

Animal Environmental Management Applied to Financial Consumer Credit Risk System

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Abstract: In the context of the rapid development of Internet technology, traditional consumer finance has achieved innovation and transformation through the study of animal environment management. Consumer finance based on animal environment management came into being and quickly covered the college student market. However, with the rapid development of Internet consumer finance in the college student market, the characteristics of college students' impulsive consumption and weak financial management capabilities have become more prominent, and even triggered scams and tragedies. It has become a focus of social concern. The development of Internet consumer finance has been questioned. This article studies the influencing factors of college students' Internet consumption financial credit risk through animal environment management, in order to explore ways to reduce college students' credit risk. This article conducted a questionnaire survey on Xi'an college students and conducted a statistical description analysis of the survey results. Internet consumer finance demand is very strong, but the overdue repayment of college students should not be underestimated, and Internet consumer finance institutions bear greater credit risk. The experimental results show that 22% of college students have a monthly consumer credit of more than 400 yuan, indicating that under the premise of limited income sources, some college students still have high estimates of their repayment ability, which leads to excessive consumption and can easily lead to credit risk happened.

1. Introduction

The rapid development of consumer finance for college students has provided great convenience for both platforms and institutions, but the credit risk of college students has become an obstacle to the development of consumer finance to a certain extent. At present, although there are many

theoretical studies on Internet consumer finance in China, the study of Internet consumer finance from the perspective of college student credit risk is still in its infancy. Therefore, the research on the credit risk of Internet consumer finance for college students through animal environment management has the certain practical significance.

Due to the importance of credit risk analysis and research, many research teams have begun to study financial consumption risk assessment and have achieved good results. For example, Adekanmbi believes that the study of consumer financial risk cannot be limited to household consumption, but should also include the consumer's location. Research on the interaction between the financial market, financial environment, government policy, etc. and the family [1]. Moutassim expanded the functions of consumer finance to five—payment, savings and investment, lending, risk management, and advice consulting. They combed the development of consumer finance in the United States since World War II and summarized four characteristics of consumer finance development: The changes in the opportunities available to consumers, the increase in consumer participation in finance, the emergence of consumer financial self-service, and the continuous increase in households to bear risks [2].

In the research of the financial consumer credit risk system, the application of animal environmental management for credit risk research is a good method that can solve many problems. Therefore, it is widely used in the research of financial consumer risk systems, such as Kazi in On the basis of animal environmental management, it is proposed that consumer finance should be defined from four basic financial functions: payment (including cash, credit cards, money orders, PayPal, etc.), risk management (including insurance, specific financial products, preventive savings, etc.), Credit (including short-term unsecured loans, long-term unsecured loans and mortgages), savings and investments (banking products, funds, annuities, pensions and social security), he believes that from a functional perspective, research can not only break the tradition from products and institutions The boundaries and limitations of the research also promote the development of customer-oriented consumer finance, which expands the scope of future consumer finance research [3].

This paper studies the application of animal environmental management to the Internet consumer finance credit risk system, mainly focusing on college students. This article uses animal environmental management to summarize and comment on the existing college students' Internet consumer financial credit risk; introduces the theoretical basis used in this study, based on analysis and comparison of animal environmental management and other credit risk prediction methods, thinks that animal environmental management It is very suitable for this article to evaluate the influencing factors of college students' Internet consumption financial credit risk; a questionnaire survey was conducted on college students in Xi'an colleges and universities, and the current status of college students' internet consumption financial credit risk was obtained through statistical analysis of the questionnaire results; The main factors of financial credit risk, according to the statistical analysis results and empirical analysis results, finally put forward suggestions and countermeasures to reduce the financial credit risk of college students' Internet consumption. Research shows that 22% of college students still have a consumer credit of more than 400 yuan per month, and college students' high estimates of their repayment ability are likely to cause credit risk.

