actively carrying out Wushu in college education on alleviating college students' learning anxiety.

Objective: This paper discusses the situation of college learning anxiety, analyzes the symptoms of college students' learning psychological anxiety and its impact on learning, and then puts forward the problem of alleviating students' learning psychological anxiety through Wushu teaching.

Subjects and methods: Taking 100 students suffering from mental anxiety in a university as the research object, this paper counts the number of students' psychological changes after six months of martial arts training, so as to prove whether martial arts training has an impact on improving students' learning psychological anxiety.

Results: Table 1 shows the psychological changes of 100 research subjects after Wushu training. It can be seen from the table data that after Wushu training, the mentality of 100 research students has improved, they become more active and learn more actively, indicating that Wushu can improve students' learning psychological anxiety.

Table 1. Psychological changes of 100 subjects after Wushu training

Positive psychology	Before teaching	After teaching	Р
Learn more actively	30	70	<0.05
Anxiety improved	20	90	<0.05
Self-confidence	12	70	<0.05

Conclusions: Psychological anxiety has become a common social phenomenon. Especially with the accelerated development of social rhythm, more and more people appear in psychological anxiety, which will not only affect personal physical and mental development, but also have an adverse impact on work and study. Through the research on the current situation of college students' learning anxiety, it is found that college students generally have the problem of learning psychological anxiety. According to the in-depth study of students' anxiety factors, it is found that physical training can effectively alleviate students' learning pressure and improve students' psychological anxiety. Therefore, this paper studies the influence of Wushu in colleges and universities on alleviating students' learning psychological anxiety. The results show that Wushu in colleges and universities can effectively alleviate students' learning pressure and learning anxiety, and has a positive impact on promoting the scientific development of current college education.

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STUDY ON THE INFLUENCE OF CIVIL ENGINEERING SAFETY CONSTRUCTION MANAGEMENT MODE ON EMPLOYEES' PSYCHOLOGICAL ANXIETY AND DEPRESSION

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Background: Psychological anxiety and depression is a typical psychological disease. There are many factors causing psychological anxiety and depression, especially in modern society, people's accelerated pace of life and increased pressure, resulting in many people's problems of psychological anxiety and depression. In medical research, clinicians believe that people with psychological anxiety and depression are mainly affected by external environmental factors, leading to the stimulation of the brain nervous system, resulting in hormones that are not conducive to human development, affecting people's body, mind and emotion, making people depressed, tension, anxiety and other problems. Patients with psychological anxiety and depression are in a depressed state, and their learning ability and working ability will decline. If they do not improve the problem in time, serious patients will have serious problems such as insomnia and dreaminess, weight loss, low memory, and even depression. Therefore, patients with psychological anxiety and depression should be dealt with in time. In the construction of civil engineering projects, due to the pressure of work, many construction workers have psychological anxiety and depression, which has a great impact on the safety production of engineering construction projects. In particular, patients with psychological anxiety and depression are likely to have construction negligence due to mental tension,

which may cause serious safety construction problems. Therefore, in terms of civil engineering safety construction management, it is necessary to put forward reasonable opinions to alleviate the psychological anxiety and depression of employees and ensure that the project can be carried out safely and orderly, which is of great significance to promote the safe construction of civil engineering.

In the current civil engineering safety construction management task, the psychological anxiety and depression of employees need to be paid high attention. The long-term high mental load and high workload will bring many negative emotional effects to employees. If employees are not relieved and treated in time, it will have a severe impact on the project construction. Therefore, in the safety construction management of civil engineering, we need to pay high attention to the psychological anxiety of employees from the safety management work. Therefore, it is proposed to improve the safety construction management mode of civil engineering in order to improve the psychological anxiety and depression of employees. Many civil engineering construction units focus on safety technology production and personnel safety protection, and few pay attention to employees' mental health problems. Therefore, in safety management, it is necessary to improve the work content of management, such as changing employees' work and rest time and reasonably standardizing employees' operation process, so that employees have a lot of rest time and adjust their body and mind in safety management tasks. Maintain a good emotional state. At the same time, psychological counseling shall be added in the management work, psychological safety education shall be carried out, and targeted opinions shall be put forward for the psychological anxiety and depression of employees, so as to optimize the whole safe construction management mode. Therefore, in order to improve the psychological anxiety and depression of civil engineering employees, analyze the impact of employees' psychological anxiety and depression on safe construction, study and propose to optimize the civil engineering safe construction management mode to alleviate employees' psychological anxiety, and analyze the impact of the management mode on employees' psychological anxiety and depression.

Objective: To explore the current situation of psychological anxiety and depression of civil engineering employees, analyze the impact of employees' psychological anxiety and depression on project safety production, and then put forward the problem of improving employees' psychological depression and anxiety by optimizing civil engineering safety construction management mode.

