

that the two measures of “carrying out countermeasures and guidance activities for behavioral disorders” and “improving teachers’ psychological counseling ability” have the greatest positive impact on students’ behavioral disorders, followed by “paying attention to students’ learning and psychological state” and “providing psychological counseling services”, and the least impact is “expanding the teaching faculty”. The cumulative number of people whose impact level of the above measures selected by the expert group is higher than “general impact” is 30, 27, 20, 17 and 8 respectively.

Table 1. Final evaluation results of the expert group

Reform opinions	No effect	Slight impact	General impact	Obvious influence	Full impact
Pay attention to students’ learning and psychological state	3	6	11	14	6
Conduct behavior disorder countermeasure guidance activities	0	2	8	18	12
Provide psychological counseling services	1	7	15	12	5
Improve teachers’ psychological counseling ability	1	3	9	16	11
Expand the teaching staff	7	9	16	7	1

Conclusions: In order to alleviate the behavior disorder symptoms of some music majors, this study attempts to use the theoretical knowledge of educational psychology to put forward some corresponding educational program reform suggestions, and set up an expert group to adjust and evaluate the impact of the reform suggestions. After the consultation of the expert group, the statistical evaluation results found that the expert group believed that the two measures of “carrying out countermeasures and guidance activities for behavior disorders” and “improving teachers’ psychological counseling ability” had the greatest positive impact on students’ behavior disorders, followed by the two measures of “paying attention to students’ learning and psychological state” and “providing psychological counseling services”, and the smallest impact effect was “expanding the teaching faculty”. The cumulative number of people whose impact level of the above measures selected by the expert group is not lower than “obvious impact” is 30, 27, 20, 17 and 8 respectively. The results show that the reform measures designed by using the method of educational psychology are helpful to improve the behavior disorder of music majors.

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ANALYSIS OF THE IMPACT OF EMPLOYEE ANXIETY ON HUMAN CAPITAL AND REGIONAL ECONOMIC GROWTH IN SHAANXI PROVINCE FROM THE PERSPECTIVE OF CONSUMER PSYCHOLOGY

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Background: Consumer psychology is an interdisciplinary subject composed of consumer economics and psychology. It is used to study various psychological changes and laws of psychological activities produced by consumers in consumption activities. The main research objects of consumer psychology are the psychological activity process and personality psychological characteristics of consumers, the psychological factors affecting consumer behavior, the impact of social environment on consumer psychology, consumer psychology and consumption habits, marketing methods and consumption psychology of consumer groups, and so on. Anxiety refers to the negative and complex emotional states such as tension, uneasiness, worry and worry caused by possible dangers, losses and threats in the future. Its main clinical manifestations include panic disorder, such as sense of near death, sense of loss of control, sense of mental collapse, and physical symptoms of panic attack, such as rapid heartbeat, diarrhea, dizziness, etc., followed by generalized anxiety disorder, which is divided into mental anxiety, physical anxiety symptoms of motor restlessness of nerves and muscles. At present, due to the impact of the epidemic, China’s domestic economic development speed has been significantly reduced. As a northwest inland province, Shaanxi Province has poor natural and agricultural resources, which has been more affected, resulting in the deterioration of the employment of enterprise employees in the province. In this economic and social environment, some enterprise employees in Shaanxi Province will inevitably have employment anxiety. They

will worry that their income quantity and stability cannot support their daily consumption and their families. Therefore, it is necessary to analyze the employment anxiety of enterprise employees in Shaanxi Province from the perspective of consumer psychology, and explore its impact on regional human capital and economic growth.

Objective: To understand the current situation of enterprise employees' employment anxiety in Shaanxi Province, and find out the causes of employees' employment anxiety and the impact degree of various causes through literature research and consulting experts, so as to provide some reference for alleviating enterprise employees' employment anxiety, improving employees' employment quality, and maintaining regional economic development and human capital stability.

Subjects and methods: Firstly, through visiting experts, field interview and investigation, we understand the overall situation of enterprise employees' employment anxiety in Shaanxi Province. Then 45 domestic human resource management experts, enterprise executives, consumption psychology professors and psychology professors were found to form an expert group. Then consult the expert group on the consumer psychology reasons for the employment anxiety of enterprise employees in Shaanxi Province and the evaluation of the impact of various reasons. After a round of consultation, collect the feedback results of the expert group, integrate and adjust them, and then send them to the expert group again for feedback until the expert group reaches an agreement. The level of influence degree can be divided into five categories: no influence, slight influence, general influence, obvious influence and full influence. In order to improve the accuracy of statistics, it is also necessary to quantify the degree of influence, that is, assign the above levels with five-digit integers of 1-5 in turn. Then, according to the results of expert consultation, this paper puts forward some constructive suggestions on improving regional economic growth and stabilizing regional human capital flow from the perspective of consumer psychology.

Results: After the expert group members reached an agreement, the statistical feedback results were obtained in Table 1.

Table 1. Final results of expert consultation

Reason	No effect	Slight impact	General impact	Obvious influence	Full impact
Worried about the mortgage	5	10	16	8	6
Fear of dismissal	1	2	8	20	14
Worried about falling income	2	5	9	18	11
Worried about rising prices	5	13	18	6	3

The numbers in the cells in Table 1 represent the number of people in the expert group who believe that the impact of corresponding reasons on employees' employment anxiety is at the corresponding level. It can be seen from Table 1 that the expert group believes that from the perspective of consumer psychology, "fear of dismissal" is the main reason for the employment anxiety of enterprise employees in Shaanxi Province, "fear of income decline" and "fear of housing loan failure" are also the reasons with significant influence degree, "fear of price rise" has the least influence degree, and the number of expert groups with the influence degree of "full influence" of the above reasons is 14, 11, 6 Three people.