2. Proposed Method

2.1.The Animal Barrier Environmental Management Method is Applied to the Financial Consumer Credit Risk System

In the design of the financial consumer credit risk system, in accordance with the requirements of the barrier environment in the national standard of laboratory animals, combined with the

construction of the financial consumer credit risk system, the actual use purpose and the amount of use, fully absorb the experience of other units in the barrier environment design and construction And lessons, form a preliminary design ideas. With the participation of financial consumer credit risk system personnel and management departments, hire qualified and experienced design units to design [4]. The preliminary plan after the design must be carried out with the joint participation of barrier environment users or managers, designers, and laboratory animal expert groups (including barrier environment detection experts) to build a financial consumer credit risk system. Whether it meets national standards, whether it is scientific and reasonable, and whether it meets the actual conditions of the unit. Laboratory animal barrier environmental management should be fully applied to modern high-tech in the financial consumer credit risk system as follows.

(1) Application of information and network technology

In the construction and management of the barrier environment of the financial consumer credit risk system, according to the requirements of the barrier environment and the characteristics of the experimental animals fed, the requirements of the experimental animal management personnel should be adopted, and multi-disciplinary joint research should be adopted to develop various control software Development and application, including air-conditioning automation control software, barrier environment parameter real-time monitoring, display, early warning software, experimental animal lighting slow control, background music timing automatic playback, and storage and printing of the above barrier environment parameters as needed The system research on credit risk of financial consumers is shown in Figure 1 below.

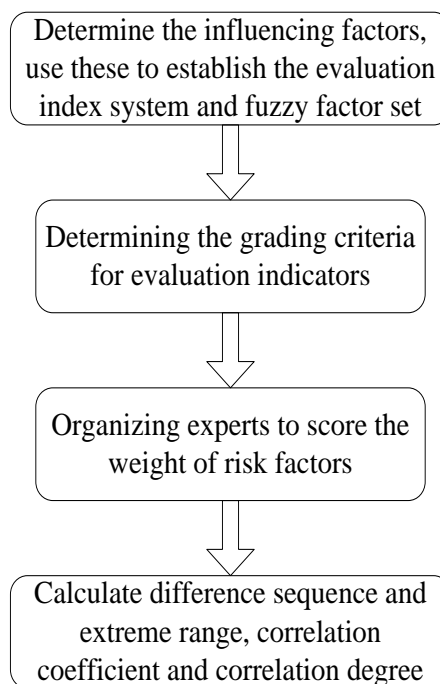


Figure 1. Animal management analysis of financial consumer credit risk map

(2) Application of monitoring, monitoring and control technology

In order to understand the operation of the barrier environment in time and facilitate correct management, an accurate, sensitive, and fast monitoring and monitoring system can be set in the barrier environment. We use an advanced distributed monitoring system with an industrial computer as the core to monitor and display parameters such as temperature, humidity, pressure difference, and ammonia concentration in the barrier environment. In the monitoring system, the mode of monitor + video switcher + multi-channel camera in the cable TV system is used for monitoring,

and it is connected to the intelligent industrial control module. The monitor can use a touch-screen color display, through the keyboard, mouse and Touch screen to control and switch [5].

(3) Application of early warning technology

The dynamic changes of the parameters in the barrier environment directly affect the reproduction and growth of the experimental animals and affect the quality of the experimental animals. The slow change of the parameters within the scope of the national standard is normal, but the drastic changes or even the parameter changes beyond the national standard are not allowed. In the operation and management of the barrier environment, it is very important how to discover and adjust the parameters of the barrier environment in a timely manner so as to keep it within the range prescribed by the national standards. In the monitoring system, we use early warning technology in combination, and set the upper and lower limits of barrier environmental parameters according to national standards. When the parameters reach the upper and lower limits, the control software and sound and light are used for early warning. The monitoring and monitoring system first automatically adjusts the air supply and exhaust air conditioning system according to the early warning. If the control is invalid, the alarm system cannot be reset and manual adjustment is required.

(4) Use of independent return air purification cage (ICC)

Requirements for the use of IVC in the external environment some units recommend or encourage the use of IVC in a large-barrier environment when they use IVC, commonly known as "double insurance". And we think it is not necessary. Both the standardized barrier environment and the qualified IVC can completely raise clean-grade and SPF-grade mice independently. If IVC is used in the barrier environment, it is a waste of resources and energy. As long as one of the barrier environment and the IVC internal environment does not meet the SPF requirements, "double insurance" will be meaningless. At the same time, managers and operators are easy to rely on "double insurance", in the barrier environment or the operation of IVC is not standard enough, causing "two-way pollution", making "double insurance" instead of "non-insurance".

