

Research on College Students' Network Consumption Behavior

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Abstract

With the daily consumption of online consumer behavior, consumption traps are also increasing. As the main population of online consumption, college students do not have a stable source of income, and the concept of consumption is still immature, which is easy to form irrational consumption. As a result, campus loan cases have occurred frequently in recent years. Through questionnaire survey, this paper analyzes the characteristics of college students' online consumption and helps college students learn rational consumption.

Keywords

College students , online consumption , rational consumption.

1. Introduction

According to the "Campus Loan Fraud Data Report" data, from April 2016 to June 2017, there were 41 campus loan fraud cases in the newspapers, involving 22 provinces and cities nationwide. According to incomplete statistics, the number of deceived people who have only a well-documented campus loan fraud case is about 3,679, and the amount involved is as high as 5,496,000 yuan. Since 2017, the campus loan case is still fermenting, and the means The more you come, how to help college students avoid the consumer loan trap and learn to rational consumption becomes crucial.

This survey combines the most popular consumption methods and the people who are on the front line of the trend-college students and online consumption. The survey of 1,000 college students in Nanchang City, Jiangxi Province has obtained more detailed and comprehensive results.

2. Basic Information of College Students' Survey Objects

The survey was conducted by students from Nanchang Aviation University in Jiangxi Province. A total of 1,025 people participated in the survey, and 1,000 valid questionnaires were completed. The gender and grade of the respondents are as following Fig 1 and 2 :

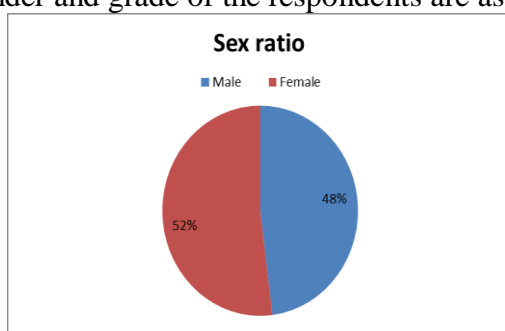


Fig. 1 Sex ratio

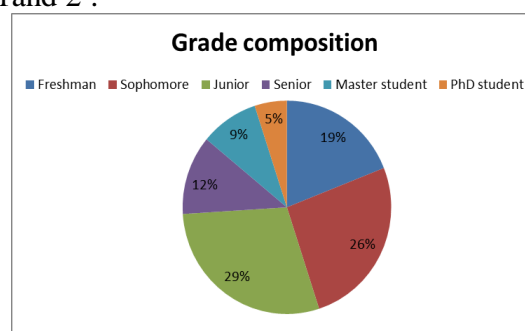


Fig. 2 Grade composition

3. College students' online consumption data

The amount of online consumption. According to the survey of consumption amount, the amount of online consumption of most college students accounts for a large part of the daily living expenses. There are also a small number of students who spend more than the monthly living expenses, and the monthly living expenses of college students. The amount of money and the data used for the amount of network consumption are shown in Fig.3 and 4.

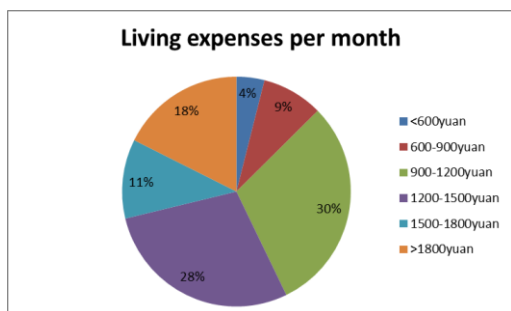


Fig. 3 Living expenses per month

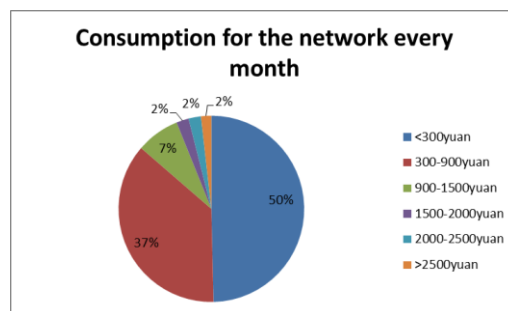


Fig. 4 Consumption for the network every month

The main way to pay for online consumption. Most college students pay for living expenses, but there are also a few credit payment methods such as Huayan, as shown in Fig 5 .

