

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.

**Acknowledgement:** The research is supported by: Shanghai Philosophy and Social Science Planning Program (Grant No.2020EFX013).

\* \* \* \* \*

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

Zhuyun Xie<sup>1</sup>, Yue Liu<sup>1</sup>, Biao Xu<sup>2</sup> & Lu Xu<sup>1</sup>

<sup>1</sup>*School of Finance and Economics, Jiangsu University, Zhenjiang 212013, China*

<sup>2</sup>*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

permanent income hypothesis and life cycle theory put forward that residents' consumption depends on permanent income is inconsistent with the actual situation. Modern scholars generally believe that credit constraints make consumption sensitive to short-term income fluctuations, and credit constraints will have an important impact on the level of spot consumption. First, due to the existence of credit constraints, it is difficult for families to realize the intertemporal allocation of resources through borrowing, which makes residents' consumption vulnerable to short-term income fluctuations. Secondly, when residents face credit constraints, it means that when future income fluctuates, it is difficult for families to smooth consumption, adding uncertainty to the future. To cope with this uncertainty, residents can only choose to increase savings or curb consumption. From the current development situation in China, housing loans, automobile loans, education loans, medical loans and Internet consumer finance represented by credit cards, Huabai, borrow Bai, Jingdong Baitiao and interest installments are developing rapidly, and more and more people begin to enter the era of "debt consumption". Household debt has become a new driving force to promote household consumption. However, at the beginning of 2020, the "stop and stop production" caused by New Coronavirus pneumonia led to a large number of families who were in debt and lost their source of income under great mental pressure. In order to avoid a large area of breach of contract, the CIRC issued a notice on strengthening the banking industry's insurance industry financial services in conjunction with the New Coronavirus epidemic prevention and control work in January 26, 2020. "For those who have temporarily lost their source of income affected by the epidemic, we should give appropriate preference to credit policies, flexibly adjust personal credit repayment arrangements such as housing mortgage and credit card, and reasonably postpone the repayment period". This makes us wonder whether the role of household debt in promoting household consumption is sustainable? Does the large-scale and rapidly growing household debt hide systemic financial risks?

Because credit constraints have such a significant impact on family economic decision-making, this paper studies the long-term impact of family debt on consumption in the context of high house prices from the perspective of consumer psychology.

**Subjects and methods:** In this paper, the research takes home buyers as the research object to analyze the long-term impact of family debt on consumption from the perspective of consumer psychology.

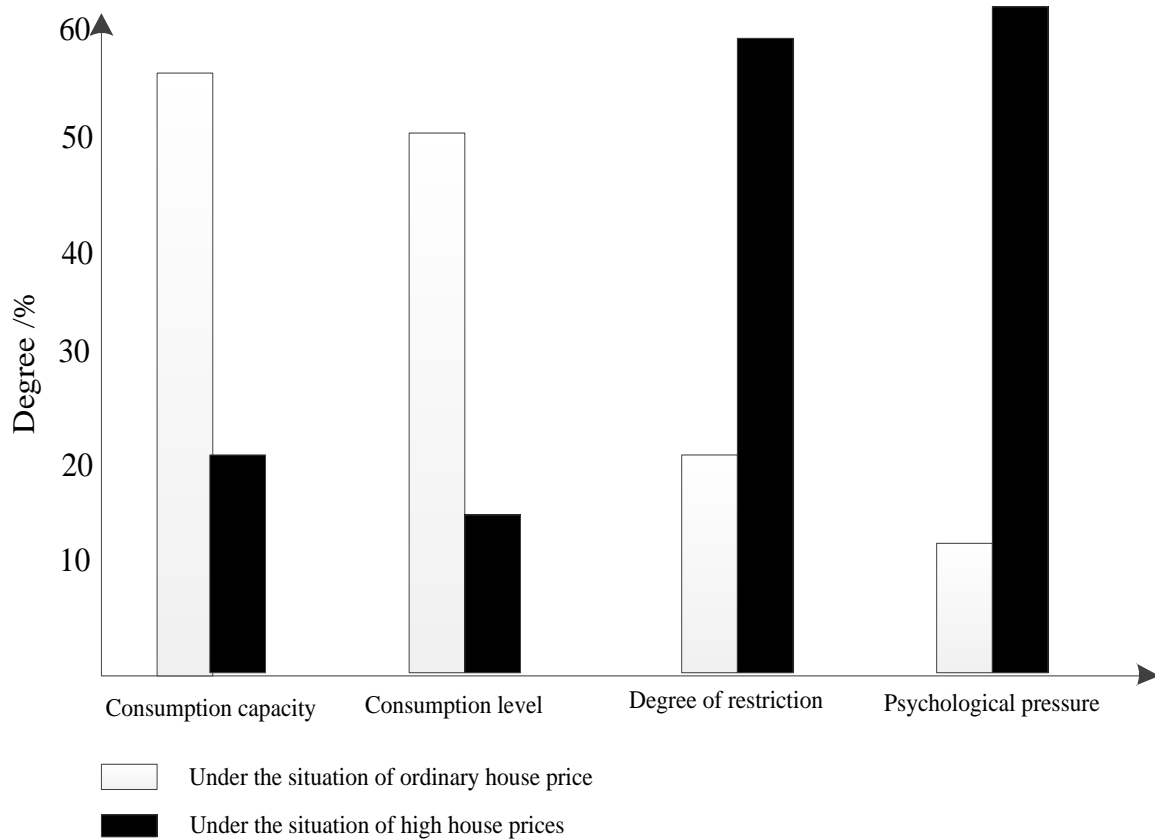
**Study design:** In this study, 20 people in a city are taken as the research object, of which 10 are consumers in the context of ordinary house prices and 10 are consumers in the context of high house prices. In the sample selection, a questionnaire survey is conducted to set up questions about the impact of family debt on consumers' consumption psychology. A total of 20 questionnaires were sent out and 20 were recovered, with a recovery rate of 100%. Finally, 20 valid questionnaires were determined. The questionnaire contains 20 single choice questions and 20 multiple choice questions.

