

《高校移动支付调查：女生更经常用手机付款，男生花的钱更多！》

导读:据中国高校传媒联盟和蚂蚁金服联合开展的一项研究显示，学生更加喜欢手机支付，2016年大学生平均支付宝支出为4万多人民币，其中女生更经常使用手机支付，但男生花的钱更多。



College students in China prefer paying bills through mobile devices, a survey has found.

????????????????????

The study, conducted by China University Media Union and Ant Financial Services Group, collected consumption data from more than 10 million students from 4,000 universities and colleges.

????????????????????4000????1000????

According to the survey, 92 percent of those born in the 1990s used mobile payments in 2016, with each college student paying an average of 40,839 yuan (\$5,900) through Alipay, a 97-percent increase from 2015.

??????2016?92%?90????????????????????????????40839??????5900??????2015????97%?

Chen Lin, who studies at a university in Beijing, said she has been using mobile payments for a long time and uses cash on very few occasions, often carrying only 100 or 200 yuan on her.

??100?200?????

"Almost all the shopping on and around campus, either buying food in the canteen or purchasing books and snacks at other stores, can be done with a cellphone and a campus card," she said, adding that even some of the most inconspicuous stalls agree to accept payment via mobile devices.

????"??"????????????????????????????

The survey also found that female students use e-payments more often than their male peers, though male students tended to spend more.

??

Hu Hao, a junior at a university in Shanghai, calculated that he spent about 16,000 yuan online purchases in 2016, accounting for about 70 percent of the total of his expenditures for the whole year.

????????????????????????2016????????16000????????????70%?

He said that judging from his own experience, male college students seemed to spend more because they seldom compare prices.

????????????????????????????????????

"In addition, some male students may have to buy gifts or pay bills for their girlfriends, which may also be a reason why they spend more," Hu added.

?????"??"

Jin Xiaotong, deputy director of Jilin University Business School, said college students, most of whom are still not economically independent, should be particularly cautious with spending money.

????????????????????????????????????

They should plan in advance and learn to tell which things must be bought and which are not necessary, so that irrational consumption or a waste of resources could be avoided, she said.

??