(5) IVC uses real "double insurance"

The true "double insurance" of IVC should be that the external environment where IVC cages are installed is relatively clean, preferably after coarse and medium-efficiency filtration, so that when replacing the padding in the cage box, it will not be affected by the ambient air. Dirty and easy to block the terminal filter of the IVC cage box, which affects the ventilation (otherwise it needs to be checked and replaced frequently). The IVC cage is ventilated, and the temperature and humidity are directly controlled by the pipeline through the air conditioner, and sent to the IVC control system through the primary and intermediate efficiency filtration and purification air, and then through the purification treatment of the system itself, and finally through the cage box's own terminal filter again. After purification, it is sent to the cage. At this time, the air sent through the three purification processes is already SPF level, which reflects the true "double insurance". Under stress conditions (such as the failure of the air supply system to directly supply air), you can open the back cover of the IVC control system, remove the duct and the air supply interface of the control system, and directly use the air conditioner and cleaner IVC room (outside environment) Air can also achieve the same effect through IVC's own purification and filtration system. IVC operators should undergo rigorous training and operate strictly in accordance with standard operation procedures (SOP), and management personnel should constantly monitor the implementation.

The air conditioning system in the experimental area implements comfortable air conditioning, which is controlled according to needs and saves energy; the IVC laboratory uses a combination of comfortable air conditioning and purified air conditioning, that is, the environment in the IVC cage is directly supplied by the purified air conditioning without interruption, and the air is uniformly

discharged. The wind is outside, and the working environment is a comfortable air conditioner. During operation, it can be adjusted according to needs, and it can be turned off during non-working hours. The two operate independently and do not interfere with each other to save energy.

2.2.Thoughts on Animal Environmental Management of Personal Consumer Finance Credit Risk System

Commercial banks need to comprehensively adopt various methods and measures such as avoidance, expert, decentralization, and retention to achieve personal consumer credit risk management based on different levels of personal consumer credit risk assessment and different actual situations.

(1) Avoidance of consumer credit risk

In order to gain market share and enhance market competitiveness, various commercial banks have launched personal consumer credit products and actively developed personal consumer credit business. Therefore, in a practical sense, some commercial stored value banks are a way to increase the bank's profitability in order to broaden the development path of the market and develop credit loans related to personal consumption [6]. As the main body of personal consumer credit, commercial banks should actively avoid the credit risk of personal consumer credit to ensure the safety of credit assets. 1) Adhere to the principle of prudence

Commercial banks must run through their firm audit standards throughout their operations and management, especially in the development of personal consumer credit business. Generally, banks can selectively invest in diversified risks and returns based on different risk factors. For commercial banks, they are more looking forward to establishing a stable and legal income development model with strong security and lower risks [7]. Since the credit activities of banks are different from those of high-yield enterprises, the interest on loans charged by them is also different from the average level of social income. This average level of actual income ratio will fundamentally not allow the relevant banks to withstand extremely high-risk pressures.

2) Conduct scientific credit evaluation and review

Commercial banks should avoid taking the risk of excessive personal consumer credit credit and achieve the most reasonable income with the lowest risk. It is necessary to conduct an in-depth investigation on the subject of personal consumer credit before credit is granted, collect all aspects of credit data, and use scientific methods to evaluate, objectively assess the creditworthiness of the borrower, and strictly divide the different degrees of their personal credit Hierarchy system [8]. For example, these commercial banks make appropriate choices for investment projects based on the safety of commercial banks by formulating loan-related amounts and loan repayment terms.

Commercial banks use credit loans, based on a thorough understanding of the borrowers and credit evaluation, according to their own risk preference characteristics, choose the best credit project, and must ensure that the credit project is within its own risk requirements, to ensure the safety of credit funds. Therefore, the scientific credit selection project should be based on the scientific, fair and objective credit risk assessment of the borrower. The purpose of any credit business such as investigation, review and review of personal consumer credit risk is to fundamentally conduct a series of rigorous and scientific assessments of current personal consumer credit risk [9]. The risk monitoring of individual consumer credit loans of commercial banks is an important cause for the establishment of a strict credit rating system and project review system.

