consumption, no comparison, not blind obedience, to avoid unnecessary lending behavior."

4.2.2. School education is the focus

On the one hand, the school must give full play to the role of classroom ideological and political, organically integrate the first classroom and the second classroom, and establish a real-time early warning mechanism for campus loans.

In the classroom, explain some campus loan risks, real cases of campus loan, rational consumption, laws and regulations, etc., and do a good job of warning education, so that college students' risk prevention awareness and rational consumption concepts can be absorbed in their minds, and some signs can be discovered in time, Tendencies, sensitivity and other bad online loans; in the second classroom, create a good campus cultural environment, continuously strengthen the "campus loan" advertising management, and resist any form of bad campus loan platform advertising and publicity activities to enter the campus At the same time, carry out activities to publicize the harmful effects of bad "campus loans", actively carry out arts, sports, practical and other exciting activities, create a good academic atmosphere, a positive and healthy campus

culture atmosphere, and raise the ideological level of college students.

On the other hand, the new media position is used to strengthen the ideological guidance of the student group.

General Secretary Xi Jinping emphasized that "Ideological and political work must be run through the entire process of education and teaching, new media and new technologies must be used to make work alive, and to promote the high integration of traditional advantages of ideological and political work with information technology, and enhance the sense of the times and appeal." Therefore, the school should make full use of new media positions such as QQ, WeChat, and Weibo to continuously promote college students' knowledge of campus loans and real cases, establish positive models, give full play to the subjective initiative of college students, and use peer effects to make students' consumption problems and consumption concepts. They have a rational understanding, cultivate their sense of rules and contract spirit, do not follow the trend, and have their own unique insights. At the same time, they will issue early warning information through media tools in time for the existence of bad online loans.⁷

4.3. Eliminate the noise flow-promptly correct the name

Create a clean and upright network environment in the whole society, remove false advertisements in a timely manner, enhance the self-discipline awareness of the campus loan industry, and unblock and integrate.

General Secretary Xi Jinping made an important instruction at the first meeting of the Central Leading Group for Network Security and Informatization that "there is no national security without network security", and the report of the 19th National Congress also put forward the strategy of network power. As the builders and successors of the socialist cause, as "network natives", contemporary college students are more likely to accept campus loan platforms, so on the one hand, society needs to publicize positive energy, create a clean and healthy network environment, curb illegal campus loan platforms in a timely manner, and publicize financial security knowledge through multiple channels and angles. On the other hand, the society should issue an industry self-discipline convention proposal to the campus loan platform, strengthen the constraints of the legal system, promote the sunny and standardized development of the campus loan industry, timely eliminate the false information flow on the Internet and false, illegal and attractive campus loan advertisements, and sing the good voice of the Network for malicious cash-out and other bad behaviors included in the "blacklist" sharing mechanism, and control the "pace" of the campus loan platform.

5. CONCLUSION

Campus loans seriously affect the safety of students, schools and society, and their illegal lending forms are hidden, the rapid evolution of the harmful process, and the chain reaction with destructive consequences is widespread. Based on the risk prevention theory and the 3F hypothesis crisis propagation theory, this paper proposes to establish a daily monitoring and early warning mechanism and disposal mechanism for campus bad online lending. The early warning mechanism needs to be supported by information research and judgment, and rely on the education to prevent online loan harm. On the one hand, beware of online loans as an important part of students' daily education into the ideological and political classroom, in order to enhance students' awareness of prevention, guide students to develop a sense of thrift and thrift, and cultivate a rational concept of consumption; on the other hand, it is necessary to improve the monitoring mechanism and processing mechanism, using campus websites, campus broadcasts, "two micro and one end" and other forms and channels to release the latest early warning tips on campus bad online loans to students in an all-round way, pay close attention to the transmission channels of campus online loan business, and regularly carry out the investigation of illegal campus loans. Eliminate hidden dangers of safety risks, effectively safeguard the legitimate rights and interests of students, and ensure campus safety. When a campus loan occurs, the core element of the disposal mechanism needs to use the law as a weapon to reasonably and legally protect its own rights and interests.

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