Subjects and methods: The research take 200 civil engineering construction employees as the research object, counts the current situation of psychological anxiety of employees with psychological anxiety, improves the project safety production management mode, counts the emotional changes of normal employees and employees with psychological anxiety after six months, and evaluates the impact of optimizing the safety construction management mode on the psychology of employees.

Results: Through the optimization of civil engineering safety construction management mode, the results shown in Table 1 are obtained. It can be seen that optimizing the construction safety management mode can improve the psychological quality of employees and improve the management effect. Score 0-4. The higher the score, the better the employee's performance ability.

Table 1. The coupling relationship between cognitive impairment and teaching innovation in ideological and political education

Pr	oject	Before teaching	After teaching	Р
Working ability	Anxious staff	2	3	<0.05
	General staff	3	4	
Safety production awareness	Anxious staff	2	4	<0.05
	General staff	3	4	

Conclusions: The aggravation of social competitive pressure makes more and more people have problems such as psychological anxiety and depression. Psychological anxiety has become a health problem and has attracted extensive attention from the society. In the process of civil engineering construction, the psychological factor affecting safety is often ignored. Therefore, this paper makes an in-depth study on the psychological anxiety and depression of civil engineering employees, analyzes the impact of psychological depression and anxiety symptoms on civil engineering safety production, and puts forward to alleviate the psychological anxiety of employees through the optimization of civil engineering safety management. The results show that reasonable adjustment of the safe construction mode of civil engineering can effectively alleviate the problems of emotional tension and excessive pressure of employees, and ensure the quality of engineering construction, which has a positive impact on promoting the scientific development of civil engineering industry.

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INTERVENTION OF MOBILE PAYMENT RISK OF FINANCIAL IC CARD ON CONSUMER TRUST AND CONSUMER PSYCHOLOGICAL MECHANISM

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Background: In the development of modern society, every change of technology will change people's way of life. For example, with the advent of the information age, the economic circulation in the past mainly focused on the offline economy, while the breakthrough of Internet technology makes the economic means no longer limited to offline entities, and new economic models such as network economy and online shopping have emerged, which not only facilitates people's life, but also creates new jobs. With the increasingly prominent position of the Internet in economic development, online payment has gradually replaced the traditional cash payment. More and more people go out to shop and buy goods. They are no longer inclined to use paper money, but prefer to pay with mobile phones. One clicks online payment and one click online shopping have greatly facilitated people's life. However, with the continuous discovery of information technology, network security and online payment security have also attracted widespread attention. Especially after entering the 21st century, the number of online frauds has increased sharply, and a large number of people will encounter online fraud every year, which makes more and more consumers ask about the security of online payment. Network security has always been a common concern in society. Every year, China will lose hundreds of billions of funds because of network security. It can be imagined that network security has a great impact on people's life. With the continuous development of science and technology, people continue to improve the security level of online payment, such as introducing more advanced payment security mechanisms, increasing face, fingerprint and other security mechanisms, and even reducing payment risks through capital flow amount restrictions, so as to avoid network security risks. At the same time, various banks have also launched their own means of payment, such as financial IC mobile payment, which provides rich payment functions, but its security is still widely concerned by consumers.

Consumer trust psychology refers to the degree of psychological trust of consumers in a product, which directly determines the consumer's loyalty to the product. As an online payment method launched by banks, financial IC card mobile payment has attracted extensive attention once it is launched. Through the research on the current online payment security, the bank found that the payment security is widely concerned by consumers, which directly affects consumers' trust and consumption psychology. Therefore, some banks have continuously updated the mobile payment security level of financial IC card through technical means, and added more diversified use functions to improve the number of consumers. Compared with ordinary online payment means, financial IX card mobile payment has higher security level, safer capital protection and wider scope of use. Through the research on consumer psychology, financial IC card soon attracted extensive attention in the society. In the era of information and data, information security has become a key issue of concern. According to the research on the security of online payment generally concerned by consumers, this paper analyzes the characteristics of financial IC card mobile payment, and studies the impact of financial IC mobile payment risk on consumers' trust and consumption psychological mechanism

Objective: To explore consumers' cognition of online payment, analyze the security issues that consumers are more concerned about online payment means, analyze the characteristics of financial IC card mobile payment technology, and then discuss the impact of financial IC mobile payment risk on consumers' trust psychology.

Subjects and methods: 200 financial IC card consumers in the society were randomly selected as the research object. By setting the security level of financial IC card, the consumer psychological performance was counted to evaluate the impact of the security level of financial IC card on their consumer psychology.

Results: The consumption psychological change table of 200 consumers is shown in Table 1, in which 1-4 evaluation indicators are set. The higher the value, the more positive the consumer performance is. It can be clearly seen that the higher the security level of financial IC card, the more positive the psychological performance of consumers and more concerned by consumers.

Table 1. The coupling relationship between cognitive impairment and teaching innovation in Ideological and Political Education

Project	General security level	Medium security level	Good security level	Very good security level
Consumer acceptance	1	2	3	4
Consumer psychological enthusiasm	1	1	2	3