Analysis on the Problems and Countermeasures of Contemporary College Students’ Consumption Behavior

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Abstract
At present, the problems existing in the consumption behaviors of college students have become an important factor affecting their healthy development. Therefore, it is necessary to help college students set up the correct consumption view, guide them to have scientific consumption behaviors, practice thrift and oppose waste in college students' life with effective countermeasures. Based on the analysis of the consumption behaviors of college students’ basic living consumption, learning consumption, entertainment consumption, and interpersonal communication consumption, starting from the existing problems, this paper puts forward some countermeasures, such as optimizing the living environment of college students, cultivating the correct consumption concept of college students, integrating financial intelligence education into ideological and political education, and developing financial management education in general elective courses.

Keywords
College students; Consumption behavior; Problem; Countermeasures.

1. Introduction
Consumption is an essential part of human life. Consumption itself will have a positive impact on social development, which is essentially the basic composition of production activities and the basis for realizing production. The lack of social experience makes college students susceptible to the objective environment, family conditions and individual consumption psychology and other factors in respect to their consumption behaviors so that they will have many bad consumption behaviors. Therefore, it is the basic duty of colleges and universities to find out the problems existing in the consumption behaviors of college students in time and take corresponding countermeasures.

2. Characteristics of College Students' Consumption Behaviors
The word "consume" can be traced back to the 14th century. In the early days of its existence, it was a derogatory word with the meaning of "exhaust" or "expend", referring to going beyond the proper range. In the middle of the 18th century, "consume" began to gradually lose its pejorative symbolism, and became a corresponding concept with "produce". From the perspective of academic research, consumption mainly contains two concepts. One refers to consumption in the sense of production, namely the productive consumption in the field of economics. The other refers to the consumption in the sense of life, that is, the concept of conventional consumption. Consumption behavior has distinct and individual characteristics, and specific consumption behaviors vary from person to person, and are generally closely related to individual consumption and economic concepts.
2.1. Basic Living Consumption

According to relevant surveys and studies, the average monthly living expenses of college students in China range from 500 to 1500 yuan, and the overall consumption level shows the characteristics of "thick in the middle and thin at both ends", which indicates that China's family living conditions are relatively average and can basically guarantee the normal life of college students. In addition, the trend of basic living consumption of college students keeps a synchronous growth trend with national economic development, and is in dynamic change every year.

2.2. Learning Consumption

At the learning level, the consumption of college students includes tuition, textbook cost, examination charges and network learning expenses, and the learning consumption shows obviously to be regional, collegiate and professional. For example, agricultural colleges and agriculture-related majors are strongly supported by national policies, and tuitions are relatively low. However, other colleges and universities also set different tuition standards due to the difference of majors. The average annual tuition expenditure of Chinese college students is about 4000-8000 yuan. The cost of teaching materials is also affected by schools and majors, and the average annual expenditure is kept at about 1000 yuan. Moreover, most students purchase additional non-textbook learning materials with annual expenditure about 500 yuan. Test charges and network learning expenses present the trend of rapid growth in recent years, especially with the rise of "certificate craze" and "the craze for graduate school", most college students are keen to take a variety of tests. In order to improve their test scores, they are signing up for extra after-school training or buying online courses. There are many types of consumption items in this category, and the overall cost is relatively high with quite different costs for different types of tests.

2.3. Consumption on Leisure Entertainment

Leisure entertainment consumption has maintained a steady growth trend for a long time. There are various types of leisure entertainment for college students, including parties, travel, computer games, KTV, etc., which are regular consumptions, especially computer games and tourism consumption. They account for the highest proportion. With the continuous popularization of Internet technology, the Internet has become a key factor in the daily life of contemporary college students. According to incomplete statistics, the penetration rate of mobile phones among college students is 100%, and even some students have multiple mobile phones, which are mainly used for leisure and entertainment. The penetration rate of computers, tablets and other electronic devices is about 50%, which is even higher among male students and can even exceed 80%. In addition, some students spend a lot of time every week on social networking and online games, and even make virtual consumption on the Internet, such as purchasing virtual contents for games. Tourism consumption has gradually become the main consumption of college students in recent years, including campus club gatherings, dating boyfriends or girl friends, etc. which are conventional consumption items. Under normal circumstances, the per capita consumption of short-distance tourism in and around cities is about 200 yuan, and if it involves cross-city and cross-provincial consumption, it can reach 500 yuan, or even a thousand yuan.

2.4. Interpersonal Consumption

(1) Consumption on human relationships

Consumption on human relationships is common in college life and there are many kinds of items, including classmates dinner, birthday parties, celebrations for special festivals, etc. Chinese people attach importance to reciprocity in interpersonal communication. In order to maintain a good interpersonal relationship or a stable emotional relationship, college students
are willing to spend more on interpersonal consumption, which has remained stubbornly high for a long time. Besides, except for a few students with difficulties in interpersonal communication, most students maintain high spending on interpersonal consumption.