Conclusions: In order to explore the employment anxiety of some enterprise employees in Shaanxi Province, this study adopts the expert survey method, selects experts from domestic psychology and human resource management to form an expert group, and consults the expert group about the consumer psychology causes of employment anxiety of enterprise employees in Shaanxi Province and the evaluation of the impact of various causes. According to the results of the expert survey, from the perspective of consumer psychology, the expert group believes that "fear of dismissal" is the main reason for the employment anxiety of enterprise employees in Shaanxi Province, "fear of decline in income" and "fear of insufficient housing loans" are also the reasons with significant impact, "fear of rising prices" has the least impact, and the number of expert groups with "full impact" of the above reasons is 14 respectively 11, 6, 3. Therefore, the study suggests that Shaanxi provincial government should increase policy support for enterprises with certain operational risks to ensure the income stability of employees in these enterprises, so as to alleviate the employment anxiety symptoms of employees in these enterprises.

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ANALYSIS ON THE INFLUENCE OF EMPLOYEE ANXIETY ON THE FINANCING ABILITY OF SMALL AND MEDIUM-SIZED ENTERPRISES IN XIXIAN NEW AREA FROM THE PERSPECTIVE OF CONSUMER PSYCHOLOGY

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Background: Anxiety refers to negative and complex emotional states such as tension, uneasiness, worry and worry caused by possible dangers, losses and threats in the future. Its main clinical manifestations include panic disorder, such as sense of near death, sense of loss of control, sense of mental collapse, and physical symptoms of panic attack, such as rapid heartbeat, diarrhea, dizziness, etc. followed by generalized anxiety disorder, which is divided into mental anxiety Somatic anxiety and motor restlessness of nerves and muscles. Consumer psychology is a branch of psychology that mainly studies the psychological activity process and personality psychological characteristics of consumers, the psychological factors affecting consumer behavior, the impact of social environment on consumer psychology, consumer psychology and consumption habits of consumer groups, marketing methods and consumer psychology. Consumer psychology is of great significance to improve brand awareness and promote enterprise development. Xi'an new area is the Seventh National New Area in China. It is located between the urban construction areas of Xi'an and Xianyang in Shaanxi Province. The regional scope covers 23 townships and sub district offices in 7 counties (districts) under the jurisdiction of Xi'an and Xianyang. It is the core area of Guanzhong Tianshui Economic Zone. It has obvious geographical advantages, good economic foundation, collection of educational and scientific talents, profound historical and cultural heritage and good natural ecological environment. It has the conditions and strength to accelerate development. However, in recent years, due to sustained COVID-19, Sino US trade war and the war between Russia and Ukraine, some employees in the Xixian new area have had different degrees of anxiety, which may have a negative impact on the financing ability of the enterprises themselves.

Objective: Through interviews, questionnaires and other means, from the perspective of consumer psychology, to study whether the financing ability of small and medium-sized enterprises in Xi'an new area will be affected by employees with anxiety. If the research results show that there is a correlation between the two, we can put forward some suggestions that can help alleviate employees' anxiety and indirectly improve the financing ability of enterprises.

Subjects and methods: From the small and medium-sized enterprises in Xi'an new area, 42 enterprises with roughly the same scale and similar main business were selected. Then conduct SAS (Self-rating Anxiety Scale) test to employees willing to participate in this study in these enterprises. According to the test results, 160 people with different degrees of anxiety symptoms and 40 people without anxiety symptoms were selected as the research objects. The anxiety level is classified according to the SAS score. Employees with scores lower than 50, 50-59, 60-69 and greater than 69 will be divided into four levels: no anxiety, mild anxiety, moderate anxiety and severe anxiety respectively. The anxiety level with the largest number of people in the enterprise will be regarded as the overall anxiety level of the enterprise. Then 10 experts in the field of domestic enterprise financing are invited to form an expert group, and they are required to score the financing ability of the selected enterprises according to the percentage system. Finally, the relationship between SAS scores of employees and corporate financing ability scores is statistically analyzed. In addition, all measurement type features in the study are displayed in the form of mean combined with standard deviation for *t*-test, and counting type features are displayed in the form of number or proportion of number for chi square test. The significance level of difference is taken as 0.05, and the significant correlation level of person analysis is set as 0.05.

Results: After the experimental data were collected, the effective data were entered into the computer and used AMOS22.0 for statistical analysis. See Table 1 for the statistical results.

Table 1. Correlation Analysis between enterprise financing ability and enterprise financing ability

Statistical items	No anxiety group	Mild anxiety group	Moderate anxiety group	Severe anxiety group
SAS score	42.6±3.2	54.2±3.7	63.3±4.1	76.0±3.8
Financing ability score	87.5±6.4	82.6±5.8	78.3±9.5	63.7±10.5
Financing capacity level	Good	Good	Commonly	Relatively bad

Note: If the average score of enterprise group financing ability is greater than 90 points, 80-90 points, 70-80 points, 60-70 points and less than 60 points, it will be classified as excellent, good, average, poor and very poor financing ability.