

Analysis of Causes and Countermeasures of Campus Loans Based on Maslow's Hierarchy of Needs

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Received 16 February 2018; accepted 10 April 2018
Published online 26 April 2018

Abstract

With the development of Internet Finance, Campus loan, as a kind of online loans, sprung up in the universities and colleges across China, bringing about some social issues that have widely attracted much concern of the public. To address those issues, the study deeply analyzed the psychological reasons of college students participated in campus loans, with the guidelines of Maslow's Hierarchy of Needs from aspects of physical needs, safety and security needs, belonging and love needs, esteem needs, and self-actualization needs. Based on the above analysis, a comprehensive prevention system was established to discuss how to take measures from five levels, namely, individual improvement, family education, college education and social environment, so as to better solve problems and guide college students to use loans with healthy consumption perception in a legal way.

Key words: Campus loans; College student; Maslow's Hierarchy of needs; Causes and countermeasures

Zhang, X. R., & Leng, S. (2018). Analysis of Causes and Countermeasures of Campus Loans Based on Maslow's Hierarchy of Needs. *Canadian Social Science*, 14(4), 41-49. Available from: <http://www.cscanada.net/index.php/css/article/view/10318>
DOI: <http://dx.doi.org/10.3968/10318>

INTRODUCTION

Campus loans, as a kind of online loan service for college students, can date back to national student loans in the narrow sense, which is to help students with family economic difficulties complete their studies or support

college students' entrepreneurship originally. With the development of social economy and the continuous expansion of social investment demands, bank financial institutions have extended their credit card business to college campuses with great potential. In 2002, a number of banks started to issue credit cards for college students. Due to the college students' excessive overdrafts of credit cards, the default rate increased year by year. In 2009, China Banking Regulatory Commission (CBRC) issued the *Notice on Further Regulating Credit Card Business* and explicitly stopped bank financial institutions to issue credit cards to undergraduate students under the age of 18, which means credit card business for college students has been suspended (Cao et al., 2017).

In November 2015, the *Recommendations for the 13th Five-Year Plan for Economic and Social Development* clearly defined the Internet as a developmental strategy of the country, which brought rapid rise of Internet finance. Under this background, a huge potential market to online loans emerged, for the traditional loans and credit card were unavailable to college students. Meanwhile, the national student loans have been unable to meet the growing demands of students' consumption and the demands for innovation and entrepreneurship, thereafter, the variety of peer-to-peer lending platforms, lending funds, and installment payment platforms sprang up on university campuses. However, the rapid development of campus loans deviated from its original intention, giving rise to many related social issues, such as the outrage over exorbitant rates, violent debt collection practices, porn for payment, and various financial scams. And some students have even been reported committing suicide, running away from their homes, or paying their debts with sexual favors. To address those issues, China Banking Regulatory Commission (CBRC), the Ministry of Education, and the Ministry of Human Resources and Social Security made a series of announcements as follows.

In April 2016, the Ministry of Education and the China Banking Regulatory Commission issued the *Notice on Strengthening the Risk Prevention and Education on Campus Loans*. In August 2016, according to the *Interim Regulations on the Management of Business Activities of Network Lending Information Intermediaries*, CBRC proposed the principle of “suspension, transference, regulation, education, and guidance” on campus loan through the press conference. In September 2016, the Ministry of Education published the *Notice of the Special and central Education on Campus Loans Risk Prevention*. In October 2016, CBRC together with 15 ministries issued the *Implementation Plan on Special Rectification of P2P Network Lending Risk* to focus on the investigation of online leaders that involved campus loans. In April 2017, based on the *Instrucitons on the Prevention and Control of Banking Risks by China Banking Regulatory Commission* issued by the CBRC, it pointed out that the campus loans were the core of the rectification of online loan platforms, and it was forbidden to provide network loan services to undergraduates under the age of 18. Since April 2016, parts of online loan platforms have withdrawn from the market with above regulations.

Even through many rules and policies have been published to regulate the market of online loans, especially the campus loans, the related issues have been proved to exert a far-reaching influence on college students, and deserve further and profound studies.

