



Integrity Status Investigation and Educational Strategy Research in Financial Quotient Education of “Post-00s” College Students

Jun Yang^(✉)

Shandong Technology and Business University, Yantai 264005, Shandong, China
201513305@sdtbu.edu.cn

Abstract. This paper studies the integrity issues in the financial quotient education of “post-00s” college students, and fundamentally discovers and improves the integrity of college students, which is conducive to improving college students’ moral cultivation, promoting the healthy development of college students’ physical and mental health, and improving students’ establishment of correct concepts of wealth and financial quotient literacy. Among the “post-00s” college students, there are a few students who do not fully understand the concept of wealth and lack of understanding of receiving financial quotient education. Therefore, in daily behavior, especially business behavior, there is a gap between specific integrity behavior and integrity expression. Colleges and universities need to continuously improve the integrity thinking of “post-00s” college students and guide their integrity behaviors through moral education guidance, case education guidance, and financial education guidance based on financial quotient education.

Keywords: “Post-00s” college students · Financial quotient education · Integrity · Education strategy

1 Introduction

At present, the most concerned issue of college education has changed from the students’ grades to the comprehensive and healthy development of college students.

For college students, how to correctly understand wealth, scientifically use wealth, and obtain wealth through legal and reasonable means, that is, to have high financial literacy, has become one of the important qualities of contemporary college students.

A very important position in financial literacy is whether there is a sense of integrity and integrity behavior.

For the “post-00s”, this is of crucial significance and role in their growth.

Project: This article is part of the Social Science Planning Research Project of Shandong Province, “Investigation on the Integrity Status of ‘Post-00s’ College Students and Educational Strategies” (Project No.: 20CSZJ51) and the second batch of Wealth Management Featured Research Projects of Shandong Technology and Business University “Study on Wealth Views of College Students and Research on Educational Strategies”.

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O. Chistyakova et al. (Eds.): ICCSSH 2022, ASSEHR 694, pp. 337–344, 2023.

https://doi.org/10.2991/978-2-494069-43-5_38

The group of “post-00s” college students has begun to enter the university campus and is about to enter the society [1].

Researching the integrity of this group based on the requirements of financial literacy, proposing educational strategies and carrying out targeted education are the objective requirements to promote the growth of college students, the inevitable requirements of social and economic development, and the proper meaning of higher education [2].

2 Research Significance

Focusing on financial quotient education as the focus of work, research on the integrity of “post-00s” college students will fundamentally discover and improve the integrity-related issues of college students, which is beneficial to improve the comprehensive quality and moral cultivation of college students, to promote the healthy physical and mental development of college students, to strengthen and improve the educational management work of colleges and universities, to standardize the market order, and to the construction of a harmonious society and a society ruled by law.

The theoretical significance of the research is to enrich the evaluation methods for this group by measuring the integrity orientation in the financial literacy of “post-00s” college students, and at the same time, to improve the theory and method of financial commerce education in colleges and universities by analyzing the influencing factors [3].

In terms of the practical significance of the research, through the research on the integrity of “post-00s” college students, people can fundamentally discover and improve the methods and content of financial quotient education in colleges and universities, and improve financial quotient education for college students.

At the same time, the existing literature and relevant practical work cases, the research on the current situation of college students’ financial quotient education and education guidance strategies have laid the foundation for the construction of college students’ integrity education guidance system, and also have application value, which are important reference sources for this research.

This research will focus on sorting out the overall status of college students’ financial quotient education and integrity status, empirically measuring the current status of college students’ value orientation, exploring the key factors and mechanisms of influence, and putting forward targeted guidance strategies [4].

3 Basic Conditions

From June to July 2020, the investigation team conducted a survey on the integrity of some “post-00s” college students in colleges and universities in Shandong Province from the perspective of financial quotient literacy.

The survey was conducted using the self-compiled “Post-00s” College Students’ Financial Literacy and Integrity Questionnaire.

A total of 4,000 questionnaires were distributed in this survey, and 3,750 valid questionnaires were recovered, with a recovery rate of 93.75%.

Among them, the source of household registration: 1210 people (32.27%) in urban areas and 2540 people (67.73%) in rural areas.

Gender: 1950 boys (52.00%) and 1800 girls (48.00%).

At the same time, the investigators also interviewed 400 “post-00s” college students. The research and evidence are based on real data and interviews.

3.1 Believing that Integrity is an Important Part of Financial Quotient Literacy

“Post-00s” college students have a relatively clear understanding and concept of financial quotient, and at the same time have a strong sense of integrity. Whether it is on Weibo, WeChat and other Internet platforms, or in various offline social interactions, “post-00s” college students believe that integrity is a sign and specific manifestation of financial quotient literacy.

Regarding the belief that integrity is an important component of financial literacy, among the five options of “completely agree”, “somewhat agree”, “average”, “not very agree” and “disagree”, there were 80.53% who chose “completely agree” and “somewhat agree”. 73.87% expressed “very concern” about the hotspots of relevant events such as “list of untrustworthy of banks”, “integrity education for college students”, and “typical cases of integrity”.