**Methods of statistical analysis:** In the analysis of questionnaire results, spss19.0 is used to statistically analyze the results of the questionnaire, and study the changes of household debt on consumers' consumption psychology under the situation of ordinary house price and high house price. Taking consumption ability, consumption level, restriction degree and psychological pressure as experimental indicators, this paper analyzes the long-term impact of household debt on consumption.

**Results:** In order to verify the effectiveness of this study, the results of the changes of household debt on consumers' consumption psychology under the situation of ordinary house price and high house price are shown in Figure 1.

According to the result analysis of the impact of household debt on consumers' consumption psychology under the situation of ordinary house price and high house price in Figure 1, under the situation of ordinary house price, consumers' consumption ability is 56%, consumption level is 50%, restriction degree is 20%, psychological pressure is 10%, while under the situation of high house price, consumers' consumption ability is 20%, consumption level is 15%, restriction degree is 60%, and psychological pressure is more than 60%. Consumers' consumption ability and consumption level are low, the degree of restriction is high, and psychological pressure is large. Therefore, family debt has little impact on consumers' consumption psychology under the situation of ordinary house price, while family debt has a greater impact on consumers' consumption psychology under the situation of high house price.

**Conclusions:** Housing debt cannot only alleviate credit constraints and improve household consumption, but also bring repayment pressure Squeeze later consumption. From the perspective of consumer psychology, the long-term impact of household debt on consumption under the situation of high house prices, it can be seen that household debt under the situation of high house prices has a great impact on consumers' consumption ability, consumption level, restriction degree and psychological pressure. Therefore, lower household debt can reduce consumers' restriction degree and psychological pressure, Improve consumers' consumption ability and consumption level. The analysis based on micro data makes us understand that we can do a lot of research on housing debt and consumption after considering family heterogeneity, and there are still many family characteristics for mining and classification research. Of course, these studies that can be further expanded are the shortcomings of this paper.



**Figure 1.** Analysis of the impact of household debt on consumers' consumption psychology under the situation of ordinary house price and high house price.

**Acknowledgement:** The research is supported by: Humanities and Social Sciences Foundation of MOE China (18YJA630119), Natural Science Foundation of China (72004082), Humanities project of National Bureau of Statistics (2015ly84), Jiangsu Natural Science Foundation (BK20180852), Jiangsu University Philosophy and social science research project (2020SJA2052).

\* \* \* \* \*

## APPLICATION OF GESTALT PSYCHOLOGY IN FASHION DESIGN

Jianping Yang<sup>1</sup>, Yuqi Sun<sup>2</sup> & Chen Tao<sup>1</sup>

<sup>1</sup>College of Textile and Garment, Shaoxing University, Shaoxing 312000, China

<sup>2</sup>College of Foreign Languages, Shaoxing University, Shaoxing 312000, China

**Background:** The word "Gestalt" originates from the research in the field of vision. Gestalt psychology is one of the modern western psychology schools, which is also translated into Gestalt psychology according to its original meaning. Gestalt psychology emphasizes the perceptual theory of overall analysis, advocates the use of perceptual activities to reconstruct the objective image, and its main contribution is applied to the field of visual perception and aesthetics. Clothing is a concept with multiple meanings. It not only protects and decorates the human body, but also a means for people to express themselves. Psychology is the science of studying biological behavior, packaging the body with materials other than itself. Such behavior is only available to humans on the earth. Therefore, the research on clothing is an essential part of the research on human behavior. The research entry point of Gestalt psychology is human visual psychology. Some specific research results it has achieved play an authoritative guiding role in the field of visual communication art. For a long time, fashion designers generally agree that it is very important to show the integrity and harmony of clothing. Scattered and non-integrated clothing will inevitably destroy people's sense of visual stability and make people feel that this clothing is "defective". Therefore, as a