1. LITERATURE REVIEW

1.1 Definition and Category

So far, the previous researchers have failed to give a consistent definition of “Campus loans”. Based on the definition of “online loan” by Su (2017), the present study refers “campus loan” to “a lending model to college students, by which lenders and users employ e-commerce

online platforms to achieve information connection, monetary credit, and complete transactions ultimately. Technically, “campus loans” can be divided into following five categories: e-commerce platforms, consumer finance companies, peer-to-peer lending platforms (online loan platforms), offline private loans (commonly known as usury), and banking institutions. Considering the last two categories show relatively stable characteristics and model, the present study focuses on the first three ones, namely, the e-commerce platform, consumer finance companies, and P2P lending platforms, which attract lots of students for the low borrowing thresholds, simple procedures, and so-called low loan rates.

1.2 Citation Analysis

To streamline abundant campus loan-related papers in an organized way and obtain an intuitive judgment, a comprehensive analysis was conducted with the aid of CNKI citation analysis tools. With the theme of “campus loans” or “loans to college students” and “online loans”, 11,061 pieces of articles were found, 564 articles of searching results derived from the core journals, and 6,580 of which were media reports, which indicated that “campus loans” and related issues have aroused social concern and deserved further researches. On the other hand, the theoretical basis and practical experiences put forward by the previous researches brought significant insight into my study, and is worth being given detailed analysis.

As Figure 1 shows, the growth trend of “campus loans” related researches is in line with its developmental trajectories. After 2009, a small increase presented since the credit card for college student was halted. In 2015, the “Internet Plus” policy was proposed, bringing a large amount of literatures published. In general, the number of researches on this issue will continue to grow in the coming years, with the support of “Innovation and Entrepreneurship” strategy and introduction of relevant regulatory policies of “online loans”.

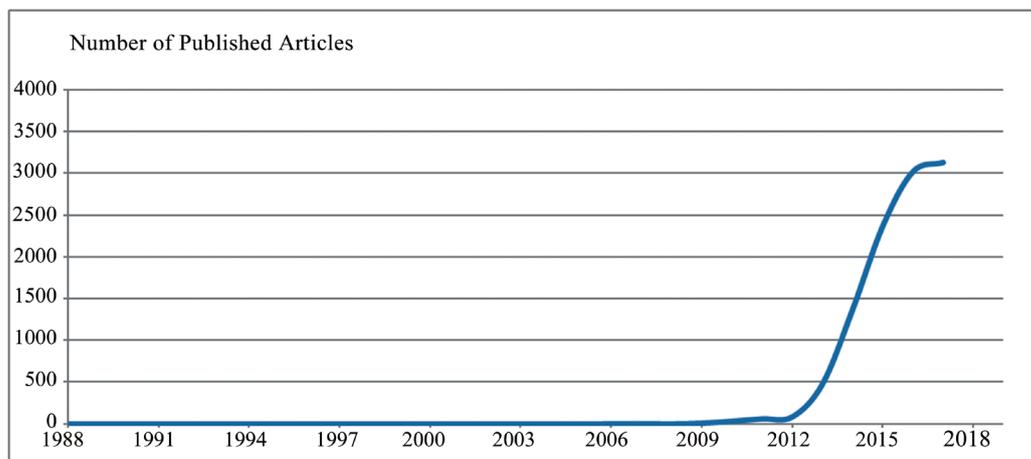


Figure 1
Growth Trend of “Campus Loan” Related Researches

According to the distribution of key words, the high frequency of “Internet finance”, “P2P online loan”, “P2P online lending market” and “regulatory” indicated that “Internet Plus” policy produced great impacts on the

development of “online loans”, both opportunity and challenge. From another aspect, the key to solving related issues is combining the characteristics of the era with Internet technology, under the guidance of the current policies.

