Research on College Students' Bad Net Loan Situation Analysis and Countermeasures

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Abstract. College students’ net loan consumption belongs to the normal social behavior permitted by law and there is no right or wrong. But ineffective guidance and lax control are easy to cause many problems. Recently, college students' net loan risk events occur frequently, resulting in a huge adverse social impact. In this paper, the existing status of the consumption concept of college students and the demand for funds, net loan cognition and net loan platform is in-depth analysis and the measures of the net loan risk prevention are put forward from the aspects of the students themselves, family, school education and supervision department.

Introduction

With the development of Internet technology, Internet banking is playing an increasingly important role in people's daily life. College students are the main participants in the Internet era, but also consumer demand groups, who have been the target population of major consumer industries. In recent years, Taobao, Jingdong, vip.com and other stages of consumption online shopping platform rise, very popular in Colleges and universities. Campus net lending is mainly aimed at college students’ credit lending platform. The zero lending platforms in security can make consumer installment in the electronic business platform, or directly out of the petty cash, which has low lending, simple and convenient standard program, and other advantages. These meet the students "spend tomorrow's money to realize today's dream," this super before the consumer demand, so much sought after. But this kind of network lending platform is like a double-edged sword. It also has many risks and hidden dangers while providing financial support for college students' study, consumption and entrepreneurship. In 2016, Henan a college sophomore Dexing using a variety of methods to obtain 28 students personal and family information, respectively in various college net loan platform serial borrowing, net loan company in a total of 14 related total loans 589 thousand and 500 yuan, due to overdue repayment and not to jump and building the way to end his own life, leaving the family with huge debts and boundless sorrow. In the same year, the network lending platform "borrowing treasure" handed out a "bare bar" 8.75G compressed package, which contains 167 nude photos of female students and video, but also to the illegal campus loans to the cusp. Recently, a student of well-known foreign language university in Beijing left a suicide note to the family and chose suicide diving because of threats, intimidation, debt collection of information and video. College students net loan once again become the focus of events! In recent years, college students blindly advance consumption, bad net loan platform illegal phenomenon not only affects the mental health of college students and school life, but also to the harmony and stability of the school and the society has brought enormous pressure and challenges.

Cause Analysis of College Students’ Net Loan

Although the vicious incidents caused by college students' net loan emerge in endlessly, the
number of College Students' net loans has been rising year after year. The main reasons are as follows.

The Wrong Concept of Consumption

According to the 2017 survey report, over 30% students living expenses enough to spend, more than 80% of the students are not enough daily funds, more than 30% college students have been unable to make ends meet, 8% of the students living expenses are often inadequate. Consumer spending in use, 60% of the students will be funds for daily consumption, in addition, the boys' monthly main consumption in digital products, social networking and entertainment, food and image consumption and girls are mainly in cosmetics, food consumption and social entertainment. The basic needs of college students' personal consumption are no longer satisfied with life, but on the characterization and personal image of interpersonal communication, leisure quality improvement, knowledge and skills development and other aspects of consumption are common and have certain requirements, in the consumption level and consumption ability are rising. College students have the mentality of conformity under the influence of peer groups. A significant feature of the peer group is common, plays an important role in the individual in the process of socialization. College students belong to a close group of similar peers, which are often in a long period of time. They often lose their ability to think independently and imitate other people's behavior norms. This is called herd behavior. College students want to understand the consumer preferences of their peers and gain recognition from the team. For example, in recent years the students pursued the apple mobile phone has been dubbed "selling kidneys mobile phone ". Net lending behavior of college students is the product of emotional and emotional consumption. Some students pursue the net loan mentality of immediate gratification. They are more willing to spend the money tomorrow to meet the current happiness. In the concept of consumption, the consumption concept of college students shows the characteristics of overall rationality and individual in advance.

Lack of Awareness of Risk Awareness

Investigation over the network lending students showed that only 10% of the students fully understand the content and risk of loans, while 6% of the students fully understand the network lending company of their choice, most of the students are lack of network lending platform and understanding. Most of the students had signed the contract in the network loans, but only 30% of the students read only 29.6% students signed the contract, pay attention to the contract information will be leaked only 33% of students, to clarify the rights and obligations of the contract their students accounted for only 6%. In recognition of the network lending risk, 45% of the students said the risk is big; 37% of the students said that there is a certain risk, but can improve the system gradually reduce the risk; 9% of the students believe that although some negative impact on the case, but does not affect the normal use of College Students; even 3% of the students think that there is no risk of. Only 17% of college students expressed interest in interest rates or fees for online lending, and more than half said they did not. For online borrowing overdue understanding of the results, 45% of college students do not understand, and nearly 1/3 of college students said more understanding. In addition to the repayment of borrowing on the network, 70% of the students choose to pay in installments, 9% of the students hope by parents, 5% college students tend to use new loan to repay the old loans, there are 5.9% students trying to cheat. This shows that many students lack a profound understanding of the net lending behavior, the lack of basic legal awareness, the failure to repay the net loan consequences are seriously inadequate. These students may not be able to imagine that only a few thousand yuan of loans, just a few months, will develop into hundreds of thousands of yuan of money interest, cannot imagine each other by intimidation and other means to make their own world to bear the consequences.

