

大学生消费信用贷款现状分析

摘 要

随着我国商业银行的不断发展，消费信贷业务成为了众多国内外学者研究的热门课题。众多学者从定性的角度出发分析研究了大学生消费信贷，但很少有学者从定量的角度以务实的数据予以论证。

本文基于定量的角度，以中国农业大学、北京师范大学、北京城市学院学生为样本，通过问卷调查的方式了解大学生消费信贷的现状和问题。从调查分析结果发现：从信用的角度出发，发现大学生消费存在着不良消费观，诚信教育的缺失以及大学生收入来源特殊性等风险因素；从市场的角度出发，发现商业银行存在不良竞争和银行贷后服务的不完善等风险因素。针对这些问题提出相应的建议：大学树立科学消费观和诚信观；银行加强个人消费信贷风险管理。

关键词：大学生消费信贷；不良消费观；诚信教育

Abstract

With the continuous development of commercial banks in China, the consumer credit business has become a hot topic for many domestic and foreign scholars. Many scholars have analyzed the consumption credit of college students from a qualitative point of view, but few scholars have demonstrated it from a quantitative perspective with pragmatic data.

Based on the quantitative perspective, this paper uses the students in China Agriculture University as a sample to know the current situation and problems of college students' consumer credit through questionnaires. According to the results of the investigation and analysis, it is found that from the perspective of credit, it is found that college students have bad concept of consumption, they are short of integrity education and their source of income exists some special and risky factors. From the perspective of market, it shows that commercial banks have bad competition among each other, commercial banks also have some risk factors such as imperfections in post-loan services. Corresponding suggestions should be put forward to deal with these problems: the university should establish a scientific consumption concept and a faithful view, the bank should strengthen the management of personal consumption credit risk .

Keywords : College student credit ; Bad consumption concept ; Honesty education

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