

attributes such as gender, origin, family structure and mental problems, and proves the application of association rules through mining results. The reliability of the research on students' mental problems in colleges and universities, so as to provide data support and solutions for the mental intervention work of students in colleges and universities, so as to promote the healthy growth of students.

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THE APPLICATION OF SAFETY PSYCHOLOGY IN THE QUALITY MANAGEMENT OF MODERN CONSTRUCTION PROJECTS

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Background: Generally speaking, the main reasons for accidents are mostly human factors and objective factors, and the forms of human factors are mostly different, such as fatigue, changes in thoughts and emotions, distraction, deviation in subjective judgment, etc. Safety psychology is based on the above Changes and related characteristics are analyzed and human factors are analyzed, so as to provide a greater degree of security for my country's social and public utilities, and to reduce the occurrence of dangerous accidents as much as possible, and propose targeted solutions.

Objective: With the progress and development of my country's industrial age, dangerous accidents frequently occur in the construction process. Most of the causes of accidents are caused by people's unsafe behaviors, and people's behaviors are mainly affected by subjective thinking and logic to a certain extent. Therefore, it is necessary to strengthen the research on people's psychological state. However, in the process of quality management of construction projects in my country in recent years, safety psychology is still in its infancy. In order to further reduce the incidence of accidents and improve the level of construction quality management, combined with safety psychology, this paper will give targeted explanations and propose solutions. Safety psychology is a category of psychology. With the continuous development and progress of the social system, safety psychology has gradually entered people's field of vision and is widely known.

Subjects and methods: Safety psychology is mostly used in fields with frequent dangerous accidents, such as coal mining industry, electric power industry and construction industry. In the construction industry, the issue of quality and safety management is the top priority of construction work. Since most of the construction sites in our country have certain construction hidden dangers, the study of safety psychology is more critical in the development process of construction engineering quality management. Architecture is an inaccessible part of human daily life, in which safety management mainly includes two directions of construction and use. In the specific construction process, since most of the buildings in our country are high-rise buildings in recent years, the safety of high-altitude operations is required, and because the construction materials are dangerous to a certain extent, the cultural level of the construction workers is low, which further leads to their serious lack of safety protection. Awareness, with the effect of these factors, the frequency of construction occurs. In terms of use, this mainly refers to the living places of human beings. The quality of buildings must be guaranteed, and the quality of buildings is directly affected by the construction process. Therefore, it is necessary to increase the efforts to study the behavior of construction workers. Safety positive psychology mainly includes self-discipline psychology, responsibility psychology, performance psychology, instinct psychology and so on. Negative safety psychology mainly includes cheating psychology, risk-taking psychology, rebellious psychology, sloppy psychology, hasty psychology and panic psychology and so on. Positive psychology can make staff more clear about their job responsibilities and stick to their jobs. People with this state of mind can maximize their positive psychological advantages, supervise building construction effectively, and avoid construction accidents to the greatest extent possible. For construction engineering quality management, this positive mental state can lay a solid foundation for quality management. On the contrary, a negative psychological state will make people lack work plans during the work process, and will only work based on their own experience, seriously lack of responsibility and enthusiasm for work, resulting in frequent quality problems in the work process, further aggravating the occurrence of accidents frequency. These slack psychological emotions will make construction workers listless in the process of work, seriously reduce work quality and work efficiency, and lack a good sense of competition to a certain extent. Therefore, in the process of quality management of construction projects, it is necessary to establish a perfect reward and punishment system, mobilize the enthusiasm and sense of responsibility of the staff in an all-round way, and improve the quality of construction project management.

Result: Study the positive and negative psychology of construction workers, affirm the positive psychological emotions of construction workers, and vigorously guide the negative psychological emotions, so as to better play the maximum value of psychology in the quality management of construction projects. At the same time, through the psychological counseling of construction workers in different ways, a more complete system of reward and punishment systems should be established, and countermeasures should be taken as much as possible, and the internal and external integration should be combined to provide a powerful quality management work for modern construction projects. Assure.

Conclusion: All in all, in the specific construction quality management process, most of people's behaviors will be directly affected by positive and negative psychology, which will further affect the quality and safety of construction projects. To a certain extent, psychology is the key theoretical basis for ensuring the safety and quality of employees. A person's behavior is mainly reflected through inner actions. Once a psychological and emotional problem occurs, it is necessary to find the reason for the emotional appearance in time, and analyze it from the perspective of psychology, put forward targeted solutions to psychological and emotional problems, and avoid quality and safety problems and accidents to the greatest extent.

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ANALYSIS OF PSYCHOLOGICAL FACTORS IN SYSTEMIC FINANCIAL RISK

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Background: In the context of increasingly complex economic development situation around the world, financial risks at home and abroad continue to break out, and people pay more and more attention to risk management. The relevant supervision methods are generally designed based on the economic and financial theory based on the assumption of rational actor. Financial fragility is essentially opaque, and the main reason for the opacity is that the financing hierarchy and the new financing strategy require the rational use of liquidity capital pool to provide more credit facilities for the majority of financiers. The income related to financial structure mainly comes from the institutional mismatch of liabilities and assets. This kind of mismatch is divided into capital amount and time dimension. It represents the need for financial institutions to retain relevant information reasonably. If correlation is fully disclosed, it will lead to further narrowing of the premium space formed by mismatch, affecting overall returns. The retention of relevant trading information is easy to produce information asymmetry, thus forming the phenomenon of adverse selection. 08 in the us subprime crisis, such as financial institutions designed to create innovative products and a variety of complex contracts, several times on the original capital, division, forming multilayer derivatives, coupled with the trading main body and the trading institutions involved are complex, unable to accurately understand the relevant financial product, lead to ordinary investors in blind investment under the condition of insufficient information.

Objective: The psychological account theory further explains that human beings respond to complexity in the face of multiple choices by reasonably overcoming various limited cognition on the basis of simplifying the economic environment, so that people can make some suboptimal choices. Finally, investors lost themselves in the complex information environment and lost the ability to identify risks. This deficiency will also lead to the lemon market effect, financial institutions will take poor quality assets as basic assets, design a variety of financial contracts to seek profits, and the market shows the vicious circle of bad money driving out good money formed by adverse selection, leading to the financial crisis. In this study, it is necessary to further systematically analyze the psychological traps of economic subjects in the overall development of systemic financial risks from the perspective of economics, comprehensively consider the impact of psychological traps on the whole market, and put forward effective regulatory suggestions and risk prevention and control strategies based on various psychological clues.

Subjects and methods: With the increasingly close connection between different financial markets, systemic financial risks spread widely around the world, resulting in frequent financial crises and reduced stability of the financial system. Based on the psychological factors and the overall perspective, combining with the development of the domestic financial market, this paper considers the root of the problems related to asset prices and analyzes the impact of systemic financial risks from the basic characteristic