

Exploration of Money Outlook Education for College Students in the Internet Financial Environment Based on Interview Analysis Method

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Abstract: When it comes to money, the most crucial thing is to cultivate a sense of money, and the cultivation of a sense of money is based on the education of a sense of money. Therefore, education on a sense of money is necessary. Through scientific research, it has been found that the scientific research on financial education for college students is on the rise. At present, college students are in an important stage of accepting financial professional knowledge and cultivating a sense of money. The development of the internet has also brought "internet finance" to the stage, which has attracted the attention and favor of college students. The paper using internet data information to conduct interviews and analysis on the current situation of money education for college students in the internet financial environment, which is necessary to carry out systematic and practical money education to form good financial habits and improve financial abilities.

Keywords: Money View; College Students; Internet Finance; Education Research

1. INTRODUCTION

Since the reform, innovation and opening up, China's economy has developed rapidly, its international status has continued to rise, and its daily living standards have continued to rise. The report of the 19th National Congress of the Communist Party of China stressed that the key

contradictions in Chinese society have long been transformed into the contradiction between the necessity of a common people's increasingly happy life and the unequal and inadequate development. At present, China has sparked a boom in the internet finance industry, and in this environment, the lack of education on money values among college students is even more apparent. The common people demand more diversity in transactions, with clear and higher standards of material and daily living. In addition, the current social style is relatively impetuous, leading to the invasion of some poor foreign cultures. In society, there is a certain degree of blind competition for money, and some people have developed hedonism. These conditions have caused poor value guidance for the general public, hindering the creation of an appropriate concept of money. As a key force in China's talent reserve, college students should write a new glory for themselves and the country in the natural environment of the internet finance industry, integrating personal development with social and national development. Therefore, through interviews and analysis of college students' views on money, it is crucial for college students to shape appropriate personal values, values, and money views, which are of great significance to their individual, society, and even the country.

2. BRIEF DESCRIPTION OF MONEY VIEW EDUCATION

2.1 Money View

In recent years, there have been some studies on the money view of Chinese college students, but compared with other projects, the study on the money view can only be regarded as scattered. Through the research literature, we can understand that the definition of money view refers to the relevant understanding of money, such as the collection of attitudes and tendencies (Bică et al., 2021). It shows that the concept of money and life values, outlook on life, values, and even life methods and choices are closely connected as shown in Figure 1.

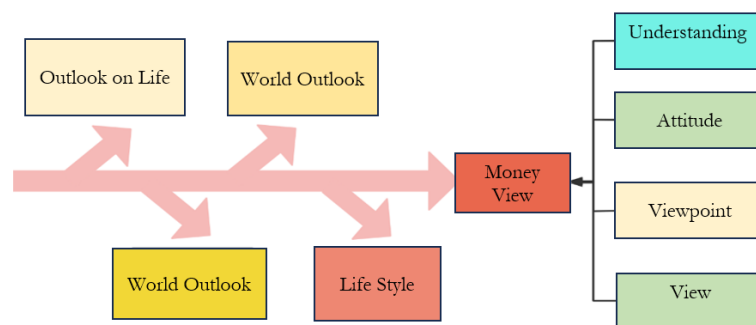


Figure 1: Definition of the Money View

2.2 Money View Education

Money education is a necessary course for college students, driving them to develop an appropriate understanding and mindset towards money, enabling them to use it correctly, and through rational and effective overall planning and application of money, making their life path happier. Providing appropriate education on money values for college students, guiding them to view money in an objective, normal, and proactive psychological state (Chen, 2019). Actively obtain money through honest work and reasonable and legal operation, exceeding money in consciousness, so that the money benefits the country and the people. Then make the owner of money realize the value of the life path beyond money (Czarnecka et al., 2020). Learn the basic economic formula, $Ex = In - S$ (1), to understand the relationship between expenses, income, and savings, and plan your own money by feeling the fluctuations in numerical values. Therefore, money education can not only make students constitute a key quality and promote all-round development, but also promote economic development as shown in Figure 2.