(2) Consumption on dating
It is a normal phenomenon that college students date boyfriends or girlfriends. In a relationship, there is an obvious difference in the consumption ratio between boys and girls. Due to the influence of social environmental factors, boys are often the main force of consumption, which is about 2-3 times of girls’. In addition, generally on special festivals such as birthdays and Valentine’s Day, both boys and girls send gifts to each other, and the value of gifts is often higher than their own financial ability. In some cases, the normal quality of life of students may be affected.

(3) Consumption on communication
Communication consumption mainly covers mobile phone purchase cost, network cost and call charges, etc. Generally speaking, at the beginning of each academic year, digital stores around colleges and universities often introduce a series of preferential measures for college students to encourage them to change mobile phones and other mobile devices in order to boost their sales, which also leads to the current situation that college students change mobile phones more frequently. Additionally, as the Internet has gradually become the main place for college students to live, socialize, and relax, the monthly network expenses of college students have also maintained a relatively high level, with a monthly average of 50-100 yuan, and the average annual consumption can reach up to a thousand yuan.

3. Problems in College Students' Consumption Behaviors

3.1. Frequent Irrational Consumption Behavior
With the rapid development of China's economy, the wealth of some people has far exceeded the average level of the society, which has also caused problems in the general mood of society to a certain extent. Irrational consumption behavior is mainly reflected in two aspects: conspicuous consumption and keep-up-with-the-Joneses consumption. The former is mainly concentrated in some students with superior family conditions, while the latter is relatively common. Due to the influence of bad social atmosphere, some students frequently pursue famous brands in various aspects such as food, clothing and daily use, and even compare and show off with each other. From a certain point of view, irrational consumption is a specific form of distorted psychology. It is necessary for colleges and universities to strengthen ideological education to reduce the occurrence frequency of irrational consumption.

3.2. Large Gaps in Consumption Levels Among Individuals
According to the investigation of students' family backgrounds in various colleges and universities, about 10%-15% of students' families in colleges and universities come from poor families on average, while there are also 5%-10% of students with relatively superior family conditions. Due to the differences in family conditions, the consumption levels of students also show a significant gap. Students with a high ceiling can have thousands or even tens of thousands of yuan per month for living expenses. However, students with lower limit spend only several hundred yuan per month. In the case of large gaps in individual consumption of students, it may have a certain adverse effect on the atmosphere of the entire campus.

3.3. High Proportion of Interpersonal Communication Consumption
Interpersonal communication is an objective relationship, people of any age have their own circles of life and friends. In order to maintain a good interpersonal relationship, college students spend a lot of money on interpersonal communication. Moreover, in the context of the
overall improvement of the material well-being of the society at this stage, college students begin to be gradually affected by social factors, so as to advocate reciprocity in the process of interpersonal communication. According to incomplete statistics, contemporary college students spend about 500-1500 yuan on interpersonal communication every year, and even some students spend several thousands or even tens of thousands of yuan.

3.4. **Widespread Unplanned Consumption**

Contemporary college students are mainly born after 2000, and their consumption habits and concepts have already changed greatly compared with the past. Most college students lack the correct consumption concept and even do not know the basic financial management mode, resulting in excessive reliance on personal feelings in the consumption process. Therefore, impulsive consumption and unplanned consumption occur from time to time among them.

4. **Analysis of Countermeasures**

4.1. **Optimize the Living Environment of College Students**

Living environment is the main factor that determines the consumption behavior and consumption concept of college students, which can be divided into two aspects: campus environment and off-campus environment. From a certain point of view, the specific content of consumption behavior depends on the consumption concept of the body, and the consumption concept is closely related to the campus cultural environment. Therefore, colleges and universities need to fully realize the problems of contemporary college students in consumption and try to improve the consumption concept of college students through a variety of ways based on the actual situation. First of all, colleges and universities need to integrate the correct concept of consumption into the construction of campus culture, and help college students gradually establish the correct concept of consumption and proper attitudes towards money through various forms, such as campus propaganda, cultural activities and network ideological and political education. It is necessary to make college students realize the perniciousness of conspicuous consumption and keep-up-with-the-Joneses consumption, so as to reduce the occurrence probability of bad consumption. In addition, the establishment of view on money is particularly important, which can help college students realize that money doesn't grow on trees, show solicitude for their parents and understand how hard their parents have tried to provide them with everything. The influence of campus culture on college students is an imperceptible process. Through continuous efforts and edification, colleges and universities are bound to correct the wrong consumption concepts of college students. Secondly, colleges and universities need to gradually start to improve the off-campus environment, actively contact the relevant local departments, jointly rectify the off-campus environment, and normalize the behaviors of businesses around the campus. Finally, colleges and universities need to strengthen the construction of campus cultural activities with the student union and student associations as the leading roles, organize various types of campus cultural activities, and encourage students to participate in them, so as to enrich students' extracurricular life and optimize their living habits.

