

technology can effectively alleviate cognitive impairment in the early stage and play an obvious positive role in individual development.

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RESEARCH ON THE NECESSITY OF STRICTLY IMPLEMENTING CIVIL AND COMMERCIAL LAW TO ALLEVIATE THE ANXIETY OF INSURANCE CUSTOMERS

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Background: With the continuous development of the economic market, property management in the economic market has been paid more and more attention. However, under the background of economic development, the types of business handling in the insurance industry are increasing, which brings about the upsurge of psychological negative emotions of insurance customers, especially the change of anxiety. From the perspective of psychology, anxiety is produced by individuals after being affected by the outside world. Under the influence of the environment, individual psychological tolerance decreases, making them more prone to anxiety. Anxiety has always been one of the important mental health problems concerned by all sectors of society. In psychology, the treatment of anxiety is usually hypnosis or verbal stimulation. In the process of hypnosis, psychologists will urge patients to enter deep sleep by means of hypnosis, so as to alleviate patients' psychological anxiety from the subconscious. In verbal motivation, psychologists will appropriately reduce the trading pressure of patients by communicating with patients, obtain the changes of patients' psychological activities from communication, and take this as a breakthrough to build a conversation system to gradually alleviate patients' anxiety. Many studies have pointed out that in the psychological relief of insurance customers' anxiety, the effect of psychological treatment is gradually reduced. The main reason is that the anxiety of insurance customers is not only psychological trauma, but also continuously affected by the environment. Therefore, it is urgent to find more effective psychological relief strategies.

In the management of economic market, civil and commercial law plays a key role. Civil and commercial law includes civil law and commercial law. Civil law changes according to the changes of commodities in the economic market, and commercial law is a means of protecting interests in market transactions. Generally speaking, in economic market transactions, civil and commercial law can effectively safeguard personal rights and interests. Therefore, civil and commercial law can also play an obvious role in the business handling of insurance industry. In insurance transactions, the anxiety of customers is due to the weak psychological tolerance of individuals on the one hand, and the inability to judge the interests of the insurance industry after the transaction on the other hand. Therefore, the change of economic environment in the transaction process will further aggravate the anxiety of customers. In view of this, the study attempts to analyze the correlation between the civil and commercial law and the anxiety psychology of insurance customers, and analyze the mitigation effect of strict implementation of the civil and commercial law on the anxiety psychology of customers, so as to evaluate the necessity of the implementation of the civil and commercial law, in order to provide a good development direction for the economic market.

Objective: To understand the current situation of customer anxiety in insurance transactions, analyze the effect of strict implementation of civil and commercial law on customer anxiety in insurance transactions, and evaluate the importance and necessity of customer anxiety in insurance transactions.

Subjects and methods: 570 customers who handled insurance business in a city from August 2021 to December 2021 were randomly selected, and all customers were given anxiety scores to determine their anxiety before and after handling insurance business. 210 of 570 customers were randomly selected for intervention experiment. The intervention means was to explain the relevant contents of civil and commercial law in detail after the customer's insurance business was handled, and point out the interest protection role of civil and commercial law in the transaction. At the same time, by giving examples to illustrate the effect of civil and commercial law, analyze the change of anxiety of 210 customers after the insurance business was handled, and compare the difference of anxiety score between them and customers who did not use the civil and commercial law in detail.

Results: The analysis of the psychological anxiety of insurance customers participating in the test is shown in Table 1. Table 1 shows that the average psychological anxiety score of customers after handling in the insurance industry shows an increasing trend, indicating that business handling improves the psychological anxiety of customers. After the intervention of 210 clients, their psychological anxiety scores decreased significantly, which was significantly different from the intervention clients ($P < 0.05$).

Table 1. Changes of psychological anxiety of insurance customers

Project	Business handling		Intervene	
	Before handling	After handling	Presence intervention	No intervention
Zone 1	59.33±2.31	67.11±2.28	44.36±1.87*	64.45±1.37
Zone 2	57.39±2.17	67.34±2.21	44.82±1.83*	66.18±1.33
Zone 3	58.82±2.39	64.10±2.44	42.32±1.77*	61.45±1.43

Note: * indicates the difference between customers with and without intervention ($P < 0.05$).

Conclusions: In order to alleviate the transaction anxiety in the economic market, the research takes the psychological anxiety of customers in insurance business handling as the research object, and realizes the psychological intervention by expressing the effect of strict implementation of civil and commercial law to customers. The psychological anxiety score of customers shows that the psychological anxiety score of customers increases after business handling because customers do not know the benefits brought by the transaction results. After explaining the effect of civil and commercial law, after some customers understand their own interest protection mechanism, the psychological anxiety score decreases significantly, and there is a significant difference between customers and material intervention customers, which is statistically significant. Therefore, in order to maintain the development of the economic market and encourage individuals to participate in transactions, we should fully explain the importance and effectiveness of civil and commercial law to individuals, so as to alleviate individual transaction anxiety, so as to promote the good development of the economic market.

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A STUDY ON THE PSYCHOLOGICAL PROBLEMS OF COLLEGE STUDENTS IN RETURNING HOME AND STARTING A BUSINESS UNDER THE REVITALIZATION OF RURAL AREAS

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Background: In 2018, the state put forward the important strategy of “five revitalizations”, emphasized the importance of rural industry revitalization in national development, and pointed out that rural industry revitalization requires scientific overall planning from the top-level design to ensure the implementation of rural revitalization strategy. The proposal of rural revitalization strategy meets the needs of urban-rural integrated development, meets the requirements of reducing the development gap between urban and rural areas under the new situation, and has important practical significance for establishing the mutual supply and feedback mechanism between rural and urban areas. As the main strategy of China’s current development, the “Rural Revitalization” strategy has been paid more and more attention by all sectors of society. In the “Rural Revitalization” strategy, we take the countryside as the strategic point and drive the rural development by looking for the rural development path. At present, China’s “Rural Revitalization” is mainly concentrated in the poorer inland areas. By opening up the road from the countryside to the economic market, with the help of China’s relatively developed economic market, we can expand the rural external contact area, and then sell the relevant products in the countryside.

Anxiety is a kind of comprehensive negative emotion, which refers to the tension and anxiety caused by individuals’ excessive worry about the future and destiny. When individuals subjectively predict the pressure and threat they will face, and it is difficult to find countermeasures quickly, individuals may have a variety of psychological states such as anxiety, tension and panic. Many factors such as society, family and environment may lead to individual anxiety, make individuals fall into a restless psychological state, and reduce the quality of individual mental health. In recent years, with the acceleration of social and economic development, the social employment situation is becoming increasingly severe, the talent market is saturated, and the problem of difficult employment of college students is also highlighted. On the other hand, the proposal of college enrollment expansion policy in recent years has also led to a sharp increase in the number of college graduates, further increasing the employment difficulty of college students. Under this social situation, many college students bear strong employment anxiety, and feel nervous and uneasy about the future employment prospects at the stage of college study. College students’ psychological preparation for employment during graduation is insufficient. In the face of employment competition, they