

金錢態度與校園貸款行為關聯性之研究： 以溫州茶山高教園區高校生為例

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摘 要

當前中國各高校極度重視高校生的資金借貸行為，透過各種宣導管道引導學生避免落入校園貸款陷阱中，但是社會新聞上仍層出不窮高校生校園貸款糾紛。因此，本文欲探討高校生金錢態度與校園貸款的關係，透過問卷調查了解溫州市茶山高教園區的五所高校，從金錢態度量表的權力—名望，維持—保留，不信任，焦慮等四個因素對使用校園貸款行為之關聯性，回收問卷後以 SPSS19.0 統計軟體進行敘述性統計分析、信效度分析、卡方檢定、相關分析和 logistic 迴歸分析。

本文發現：(1)多數高校生對貸款平台的認知不足，主要停留在 P2P 借貸平台與分期購物等平台，忽視傳統電商提供的信貸服務；(2)性別、年級、兼職/打工、修過財務相關課程都與使用校園貸款行為存在正相關；(3)權力—名望與焦慮增加時，會增加校園貸款行為；(4)不信任值越高時，可以降低校園貸款行為；(5)從各變數係數值，可初步判斷執行效果為不信任>權力—名望>焦慮。

關鍵詞：大學生，校園貸款，logistic 迴歸分析，金錢態度

The Study on Money Attitude and Campus Loan Behavior: Using college students of the Wenzhou Chashan Higher Education Park as an example

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Abstract

At present, many universities attach great importance to the loan behavior of college students in chain, and guide students to avoid falling into the campus loan trap through various publicity channels, but the issue of college student loans has continued to appear in the news.

Therefore, this study aims to explore the relationship of college students' money attitudes (power-prestige, retention-time, distrust, anxiety) and campus loan. Through the questionnaire survey to understand the five colleges in Wenzhou Chashan Higher Education Park. After the questionnaire from the survey was collected, the SPSS19.0 statistical software was used for descriptive statistical analysis, the reliability and validity analysis, the Chi-square test, the correlation analysis and logistic regression analysis.

This study found that : (1) The gender, grade, part-time, and finance courses all have positive on campus loan behavior; (2) power-prestige and anxiety had a positive and significant influence on campus loan; (3) distrust had a negative and significant influence on campus loan.

Keywords: College Students, Campus Loan, Logistic Regression Analysis, Money Attitude

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