4.2. **Cultivate College Students' Correct Consumption Concept**

After many years of development, China's higher education has formed a good situation covering the whole country, including higher undergraduate education and higher vocational education. The current college student population has been maintained at about 30 million, which indicates that higher education has successfully transformed from elite education to general education. For a long time, China's colleges and universities have focused on cultivating students' abilities and improving professional levels. However, they have ignored social education and comprehensive literacy education and failed to form good guidance and
management for students' life and consumption behaviors. In addition, college students lose the restraint and control of their families after entering the college campus, and their individual self-control directly determines whether their consumption behaviors are reasonable or not. Under this background, cultivating college students' correct consumption concept has become an educational responsibility that colleges and universities must undertake. Firstly, colleges and universities need to strengthen the popularization and publicity of correct consumption concepts, and encourage college students to learn self-discipline and self-management based on their own economic conditions to ensure the rationality of consumption behaviors. Secondly, colleges and universities need to provide students with systematic training courses on financial knowledge and encourage them to take the initiative to master certain economic knowledge and economic theories. Finally, colleges and universities should try to integrate the cultivation of consumption concepts into students' daily life, encourage them to summarize social experience in life practice, improve their own abilities and construct correct and reasonable consumption concepts.

4.3. Integrate Financial Quotient Education Into Ideological and Political Education

Financial quotient is a brand new concept. Financial quotient itself has no direct relationship with the individual's ability to make money, but it can be used to measure how much money an individual can retain and how long it can work for the individual. As soon as the concept of financial quotient was put forward, it has attracted great attention in the education field, and has gradually become a basic quality content alongside intelligence quotient (IQ) and emotional quotient (EQ). Considering that financial quotient plays a decisive role in the growth and ability of students, colleges and universities need to regard financial quotient education as a basic part of modern education, and gradually cultivate students' financial quotient through the ideological and political education system. From the actual situation of contemporary college students, it is not difficult to see that most of them have relatively poor performance in financial quotient. This is mainly because they are affected by the living environment for a long time, and their daily expenses and expenditures come directly from their parents. Most students don't have the right attitude towards money and come to know money late. In view of this situation, colleges and universities need to actively carry out financial quotient education to help college students gradually establish their own financial plans and consumption concepts. Specifically, financial quotient education includes the following aspects: first, colleges students need to establish a correct consumption concept. College students should fully consider their own consumption levels, earning abilities and their families as a whole, ensure the rationality of consumption behaviors, and put an end to impulsive consumption and keep-up-with-the-Joneses consumption. Second, colleges students should adhere to the basic principle of living within their means. The consumption level of college students should be consistent with China's national conditions and the family's own income. Their actual consumption capacity needs to be consistent with the national standard and it is essential for them to avoid both premature consumption and lagged consumption. Third, blind consumption shall be reduced. Before consuming, college students need to think repeatedly about their own consumption purposes, and the helping role of the consumer object for themselves. They should do their sums about whether they really need to consume. After comprehensive consideration, they can make an objective judgment on the consumption behavior to decide whether they should continue the consumption behavior. In view of the obvious problems and shortcomings in the consumption behaviors of college students at this stage, colleges and universities need to take active measures to provide targeted consumption guidance according to the special nature of college students, so as to help them form correct consumption concepts, master reasonable means of financial management and reduce the probability of improper consumption behavior.
4.4. **Carry out financial management education in general electives**

College students’ concepts of money and financial management mainly come from the influence of their families, and the consumption pattern and habits of the whole family will continue to affect every member of the family. From the perspective of family education, parents’ consumption behavior has a greater impact on children, and this impact is continuous and long-term. In addition, financial management education generally does not belong to the scope of family education, and most parents are unable to form effective restraint on their children’s consumption behaviors. Moreover, under the influence of the existing family education mode and the concept of child cultivation, parents have a greater degree of intervention in their children’s daily life, neglecting the cultivation of their children’s independent living abilities, which has also led to the failure of most college students in the formation of a systematic concept of financial management. For a long time, both in family education and campus education, financial management education has always been blank, which is obviously not conducive to college students to form a correct concept of financial management. In response to this situation, colleges and universities need to actively conduct self-reflection and take targeted intervention measures to help college students form correct financial management concepts by combining the basic characteristics of college students with the status quo of family education. For instance, colleges and universities can try to set up public courses to focus on financial management, make full use of existing educational resources and design good course contents, aiming to strengthen students’ concept of financial management and correct their bad consumption behaviors, so as to lay a good foundation for them to enter the society in the future. If conditions permit, colleges and universities can encourage families to participate in the process of financial management education and set good examples for their children to achieve the set goals of financial management education by relying on the systematic education in schools.

5. **Conclusion**

Generally, the rapid development of economy is the foundation of the enrichment of social commodities, and the enrichment of commodities also makes college students confronted with great temptation in the process of consumption. The problems that exist in the consumption behaviors of college students are not isolated, but are comprehensive issues throughout the entire educational process, which involve individual students, social environment, family education and school education. In view of the irrational phenomena in the consumption behaviors of college students at the present stage, providing scientific and systematic consumption education for college students has become the focus of the education reform in colleges and universities. Based on this, colleges and universities in China need to actively find out the problems of college students’ consumption behaviors, combine with the actual situation of campus education, develop multi-dimensional education strategies, and help students to establish a correct consumption concept through financial management education, financial quotient education and other different forms.

**References**


