

Construction and Optimization of College Students' Credit Evaluation Index System Based on the Perspective of University Management

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Abstract: The credit construction of college students is closely related to the virtuous circle of social credit ecology, which is an important part of the construction of social credit system and also a long-term project. Colleges and universities bear the important responsibility of training college students, which is also the key to implement student credit management. In recent years, most colleges and universities have different degrees of credit management problems, credit education and management are facing difficulties, and college students' credit crisis occurs frequently, which are important factors affecting the credit management of colleges and universities. Therefore, it is necessary to build a more effective evaluation index system for college students' credit management, so as to enhance their own awareness of integrity and promote the construction of campus credit culture.

Keywords: University management; College students' credit evaluation; Index system construction

1. Development history of college students' credit evaluation system

The credit evaluation system of college students in China has basically gone through 5 stages, with different characteristics in different stages, as follows:

Phase I, 2001-2004, experimental phase. At that time, colleges and universities tried to cooperate with credit investigation agencies and commercial banks, using college students' credit files as the main carrier to conduct credit evaluation and management of college students, mainly to provide useful basis for the subsequent issuance of student loans by banks.

The second stage, 2005-2007, spontaneous exploration stage. The scope of college students' credit evaluation is continuously expanding, and the scope of credit evaluation indicators has also begun to expand, from the initial economic credit to academic studies, employment and other aspects, and evaluation results are used as the main criteria for awards and excellence evaluation.

The third stage, from 2008 to 2010, is the active promotion stage. The construction of college students' credit rating management platform plays a great role in promoting the sharing of credit information, and realizes multiple functions, including college students' credit records, college students' integrity education, and college students' personal credit investigation.

The fourth stage, 2011-2012, the sudden impact stage. The construction of college students' credit evaluation system once fell into a slump. Due to the lack of personal privacy protection and legal system for credit file construction, personal information leakage incidents of college students occurred more frequently, so it was also concerned by the society. At this time, the construction of college students' credit system was difficult.

The fifth stage, from 2014 to the present, is the top-level design stage. China's first state-level special plan for the construction of the social credit system began to appear, that is, the Outline of the Plan for the construction of the social credit System (2014-2020) began to be issued, which is also an important symbol of the initial completion of the top-level design of the construction of the social credit system. In the follow-up, the "Youth Credit System Construction Plan (2016-2020)" and "Medium and Long Term Youth Development Plan (2016-2025)" were launched, which emphasized the construction of youth credit system.

2. Construction of college students' credit evaluation index system from the perspective of university management

2.1 Design Principles

When constructing the evaluation index system, it is necessary to be objective and true, and to measure and evaluate the credit level of college students. For the construction of the index system, it is initially necessary to ensure the integrity of the structure and the clarity of the level, and directly display the characteristics of college students' credit behavior. Therefore, the purpose and completeness are the main factors that need to be investigated. In the middle stage of the actual setting of the index system, it is necessary to further screen the indicators, ensure the independence and operability of the indicators themselves, ensure the availability of the data of the credit evaluation index system for college students, and control it within the acceptable cost range. At the same time, it is also necessary to pay attention to the independence between indicators, and indicators at the upper and lower levels and at the same level need to be kept clear to avoid the problem of repeated crossing. In the later stage of indicator setting, it is necessary to focus on its significance and dynamics, retain the indicators with obvious impact, eliminate the insignificant indicators, and adjust them according to actual requirements.

2.2 Design Path

2.2.1 Index system construction

By combing the existing literature, and on the basis of questionnaire survey and field interview of college students, faculty and staff, 43 items of college students' credit evaluation index scale are compiled. It is divided into academic credit, economic credit, life credit and social credit. Academic credit refers to college students' credit level, attendance rate, examination discipline, etc. Economic credit is the economic situation of college students, which mainly reflects the economic exchanges between college students and other people, as well as the credit performance of college students. Life credit is a measure of college students' interpersonal communication and social behavior. Social credit is the credit status of college students reflected in school study and various practical activities, and practical activities and job-hunting behavior as the center to measure.

2.2.2 Indicator screening

In the index screening, Delphi method and factor analysis can be used to screen out the general framework. After expert analysis, questionnaire reliability test and expert opinion concentration are carried out. In the later stage, questionnaire samples of college students were sorted out through questionnaire survey, and SPSS software was used for factor analysis to verify the feasibility of the indicators. Therefore, the final construction of academic credit, economic credit, life credit, social credit these first-level indicators, 8 second-level indicators, 35 third-level indicators.

2.2.3 Weight determination

Factor analysis needs to fully consider the internal relationship between indicators and indicators. Therefore, regional factors and school factors should be considered. 200 valid questionnaires from college students are taken as samples and SPSS is used to analyze them, so factor load values can be obtained.

2.2.4 Details

In this paper, the credit evaluation index system of college students is divided into 4 first-level indicators, 8 second-level indicators and 35 third-level indicators.

Compared with other college students' credit evaluation index system, the index selection adopts the method of combining qualitative and quantitative, which has certain feasibility and high accuracy. Among them, there are mainly the following characteristics: First, from the perspective of university management, and pay more attention to the integrity of the evaluation elements; Second, give full play to the function of each post, and fully reflect the pluralism of the evaluation subject; Third, take credit construction as the focus, highlight the orientation of the index system. However, the credit evaluation of college students is quite systematic, and it needs to be continuously improved and optimized in practice.

3. Optimization strategy of college students' credit evaluation index system from the perspective of university management

3.1 Long-term protection mechanism needs to be established

On the one hand, it is necessary to integrate educational resources, cultivate multiple responsibility subjects, and build an efficient management team; On the other hand, it is necessary to improve the quality of the data itself and build an effective data sharing platform. In this process, it is necessary to develop an effective and feasible data collection process, standards and norms, and constantly improve the evaluation index system.

3.2 Dynamic adjustment mechanism needs to be established

On the one hand, it is necessary to optimize the indicator setting, comprehensively improve the design level of the whole indicator system, optimize the weight setting, use some new methods to endow the weight skills, and comprehensively consider various factors to highlight the weight of key indicators. On the other hand, it is necessary to innovate the assessment methods, which can be updated and developed in a timely manner according to the current new situation, which is a key part of the design and optimization of the college students' credit evaluation index system.

3.3 Evaluation feedback mechanism needs to be established

First of all, it is necessary to pay attention to and strengthen the guiding function, and give full play to the trustworthy role in the index system. Colleges and universities need to develop an effective reward mechanism for students with high scores. Secondly, heteronomy should be strengthened. Colleges and universities need to organize students to participate in various evaluation activities, so as to play a certain warning role for college students themselves; Finally, it is also necessary to strengthen the regulation function, make certain predictions about the future trend, and do a good job of risk prevention in advance.

Conclusion

In the management of colleges and universities, credit education is the top priority, and credit evaluation is a scientific means to evaluate credit education. In this paper, based on the development of China's college students' credit evaluation system and the construction principle of comprehensive evaluation index system, Delphi method and factor analysis method are used to screen indicators, and a relatively complete credit evaluation index system is constructed, including 4 first-level indicators, 8 second-level indicators and 35 third-level indicators. Starting from the perspective of university management, this index system pays more attention to the integrity of evaluation elements, gives full play to the role of post functions, and highlights the diversity of evaluation subjects. In the subsequent application, it is also necessary to carry out continuous dynamic adjustment to optimize the index system.

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