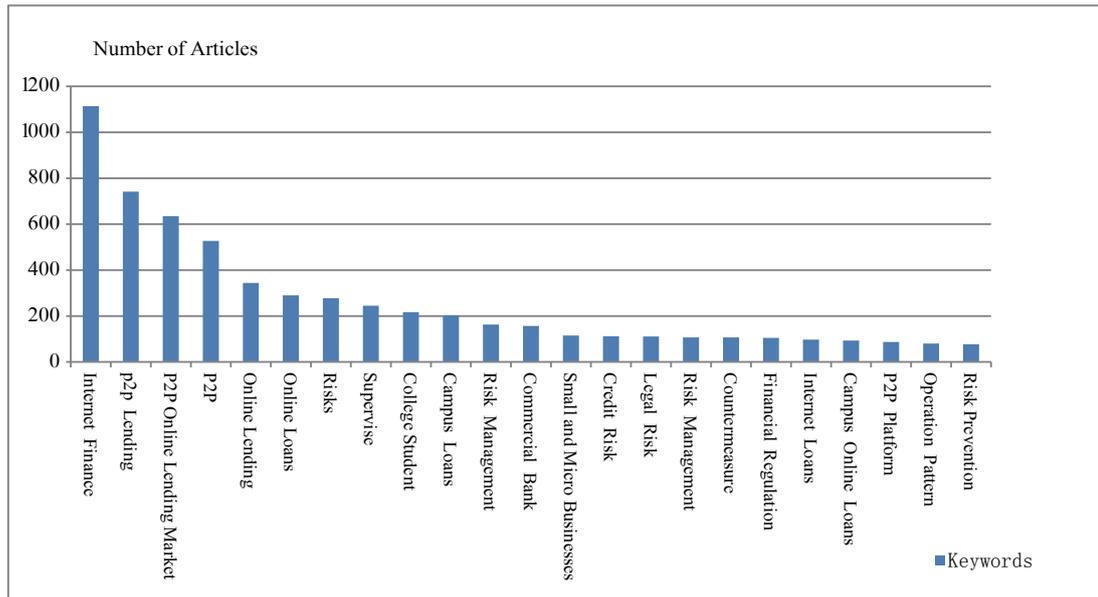


Figure 2
Distribution of Keywords

With the aid of keyword index clustering function provided by CNKI (China National Knowledge Infrastructure), all literatures can be roughly classified into 4 clusters according to keywords as follows: The first major cluster is about risk control and market supervision of online loans in financial subject, the second one is about cause analysis of the problems caused by “campus loans”, the third one mainly discusses the improvement of online leaders, and the fourth cluster focus on exploring the legal risk of the illegal online loan platforms. Generally,

the distribution and linkage of four clusters reflected that the “campus loans” related issues have widely aroused concern of the experts and scholars from different fields, developing a comprehensive research system which covered finance, law, sociology, pedagogy, and so on. Studies from different fields absorbed new theories and methods from each other, which may lead to the advance of the interdisciplinary researches and cooperation of multiple fields, and thereby possibly to improve the effective mechanism to solve problems fundamentally.

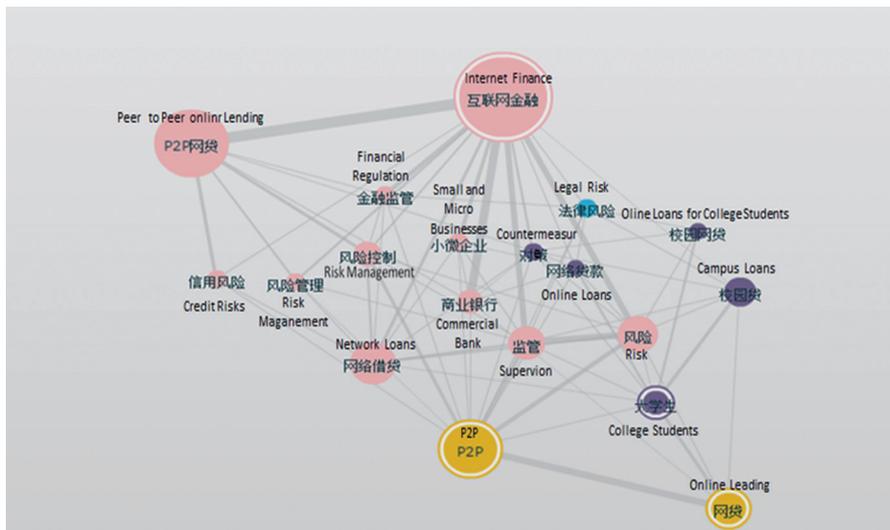


Figure 3
Cluster View of Literature Citation Network by CNKI

The distribution of subjects suggested that the previous researches mostly concentrated on finance, trade economy and investment related fields. Market supervision, risk prevention and control issues also took comparative large proportion of the total papers. But

studies on higher education focusing on the thought and behavior of college students, are inadequate in number, which may possibly have huge research potential and deserve further research.