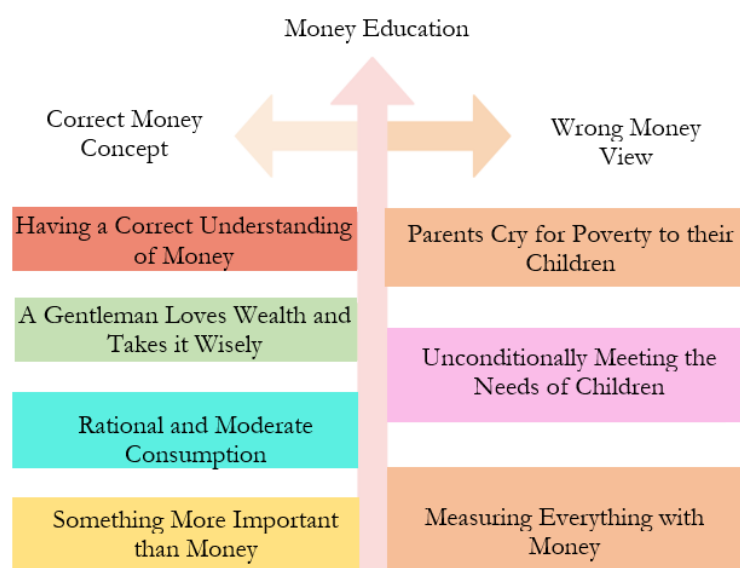


Figure 2: Comparison of Money View and Education

2.3 Contemporary College Students' Money View

In the integration of Chinese and western cultures, the overall money view of Chinese college students is still active and healthy. For example, it is more effective to have a certain rational understanding of the consumption structure of money. But there are still some difficult problems. In the trading market, college students as a unique trading group are suffering more and more concerned. In order to pursue the fashion trend, some college students buy well-known brand clothing, high-end skin

care products, high-end mobile phones, digital products, e.t.c. (David, 2020). These students lack the idea of money management planning, most of them lack the overall money planning and cost budget, do not have the habit of recording income and expenditure, and lack the corresponding cognition and learning of the professional use plan of related money as shown in Figure 3.

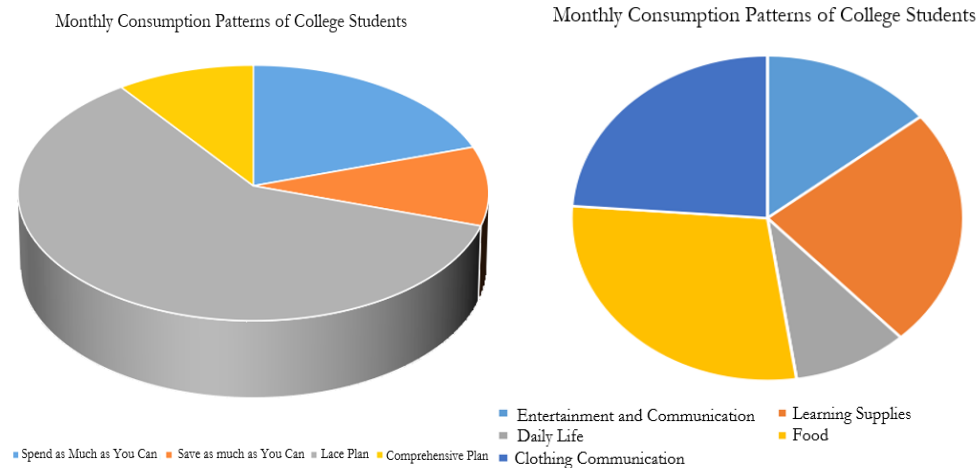


Figure 3: Structure of Money Expenditure of College Students

3. THE INTERNET FINANCIAL ENVIRONMENT

3.1 Definition of Internet Finance

The internet finance industry refers to a new type of financial business process that traditional financial enterprises and internet companies use internet technology and information communication technology to achieve fund financing, payment, investment, and information intermediary company services as shown in Figure 4.

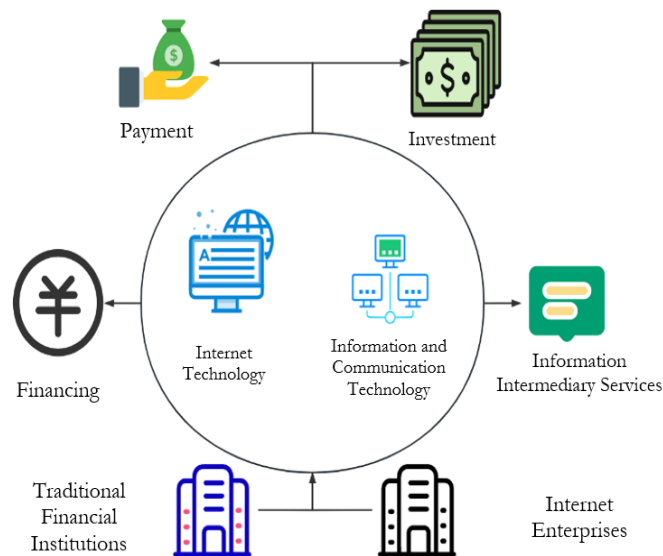


Figure 4: The Internet Finance Model

3.2 The Significance of College Students' Money View Education from the Perspective of Internet Financial Industry

First, it is beneficial to college students to deeply understand the Internet economy and improve their ability of social integration (Du, 2021). At present, the complexity of the internet economy is becoming increasingly significant. Only college students who have a certain understanding of the characteristics of the internet economy and corresponding financial professional knowledge can obtain a certain level of financial management ability. In the era of the Internet economy, college students play a very important role in it. Providing them with education on money values is a proactive strategy that can cultivate their survival ability, enable them to have a deep understanding of the Internet economy, provide sufficient talent support for the industry, and enable them to have a basically normal view of money and capital, that is, through certain learning, understand basic money knowledge, such as the formula: $W = A + I - E - L + G$ (2). Ensure a basic understanding of financial capital concepts through basic A assets, I returns, E expenses, L debts, and G. Secondly, it is beneficial for college students to resist diverse conceptual challenges and form appropriate social moral values (Williams, 2019). There is a certain degree of correlation between the personal values of college students and the basic social and moral standards of society. Moreover, from the perspective of the Internet, educating college students on money values can prevent them from being challenged by diverse concepts, eliminate hedonism and materialism, and ensure that college students constitute appropriate social and moral values as shown in Figure 5.