(2) Pass-through of consumer credit risk

A commercial bank releases a personal consumption loan to obtain the expected income while also bearing the credit risk that the individual cannot repay the principal and interest on time. In order to prevent personal consumption loan risks, banks should strengthen credit review, do a good

job in personal credit risk assessment, avoid risk occurrence, realize risk transfer, and at the same time pass on risks arising from personal consumer credit in a timely manner. The transfer of personal consumer credit risk refers to the process by which commercial banks can use credit, insurance, and other methods to transfer credit risks assumed by banks to third-party experts when they assume credit risks due to the inability of individuals to repay principal and interest. In general, credit risk transfer includes insurance and guarantee transfer.

1) The transfer of guarantee is basically a series of processes where the borrower requires guarantee procedures when applying for a loan, so that some commercial stored value banks can bear the credit risk of the customer's credit, and thus transfer to the relevant guarantor. In the process of transferring credit risk from guarantee, the bank transfers the credit risk of the borrower to the guarantor on the one hand, and bears the credit risk of the guarantor on the other hand [10]. Therefore, the effectiveness of the credit risk method of passing on the guarantee is entirely based on the loan integrity of the guarantor. In other words, if the guarantor's creditworthiness is low, then the guarantee is actually in name only.

2) Insurance transfer, which means a financial transfer method that transfers the degree of property insured by an insured person to an insurer for remedy by purchasing insurance business. The risk of customer-related creditworthiness faced by the credit loans of relevant commercial stored-value banks is an uncontrollable risk, also known as speculative risk. This risk crisis and opportunities coexist. This risk is random and unpredictable. The credit risk of bank personal consumption loans is an uninsurable risk. Loan customers may be able to comply with the contract and repay the principal and interest on time to ensure that the bank receives interest income. At the same time, customers may also have defaults, fail to comply with loan contracts, and fail to repay principal and interest in a timely manner, thereby putting the bank at risk and suffering losses. It is precisely because of the speculation and great uncertainty in personal consumer credit of banks that insurance companies are also reluctant to undertake bank loan insurance business [11]. But when a country, in order to achieve a certain goal, it may insure a limited number of credit actions related to the credit of commercial stored value banks. Banks and enterprises can use these methods to transfer risks and reduce the degree of risk.

(3) Dispersion of consumer credit risk

The dispersion of credit risk is that commercial banks should pay attention to the dispersion of relevant customers and some industry areas in the implementation of credit actions, so as to avoid the close accumulation of credit loan funds, and reduce and reduce bank credit risk by dispersing credit funds. , To ensure the safety and efficiency of commercial bank credit assets as a whole.

1) Regional dispersion. The meaning of regional decentralization is that commercial banks should invest relevant stored value funds in relevant enterprises in diversified regions during credit loan operations, so as to effectively avoid the devastating blow to commercial banks due to the collapse of a certain region. This is for some strong banks operating in multiple regions. On the one hand, some large-scale commercial banks in China have continuously improved the banking network system of domestic branches, branches, and Internet banks [12]. On the other hand, it has also actively established branches in other regions and other countries to launch personal consumer credit services and provide credit services to overseas customers to achieve regional risk diversification.

2) Customers are scattered. In order to reduce the excessive concentration of credit loans, the global financial management department has clearly stipulated the maximum amount of a commercial bank's loan for a person, mainly to prevent the risk of excessive customer loans and credit concentration on individuals. For example, the relevant laws and regulations of Hong Kong, China clearly stipulate that relatives and relevant directors within many banks are not allowed to make credit loans of more than 250,000 Hong Kong dollars. China's "Commercial Banking Law"

clearly states that commercial banks' credit loans to customers must be less than 10% of their customers' total assets. These standards are formulated through the associated risks.

