Conclusions: For individuals, panic is a strong fear reaction that gradually loses their sense of security and self-control when they realize that they are facing a huge crisis, which has a great negative impact on themselves and the group. After the intervention of social public governance model, the panic and cognitive impairment symptoms of patients with cognitive impairment have been effectively alleviated.

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ANALYSIS OF THE EFFECTIVENESS OF FINANCIAL AND MONETARY CHANNELS AND CREDIT CHANNELS ON CONSUMERS’ MENTAL ANXIETY

Hanwen Hu

Chongqing University of Education, Chongqing 400067, China

Background: In the financial and monetary channels, the transmission mechanism of monetary policy occupies an important position and has received extensive attention. The transmission mechanism of monetary policy is mainly divided into two different levels: monetary channel and credit channel. The former mainly refers to that the continuous fluctuation of money supply often leads to the change of interest rate level and has an indirect impact on real economic factors such as investment and consumption. Based on the asymmetric information in the credit market, the latter emphasizes the special status of bank credit, and puts forward that in the case of low investment interest rate elasticity and many liquidity traps, although there are obstacles in the transmission channel of interest rate, monetary policy still has strong practicability, which can affect the willingness of banks to provide credit and ultimately affect the real economy. The transmission mechanism of monetary policy is of great significance to the effect of monetary policy regulating the national economy. The key to the effectiveness of monetary policy lies in its smooth transmission mechanism. Monetary authorities must understand when, to what extent and through what channels monetary policy will have an impact on the economy. This is the transmission mechanism of monetary policy. The accuracy of judgment on this problem plays a decisive role in the realization of the ultimate goal. In the financial process, the effectiveness of the monetary channel and credit channel mechanism determines the rationality of the financial market and the rate of return of consumers. Consumers will have huge psychological fluctuations under the continuously changing financial situation. Once they suffer from financial shocks or investment failures, they are prone to mental anxiety. Mental anxiety refers to a negative emotional state, which is mainly manifested in tension, unhappiness, anxiety, confusion, uneasiness and so on. Mental anxiety comes from different types of external factors or internal psychological pressure, including the pressure of social life, increasing social competition, the deterioration of financial or living environment, economic or emotional impact and so on. Excessive mental anxiety will have a huge negative impact on the smooth development of individual normal life activities. For consumers, once accompanied by excessive mental anxiety, they will not be able to make reasonable and accurate financial decisions and carry out correct and objective financial activities.

Objective: To analyze the effectiveness of financial and monetary channels and credit channels, and then explore the impact of their effectiveness on consumers’ mental anxiety, and finally put forward corresponding measures to effectively alleviate and eliminate consumers’ mental anxiety.

Subjects and method: 118 consumers with mental anxiety were selected by random number table. Combined with the method of grey correlation analysis, this paper analyzes the effectiveness of different mechanisms of financial and monetary channels and credit channels, and the impact on consumers’ mental anxiety.

Research design: For consumers’ mental anxiety, the self-designed consumer mental anxiety scale was used for evaluation. The scale is divided into four different evaluation dimensions: worry, nervousness, fear of financial fluctuations and fear of financial investment failure, including 37 questions. There are 5 answers for each question in the scale. The 5-level scoring system is adopted, with a full score of 5 points. Answer 1 means completely non-conforming (1 point), answer 2 means not quite conforming (2 points), answer 3 means not sure (3 points), answer 4 means relatively conforming (4 points), and answer 5 means fully conforming (5 points). The internal consistency coefficient of the scale is 0.885, which shows that it has very good reliability and validity, and the evaluation results have strong reliability and accuracy. Set the effectiveness of financial and monetary channels and credit channels as independent variables to explore the impact of consumers’ mental anxiety under the condition of continuous growth of independent variables.