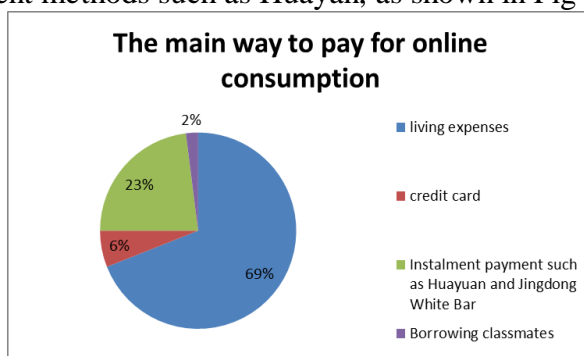


Fig. 5 The main way to pay for online consumption

The main content of online consumption. Most of the online consumption is for online shopping, but there are also applications for recharge and games, as shown in Fig 6.

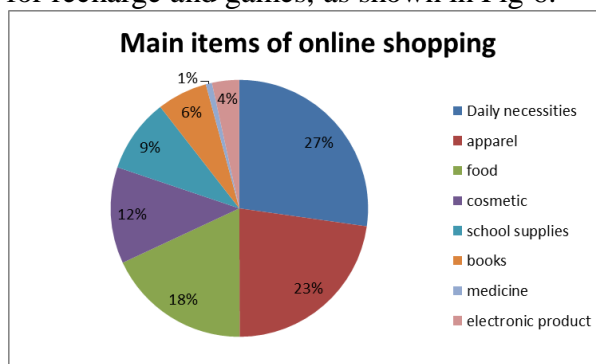


Fig. 6 Main items of online shopping

4. The Analysis of College Students' Network Consumption Research

Based on the above survey data, we will analyze the online consumption behavior of college students from the following aspects:

4.1 Payment Method for Online Consumption

Although college students have limited living expenses, there is still a high level of online consumer spending. For high-volume Internet consumption, many college students use various credit payments in addition to living expenses. Among them, Huayuan and Jingdong Baizhi are the most commonly used credit payment methods for college students.

The use of this credit payment method can temporarily solve the problem of shortage of funds this month, and at the same time, it is interest-free for a certain period of time. Under a certain amount of money, this method brings convenience to college students, and is often used and returned on time. Payments can also increase their credit to enjoy certain rights, such as shared bicycle free deposits, cash loans, etc. However, it is precisely because of the convenience brought by such credit payment

that many college students spend more on the network than they can afford, in order to use the network credit loan recklessly, and finally exceed the final repayment. The term, the interest rate makes the amount of repayments larger and larger, so more credit payments are used to repay the original loan, and the East Wall is replenished to the west wall, causing great economic pressure and overdue. It will cause black spots in the credit record, which will have a major adverse impact on car loan and mortgage.

4.2 The Benefits of Online Shopping

With the continuous development of the e-commerce industry, online shopping such as Taobao and Jingdong is almost a popular consumption method in universities. The reasons are mainly as follows:

First, shopping on online shopping platforms is generally more affordable than physical stores. Similar to the “Double Eleven” and “Goddess Day” and other shopping festivals, the large-scale preferential activities are extremely tempting for the group of college students who have not yet fully realized economic independence.

Second, online shopping platforms offer a wider variety of products and more selective options. Most colleges and universities are far away from the wholesale market, and the purchase is inconvenient, while online shopping platforms such as Taobao Jingdong can provide various types of merchants and commodity information to meet the individual needs of college students;

Third, the continuous development and improvement of the logistics industry. Nowadays, colleges and universities will set up fixed express access points in the school or even close to the student dormitory, which further enhances the dependence of college students on online shopping such as Taobao Jingdong.

5. The Structure of Online Shopping

According to the survey results, the number of online shopping items, clothing and food is higher, while the proportion of online shopping for cosmetics, electronic products and medicines is lower. Through our analysis and research, we believe that there are mainly the following reasons:

(1) The purchase of necessities by online shopping has become mainstream. This shows that the convenience of the express delivery industry has provided strong logistical support for the popularity of online shopping. The “seven days no reason to return” service has also eliminated everyone's concerns.