3.2 “Post-00s” College Students Expressed Positive Approval for Receiving Integrity Education

For the question “Do you think you should actively receive integrity education”, 93.07% of the people think it is necessary.

For the question “Do you think integrity is an important manifestation of personal comprehensive quality”, 96.27% of the people thought “yes”.

For the question “Are you satisfied with the overall integrity in your current life?”, 90.4% of the people thought they were very satisfied or satisfied.

In the interview and dialogue, 100% of the “post-00s” college students knew that integrity is one of the requirements of socialist core values.

When choosing the question “What do you think is the best way to receive integrity education?”, the students proposed “visiting financial institutions such as banks and listening to explanations”, “carrying out regular integrity case studies” and “carrying out essay competitions on the theme of integrity”, “organizing college students to collectively watch films and film and television works on the theme of integrity” and other positive suggestions.

3.3 Understanding that Integrity is a Moral and Legal Requirement

Regarding the question “Integrity mainly refers to abiding by integrity in communication and not deceiving others”, 82.67% of the respondents strongly agreed, and 9.33% of them were relatively in favor.

On the issue of “integrity should include not using the Internet to infringe on the interests of others, and should ensure that all behaviors are true and reliable”, 79.47%

of the people believed that personal interests should obey social morality, and 12.00% believed that personal interests could conditionally obey social morality.

It can be seen that the vast majority of “post-00s” college students know how to restrain their honest behavior from the moral level.

At the same time, in the interview, 79.87% of the respondents knew that integrity is an improvement and innovation of traditional honesty, and it is also a moral and ethical relationship for all Internet users due to the use of the Internet, and it is a rule that all Internet users should abide by. There are ethical and moral requirements, but also to comply with relevant laws and regulations.

It can be seen that most students have a correct and positive perception that financial literacy determines integrity.

They generally showed enthusiasm for receiving financial education and a positive attitude in demonstrating integrity.

They can master the integrity of their daily interactions, shopping and other financial transactions, and they will also take the initiative to pay attention to the country’s policies and systems on integrity, which also reflects the “post-00s” group of college students who have a strong sense of social responsibility and self-consciousness in learning and practice.

4 Existing Problems

Due to the lack of understanding and understanding of the connotation and content of financial quotient education, some college students have some situations such as asymmetric access to information, lack of interest in relevant learning and practice content, etc., which lead to some lack of integrity.

4.1 A Small Number of “Post-00s” Have an Unclear Understanding of the Integrity Status Based on Financial Literacy

The survey shows that 82.93% of college students have a very hopeful attitude towards actively accepting financial quotient education and continuously improving the integrity of themselves and the group.

But there are also 10.13% who feel lack of confidence and even worry.

Although the proportion of the number of people is not very high, the impact is relatively large, and it is an issue that should be paid attention to.

At the same time, 25.33% of people expressed that they did not have a clear understanding of the financial quotient education policy system, integrity punitive measures, and the list of untrustworthy people promulgated by the state. This is also a key point for teachers to educate “post-00s” college students in the future to improve their confidence in the prospect of China’s financial quotient education.

4.2 There is a Gap Between the Specific Integrity Behavior and the Integrity Expression

Due to various reasons, 69.07% of the people are often afraid or unwilling to fight against the dishonest thoughts, words and deeds around them.

In terms of integrity and personal interests in the hypothetical future, only 5.33% of the “post-00s” college students expressed their willingness to unconditionally not consider personal interests.

Only 10.40% expressed their willingness to consider conditionally.

In addition, 30.51% of the students did not consider honesty and integrity into their financial quotient literacy, but believed that integrity belongs to the scope of morality, or the law. The lack of this awareness is indeed caused by the learning and education of financial quotient literacy, which is also an important focus of colleges and universities to carry out financial quotient literacy education.

5 Cause Analysis

5.1 The Relative Lack of Financial Quotient Education

Financial quotient literacy has innate differences between individuals, but it is not innate to any citizen.

It is gradually formed in the continuous education, combined with one’s own thinking and perception.

In universities, in addition to individual majors that specifically involve financial quotient education, the understanding of many majors, especially science and engineering students, are either limited to the knowledge of some related courses and sporadic explanations by teachers, or they accept various film and television media. Therefore, it is difficult to talk about understanding the essence of financial quotient and the spirit of integrity.

5.2 Being Influenced by Social Utilitarian Orientation

In a market economy society, the legitimate and reasonable pursuit of wealth is one of the normal social activities.

However, when the values of many people tend to pursue the maximization of interests, and even some people have reached the point of disregarding the law, the conflicts of interest that the “post-00s” college students feel, see, and hear are also increasing, resulting in the phenomenon of supremacy of money and the lack of awareness of integrity, etc.

In the Internet era, “post-00s” college students have a considerable range of “taking advantage of the Internet” for their own interests. This is a negative force that can not be ignored in cultivating “post-00s” college students’ integrity thinking in the Internet era.