Methods: Smartbi software and python software were used as the main data analysis tools to count and analyze the data related to consumers’ mental anxiety.
**Results:** Table 1 shows that the average score of consumers’ mental anxiety is 3.165, which is significantly higher than the national norm score. The scores of mental anxieties of the tested consumers in different dimensions remained in the range of 3.14 to 3.19, reflecting that consumer were accompanied by a certain degree of mental anxiety in the financial process. The effectiveness of financial monetary channel and credit channel mechanism had a significant impact on consumers’ mental anxiety.

**Conclusions:** The effectiveness of financial monetary channel and credit channel mechanism determines the rationality of the financial market and has a significant impact on consumers’ rate of return and mental anxiety. Consumers will have huge psychological fluctuations under the continuously changing financial situation. Once they suffer from financial impact or investment failure, they are very prone to mental anxiety. If consumers’ mental anxiety is serious, it will be difficult for them to make reasonable and accurate financial decisions.

| Table 1. Correlation analysis between consumers’ positive psychological quality and anxiety |
|-----------------|-----------------|-----------------|-----------------|
| Factor            | Maximum | Minimum value | Average | Standard deviation |
| Worry             | 1.13     | 4.69          | 3.16    | 0.66               |
| Nervous and tense | 1.52     | 4.91          | 3.17    | 0.71               |
| Fear of financial fluctuations | 1.59 | 4.73          | 3.14    | 0.68               |
| Fear of financial investment failure | 1.57 | 4.74          | 3.19    | 0.69               |

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**ANALYSIS ON THE THERAPEUTIC EFFECT OF THE CONSTRUCTION OF SPORTS HUMANITIES AND SOCIOLOGY COURSE PLATFORM ON COLLEGE STUDENTS’ DEPRESSIVE PSYCHOSIS**

Yang Liu\(^1\) & Liu Lu\(^2\)

\(^{1}\)Guangdong University of Science & Technology, Dongguan 523083, China
\(^{2}\)Jiangxi Normal University, Nanchang 330022, China

**Background:** Depression is a very common mental disease. Its main clinical symptoms are long-term depression. It is one of the main mental diseases of contemporary people. Research shows that if people are unhappy in real life or feel depressed for a long time, they will cause continuous depression and depression, and even develop into grief. They feel that every day’s life seems to be torturing themselves in despair. Feelings of inferiority, pain, pessimism, pessimism, pessimism, negativity and avoidance continue to appear, which may eventually lead to personal suicidal tendencies. In addition, patients with depressive psychosis also have somatic symptoms, such as chest tightness and shortness of breath. Patients do not want to go out and are unwilling to communicate with others. There is an obvious sense of anxiety. Serious patients may have schizophrenia symptoms such as auditory hallucination, victim delusion and multiple personality.

Depression is the fourth largest disease in the world. However, there are still some limitations in the medical prevention and treatment of depression in China. The recognition rate of this disease in some prefecture level hospitals is still less than 20%, and no more than 10% of patients with depression have received relevant drug treatment. According to statistics, the onset of depression has begun to show the characteristics of younger age, and is developing towards the direction of younger age. Therefore, it is urgent to pay attention to the science popularization, prevention and treatment of depression. The prevention and treatment of depression has been listed as the focus of national mental health work. Research shows that colleges and universities are one of the important institutions to prevent and treat depression. The purpose of constructing the curriculum platform of sports humanities and sociology in colleges and universities is not only to cultivate excellent talents, but also to effectively prevent and treat college students’ depressive psychosis and form a correct concept of talent education. In recent years, China’s ministry of education has issued a number of documents, requiring schools to integrate sports, sports psychology, sports sociology and other disciplines in the process of curriculum teaching, and build a new teaching model. The goal of the construction of sports humanities and sociology course platform is to establish an information platform on the basis of implementing the specific requirements of educational policies, so as to help students popularize sports humanities education courses, establish correct sports humanities concepts and improve students’ negative spiritual emotions.

**Objective:** With the development of information technology such as the Internet and big data, the multi-level sports humanities and social sciences knowledge is continuously integrated. It is required to