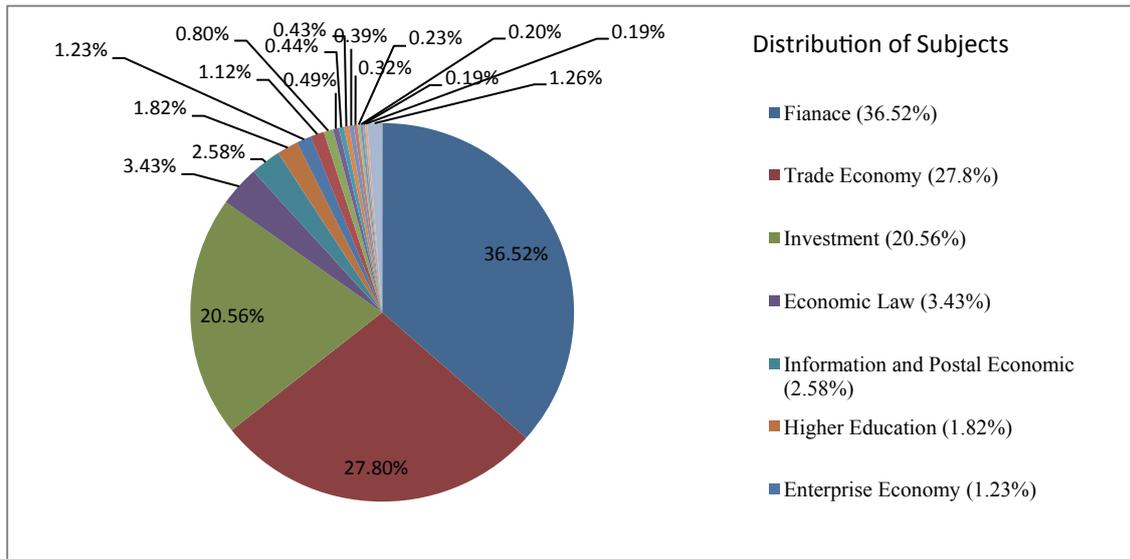


Figure 4
Distribution of Subjects

Based on above facts, the study made a classification and summary of key documents, and concluded that the current researches have proposed corresponding solutions from the perspective of national legislation, industry supervision, public opinion guidance, college management, family education, and individual improvement to address social issues caused by “campus loans”. Specifically, the solutions suggested by the previous studies can be summarized as follows. (a) The legislative body should accelerate the pace of relevant policy making, and establish rules for the admission of financial entities as well. (b) The consumer industry needs to clarify regulated subjects and improve relevant regulations. (c) The public should pay attention to healthy growth of college students, spread green consumption concept, and improve professional ethics in the financial industry, rather than just get related negative events exposed. (d) Colleges and universities need to strengthen the ideological and political education, foster and practice core socialist values, to help students establish healthy consumption concept and relieve their financial burdens as well as spreading financial knowledge and improving awareness of risk prevention and control of the issue, strengthening the education of honesty and credit, etc. (e) College students should be self-disciplined, improve the awareness of risk prevention and rights protection, and establish healthy consumption concept. It is noteworthy that most of scholars suggested that “campus loans” could play a

positive role, partly satisfying college students’ demands and achieving kind of economic independence, if it can be used scientifically with rationality and the right motivation.

Generally, the current researches at home still have some inadequacies, a majority of which put emphasis on the public security and finance from Intuitive perspective, with little attention to college students’ motivation, such as consumption values, family background and mentation. For lack of cross-disciplinary and multi-dimensional comparative researches, it is difficult to solve problems effectively and fundamentally. Therefore, the exploration on “campus loans” is still at the initial stage, hoping more ideas and perspectives to provide insights into further research.

With the guidance of Maslow’s hierarchy of needs theory, the current study tries to adopt the psychological method to analyze needs of young college students from five hierarchies of needs; physical needs, safety and security needs, belonging and love needs, esteem needs, and self-actualization needs. Thereafter, the discussion on how to help students to correctly cope with the campus loans will be conducted under the perspective of ideological and political education. A long-term and systematic mechanism, which contains individual level, college and university level, family level and social level, would be ultimately established to better educate and guide students, regulate the market of online loans and address current social issues.