(4) Credit risk retention

The bank's credit risk management method must make good initial investment. While financial innovation has been developing steadily, a variety of important financial instruments have been introduced, promoting the development of bank risk control technology, enhancing the ability of banks and other financial institutions to assess and predict the risk of lenders, and improving their ability to control the degree of risk loss. In order to enhance market competitiveness, various commercial banks are urgently looking for safer and more efficient management of credit loans and related management methods to improve safety. Among them, the technology related to self-retained risks is a risk control method that adapts to the development needs of the times. All banks attach great importance to and actively promote the relevant operational methods of retention risk. The retention of risks associated with credit loans is, in a fundamental sense, the performance of a commercial bank to bear related losses. It is also called self-risk or retention risk. In the actual personal consumer credit business, any risk management measures of the bank cannot fundamentally eliminate the risk. Therefore, the bank must naturally bear a certain amount of credit risk.

Credit risk transfer, diversification and avoidance are the most core targeted strategies in the important management of personal consumer credit risk in China. Among them, avoiding credit loan risk and passing on credit risk belong to the category of micro-credit risk management, which focuses on specific loan risk management strategies, while decentralized credit risk and risk retention are fundamentally based on credit risk management from As the main management object, it has gradually become an important risk management for the entire credit business.

3. Experiments

3.1. Questionnaire Design

Chinese college students' internet consumer finance has developed in recent years. In order to gain a deeper understanding of the use of college internet consumer finance products and analyze the factors influencing college students' internet consumer finance credit risk, the data in this article is obtained by means of a questionnaire survey.

This questionnaire was designed based on domestic and foreign personal credit evaluation indicators, taking into account both personal ethics and personal economic status. The questionnaire mainly contains three aspects, including college students' Internet consumption finance usage, college students' Internet consumption finance credit risk influencing factors and credit risk performance. In order to ensure the rationality and validity of the questionnaire, before the start of the questionnaire survey, a pre-survey of 10 college students was conducted at Xi'an International Studies University. The questionnaire was adjusted according to the results of the survey to make the questionnaire design more reasonable, scientific, More targeted.

3.2. Test Subject

The survey sample selection has the following two criteria: first, strictly follow the Chinese Ministry of Education's division of 985 and 211 universities; second, in order to exclude the impact of different time span economic policies on the questionnaire results, ensure that the questionnaire design indicators have the same time span. The target of this article is the college students of Xi'an University of Science and Technology, including undergraduates, masters and doctoral students.

3.3. Investigation Methods and Experimental Collection

Using a simple random sampling survey, a total of 80 questionnaires were distributed, of which 40 questionnaires were distributed on the ground, mainly randomly in the study room and campus; 40 questionnaires were distributed online, mainly through WeChat, Q group, campus post bar, etc. Finally, 796 questionnaires were recovered. After excluding questionnaires that were not completed and whose data obviously did not meet the requirements, a total of 792 valid questionnaires were obtained, and the questionnaire recovery rate was 9%.

792 valid questionnaire data will be used as data sources for descriptive statistical analysis. Among them, 396 questionnaires result in the use of Internet consumer financial products. These 396 questionnaires will be used as data sources for empirical research. Data analysis uses SPSS12.0 software and Excel20 software.

4. Discussion

4.1. Experimental Analysis of College Students' Attitudes Towards the use of Consumer Financial Products and the Reasons for Potential Users not Using Internet Consumer Finance

Xi'an, as the central city in western China, is an important science and education center in the country. It has 63 colleges and universities and more than 1.2 million college students. It is one of the main areas for the development and development of college students' Internet consumer finance market the experimental investigation and analysis of college students' attitudes towards the use of consumer financial products is shown in Table 1 below.

Table 1. Experimental investigation of college students' attitudes towards the use of consumer financial products

	Use consumer financial products	Consider using consumer financial products	Consider using consumer financial products in the future
Undergraduate	61%	12%	42%
Postgraduate	44%	15%	37%
PhD	45%	15%	21%

As shown in Table 1 above, the results of the questionnaire survey show that 50% of college students have started to use Internet consumer financial products, only 14% of those who do not consider using Internet consumer financial products, and the remaining 36% of college students said they would consider using Internet consumption in the future Financial products, it can be seen that half of college students have used Internet consumer finance, and the remaining more than one third of college students also have a strong desire to use Internet consumer finance, indicating that Internet consumer finance has become the main channel for credit loans for college students. College students have a strong demand for Internet consumer finance.