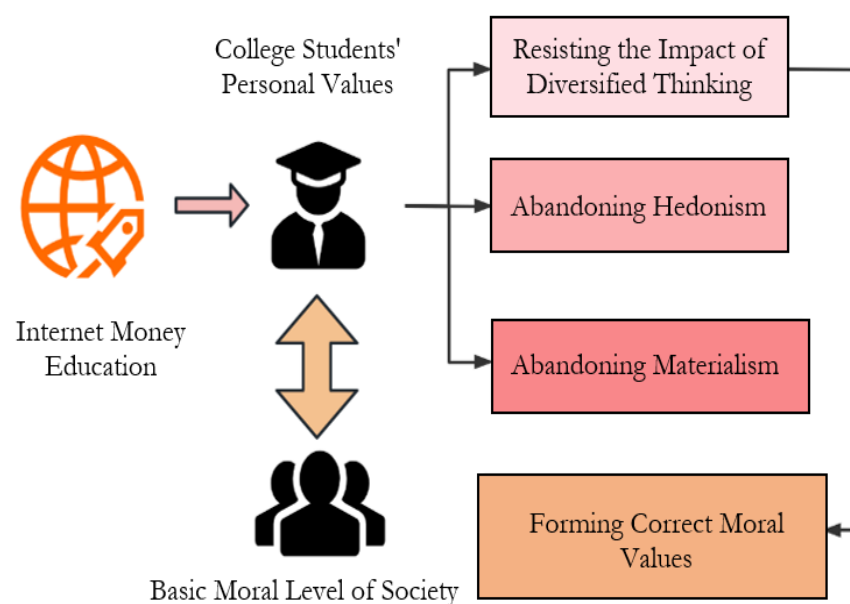


Figure 5: Significance of Money View Education under Internet Finance

Third, it is beneficial to college students to improve their comprehensive ability and achieve excellent career development (Groves, 2019). As a key group about to enter society, college students are the main force of national infrastructure construction in the context of internet finance. They face severe challenges in both social and economic aspects. Education on money values for internet finance college students is closely related to many contents, such as fund investment, social development, risk manipulation, and socio-economic development. This can further broaden their professional knowledge and broaden their horizons, enabling them to understand communication and exchange Management methods and common problems to drive stronger decision-making and coordination among college students, such as as shown in Figure 6.

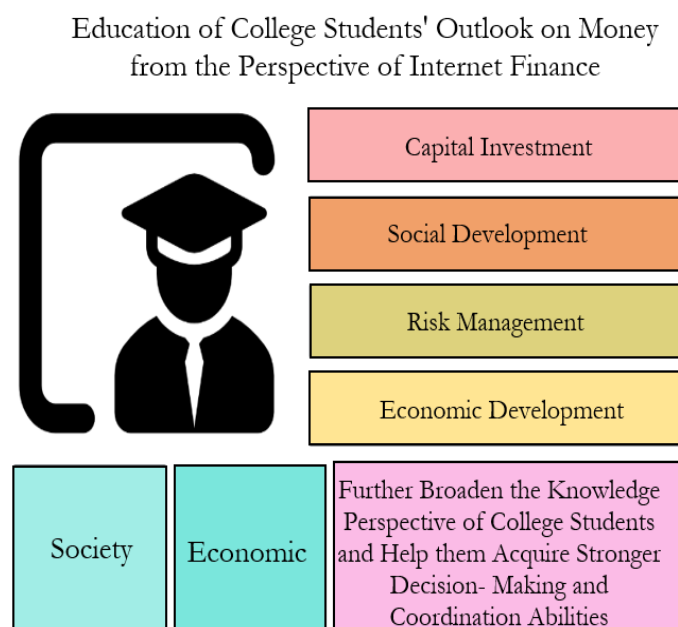


Figure 6: Money View Education of College Students from the Perspective of Internet Finance