2. MASLOW'S HIERARCHY OF NEEDS

As a representative of Western humanistic psychologist, Abraham Maslow, put forward the Concept of "Theory of Hierarchy of Needs" in his book *The Theory of Human Incentives* (1943), and fully expressed five levels of needs in the *Motivation and Personality* (1954). This theory mainly investigated how human needs influence

actions and developed a straight forward model to help predict motivation and behavior (Maslow, 1970). Maslow identified five levels of needs, each building on the other, from lowest to highest: physical needs, safety and security needs, belonging and love needs, esteem needs, and self-actualization needs. Within this heuristic, higher-level needs are not addressed until the lower-level needs are satisfied (Thielke et al., 2012).

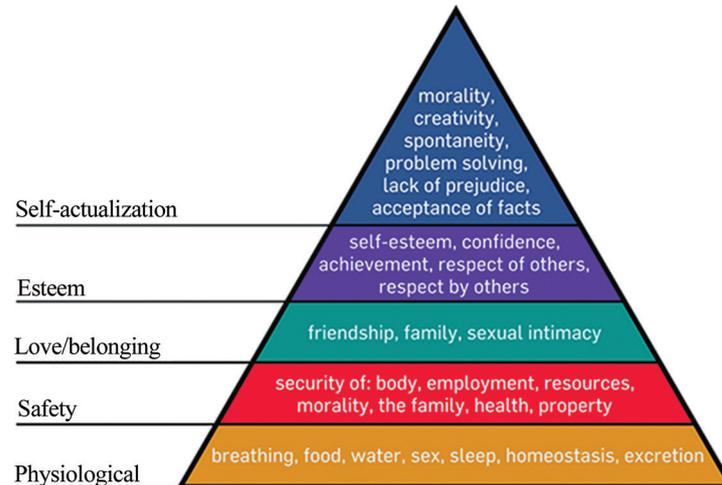


Figure 5
Maslow's Hierarchy of Needs

In detail, the main content of the theory can be summarized as follows: (a) The physiological needs are the most basic needs, and the most important driving force for people's actions. Only after the physiology needs were satisfied to maintain survival, can other needs become new motivating factors. The entire organism of human being is a mechanism for pursuing safety. The satisfy of esteem makes people feel confident, keep enthusiasm for society, and realize the value of own life. (b) Generally speaking, higher-level needs are not addressed until the lower-level needs are satisfied, and the pursuit of higher-level of needs become the driving force for behavior. (c) Physiological needs, safety needs and emotional needs can be contented by external conditions, while the endless esteem needs and self-actualization needs are satisfied from internal factors. (d) Five levels of needs could be observed in the same period, but only one possessed the dominant position in each period, which is called the need for superiority, and will strongly drive people to take action to achieve it. With the change of circumstances, any kinds of needs may become dominant needs. (e) Those five levels of needs are sometimes conscious, but mostly unconscious. For individuals, unconscious motivation is more important than conscious motivation.

However, some scholars showed different views on hierarchy of needs, since the specific details of the model lack evidence in methodologically sound studies. For our purposes, we consider that Maslow's model has utility as a conceptual framework that can account for motivations of

college students and some key factors in "campus loans" related issues.

3. CAUSE ANALYSIS OF "CAMPUS LOANS" RELATED ISSUES BASED ON MASLOW'S HIERARCHY OF NEEDS

The concept of "needs" conveys different meaning in different fields. From the aspect of psychology, needs refer to the insufficient and unbalanced state of human tissue system. In the field of economics, needs are the strong hopes of people for goods. In the view of ideological and political education, needs represent the desire for objective things, the requirement for the existence, development, and continuation of life, which are the subjective reflection of the physiological conditions and social conditions (He, 2011). In this study, the discussion on needs behind "campus loans" involved all above disciplines and definitions, so we prefer to describe "needs" in combination, thus we can get more comprehensive analysis of college students who used campus loans.

