

Analysis on the motivation of college students' online loan based on self-concept

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Abstract

Self-concept refers to the subjective self's view on the object self, and college students' cognition of their own existence state, including their own physiological state, psychological state, and cognition of interpersonal relations and social roles. The relationship between self-concept and college students' online loan motivation triggered by this relationship is worth exploring.

Keywords

College students' online loan.

1. Introduction

We divide the self-concept of college students into four types, namely, forming, early finalizing, delaying, and confused behaviors, and study the combination of four types of self-concept expression modes of college students' online loan motivation.

2. Four types of expression of self concept

2.1 Physiological state

The first type of college students for forming self consciousness, this class of students to the ideal combination of self and real self, very independent, have self opinions and views, mature, healthy personalities, according to the survey, we found that this type of college students in network activation are motivated, net credit loan use incentive rule, this type of self concept will often go on the open network and its use such as entrepreneurship, where needed or useful, not careless use, borrow the forehead amplitude is relatively small, pay is very regular. Online lending helps them more.

2.2 Psychological state

The second type of college students to finalize the early self-consciousness, this type of college students' understanding of self most come from the evaluation of others, lack of independence, autonomy, not enough mature, according to the survey, the types of college students for net lending activate the motive and the use of motive is not clear, mostly due to people caused by the opening of the opening, the college students for net loan demand is small, use frequency is low, the amount is small, the self-consciousness of college students often use it on the little things, the need for its not obvious, network utilization is low.

2.3 Cognition of interpersonal relations

The third type of college students for delay type self consciousness, this kind of the unity of the college students' ideal self and real self delay, the self-concept of college students are usually very carefully, regularly, and gradually achieve their idea, according to the survey, their net lending to activate motivation is very small, almost no use motivation, they seriously, what you are going to do for the use of the network credit frequency is extremely low, once the use of network, pay a high efficiency.

2.4 Social roles

The fourth type of college students are disoriented self-consciousness, which means they are dissatisfied with the real self, and their ideal self is difficult to realize. This type of college students for the activation of net credit motivation is larger, the use of the network credit motivation is distinct, according to the survey, such students for net credit utilization rate is extremely high, usually to be used in some items out of reach for its own economic, use net lending to help yourself, it is also sometimes can't satisfy yourself, after this kind of college students are usually for net loan repayment is also very difficult, the reality can't keep up with the ideal self, self will step by step into a deep self doubt, this type of college students' network loans to its allure is very big, should think of some way to resist.

3. Literature Reference

3.1 Tennessee Self-Concept Scale, TSCS

- 1) Physical self-concept: how a person feels about their body, health, appearance, skills, and sexuality.
- 2) Moral ethical self-concept: describe yourself from a moral-ethical point of view, examine your morality, and consider yourself a "good person" or a "bad person".
- 3). Psychological self-concept: the sense of self-worth, the sense of competence of an individual, and the self-evaluation of the relationship between one's personality and others can fully reflect the overall personality of an individual.
- 4) Family self-concept: your view of your relationship with the family around you.
- 5). Social self-concept: how I view my relationship with others reflects my sense of competence and value in the interaction with others under ordinary circumstances.
- 6)Academic/work self-concept: how do you feel about your performance in school and in the workplace, and how others perceive your performance in those situations? We can understand a person's self-concept simply according to the above six dimensions.

3.2 The big five personality scale

The top five factors include conscientiousness, extraversion, openness, agreeableness and neuroticism. General memory is OCEAN-NEOAC。O on behalf of Openness to experience ,C on behalf of Conscientiousness , E on behalf of Extraversion , A on half of Agreeableness , N on behalf of Neuroticism.

3.3 James dualism

William James was an important philosopher and psychologist in the second half of the 19th century in the United States. James points out that the composition of self - Lord (I) and I (Me) is the boundary between fuzzy, emphasis on individual self is a unified entity, but also pointed out the self concept, in fact, individual behavior self adjusting and directional role. James criticized the traditional empiricism which is based on the dichotomy between the mind and the external world to separate the self, aiming at opposing the dualism of subjective and objective and paying attention to intentionality.

4. Conclusion

Through the above four kinds of self concept and motives of college students' network activation motive, use loan analysis, we concluded that net credit for college students with self concept is not the same of its meaning is different also, high lending rate and lower lending rates, high repayment rate and low repayment rate to the college students of different sense of self is different also, self concept is of great significance for us to study college students' network credit motivation.

Acknowledgements

This paper was supported by University of Science and Technology Liaoning, 2018 national undergraduate innovation and entrepreneurship training program.

Project no. 201810146072.

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