

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

dimensions such as persistence, volatility characteristics, influencing elements and development trend. The scope of research should be defined accurately, and positive innovation and supplementary development should be made from research methods, research contents and research ideas. Method in this paper, the main research methods include literature, literature of systemic financial risk to conduct a comprehensive summary and induction, research, and contact of the financial crisis all kinds of typical example, the banking institutions, real estate market and stock market based on asset prices under the impact of financial risk system for system analysis, summed up the specific effect and influence mechanism. Adopt a combination of theory and practice to analyze the psychological factors of systemic financial risks and put forward effective policy suggestions.

Result: The practice proves that the hypothesis of rational actor in relevant economic theories has certain limitations in explaining and dealing with the problems related to financial risks. Systemic financial risks are relatively complex, and people's psychological elements play an important role in the continuous accumulation and formation of various risk factors. Through the systematic analysis of various kinds of psychological factors in systemic financial risk, to form effective policy recommendations, strengthen risk control and guarantee the stable operation of the financial market in China, based on psychological factors in the systemic financial risk, need to strengthen its management behavior, improve the detection index, support financial innovation, ensure relevant policy relaxation to enhance confidence in the market.

Conclusion: With the continuous innovation and development of the domestic financial market, the types of financial products will be further enriched and expanded in the future development. Most consumers generally have the problem of insufficient financial knowledge, which leads to the information asymmetry and information asymmetry in the asset allocation process and financial institutions. In order to reasonably prevent information leakage, market manipulation, fraudulent sales, illegal fund-raising and other financial risks, it is necessary to actively meet the requirements of international regulatory reform, strengthen behavior supervision, improve behavior supervision, ensure prudential supervision, and improve the financial supervision mechanism. In view of the information asymmetry in the financial system, it is necessary to establish a reasonable risk analysis mechanism and perfect monitoring index system, improve the supervision index of financial institutions, and implement fine management. Policy stability is also the basic premise to promote the realization of the expected goals. Therefore, it is necessary to strengthen the coordinated development of financial supervision, maintain the continuity and stability of policies, and do a good job in the overall management of various departments.

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SOME THOUGHTS ON THE MENTAL OF NEWS COMMUNICATION AUDIENCE

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Background: The target of news dissemination is the general public, and at the same time, the public is also the main medium of news dissemination, and in the word of mouth, news information can be understood by more people. There are many different mental characteristics for the audience of news communication. Understanding the mental of the audience helps to improve the ways and means of news communication, so that news communication has a better effect. News planning should not only consider the content, depth and ways and means of communication, but also the mental of the audience. If we can accurately grasp the mental characteristics and mental changes, we can communicate in a more scientific way, so that the news can have more influence and become the main way for the public to obtain information. Therefore, in the process of planning, execution and guidance, it is necessary to study the mental of the audience in depth and to formulate scientific news communication plans according to the mental of the audience. Research on mental expertise and knowledge of news communication is used to determine the mental characteristics of the audience and to help journalists improve their news communication strategies.

Objective: The objectives of the research include two main points. From the point of view of the research content itself, the main objective is to master the mental characteristics of the audience; from the point of view of practical application, the objective of the research is mainly to optimise news communication methods. In the new era of journalism, news has to play the role of public opinion guidance, and journalists do a good job of propaganda. The development of integrated media brings challenges and opportunities for news communication, and in order to smoothly transform in the new era, it is necessary to innovate the way of news communication, and audience mental research can better