According to the *Report on the Needs of Online loans for Chinese College Students* by the Smart Cool Survey in 2015: Among 7,932 questionnaires taken by undergraduates, 21% (about 8.5 million undergraduates) had used online loans, and nearly 50% never used but have interests in online loans. Among the students who

have actually participated in online loans, 62.2% of them used to purchase digital devices, the rest of them paid for computer games (10.7%), tuition 8.5%, clothing and shoes (6.9%), snacks (2.6%), cosmetics (1.8%) and etc. In total, 77.3% of consumption is not for the necessities of life. To some extent, the figures reflected the consumption level and consumer psychology of students who participated in online loans.

The so-called consumption level refers to the level of needs contented by the consumer's consumer behavior meets. The hierarchy of needs represents the internal needs of consumers in an implicit way. While, the consumption level reflects the performance of level of needs in consumer activities. In other words, the level of consumption addresses the level of needs, and the level of needs can be observed through the levels of consumption. Therefore, by observing the consumption level of the students participated in campus loans, the level of the students' needs can be analyzed. Based on the guidance of Maslow's Hierarchy of Needs, this study tries to sum up the deep reasons for the student's motivations, meanwhile, try to help college students identify the level of consumption they are at and foster correct outlooks on consumption and value. An effective coping mechanism for related issues will be established as well with the ultimate purpose of encouraging college students to pursue higher levels of needs in life.

By adopting methods of interview, case study and literature analysis, the study regards students who used campus loans as the observation subjects, to analyze the psychological state of the subjects and present various needs for dynamic changes from the perspective of the psychological mechanism. And then, interventions will be added to create new environments conditions to address the needs of subjects at each specific stage, thereby inspiring new behavioral motivations and keeping the behaviors of subjects in rational and legal way.

3.1 Physical Needs

Statistics of the survey showed that 8.5% of the students used loans for tuition, which cannot be guaranteed by state-owned loans, national grants, and public donations or special funds entirely. According to the author's interviews with students participated in the campus loans, parts of students from poor families (enjoying the national grant) just hoped to borrow money to relieve the pressure of survival caused by family economic pressure. Kishi (2012) claimed that, the lower the need in Maslow's hierarchy (physiological and safety needs) is, the greater the pressure becomes. For impoverished students in colleges and universities, tuition and living expenses are major expenditures for family economy. The student loan policies can only meet partial needs of high tuition fees, while the basic needs of living needs can hardly be guaranteed. Therefore, the needs for

survival become the leading demands. In the critical period of psychological development and personality formation, impoverished students from remote and backward regions, are easily attracted by the colorful college life, but also feel difficulty in adapting to new environment. When the adaptability problem cannot be solved for a long time, tremendous psychological pressures become another main pressures source of life. In this context, the emergence of campus loans seemingly provides an effective way to ease economic and psychological pressure for low threshold, lax examination and low rate of interests.

Compared with mature cognition of prepayment held by adults, young people do not have a steady source of income with limited understanding of the purpose and the deadline of prepayment. They are blind to the future income, thus hardly able to evaluate their ability to payment and afford loans on time. Besides, some traps set by online loan lenders, such as unknowingly high rate of interests and commissions, double the debt beyond user's expectations, may finally lead to huge debts. The living conditions and psychological status of students participating in lending have been threatened more severely and a vicious circle has been formed.

3.2 Safety and Security Needs

The safety and security needs, put forward by Maslow, refer to the needs for security, order, stability, staying away from fear and anxiety of human life and property. Human's entire organism is supposed to be a mechanism to pursue safety. After the physical needs are satisfied, the needs of safety and security become dominant. People not only take the current situation into account, but also want to keep the long-term situation in safety, including their own bodies and interests, and to avoid threat of the needs that have been addressed.

After entering into the college or society, some factors would influence on the satisfaction of security needs of college students. Inadaptation to the new environment, uncertainties about unknown societies, and the inadequacy of self-confidence in their own abilities would make college students stay in fear, resulting in the lack of security (Fang, 2014). Furthermore, the student who participated in campus loans can hardly predict the result of default, especially some violent debt collection practices, because most of college students are rarely exposed to the threat of life security, property ownership, and moral security during university life, the shelter of schools and families provided a relatively stable and safe living environment. Since the illegal characteristics of campus loans make it difficult for students to repay their debts in short time, most of the campus-based lending platforms begin to use violence, threats, intimidation, harassment, and other methods to force students and their families to pay back the money. In this situation, security needs rise to be dominant and advantage needs. The motivation to safety is strongly reinforced by some

unexpected behaviors, including self-injurious behaviors, illegal activities and so on.