4 EMPIRICAL ANALYSIS OF COLLEGE STUDENTS' MONEY VIEW EDUCATION INTERVIEW

4.1 Whole Process of Open Encoding

The whole process of open coding refers to the whole process of understanding, analyzing, classifying and summarizing the obtained written materials word by word in the non-subjective preset (Guo, 2021). In this whole process, the content of the initial material will be changed into a defining identification, which must be set by the editor to constitute the objective definition. In conclusion, open coding is a result of identification

to scope. This paper conducts a detailed deep interview with 12 college students on the natural environment of college students in the Internet financial industry, and a total of 30,000 words were obtained. The actual demonstration process is as follows: first, process the written materials obtained by the 12 college students, and numbered the English according to the interviewers; then mark the identification results of aax ($x=1,2,3,\dots$), for example, the first sign in this paper is "a lot of poor financial style in the society". Finally, the scope of the identification, the corresponding definition, recorded as ax ($x=1,2,3,\dots$), as the first sign in this paper is "A 1 social style", and so on, the definition table is obtained (Haitao, 2020). Second, based on the relationship of the total number of written interviews, this paper captures the initial interview statements, identities and definitions of the first 12 definitions of interviews, and a total of 54 relevant identities are classified as aa1... aa 54, and 43 relevant definitions are classified as A 1... a43. After continuous comparison of the initial interview materials, select a series of products do not have thorough reference meaning coding (frequency 2, repeated or similar, meaning contradiction), after the remaining with thorough reference meaning coding content integration number, recorded as nnxx ($xx=01,02,\dots$), as the first defined as "nn 01 social style", and the basic initial definition "a1 social style" similarly, this shows that "social style" is a thorough reference meaning coding definition, and so on, and finally get 32 relevant definitions as shown in Figure 7.

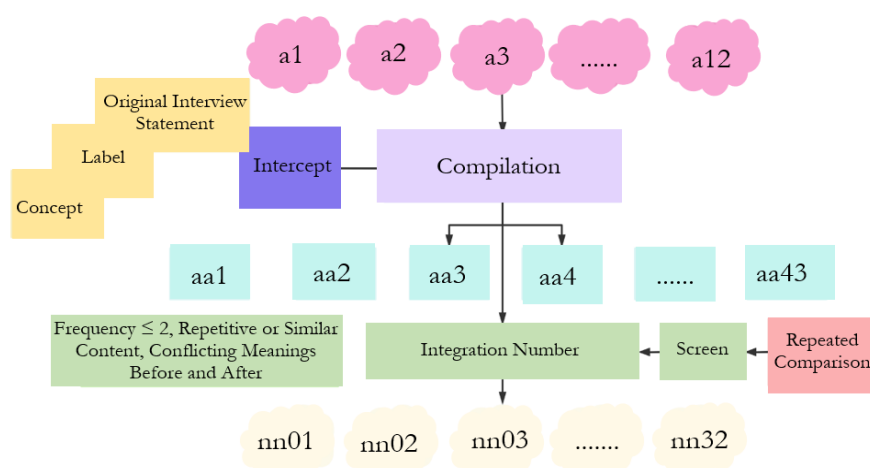


Figure 7: Open Encoding Process

Finally, 32 relevant definitions were classified again, and the corresponding sub-scope name was classified as NNXX ($NX = 01,02,\dots$). For example, the first sub-scope is "NN 01 social development environment" and the last 9 sub-scope are shown in Table 1.

Table 1(a): Category of Open Coding

Original Report Statement	Label	Concept
<p>I Feel that a Lot of Money Style in the Society Now is not very Good, Everywhere is Full of Money Worship. it is not so Much About Finding a Genius than about Finding a Rich Man. Even in the Temple, the Old Hall in Front of the Nobody, the Temple of Wealth in Front of the Long Queue.</p> <p>Therefore, a Lot of People are very Impetuous, Show off their Capital Around, and a Lot of People Do Not Have this Overall Strength Also Need to Tiptoe to Show Off.</p>	<p>A a 1 a lot of Money in Society</p> <p>Aa 2 the Money Concept Affects the Younger Generation</p>	<p>A 1 Social Ethos</p> <p>A 2 Money concept</p>
<p>Now Many Tiktok Short Videos are Full of Flaunt Wealth, there is also a Style of Laughing at the Poor but not Prostitutes. Really Take, now a Lot of Platforms are all to Teach People how to Get Close to the Way to Make Money, How to Cash, and such Small Short Video Especially with Total Traffic.</p>	<p>The aa 3 Network Environment is also too Bad</p> <p>Many Short aa 4 Videos are Teaching People how to take Shortcuts</p>	<p>A 3 Short Video Promotion</p> <p>A 4 Social Media</p>
<p>Small our Family Always Told me to Save, Mother often Cry Poor in Front of me, Every Month Give me how Much Pocket Money Comprehensive Manipulation, Caused me in Many Cases to Buy their Favorite Items, is also Cultivate the Habit of not Spending Money, Dare not Hands, Dare not to Try any Investment, Dare not to Try Mistakes, Only Dare to the Most Traditional Savings. I Envy those Parents who are Innovative and have a New Consciousness and can Make Money and Manage Money.</p>	<p>Aa 5 to Spend Money is Strictly Controlled</p> <p>Aa 6 Conservative Financial Habits and Money Ideas</p>	<p>A 5 Family Finance</p> <p>A 6 Money Concept</p>
<p>In Fact, my Original Family Affected Me, my Parents Divorced, so my Parents gave me a Lot of Money to Fill the Lack of Love for me, Especially in my Father, Very Rare me, but Every Time Will give me a Lot of Pocket Money, Which Actually had a Great Impact on me, Causing me to Always Spend Money.</p>	<p>Aa 7 the influence of my Native Family on me</p> <p>Aa 8 Leads to Financial Behavior</p>	<p>A 7 the Native Family</p> <p>A 8 Financial Behavior</p>