In addition, net loan companies seize the characteristics of College Students' social experience difference, when students conduct lending procedures, deliberately not audit to students repayment ability, or just do things carelessly. Because they know the soft underbelly of college students, just lend money. In case students cannot repay, find parents to repay. These traps indulge the blind
consumption of college students, contributed to the deformity of college students to compare psychology. Many college students only see the bill when they borrow money, but they don't know what is more important than the bank note. It is the security of the relevant information about themselves and their families. Once it is illegally used by other people, it will cause great risks to themselves and the family.

**Net Loan Platform Uneven in Quality**

In 2009 the CBRC issued the "notice" on further regulating the credit card business, shall not to students under the age of 18 after the issuance of credit cards, banks have stopped the credit card approval for college students. However, with the continuous improvement of College Students' consumption demand, there is still huge profit margin for the credit market of college students. Many institutions begin to expand the credit market in the university campus in the form of online loans. Network and Internet shopping loans tend to occur at the same time, the direct purchase of goods online business platform after installment repayment of the credit card form than previous consumption more convenient, in the network shopping installment price directly marked marketing also makes it easier to attract students by network in browsing commodity loan. The survey found that nearly 84% of college students said they had heard "ants flower Bai", "Jindong blank note" and other online lending platform, there are some students and other platforms Taobao shopping. However, some so-called "help object", "help create customers" and other small network loan company quietly appeared in the University campus. These bad online lending platforms often dished out "can installment, lower interest rates", and even do not pay interest false propaganda, induce excessive consumption of students, ahead of consumption. Some net loan companies are specifically for students in college loans through the fastest one minute application, three minutes audit, thirty minutes lending. The amount ranges from several hundred dollars to tens of thousands or even hundreds of thousands of dollars. The small loan company claimed these covers, in the absence of any social experience in front of college students, in fact, everywhere is a trap.

**Bad Net Loan Prevention Measures**

**Establish a Correct Concept of Consumption, and Enhance Safety Awareness**

College students lack the ability of economic planning and reflect a morbid social psychology of contemporary college students in pursuit of material. They have universal significance. If the college students' world outlook and values are not correctly guided, the correct social understanding of the net loan will inevitably reduce the image of the younger generation in the society and lower their sense of identity. Colleges and universities in the teaching process, students should pay attention to establish a correct concept of consumer lending network, attaches great importance to the campus unhealthy network lending risk prevention and education guidance, actively from the freshmen education, publicity and education work safety. Colleges and universities can combine network lending platform features, pooling bad net loan related cases, carry out special campus cultural activities, and actively guide students to use the Internet reasonably credit consumption, to avoid bad net loan risk. In consumer education for students at the same time, to improve the level of university campus culture, the learning in the classroom knowledge into the concept of consumption, translated into practical action in their consuming behavior should improve the practice ability, life cognitive ability to self-adjust, get rid of the social reality of additional features in the human body, set up the right of social cognition, play a positive effect of conformity, avoid its negative effects, and promote the healthy development of mental health.

**Parents Pay Close Attention to Students’ Mental Health**

Parents are the first teachers of their children, and family education is especially important for their children. Colleges students are the main responsible for the tragedy of net loan, but their parents also have the suspicion of lack of education. Many families usually lack communication with their children, only after the incident to know what their children did in the end. Different
family education ideas lead to great differences in social behavior among college students, and parents should set an example to supervise their children's consumption direction and bad preferences. Faced with college students' excess spending beyond their economic ability, some parents often give up paying in principle, or even borrow money to support their children's high spending. The doting parents lead to a relative deprivation of children in the face of the physical world. When faced with the need to exceed their financial ability, they choose the net loan to fill the sense of deprivation to satisfy the superiority. Therefore, to guarantee the basic living conditions in the premise of, parents should pay more attention to the communication between family members, especially the idea for the children, parents should be timely to understand, and assume the responsibility of guiding the guidance, the social consciousness and social behavior, which for the perfect inexperienced children's values, significance.

**Supervision Departments Strengthen Legislative Responsibilities**

As a young group, college students lack social experience and lack the ability to screen various kinds of false information on the internet. The lending process of the online lending platform is simpler and lending standards are lower, and college students are more likely to solve their economic pressure through online borrowing. Although at this stage the country has to strengthen the supervision on the net loan industry, but there are still some banner net loan illegal business, legal "edge ball", which requires the government to introduce relevant legal norms to ensure the healthy development of net loan industry, especially for the campus net loan, should special regulatory measures, to further strengthen the norms and guidance at the same time to encourage the development of the net loan platform information transparency, openness and legalization of business procedure. For example, students income less, regulators should fulfill the requirements of net loan platform take the initiative to inform the responsibility, should inform the student loan amount and duration of the guardian and other related information, especially real interest rates and various fees, the guardian of the real risk about the loans exist, so as to avoid excessive borrowing students fall into dilemma.

**Conclusions**

In short, campus network lending as a new format, in solving the financing needs of college students have positive significance. But there are some platforms audit is lax, the rate is opaque and collection of harsh behavior. In order to solve the problem of campus net loan for college students, it is necessary for schools, families and society to participate in it. Moreover, it is necessary for college students to set up a correct concept of consumption, improve their social cognitive ability and regulate net lending behavior.

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