

# Study on the model of cross-specialty interdisciplinary joint curriculum

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**Abstract:** With the continuous progress of The Times and the continuous change of society, different times and society have different needs for talents. In order to adapt to the changes of The Times and promote the pace of human civilization, the social demand for talents keeps rising, so the competition is becoming more and more fierce. This paper mainly explores the mutual learning relationship between positive psychology and economics and finance, and promotes the construction of interdisciplinary system, and analyzes the relationship between positive and negative effects of positive psychology. Positive behavioral finance; Research on the application of positive psychology in traditional investment behavior; Independence, conformity and other aspects are analyzed and compared, and the conclusion is conducive to promoting research progress. Thus, it summarizes the effective guidance methods, application scenarios and development expectations of positive psychology in daily study, work and life.

**Key words:** Management; Economy and finance; Positive psychology; Behavioral finance; Positive and negative effects; Head effect; Herd mentality; Adjudication theory

In recent years, with the continuous development and progress of positive psychology, it has become one of the psychology disciplines with remarkable achievements. However, different from the traditional psychology discipline in the past, the research path, research methods, guidance methods and current research results of positive psychology have been gradually used by researchers in other disciplines such as finance and economics and introduced into their fields. And continue to explore the traditional financial behavior, investment behavior, economic analysis and other disciplines combined with positive psychology, pay attention to the study of optimistic psychology bias correction, in-depth psychological expertise on financial investment and other behaviors of psychological factors brought by the impact, and try to quantify it. Or the study will transform uncontrollable risks or factors into controllable factors and reduce risks through professional ways and approaches. For example, the research on the “positive effects of positive psychology” and “negative effects of positive psychology” seeks the behavioral advantages and favorable measures in financial behavior, investment behavior, economic analysis and other behaviors, avoids the unfavorable disadvantages, and the correlation influence and relationship between behavioral independence from adaptability, regrets about behaviors, cautious behaviors and over-cautious overcoming, etc. Pay attention to the interdisciplinary knowledge correlation between ruling theory and positive psychology and other such theories, and the application of positive psychology in modern financial investment research.

## 1. Research approaches of positive psychology in finance and economics

The research and exploration of the correlation between positive psychology, economy, financial investment and other fields have provided greater possibilities for the breadth and depth of the overall development of psychology. The difference between positive psychology and traditional psychology is that many conclusions related to positive promotion have laid the foundation for the study of positive psychology and promoted its development. With the continuous enrichment and deepening of the research, the research of positive psychology has become more comprehensive and increasingly complicated. The research shows that under objective circumstances, the development of positive psychology will not only bring positive emotions and positive promotion, but also bring certain negative effects. Therefore, the research of positive psychology can be divided into two categories according to the impact results: the positive effects of positive psychology and the negative effects of positive psychology. Through the two-sided study of positive psychology, the research of positive psychology is more in-depth and objective, and the research involves a more comprehensive perspective. At the same time, the theoretical basis of positive psychology research is increasingly solid, and the application scenarios are more extensive.

### 1.1 The positive psychology of positive psychology produces positive effects

When studying the positive effects of positive psychology, positive psychology mainly explores the promoting effect of positive emotions generated by human positive psychological activities on human life activities. In relation to the professional fields of finance and economics, positive psychology can promote positive emotions repeatedly emphasized in positive psychology, optimism and positive subjective experience, positive individual trait research, as well as the obvious promoting influence of positive environmental factors and social factors. Thus, the mutually beneficial construction relationship between disciplines, mutual learning of disciplines and the significance of construction can be obtained.

### 1.2 The positive psychology of positive psychology produces negative effects

When studying the negative effects of positive psychology, positive psychology mainly explores the negative effects of negative emotions generated by human positive psychological activities on human life activities and effective remedies, such as positive psychology studies the behaviors generated when positive imbalances occur and the negative effects of such behaviors. Therefore, in addition to the positive effects, the negative effects of positive psychology on behavior are also worthy of attention and in-depth study. The research of positive psychology explores the emotional characteristics and behavioral characteristics at the critical point between the positive effect of positive emotion and the negative effect of positive emotion imbalance, so as to obtain the effective remedies for positive imbalance phenomenon with summary and practical significance.

The current academic research results have great research value and significance for the correlation study of the above two effects of positive psychology in the fields of finance and economics. However, in the previous financial studies and financial investment psychological phenomena, the positive effects and positive influences of positive emotions in positivity psychology are mainly. There is still a lack of research on the negative effect. Therefore, compensating for its bidirectional nature in the study of the correlation between positive psychology and finance will better realize the mutual learning between positive psychology and economics and finance as well as the purpose of interdisciplinary construction between them.