Table 1(b): Category of Open Coding

Original Report Statement	Label	Concept
The Relationship Between College Teachers and Students is Loose, we have to find College Counselors, but Sometimes College Counselors also Ignore, many College Counselors themselves are Vain and spend Money. The school should carry out some relevant ideological and political courses to Cultivate People's Awareness of Money. In Fact, the Society and Family have an Influence on our View of Money is too Big, and we can not Choose the Influence, I Really Hope the School can do Some to Adjust People's Abnormal View of Money.	Aa 9 Shows Some Related Ideological and Political Courses Aa 10 Adjusts your Abnormal View of Money	A 9 Ideological and Political Courses A 10 Cultivation of Financial View
In Traditional Chinese Culture, Confucianism and Taoism are more Avoid Talking about Money, as if they only Teach People the Concept of Social Morality, it is not easy to Teach People how to make Money. From Small to Big, we have Heard many Stories, The Poor Little Beggar Lost in the Fairyland, get the Fairy Reward, Overnight became a Rich Man; the Helpless Orphan Picked up a Bird Home, the Next Day, the Home is Full of Countless Shining Gold Story; such as the Maid Married the Prince, then Lived a Rich Daily Life, the Poor Boy Married the Little Princess, Inherited all the Capital of the King. These Daydream Stories of Pie in the Sky do not Teach People how to Properly get the Capital, which is very Easy to Create the Illusion that the Capital can be Obtained for Nothing. It is Expected that the School can Improve the Education of Money Concept, for Example, it can Carry out some Relevant Activities to Promote People's Knowledge of the Financial Industry, and it can also Invite some Entrepreneurs and Scholars to Preach to Adjust their view of Money.	Aa 11 to Popularize the Common Knowledge of Finance Aa 12 Strengthen the Relevant Education of Money View	A 11 Financial Common Sense A 12 Money View Education
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4.2 Whole Process of Spindle Encoding

In the whole process of spindle coding, the key is to further gather and comb the scope of open coding, and study the essential connection between each other. The key to the whole process of spindle coding is that the identification, definition and scope obtained by open coding have strong objectivity, and the affiliation between the scope is usually not easy to find. Therefore, it is necessary to further sort out the results of the scope to form the main scope as summarized in Table 2.

Table 2: Open-Encoding Category

Deputy Category	Concept
NN 01 Social Environment	The nn 04 Social Ethos
The NN 02 Network Environment	The nn 05 Money Idea
NN 03 Money Concept	The nn 12 Short Video Promotion
NN 04 Financial Management Education	nn 15 on Social Media
NN 05 Money Concept	nn 22 of the Social Class
The NN 06 Family of Origin	And nn 29, Money Awareness
NN 07 Ideological and Political Courses	The nn 07 Family Financial Management
NN 08 Money View Education	The nn 26 Wealth Degree
NN 09 Financial Common Sense	Nn 03 Family Financial Management Education
	The nn 28 Family Impact
	The nn 43 Parental Values
	The nn 27 Parental Influence
	And nn 47 Relatives and Friends
	The nn 12 Ideological and Political Activities
	Course Entry in nn 15
	And nn 09 Strengthen Financial Education
	Cultivate nn 21 own Money Cultivation
	Nn 25 Common Sense Popularization
	The nn 30 Financial Publicity

4.3 The Whole Process of Selected Type Coding

The selective coding link needs to further analyze the main and secondary scope of the whole process of open coding and spindle coding. After continuous comparison, adjustment and testing, a "story line" can show the relationship between the situation. The "story line" can clearly show the typical sexual relationship structure of the main range, from which the key scope constantly emerges, and then defines the key scope as shown in Table 3.

Table 3(a): Main Axis Encoding

Fundamental Category	Deputy Category	Category Connotation
Environmental Atmosphere	Social Environment	Internet Financial Environment Social Environment In College Students' Money View Education
	Network Environment	The Influence of the Network Environment on the College Students' Money View Education in the Internet Financial Environment
	The Idea of Money	The Concept of Money in the Education of Internet Financial Environment
Home Education	Financial Education	Internet Financial Environment College Students View Financial Education in the Family

Table 3(b): Main Axis Encoding

Fundamental Category	Deputy Category	Category Connotation
Environment, Family, and School	The Idea of Money	Internet Financial Environment College Students' Money View of Money Concept in Family Education
	Family of Origin	The Influence of the Family of Origin on College Students' Money View in the Internet Financial Environment
	Ideological and Political Courses	The School is an Ideological and Political Class for College Students on the Internet Financial Environment
School Courses	Education of Money View	The University 'the Relevant Education of College Students' Money View in Internet Financial Environment
	Financial Common Sense	The School has the Popularization of Financial Knowledge in Internet Financial Environment

Through the further analysis of 9 sub-scope and 3 main scope, the "story line" is found, and the formula is obtained: $ME = En + F + Sc$ (3), the money view education composition, namely En natural environment atmosphere, F family education and Sc school curriculum (Han, 2021). Therefore, in the research on college students' education of money in the natural environment of Internet financial industry, natural environment, family and school are the key components. We should consider a lot from these three perspectives to enrich and improve the cultivation ways of college students' money education as shown in Figure 8.