3.3 Belonging and Love Needs

Marx pointed out that man's nature isn't an abstract thing possessed by a single person in his book *On Feuerbach's Outline*. In its reality, it's the sum total of all social relations. In University, which is a bridge to society, students begin to pay attention to all aspects of society, the demands for communication have greatly increased. For young people aged 18 to 25, getting the trust and identity of their groups, and achieving the recognition and admiration of their peers are the strongest needs. In order to obtain attention and recognition, the energy and materials for social needs significantly increase after entering the university. With limited financial support from family, students began to use lending money to maintain social interaction, and improve their sense of belonging. So, as the survey showed that, fee on snacks and meals accounted for 2.6% of college students' online loan usage. From the perspective of college students' consumption habits, peer relationship has a greater influence on the choice of lifestyle symbols and product value symbols, thus results in conformity tendency and mutual comparison. It is another important psychological reason for college students to participate in campus loans.

David Myers, an American psychologist, pointed out two reasons for herd behaviors: one is to get the approval and appreciation of others; another is to refer other's behaviors to make the right choice to avoid exclusion. According to the interviews with students participated in the campus loans, except for the reason of limit knowledge on the operating model of "campus loans", the students believe that "campus loans" have been widely accepted with little risk. Therefore, the ambiguity of beliefs and distortion of values drove college students to constantly invest in large-value electronic products and high-value cosmetics though leading from campus loans. Gradually, the campus loans and related issues become brewing problems in colleges and universities across China.

3.4 Esteem Needs

Some psychologists held that self-esteem and inferiority both are individuals' psychological characteristics. The self-esteem reflects affirmation and recognition of individual's sense of self-worth, while the inferiority reflects negation and belittling. In light of the concept of "Relative Deprivation" put forward by Theory of Group Behavior, when people compare their own situation with a standard or a reference, they will feel strong deprived at disadvantage, which may result in negative emotions expressed as anger, resentment or dissatisfaction. The young college students, who are at the most sensitive age of self-esteem, may easily show up relative deprivation of social emotions for the differences in family condition,

including material and status. For the different objective conditions, the gaps in physical attributes, social attributes, and geographical attributes would be reflected though the different consumption levels.

On one hand, by using the youth's sensitive emotion and fragile self-esteem, online leaders published advertisements of campus loans all-pervasively to attract more consumers, by providing them with a seemingly convenient and secure "barrier". On the one hand, by lending on line, students from poor families try to follow the mainstream consumption levels, relieve from inferiority complex and integrate into college life to a certain extent. On the other hand, under the influence of psychological characteristics of timely enjoyment, mutual comparisons, and following suit blindly, students from ordinary families have gradually formed a consumption concept of advanced consumption, transitional consumption, and timely satisfaction to purchase digital products, cosmetics, game equipment, etc. The changes of values negatively affected their behaviors, and then, presented by their habits in return. All those two situations led to many social issues for endless desire and uncontrollable behaviors.

3.5 Self-Actualization Needs

The self-actualization needs proposed by Maslow are also called developmental needs. For college students, the developmental consumption should be provided to improve their own abilities, acquire knowledge through appropriate consumption and edify their sentiment. As statistics above indicated that some college students adopted campus loans to start up their businesses and improve individual abilities, which belong to the needs of self-fulfillment generally. However, for lacking of the financial and legal knowledge, deficiency in policies on innovation and entrepreneurship and limited cognition of ways to enhance self-ability, the "campus loans" occurred at their need and strongly attracted college students who have no income. For neglecting the traps set by online leaders, such as the high rate of interests and illegal violent debt collection practices at the beginning, college students finally found that they cannot bear the high debt burdens, so as to commit suicide and settle their debts with sexual favors. As the Maslow's hierarchy of needs proved that, the highest demands cannot be realized until the basic needs have been satisfied. Especially for college students, the psychological preparation and ability preparation for long-term struggle are really necessary for the achievement of self-actualization.