(2) School supplies and books account for a large proportion because there are few bookstores in colleges and universities, and because of the limited space in physical stationery stores, stationery and other school supplies are not so complete, sometimes unable to meet the needs of students.

(3) The proportion of online shopping for cosmetics and electronic products is not high, because credit problems and the return of these types of goods are more difficult to handle. Many counterfeit and shoddy products are confusing in brand products and sent to all parts of the country. Under such risks, consumption Those are more willing to buy goods online at the physical flagship store.

(4) The proportion of medicines is not high because online medicines cannot determine its expiration date, and now the price of medicines is not expensive. Many universities also have medical insurance cards. Therefore, if you are sick, many people will choose to go to the school hospital directly for medical treatment and not to buy medicine online.

6. The Purpose of Network Consumption

Most college students spend online shopping in order to purchase necessities of life. It can be seen that college students' dependence on online shopping also reflects the "home" of college students. Although this facilitates our lives, it also produces a lot of garbage, foam, plastic and other garbage every day, which not only greatly increases the burden on the cleaning staff, affects the environment of the campus, but also makes the waste of parcel garbage more and more serious. Further improving

the utilization rate of packaging and plastics has become an issue of environmental protection projects that are now imperative.

In addition to the necessities of life, the game will be recharged for a better gaming experience. In the two years of prevailing glory of the king and the survival of the Jedi, the proportion of college students is very large, and many college students who are addicted to the game will recharge. Although modest games can help us alleviate the pressure of learning, playing addiction will not only affect learning, but also entice college students to make unreasonable recharge, and playing games around the clock will affect their health.

In the application recharge, most college students will choose entertainment, high-definition applications such as music and video, and social applications such as Weibo, WeChat, and QQ to recharge. Recharging such applications will enable them to obtain some benefits for better applications. Experience, such as the ability to download songs and videos that ordinary users can't download due to permission issues, skip advertisements popped up during video playback, etc., to meet the entertainment needs of college students in daily life, and to ease some of the pressures in learning and life.

After entering the university, college students gained a lot of freedom and more time and energy. Many college students will find an object and talk about love. In order to make each other happy in love, eating, shopping, watching movies and giving gifts have become a big expense.

7. Suggestions for College Students to Make Reasonable Consumption

Through this survey and research, although most college students'online consumption is reasonable, but the situation of overexpenditure every month and using credit payment is not rare. This situation is likely to fall into the loan trap at any time. There are huge potential risks. To avoid the credit crisis and learn to consume reasonably, we have the following suggestions:

- (1) Before shopping, we can make plans according to our own consumption ability, and develop the habit of keeping accounts. We can use cash as much as possible, so that we can have a clearer concept of each consumption and stop high consumption beyond our own capacity.
- (2) Learn to restrain their consumption desire, not blindly follow the trend, not to compare, not to make unnecessary consumption because of impulse; Learn to release pressure through other ways, shopping can alleviate pressure and bring satisfaction, but excessive consumption will cause pain and loss.
- (3) Keep your bank card, student card, identity card and other documents tightly, and don't easily disclose your ID card number and bank card number.
- (4) Don't easily trust various credit organizations, take the initiative to understand and learn financial knowledge, improve the ability to distinguish legitimate financial products and the awareness of preventing bad loans, and guard against falling into the fraud trap. Schools should also hold regular lectures on loan risk to help students improve their awareness of illegal "campus loan", enhance their awareness of risk prevention of illegal "campus loan", and effectively safeguard the reasonable interests of students.

8. Conclusion

Through this investigation and research, we can see that although most college students'online consumption is reasonable, there are many potential risks. But the traps of "campus loan" and "part-time loan" are everywhere. The end of one young life and the breakup of one warm family after another are warning us to keep rational consumption away from campus loan. College students are also in the campus, there are a lot of time and future, learn to carry out reasonable network consumption, avoid the trap of campus loan, create a positive and warm University life.

Acknowledgements

his paper was supported by Nanchang Hangkong university “sanxiao” Foundation(Project No. 2018YBGJ015).

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