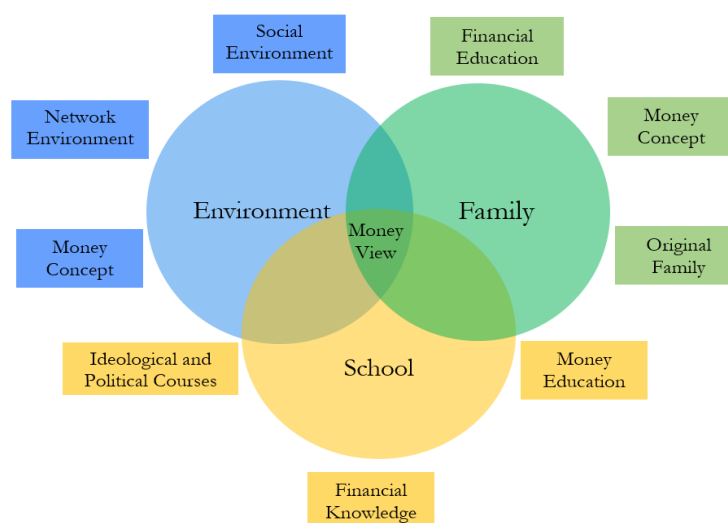


Figure 8: Composition of College Students' Money View Education

5. THE DIFFICULT PROBLEMS AND REASONS OF COLLEGE STUDENTS' MONEY CONCEPT EDUCATION

5.1 The Influence of the Natural Environment and Atmosphere of the Internet

"The world xi xi, all for profit". In recent news reports, "Yin and Yang contract", "tax evasion", "false advertising", "eggshell apartment building thunder", "campus routine loan" and other conditions are overflowing in our social development environment (Hao, 2021). College students do not understand the debt formula: $Dir = Cyl/C_{yi}$ (4), and do not know the relationship between the ratio of Dir debt income and Cyl debt of the current year and the after-tax income of C_{yi} of the current year, so that they fall into the borrowing trap. When college students touch the society through part-time jobs, news and the Internet, they can not completely ensure that "out of the mud without dyeing". It is very easy to change their own value evaluation norms, "close to the black" in the poor natural environment, and develop unhealthy money views as shown in Figure 9.

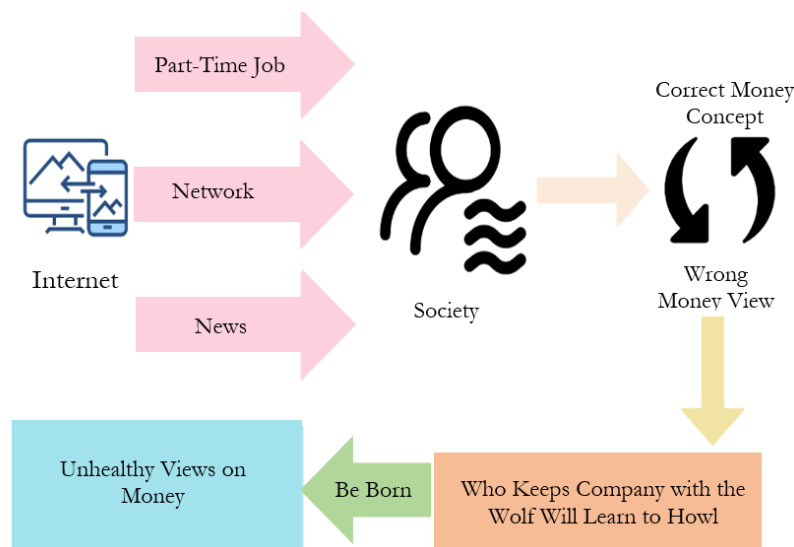


Figure 9: The Influence of the Internet Environment on the Money View

In addition, mobile phone WeChat, sina weibo, TikTok Internet platform boldly into the campus, for no social work experience, pure college students, like the pursuit of elixir, very easy to let college students lose his reason, let the values between correct and wrong, finally by incorrect money, easy to fall into the money trap. Don't understand the risks, so that often lose nothing, using risk formula: $Arp = (100 - Ca) \times 100\%$ (5), using the current age CA Arp can take risk ratio, the relationship between college teachers and students is loose, college counselors is unlikely to always care about each student's dynamic, plus,

many college counselors themselves may not have appropriate, rational money, therefore, few schools can answer for students' money view education answer such as Table 4.

