

APPENDICES

RESEARCH QUESTIONNAIRE

The Influence of Financial Competencies and Self-Control on Advanced Consumption Behavior among University Students

Dear Participant,

You are invited to participate in a research study conducted by Hou Bianbian from Universitas Pendidikan Ganesha. This study aims to understand how financial knowledge and digital skills influence consumption patterns. Your participation is voluntary, and all responses will be kept strictly confidential and anonymous. The survey will take approximately 10–15 minutes.

SECTION A: SCREENING & DEMOGRAPHICS

Please select the most appropriate option.

1. **Are you currently a full-time undergraduate student at WUT?**
 - Yes
 - No (*If no, please stop here*)
 2. **How long have you been enrolled at the university?**
 - Less than 6 months
 - 6 months or more
 3. **Gender:** Male Female
 4. **Year Level:** 1st Year 2nd Year 3rd Year 4th Year
 5. **Academic Discipline:**
 - Engineering Management Economics Science
 - Other: _____
-
6. **Average Monthly Living Allowance (RMB):**
 - < 1,500 1,500–2,500 2,501–3,500 > 3,500

SECTION B: FINANCIAL LITERACY (FL)

Please answer the following fundamental financial questions.

1. **Interest Rate:** Suppose you had 100 RMB in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?
 - More than 102 RMB Exactly 102 RMB Less than 102 RMB
 - I do not know
2. **Inflation:** Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

- More than today Exactly the same Less than today I do not know
- 3. **Risk Diversification:** Buying a single company's stock usually provides a safer return than a stock mutual fund.
 - True False I do not know

SECTION C: FINANCIAL COMPETENCY (FC)

Please rate your agreement with the following statements (1 = Strongly Disagree, 5 = Strongly Agree).

No	Statement	1	2	3	4	5
1	I find it easy to navigate and use mobile payment apps (e.g., Alipay, WeChat Pay).					
2	I understand the terms and conditions of "Buy Now, Pay Later" (BNPL) services (e.g., Huabei).					
3	I am aware of how digital algorithms influence the product advertisements I see online.					
4	I can effectively compare different digital financial products to find the best value.					

SECTION D: SELF-CONTROL (SC)

Please rate your agreement with the following statements (1 = Strongly Disagree, 5 = Strongly Agree).

No	Statement	1	2	3	4	5
1	I am good at resisting temptation in my daily spending.					
2	I often act without thinking through all the alternatives. (R)					

3	I can easily stick to my pre-planned monthly budget.					
4	I frequently spend more money than I originally intended. (R)					

(R) = Reverse-scored item

SECTION E: ADVANCED CONSUMPTION BEHAVIOR (ACB)

Please rate the frequency or agreement regarding your consumption habits (1 = Never/Strongly Disagree, 5 = Very Often/Strongly Agree).

No	Statement	1	2	3	4	5
1	I frequently use internet credit services (e.g., Huabei, Baitiao) for non-essential purchases.					
2	I often purchase high-end or luxury items beyond my current financial capacity.					
3	I tend to prioritize immediate satisfaction over long-term financial security.					
4	I find myself upgrading to the latest electronic devices even when my current ones work fine.					

ATTENTION CHECK (DO NOT SKIP)

To ensure data quality, please select "**Strongly Agree**" for this specific item.

- Strongly Disagree Disagree Neutral Agree Strongly Agree

THANK YOU FOR YOUR PARTICIPATION!

Your contribution is vital to the success of this research.

APPENDIX

Curriculum Vitae



Hou Bian-bian

☎ Tel: 17695786945

👤 Age: 28

📅 Start time: 2020

🏠 Ethnicity: Han

✉ Mail:2541267468@qq.com

🏠 Registered residence: Lanzhou

🎓 Highest education: Bachelor's degree

📏 Height: 171 cm

♀ Gender: Female

📍 Current location: Tianjin City

🗳 Political affiliation: Popular

⚖ Weight: 51 kg

🔗 Core Competencies and Self-Assessment

- With over four years of experience as a seasoned professional and entrepreneur in the live streaming industry, I combine frontline practical expertise with corporate management insights. My comprehensive expertise spans the entire value chain, including live content strategy, IP development, fan engagement, and traffic conversion.
- Possesses outstanding business acumen and strategic planning capabilities, with proven entrepreneurial experience in building businesses from scratch, assembling teams, and achieving profitability. Data-sensitive and adept at driving business growth through refined operational strategies.
- With a solid financial background, the individual can effectively apply financial management skills to business decision-making and cost control, thereby maximizing commercial value.
- Possesses strong leadership, communication, and coordination skills along with exceptional stress resilience, adept at identifying opportunities in rapidly evolving market environments and guiding teams to achieve objectives.

🎓 education experience

2016.09 - 2020.06

Accounting by Electronic Data Processing

undergraduate course

🧩 relevant skills

• **Operations Management:** Live streaming operations | Content planning | Fan economy | Brand collaboration | E-commerce operations | Data analysis

• **Business and Finance:** Strategic Planning | Business Development | Team Management and Motivation | Financial Management | Cost Control | Profit Model Building

• **Soft Skills:** Leadership | Entrepreneurship | Problem-solving |

Business negotiation | Cross-departmental collaboration

evaluation

Possesses excellent communication skills, initiative, coordination abilities, and team integration capabilities, along with a strong sense of responsibility and team spirit.