For potential college student users, the reasons for not using Internet consumer financial products are mainly worried about impulsive consumption, poor platform security, cumbersome review procedures, high repayment interest, low available quota, etc. The experimental survey results of this paper are shown in Figure 2 below.

As shown in Figure 2 above, the survey results show that worrying about impulsive consumption is the main reason for potential users to use college students' Internet consumer financial products. This part of the population accounts for 54%, and 37% of potential users are worried about the poor platform security. There are three reasons for not using college consumer Internet consumer financial products, such as cumbersome review procedures, high repayment interest, and low available quota, respectively. For potential customers who are worried about impulsive

consumption, Internet consumer financial institutions Allow users to set their own monthly consumption limit according to their personal conditions when using Internet consumer financial products, and then send weekly bills, monthly bills, etc. to users in a timely manner via SMS or e-mail, and emphasize this function during product promotion.

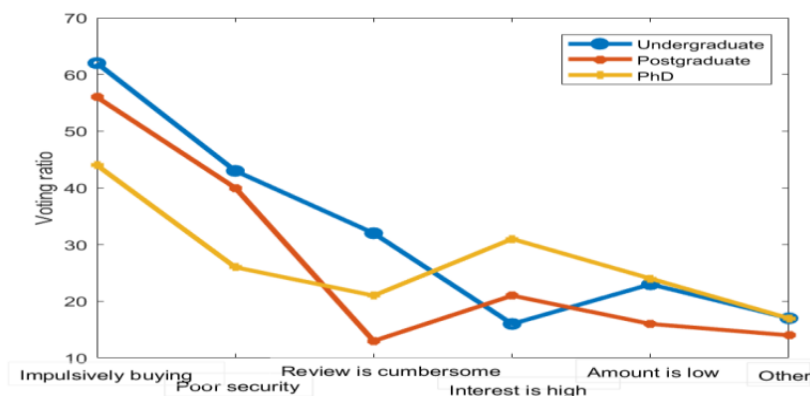


Figure 2. Reasons for potential users not using Internet consumer finance

Note: This question is a multiple-choice question, and the sum of the options is greater than 10%

4.2. The Experimental Analysis of the Selection of Channel Financial Platforms for College Students to Understand Consumer Financial Products

Internet consumer finance platforms in China mainly include pure e-commerce platforms such as Taobao, JD.com, Vipshop, installment payment platforms, e-commerce platforms for commercial banks, and Internet loans for consumer finance companies. The experimental results are shown in Table 2 below.

Table 2. Selection of Internet consumer finance platforms for college students

	Taobao Huabai, Jingdong Baitiao and other products	Interesting installments and other products	Commercial bank e-commerce platform products	other
Undergraduate	94%	21%	19%	4%
Postgraduate	89%	17%	17%	3%
PhD	90%	19%	12%	9%

As shown in Table 2 above, the survey results show that e-commerce platforms are the most commonly used platforms for Internet consumer finance users of Chinese college students. This is because the Internet consumer financial products launched by these large-scale e-commerce companies have credit lines, interest-free periods, loan terms and The application conditions and other advantages are unmatched by other platforms, and therefore occupy a great advantage in occupying the college user market; installment payment platforms and commercial bank e-commerce platforms obviously do not have sufficient advantages in the college student market.

In the process of using Internet consumer financial products, college students' attractive functions and features mainly include platform security, total available amount, length of interest-free period, and simplification of audit procedures. According to the statistical results of the questionnaire survey, among the features and features of Internet consumer financial products that are attractive to college students, the most attractive is platform security, with the highest proportion, followed by the short interest-free loan period, and the total available credit The similarity to the complexity of the audit process has the same level of appeal as shown in Figure 3 below.

As shown in Figure 3 above, one of the characteristics of Internet consumer finance is the online

"borrowing-consumption-repayment". Although this model is fast and convenient, due to the vulnerability of the Internet itself and the lack of transparency in the use of Internet consumer financial products it does not have the guidance and constraints of comprehensive laws and regulations. Therefore, compared with the loan interest-free period, the security of the Internet consumer finance platform has become a more important factor for college students to use Internet consumer financial products.