Table 4: The Negative Impact of the Internet Environment on the Money View	
"Yin and Yang Contract", "Tax Evasion", "False Advertising", "Eggshell Apartment Thunder", "Campus Routine Loan"	Lack of Knowledge of the New Products, Do Not Understand the Risks, So that they Fall Into the Loan Trap
Part-Time Job, News, the Internet	It is Easy to Change its own Value Evaluation Criteria Breeding of an Unhealthy View of Money
Wechat, Weibo, TikTok and Other Network Platforms	It is very Easy to Disturb their Mind, Shake their Values, and be Induced by the Wrong View of Money

5.2 The Neglect of Family Education

Now college students development in the era of market economy system, but parents generation is very little system accept money or financial level education, some excessive savings, some excessive consumption, in the capital education of children, "cry poor" and "flaunt wealth" total number of parents, will earn money, finance, innovation to upgrade their financial consciousness of parents is not much (Karcher et al., 2022). College students' daily life comes from the key from their own family, they are very easy to suffer parents one-sided view of influence and outdated money, and default its appropriateness and validity, less to parents get money method is appropriate, allocate money, money is appropriate, money appreciation through normal way, etc., or blindly inherited, or blindly extreme resistance, or long time in confusion, many college students lack in the parents basically adjust and improve ability as shown in Figure 10.

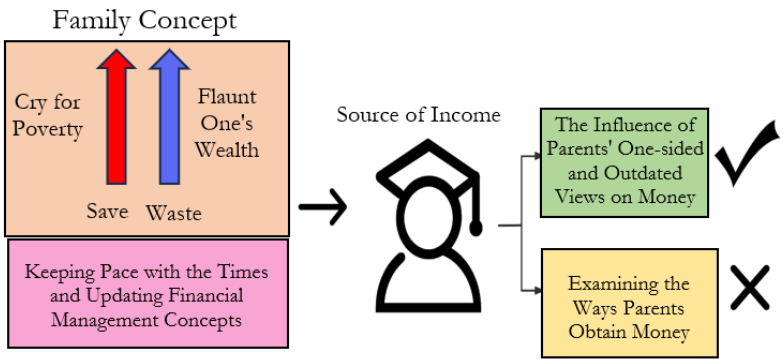


Figure 10: The Neglect of Money Concept in Family Education

Many college students have been unable to save money, and a big reason

is that they do not have a proper view of money, so they have no control over expenses (Karimi & Zaerpour, 2022). If you want to increase the manipulation of expenditure, you can refer to the formula: $Br = B + Ati$ (6), through the B balance and Ati income to calculate the balance ratio through the clear monthly expenditure, and then order the money saved.

5.3 Insufficient Establishment of Relevant Courses in the School

Many colleges and universities have offered ideological and political education courses, but there are very few ideological and political courses related to market economy, enterprise management and money (Luo & Kan, 2023). They do not use college classes to establish an appropriate view of money. As China's economy has entered the natural environment era of modern financial industry, such subjects as "money view" and "business culture" should not only be elective, but become necessary courses or even general courses.

However, the range and depth of money training in colleges and universities are not enough. Only in some regions, some colleges and universities offer elective courses. The scope of narrow training and the training methods are relatively monotonous, which cannot benefit universities across China with a general education course (Nasir & Bloch, 2021). So, it is highly likely that students lack knowledge of the concept of money, college students to attach great importance to the lack of appropriate money, in relation to money cognition, financial management, financial industry basic knowledge, legal knowledge blind spots, because many schools did not play a good course the most beneficial "literacy" platform as shown in Table 5.

Table 5: Corresponding Courses of Money View

Ideological and Political Education Courses	Strengthen and Improve the Teaching of Ideological and Political Theory, and Give Play to the Role of The Main Channel and Main Position of College Students' Money Education
Open Elective Courses	Strengthen Humanistic Knowledge Education to Provide Moral Support for College Students' Money View Education
Establish Compulsory Courses	Different Levels such as School Philosophy, Professional Training Program, Curriculum System and Teaching Implementation System should Permeate and Reflect the Spirit of "Integration of Arts and Sciences", Carry Out Basic Money Knowledge Education for College Students, and Give Students more Humanistic Care

5.4 Lack of Positive and Correct Guidance on Existing Concepts

Money is a relatively implicit term in Chinese culture, which is often avoided by big families. Regarding money and rights, Confucianism clearly proposes the concept of "valuing righteousness over profit"; Taoism clearly puts forward the concept of "embracing simplicity in the face of simplicity, thinking less and having fewer desires". Scholars and literati are very prone to placing money on the opposite side of noble social morality and elegant character, while college students have mostly touched the literary novels of these literati and literati since childhood. If there is a lack of dialectical thinking, to some extent, it will have a negative effect on individuals' active pursuit of money and capital accumulation, and also hinder the development of society. It can truly be explained appropriately Spiritual teachers who provide positive and correct guidance to college students are extremely scarce (Peng & Wang, 2019).