## 2. The application of positive psychology in behavioral finance

The primary research condition foundation of psychological inquiry process is the correct observation and judgment of human behavior in life activities. Behavioral finance is actually a combination of psychology and finance, and an exploration of interdisciplinary application. Behavioral finance explains the psychological activities hidden behind some financial behaviors from the perspective of psychology, and explains some psychological phenomena that can not be directly seen by the public. At present, the psychological phenomena of behavioral finance are not systematic and comprehensive enough, and there are few research results, and the current research status is largely limited to the analysis of phenomena and behaviors, as well as the results caused by behaviors. In other words, the preliminary study of behavioral finance has found the psychological problems behind financial behaviors. However, due to the integration of the two disciplines, the complexity of the problems has become more demanding for the professionalism of each discipline, and other reasons, the problems found in financial behavior cannot be fully solved for the time being. Some problems in financial investment, financial behavior, economic development and decision-making, etc., can be analyzed and some solutions can be obtained in positive psychology.

### 2.1 Research on traditional investment and positive psychology in economic and finance

#### 2.1.1 Application of optimism bias correction in positive psychology

Optimism refers to looking at problems and judging the direction of the development of the situation, only considering the perspective that is favorable to oneself. Optimism also plays a role in financial markets when it comes to investment judgment. When it comes to making investment judgment decisions, when subjective optimism has a greater impact, it will also produce optimism bias for investment decisions. The investment risk judgment based on personal subjective willingness will make investors more willing to invest funds in the market. When the analysis judgment with optimism bias is too large, investors will even transfer funds from the investment projects with less actual risk to the investment projects with higher risk or relatively unstable return. Under the influence of optimism, because investors are more willing to transfer funds into the market, this has also become one of the reasons for a large amount of capital influx in the market. The long-term effect of optimism bias will promote the stock market and bring capital flow into the stock market, which is the important reason why a large amount of capital can be gathered in a short time. However, after objective and rational data analysis, market comparison, risk assessment and feasibility analysis, the risk value of investment target financial products may not be reduced to the low risk or the tolerable risk range of investors. Therefore, optimism bias causes investors to misjudge investment risks, which may increase more investment risks.

Optimism may be based on the accumulation of previous investment experience, successful investment experience and other reasons to improve their self-confidence, resulting in self-blind optimism. Or, it may also be due to the belief and pursuit of some successful investors, such as successful investment managers, investors with strong persuasive and driving ability, and blind optimism about others. 2.1.2 An independent study of avoidance of conformity in positive psychology

In traditional financial market research, most people believe that when the market is evaluated as good, investors will form a herd effect. When the buying behavior of some investors occurs, other investors will follow, and then more and more people will buy, so that the market will enter a nearly crazy state at a very fast speed in the case of rapid and continuous buying. In this market state, unless someone continues to buy, the market will stop rising and begin to show a state of continuous decline. Investors who enter the market will be caught in the crazy situation of the market, and it is difficult to get out. When the market falls, investors may misjudge the market to a certain extent, sell stocks under the influence of herd psychology, and misjudge the sale of high-quality stocks may occur, which will also give calm investors who are watching on the sidelines a good opportunity to buy at a low price, which is also a common phenomenon in the financial market influenced by herd psychology. When the market produces the behavior of buying and selling because of the fluctuation of price rising or falling, it is a natural reaction of human nature from the perspective of psychological analysis. Therefore, it is very important to combine the adaptive regulation of traditional psychology and positive psychology, make rational independent analysis, make clear judgment and be keenly aware of the improper fluctuations of the market, and not blindly follow the crowd.

### 2.2 Application of positive psychology in modern investment and economic finance

When investors make use of their positive emotions and positive effects to deal with investment-related problems or decisions, in fact, the direct cause of the unreasonable impact of positive psychology on the market is whether investors' excessive demand for the positive emotional trauma of personal emotions and personal characteristics.

In the field of quantitative investment, by analyzing the deviation of positive emotions and positive psychological factors on the market, a model can be established to obtain the adjudication benefit. With the current analysis results, it may not be possible to embody specific individual characteristics or accurately capture the relationship between specific individual subjective factors and the investment market for the time being, but it can capture the relationship between positive emotions, positive psychological factors and the market from the overall fluctuation of the investment market. As for the application analysis of positive psychology in the investment financial market, at this stage, it is more inclined to make use of the adverse impact of positive emotions to create opportunities for ruling participants to improve their

interests. However, the more in-depth integration research between the two disciplines is still relatively rare in the current academic research results.

### 3 Summary

From the perspective of the national deployment and planning of higher education, or the cultivation of talents with strong academic comprehensive, interdisciplinary mutual learning and mutual promotion construction and development are worth trying innovation paths for colleges and universities on the road of discipline construction, aiming at cultivating all-round and diversified higher education talents with strong comprehensive practical ability. At the same time, through the mutual learning and mutual promotion of disciplines, it can also build their own disciplines, expand broader and deeper academic research by combining the original disciplines with a broader knowledge system, fill many gaps in academic research of positive psychology, an emerging science, and break through the effective methods of regulation and solutions of modern economics and finance and financial behavior disciplines. Finally, a systematic and fast disciplinary integration construction result with high integration and development ability can be achieved.

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