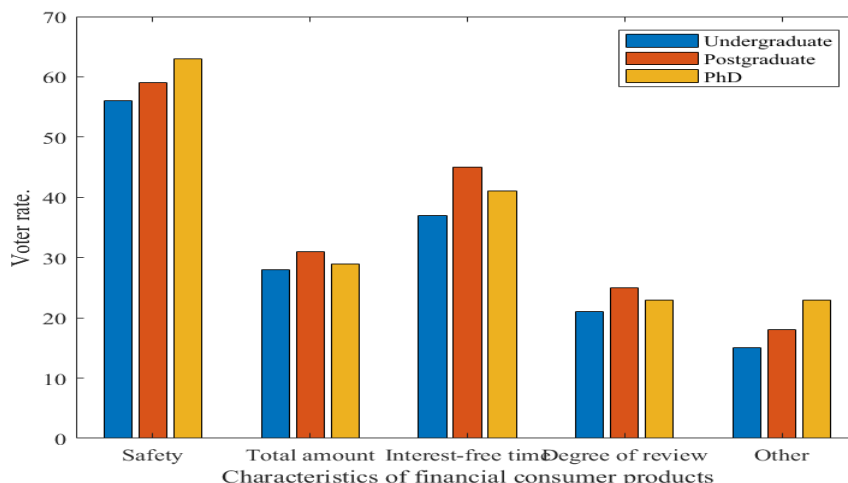


Figure 3. Features of Internet consumer financial products that college students pay attention to

4.3. Identification and Analysis of Credit Risk of Consumer Finance

In order to identify the credit risk of internet consumer finance for college students, the questionnaire designed the frequency of internet consumer financial products, the amount of consumption, the source of repayment, and the economic conditions of college student users. The statistical results are shown below.

(1) Frequency of Internet consumer financial products

According to the statistical results of the questionnaire, the frequency of college students using Internet consumer financial products accounted for 38% of the average more than once a month, which was similar to the average of once a month and the average of 2-3 times a month, which were 24% and 27%, the highest frequency averaged 4% a month and above accounted for 1%. The experimental results are shown in Figure 4 below.

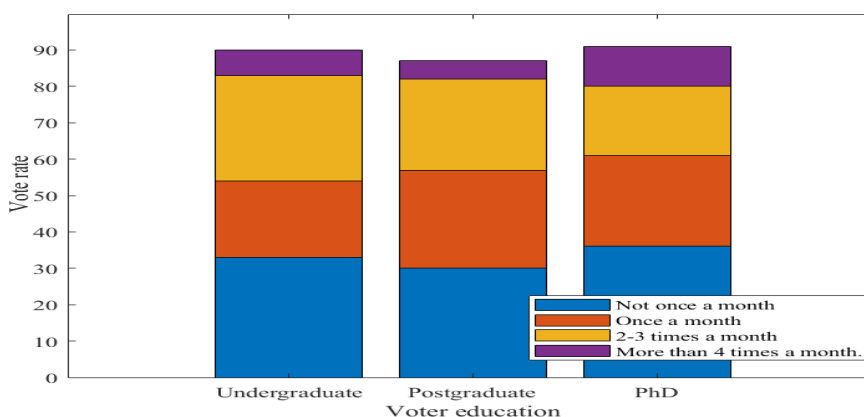


Figure 4. Frequency of Internet consumer financial products used by college students

As shown in Figure 4 above, from the statistical results, it can be seen that the frequency of college students using Internet consumer financial products averages once a month and accounts for 62%, indicating that the overall frequency of college students using Internet consumer financial products is relatively high and there are relatively large Consumer demand. On the one hand, this frequent overdraft consumption makes it easy for college students to develop bad consumption mentality and habits such as excessive consumption, weakened self-control ability, and conspicuous consumption.

(2) Analysis of the amount of consumption using mutual consumption finance

Most internet consumer finance users of college students only use internet consumption finance for installment consumption when the economy is tight and the capital cannot be turned on. The experimental results are shown in Figure 5 below.