6. KEYWAYS TO EDUCATE COLLEGE STUDENTS ON MONEY CONCEPT IN THE INTERNET FINANCIAL ENVIRONMENT

6.1 Sufficient Use of Systematic and Efficient School Education

6.1.1. Improve the Top-Level Design Scheme of Money Concept Education

Money view education is a complex and systematic work, which involves a variety of disciplines and complex hierarchical structure (Richard, 2022). The authoritative layer must harmonize all parties, integrate and distribute, so as to lay the basic rules of regulation and standardization for money view education. As the leadership, the education responsible unit has the effect of commanding the overall situation, and the reasonable money view education must educate the responsible unit to carry out relevant scientific research and distribution. About how to money education in colleges and universities, through what way to carry out the education, the classroom teaching method, the actual curriculum standards and education content how to set problems, and so on, must be authoritative set scheme, set the policy to specific guidance orderly money education in colleges and universities, also must be experts, professors, scholars, a line of teachers to practice work experience as a reference suggestion (Roger, 2021).

6.1.2 Establish Relevant Courses

The view of money is closely connected with commercial services and affects all aspects of daily social life. Some specialized courses related to

"business culture" can also be established in business schools, such as "Jin Shang Culture", "Hui Shang Culture", "Min Shang Culture", "Business Culture", and "Traditional Chinese Business Culture" as general courses, to systematically understand the development history of commercial services in China, the history of commercial services, time and cultural expertise, enhance the cultural heritage of commercial services, and strengthen cultural confidence. You can also set up elective courses of investment and Financial Management such as "Money and Financial Happiness" and so on, so that students can have some professional knowledge, grasp the basic ways of investment and financial management, correctly guide students to care about hot news, understand market regularity, find business opportunities, have risk awareness, and make effective transactions (Song, 2023).

6.1.3 Comprehensive Selection of Teaching Cases

Teachers should correctly choose human teaching cases, and guide students to explore other elements besides fortune, such as good qualities such as integrity, kindness, honesty and persistence (Wilson, 2019). In addition, teachers should choose more inspirational stories such as well-known businessmen of ancient and modern times, mainly in describing the whole process of starting their own business and becoming rich, as well as the happiness and satisfaction of creating value. It is also possible to narrate the stories of outstanding Chinese businessmen who serve the country through business, tell the stories of Chinese businessmen well, promote the spirit of excellent business culture in modern China, correctly guide students to learn their business ethics as one of the purposes, and learn their vision of valuing morality and neglecting interests, as well as their absolute high sense of social responsibility and national honor, shaping a more friendly and moral "money view", Thus becoming practical and versatile professionals with a noble sense of mission and lofty ideals, essential for integrating into the modern market economy system, pursuing perfection and achieving excellence while also benefiting the world, and possessing honest and trustworthy quality (Yang, 2020).

6.2 The "Feeding Back" of the Family Money Concept with the Learned Professional Knowledge

College students should use their own proper and rational money view to influence their parents, compared to buying a whole bunch of discounted vegetables and fruits, and finally waste a lot, better to spend the

same money on some high quality vegetables, for example, ask an intermediary company to help introduce, while it looks like an extra money to hire agents, but it saved a lot of time, greatly improved the efficiency, paying is sometimes a disguised savings (Ye et al., 2022). For example, gifts given to parents may not necessarily be static data objects but can also be dynamic feelings. Taking parents on vacation trips, enrolling parents in courses at senior universities, and providing specific guidance on online shopping can help parents gradually accept new things, adjust and improve their old money values, and develop together with their parents. This is a filial piety and feedback that college students can do within their power (Zhong & Deng, 2020).

6.3 Create a healthy and Excellent Environment for Social Development

The social development environment has a great dynamic effect, which can influence people's ideas and behaviors in a subtle way. Therefore, we must constitute a fresh air wind is social style, using television, news media propaganda planning health appropriate money, correctly guide everyone to appropriate, scientific method to examine money, get money, use money, let a person and the relationship with money harmony, promote the whole society in the active natural environment atmosphere. But if the social style is not correct, it will make the heart impetuous, money is supreme, social moral anomie, faith collapse. Therefore, the social style must be purified and deposited, and attach great importance to the spread of active money view, college students should promote the composition of fine social style.

7. CONCLUSION

In the context of internet finance, there has also been a certain transformation in the concept of money. As the backbone of the country, college students' views on money are particularly crucial. Currently, there are different levels of stratification in the education of money values among college students, and there is still considerable room for improvement in the education channels of money values for internet finance college students. Therefore, educating college students on money values is an inevitable trend in the 21st century. Through interviews and analysis of the current situation of college students' money value education, diversified money value education is carried out, fully considering the personality characteristics and psychological situation of college students, and continuously improving money value education. Moreover, schools should

establish a positive and upward education environment for money values, inform college students of the harmfulness of incorrect money values, correctly guide them to identify various money traps, and provide beneficial guarantees for improving the quality of college students' money values. Enable college students to shape an appropriate concept of money and promote new development in their ideological education.

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