* * * * *

ETHICAL AND LEGAL ISSUES OF ARTIFICIAL INTELLIGENCE IN COGNITIVE PSYCHOLOGY

Lei Wang

Property Law Institute, East China University of Political Science and Law, Shanghai 200042, China

Background: Cognitive psychology is a psychological trend of thought that arose in the west in the mid-1950s, and became a major research direction of western psychology in the 1970s. Cognitive psychology studies the higher mental processes of human beings, mainly cognitive processes, such as attention, perception, representation, memory, thinking and language. It is the mainstream of modern cognitive psychology to study the cognitive process from the viewpoint of information processing. In recent years, the application of cognitive psychology in the field of engineering is mainly manifested in artificial intelligence, multimedia production, computer image information processing, computer automatic classification, pattern recognition, image understanding, knowledge representation and utilization, etc. With the development of computer technology, cognitive psychology has been paid more and more attention by people from all walks of life, especially in the process of artificial intelligence product development and design, and has gradually become the focus of designers. The appearance of artificial intelligence agent morality has caused people to think about the traditional ethical system. With the continuous innovation of technology, the connotation of artificial intelligence is also constantly enriched, and its freedom and independence are improving day by day. As a result, ai has become more secure, and the traditional approach to ai design and application has fallen behind. People have raised doubts about the morality and moral direction of artificial intelligence. The human-machine integration of artificial intelligence may be more conducive to the establishment of artificial intelligence ethics, and the interaction and communication between human and machine has a progressive significance for the ethical dilemma caused by artificial intelligence ethics. Harmony between man and machine may be a way out of the dilemma of ai morality in the future.

Therefore, this paper makes an in-depth analysis of the ethical and legal issues of artificial intelligence in cognitive psychology, in order to provide important theoretical reference for the subsequent research and solution of the ethical and legal issues of artificial intelligence.

Subjects and methods: The rapid development of artificial intelligence in all fields of society brings opportunities but also causes a series of ethical problems and challenges. Therefore, this paper mainly discusses the ethical problems brought by artificial intelligence from multiple aspects and proposes corresponding solutions.

Study design: In order to achieve the healthy, rapid and orderly development of artificial intelligence, it is necessary to adhere to the people-oriented approach and deeply analyze the ethical and legal issues of artificial intelligence. Based on the theory of cognitive psychology, social trust is reconstructed. To ensure equitable public access to the benefits of AI development; Strengthening ai supervision and legislation; Strengthen the construction of ethical system, improve the ability of ethical review, strengthen privacy security protection; Strengthen the supervision of ai technology reports, improve the public's scientific literacy and other coping strategies, better provide related services, benefit human health.

Methods of statistical analysis: Questionnaires distributed to 100 experts network, the content of the questionnaire for the cognitive psychology and artificial intelligence ethics is strongly linked to legal problems, evaluation has not used the method before and after using the method of artificial intelligence ethics legal questions whether have been properly solved, divided into 10 points, highest rated said artificial intelligence ethics legal problem is settled very well, the lowest score is 0, indicating that the solutions to ai ethical and legal problems are ineffective and difficult to solve. After the questionnaire was distributed, 100 valid questionnaires were collected with an effective recovery rate of 100%. The 100 experts were divided into 10 groups on average, and the highest score and the lowest score in each group were removed. Finally, the average score was taken as the expert scoring result of the group.

Results: If the evaluation results of all experts are plotted in a table, the proportion of expert evaluation on whether cognitive psychology is closely related to the ethical and legal issues of artificial intelligence is shown in Table 1.

Analysis of the result in Table 1, 90% of the experts think the cognitive psychology and artificial intelligence ethics legal problems are very closely linked, with 6% experts think the cognitive psychology and artificial intelligence ethics legal issues is closely linked, with 3% of experts believe that the correlation of cognitive psychology and artificial intelligence ethics legal issues in general,

only 41% of experts believe that cognitive psychology has nothing to do with the ethical and legal issues of ARTIFICIAL intelligence. Therefore, this result proves the feasibility of using cognitive psychology to solve the ethical and legal issues of artificial intelligence.

On the above basis, the expert evaluation results without and after using the method in this paper were analyzed, as shown in Table 2.

Table 1. Proportion of expert evaluation.

Contact description	Number of people	Proportion/%
Very closely	90	90
More closely	6	6
General	3	3
There is no contact	1	1

Table 2. Expert evaluation results.

Expert group	Before using the method in this article	After using the method in this article
Group 1	5.3	9.1
Group 2	4.7	9.3
Group 3	3.8	9.3
Group 4	4.9	9.4
Group 5	5.7	9.5
Group 6	5.4	9.2
Group 7	5.8	9.7
Group 8	6.1	9.8
Group 9	4.2	9.6
Group 10	5.8	9.7

Conclusions: The appearance of artificial intelligence not only changes the old pattern of human beings, but also brings a series of ethical problems. The application of artificial intelligence technology is not contradictory with ethical concepts, the key lies in finding a more reasonable way to open in the trade-offs. Aiming at the ethical issues of artificial intelligence positioning, algorithm bias and social equity, responsibility division and privacy security, the paper prospectively proposes to effectively evaluate risks and benefits to realize the healthy and orderly development of artificial intelligence.

* * * * *

THE LONG-TERM IMPACT OF HOUSEHOLD DEBT ON CONSUMPTION UNDER THE SITUATION OF HIGH HOUSE PRICES-FROM THE PERSPECTIVE OF CONSUMER PSYCHOLOGY

Zhuyun Xie[1], Yue Liu[1], Biao Xu[2] & Lu Xu[1]

[1]School of Finance and Economics, Jiangsu University, Zhenjiang 212013, China
[2]School of Government, Nanjing University, Nanjing 210093, China

Background: With the rapid expansion of the scale of personal consumer credit, some large urban residents in China have quietly become a group of high debt. The proportion of household debt in Beijing is as high as 122%, which has exceeded 115% of that in the United States in 2003. Experts pointed out that the high debt of families in big cities is mainly caused by high house prices. Financial debt ratio is an index to measure the family debt burden, which is equal to the ratio of family debt balance to family disposable income. In the traditional consumption theory, both absolute income hypothesis and relative income hypothesis, as well as the later developed lasting income hypothesis and life cycle theory, all agree that income is an important factor affecting consumption. However, subsequent studies found that the