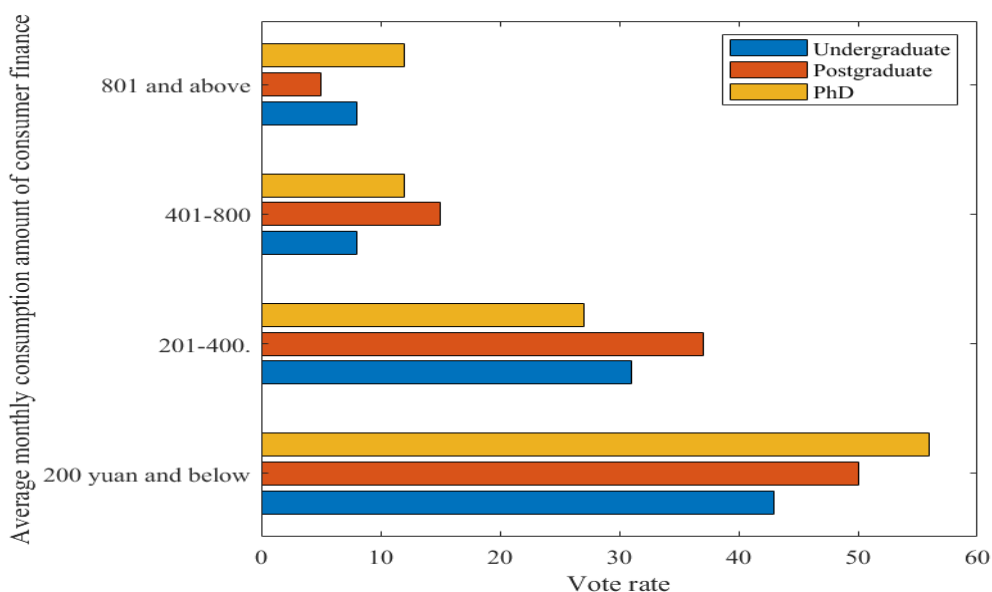


Figure 5. Average monthly consumption amount of college students using Internet consumer finance

As shown in Figure 5 above, according to the statistics of the questionnaire survey, the average monthly consumption of college students using Internet consumer finance is 200 yuan and below, accounting for 50%, and the average monthly consumption is 201-400 yuan, accounting for 32%. The users with the amount of 401-800 yuan and 801 yuan and above accounted for 14% and 4% of the users respectively. In the case of half of the college students' monthly disposable income of 1,000 yuan, most college student users are rational consumers when using Internet consumer finance, with an average monthly consumption of less than 400 yuan, but 22% of college students have an average monthly consumption of more than 400 yuan Credit means that under the premise of limited income sources, some college students still have an overestimation of their repayment ability, which leads to excessive consumption and easily leads to credit risk.

5. Conclusion

Through animal environment management, the empirical analysis of Internet consumer finance understanding, consumer finance knowledge acquisition methods, use frequency and monthly average consumption amount can be obtained only by age, education level, academic performance and ranking, overdue book return, Internet consumer finance Seven factors, namely the degree of

understanding, the frequency of using Internet consumer finance and the average monthly consumption amount, have a relatively significant impact on the occurrence of college students' Internet consumer finance credit risk.

This article uses the method of animal environment management to combine the credit risk of college students' financial consumers. The credit risk of college students' use of Internet consumer finance is affected by the personal economic lending relationship. The degree of college students' understanding of Internet consumer finance represents their reserves of basic financial knowledge. If college students have a large reserve of basic financial knowledge, they will have a clear understanding of risk issues and understand the consequences of credit risk. Internet consumer financial products can be repaid on time; under the circumstances of limited income, the increase in the frequency and consumption of Internet consumer financial products by college students has weakened their limited repayment ability to a certain extent and increased their The probability of default.

Cultivate a rational consumption concept and form healthy values. Faced with dazzling daily necessities, fast-updated electronic products, and attractive entertainment services, college students should proceed from what they really need, selectively consume according to their personal economic conditions, refuse excessive consumption, and advocate rational consumption; For the spread of bad values on the Internet, college students should clearly distinguish between right and wrong, do not follow the trend, establish healthy values, and refuse to compare consumption and conspicuous consumption.

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Data Availability

Data sharing is not applicable to this article as no new data were created or analysed in this study.

Conflict of Interest

The author states that this article has no conflict of interest.

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