

## Analysis on the relationship between big five personality and motivation of network loan

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### Abstract

In recent years, the development of science and technology and the development of mobile payment have produced another industry while producing convenience. Net lending. Although the original intention of online loan is to meet people's shortage of funds, in fact, more and more college students abuse online loan in a large number, resulting in many negative effects. This paper studies the relationship between online loan and college students through the study of big five personalities .

### Keywords

**Big five personality; Peer-to-peer lending; College students; impact.**

### 1. Big five personality and network loan relation

With the development of The Times and the deepening of research, the relationship between the big five personality and online loan becomes more and more close, and everyone's personality difference also determines their different thoughts and motivations for online loan. The big five personalities can be divided into openness, responsibility, extroversion, humanness, neuroticism or emotional stability. These will be discussed below.

### 2. Big five personality categories

In recent years, researchers have formed a consensus on the personality description model, and proposed the big five model of personality. Goldberg (1992) called it a revolution in personality psychology. By means of lexicology, researchers found that there are about five characteristics that can cover all aspects of personality description. The OCEAN, also known as the OCEAN of personality, can be assessed by neo-pi-r.

Openness : with imagination, aesthetics, rich emotion, seeking for differences, creation, intelligence and other

Characteristics. The sense of responsibility,

Conscientiousness: show competence, fair, orderly, due diligence, achievement, self-discipline, cautious, restraint and so on.

Extraversion: show enthusiasm, sociability, decisiveness, activity, adventure, optimism, etc.

Agreeableness: characterized by trust, altruism, directness, compliance, modesty, and empathy.

Neuroticism or emotional stability: it has the characteristics of balancing anxiety, hostility, depression, self-awareness, impulsiveness, vulnerability and other emotions, namely, it has the ability to maintain emotional stability.

### 3. Relational interpretation

#### 3.1 Openness

Openness: people with an open personality have the characteristics of imagination, aesthetics, rich emotion, seeking for differences, creation and intelligence. Among these qualities, they have the imagination and dissimulation, would lead to they don't go with the flow, while in college the novelty is particularly evident in the special group, in order to meet this requirement will have most of the

people in the case of living expenses, such as insufficient funds will be in the form of net credit implementation; to the requirement of their inner The rich emotion also makes them have different ideas on different occasions, this kind of extremely emotional consumption way will of course solve the shortage of funds through online loan. Therefore, we can also know that the college students with this personality will use the Internet loan in a large probability.

### **3.2 Accountability**

Accountability: people with responsible personality have the characteristics of showing competence, justice, organization, due diligence, achievement, self-discipline, caution and restraint. From these characteristics is not difficult to see this kind of people we have very strong self-discipline, we can through the survey found that about this kind of people in the money and has a strong desire to control ability, emotion will not happen as the change of scene, time, environment changes significantly, their attitudes about net lending neutral and has irritated feel emotions, they believe that strict sense, is the net loan although rescue funds, but in fact is unable to control his desires and decision-making ability. So there are very few Internet users in this population

### **3.3 Extroversion**

Extroversion: people with extroversion show enthusiasm, sociability, decisiveness, activity, adventure, optimism and other characteristics. This group has strong social skills compared with the other four groups of people. They spend a lot of time on consumption after work. Compared with normal consumption, social interaction is also a costly activity. Consider other social factors, including not only your clothes, but also your dinner, transportation, gifts, etc. As a college student, except the cost of living is not enough to support such a huge expense. Due to the relationship of personality, they are embarrassed to borrow money from others, so they have to choose online loan. For them, online loan is the best choice that can solve the financial problem without asking others. There is also a very important factor that we cannot ignore. Their optimistic attitude makes them show strong confidence in their ability to repay loans in the future. On the basis of this mentality, they are all very brave to activate online loans

### **3.4 Humanness**

Humanness: people with humanness personality have the characteristics of trust, altruism, directness, compliance, modesty, and happiness. The characteristics of this kind of people is not a strong, they are not very outstanding personality traits, also does not have behavior characteristics of all kinds of trademark, their attitudes about net lending has remained "existence is reasonable" point of view, they are easy-going attitude has tepid performance in consumption, actually very interesting point is that they trust others, altruistic personality makes them to activate the net credit motivation was given by others, in order to help others at their activation network, under various guarantee others they choose to lend money to others, this is very rare in other personality doesn't even have a phenomenon, Although this phenomenon is not very common in the personality group, play has reached a level that can be studied.

### **3.5 Neuroticism or emotional stability**

Neuroticism or emotional stability: a person with this personality has the ability to balance emotions such as anxiety, hostility, depression, self-awareness, impulsiveness, and vulnerability. This personality has a strong buffer ability of emotions, which makes them view money can cooler, depends on the consumption side, they can handle it relatively rational but not to say that everyone for anxiety, depression, impulse, and fragile can perfectly resolve negative emotions, such as college students, after all, is not a lot of social experience, also did not have a mature mind. Consumption is a very good choice, after the insufficient funds is obvious, so it is not hard to see this kind of crowd to activate net credit motivation comes from the remedy after venting, but they also are not without reason net loan, the amount of their net lending, idea, too, just for the sake of urgency, just work.

#### 4. Conclusion

Through the above analysis, it can be very intuitive and detailed to understand the relationship between college students with various personalities and online loans. Although there seems to be a connection between each personality, there are also great differences.

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