4. COUNTERMEASURE ANALYSIS OF CAMPUS LOANS RELATED ISSUES

As the main theory of humanistic psychology, Maslow's hierarchy of needs theory, brought lights on the

deep analysis of “campus loans” phenomenon from psychological view. More importantly, the core concept of theory, “people-oriented”, provides a new direction to solving problems. Regarding students as the subjects of education, the study should fundamentally settle in the needs and development of students with the help of eliminating or inducing factors that cause problems from the external environment. Just as He (2011) suggested, the ideological and political education should adapt and satisfy the reasonable needs of the subjects, and adjust the irrational needs at the same time. Furthermore, the correct needs should be inspired, while the incorrect needs should be abandoned; the inner needs should be enhanced, and the real needs of subject should be strongly driven to address.

Based on above analysis, the study tried to establish a framework with four dimensions in light of social psychology, namely the individual level, family level, college level, and social level, with the ultimate purpose of put out concrete measures to address five-hierarchy needs of students who participated in the campus loans.

As shown in Table 5.1, different levels of needs show diversity in representation, and each level of need can be satisfied by different ways. However, needs of college students are not limited to a specific level or a specific stage, changes may take place at any time. Therefore, the linkage mechanism should be built to combine all levels and all groups into an all-around prevention system, to effectively solve problems in the long run.

Table 1
Framework of Countermeasures of Campus Loans Related Issues

Level of needs	Representation	Individual level	Family level	College level	Social level
Physical needs	1. Tuition and living expenses 2. Medical care 3. Mental health	1. Healthy consumption concept 2. Frugality and self-reliance 3. Optimistic and brave personality	1. Parents' attention and love 2. Correct views on poverty and wealth	1. Comprehensive financial aid policy 2. Physical and mental health education 3. Financial and consumptive education	1. Legal online loans 2. Public donations or special funds 3. More part-time job opportunities 4. Medical insurance policy
Safety and security needs	1. Physical security 2. Property security 3. Information security	1. Security awareness 2. Legal consciousness 3. Protection of information and privacy	1. Parents' attention and love 2. Security education 3. Financial education	1. Secure campus environment 2. Strict dormitory management 3. Prevision on network security 4. Crisis warning mechanism	1. Sound legal system 2. Healthy Internet environment 3. Knowledge on financial security
Belonging and love needs	1. Friendship 2. Love 3. Social adaptation	1. Healthy interpersonal Relationship 2. Healthy personality 3. Correct outlook on life and values	1. Correct outlook on life and values 2. Gratitude education 3. Attention on adjustment problems	1. Sound campus culture 2. Harmonious dormitory and class 3. Education on relationship 4. Overall development of students	1. Education on socialist core values 2. Healthy Internet environment 3. Clean social media environment
Esteem needs	1. Respect from peers 2. Respect in relationship 3. Respects from society	1. High pursuit of life 2. Enhancement of personal ability 3. Self-esteem, confidence, self-love	1. Parents' attention and love 2. Family relationship 3. Democratic and equal family education	1. Education of ideals and beliefs 2. Academic guidance 3. Vocational guidance 4. Physical and mental health education	1. Equal employment opportunity 2. Attention to personnel training 3. Sound social morality
Self-actualization needs	1. Entrepreneurship 2. Personal ability	1. Innovation & enterprise capability 2. Knowledge on innovation & enterprise	1. Support of parents 2. Correct outlook on life and values	1. Career planning education 2. Innovation & enterprise education 3. Social practice platforms	1. Entrepreneurship environment

CONCLUSION

To sum up, the study on the causes and countermeasures of campus loans based on Maslow's Hierarchy of Needs deeply analyzed reasons for campus loans related social issues from the perspective of social psychology firstly. And then, a comprehensive framework was built from four dimensions, including individual improvement, family education, college education and social environment in horizontal view, to address five levels of needs, including physical needs, safety and security needs, belonging and

love needs, esteem needs, and self-actualization needs, in vertical view. Finally, specific measures were listed to form an operable and feasible mechanism with the support of theories and practices.

The study enriches and deepens researches into education of college students from psychology aspects, as well as ideological and political education. It will shed a light on studies of online loans from the view of inter-discipline, including finance, law and computer science. Moreover, the findings demonstrated by the study will lead the people to better use the legal online loans, so as

to promote the healthy development of industry in Internet plus finance.

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