5.3 Excessive Emphasis on Self-awareness

“Post-00s” college students are faced with the impact of various ideological trends and values, and their thoughts are often tangled in the Internet unconsciously, and they are in contradiction and confusion.

On the one hand, they are willing to be educated on values such as the integrity of the society and the school, but on the other hand, they are eager to be self-reliant and

require independent observation and analysis of the society without being interfered by others.

However, due to the development of their self-consciousness, they have not yet reached the mature stage. When they emphasize the respect and giving of the society to the individual, they often ignore the responsibility and contribution of the individual to the society. Between the self and the society, more emphasis will be placed on the self.

6 Educational Guidance

For college students to improve their financial literacy and actively apply the awareness of integrity to their study and life, they need guidance and education from society, family, school and other aspects at the same time.

However, “post-00s” college students are studying in college, so college workers should take the responsibility to carry out integrity education based on financial quotient education during the important period in which their world outlook, outlook on life and values are cultivated in college, and internalize it in the hearts of college students, so that they can continuously improve their financial quotient literacy and have a healthy and integrity psychology and behavior.

6.1 Financial Quotient Literacy Guidance

College educators should strengthen the cross-study of financial quotient education and integrity education for college students.

Although colleges and universities have opened the first and second classrooms of financial quotient education, there are also many colleges and universities that have special integrity education courses and supporting practical activities.

But it is not systematic, and many educations are temporarily in the cross-border area or even blank of many courses.

This requires college workers, especially student education administrators, to seize various daily educational opportunities, make good use of various educational platforms and carriers, and continuously develop and improve the financial quotient of college students, and at the same time strengthen the education of college students’ integrity concept and integrity behavior.

In the main battlefield of classroom education, it is necessary to make full use of the teaching of moral cultivation courses, psychological education courses, career planning and development courses and other platforms, from the financial quotient literacy and integrity concept that modern people must have, appropriately integrate into the classroom, guide and form college students to attach importance to financial quotient and take the initiative to accept financial quotient education, so as to develop the concept and psychology of integrity endogenously.

6.2 Case Education Guidance

Case education is one of the most direct and effective methods of all education.

College educators can use the method of case education, through special class meetings, theme group meetings, special theme salons, etc., to guide college students to conduct relevant case analysis and discussion, and conduct appropriate guidance in them, so as to achieve effective education.

For example, there are cases of untrustworthy consumption caused by online consumption that college students do not understand.

First, teachers can present a case of a student's untrustworthiness at a certain stage, secondly analyze the psychological reasons and external reasons of the student, guide everyone to speak and discuss the case again, focus on sorting out ways to avoid it, and finally state the point of view of the relevant literature to carry out targeted education for college students.

It should be mentioned that, due to differences in educational indicators between male and female student groups, between urban and rural student groups, and between only-child and non-only-child groups, in case education, it is necessary to design and integrate education and guidance with different emphasis on different groups.

At the same time, it is necessary to combine the research on students' wealth concept, and promote the scientific linkage of "first classroom" and "second classroom" to form case education in education.

By analyzing the students' gains in the "first class", teachers can design supporting activities for the "second class", and feedback the adjustment of the "first class".

Therefore, it can form an education case system in which the two interact and co-exist and synergize education to improve students' financial quotient literacy.

6.3 Financial Education Guidance

In fact, integrity is not only a moral issue, but also a "financial quotient" issue.

In reality, many "post-00s" college students are honest because of their low "financial quotient", and some students are "without financial quotient".

Interest is the positive factor that drives people's psychological and practical activities.

For college students, "making money" and "knowing how to make money" will generally be one of the interests of most of them.

And by carrying out financial education according to their interests, on the basis of "learning to make money" and "knowing how to make money", teachers should guide them to subjectively learn how to "spend money and save money", which is to instruct them to support their integrity and overall integrity awareness with high financial quotient [5].

In this regard, in addition to classroom education, it is very important to integrate financial education into the practice of the second classroom of college students.

For example, by holding seminars on financial management for college students, simulation competitions related to securities and financing, "two yuan a day" survival simulation competition, marketing competitions, innovation and entrepreneurship competitions, corporate practice internships, etc., on the one hand, college students understand the basic principles and knowledge of financial management, on the other hand, they also know that money is not easy to come by, and there is a reason and value to spend it [6].

7 Conclusion

In general, through research and analysis, the group of “post-00s” college students, affected by the growth environment, especially the rapid economic and social development, has always had a perception and cognition of financial quotient and integrity [7].

The integrity of the “post-00s” college students based on financial literacy is good, but there are some differences between different groups.

Colleges and universities should attach importance to and continuously strengthen the study of financial quotient majors for college students, support related practices, and cultivate their good sense of integrity and practical behavior based on high financial literacy while continuously promoting the improvement of college students’ cultural water quality and ideological and moral quality.

Authors’ Contributions. This paper is independently completed by Jun Yang.

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