Proceedings of Business and Economic Studies, 2026, Volume 9, Issue 4
http://ojs.bbwpublisher.com/index.php/PBES
Online ISSN: 2209-265X
Print ISSN: 2209-2641

Exploration and Analysis of Coping Strategies for Psychological Stress among Financial Personnel in the Market Economy Impacted by AI

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Abstract: This paper aims to analyze the psychological stress adjustment and coping strategies of financial personnel in the market economy impacted by the rapid development of artificial intelligence (AI). Through comprehensive surveys and empirical analysis, it was found that mental health issues such as job burnout and psychological stress among financial personnel urgently need to be addressed. The conclusion emphasizes that improving the psychological well-being of financial personnel is of great significance for enhancing their job competency.

Keywords: Artificial intelligence; Financial personnel; Psychological stress; Coping and adjustment

Online publication: June 3, 2026

1. Introduction

Over the past 50-plus years since the reform and opening-up, China has entered a crucial stage of development in its socialist market economy. Particularly, the rapid advancement of artificial intelligence (AI) has increasingly demonstrated its impact on various professions and job-seeking in the market economy. Financial personnel are vital professionals in the socialist market economy, and their qualities not only affect their own quality of life but also relate to the speed and level of China's economic development. In 2016, China held the "Healthy China" conference, calling for full coverage of "mental health" services [1]. Analyzing the mental health status of financial personnel and promoting their mental well-being have become one of the most urgent tasks in China.

2. The impact of AI's rapid development on the market and professions

The transformation of the market economy and professional systems by AI has arrived. It is neither a simple

threat of unemployment nor an unrealistic utopia, but rather a far-reaching systemic restructuring. The key to understanding this transformation lies in discerning what is specifically happening and which logics are being rewritten behind the grand narratives.

2.1. Market economy: From technological empowerment to systemic reshaping

The economic impact of AI extends beyond merely "expanding the pie"; it fundamentally reshapes both the "recipe" by which the pie is produced and the "mechanisms" through which it is distributed. AI should be understood as a new "general-purpose technology," inheriting the transformative role previously played by innovations such as electricity and the internet. Historically, such technologies have not dramatically accelerated long-term economic growth rates. Their significance, however, lies in sustaining growth by taking over from preceding technological paradigms and preventing stagnation. In this respect, AI is likely to follow a similar trajectory, rather than triggering immediate, explosive growth, it will gradually and pervasively support economic dynamism across sectors.

This raises a critical question: where do the constraints on growth lie? A useful analytical framework is the "weakest link" effect within the economy. Economic production can be conceptualized as a chain composed of numerous interdependent tasks. Its overall strength is determined not by the most advanced (AI-driven) components, but by the least efficient ones, which often remain human-dependent. For instance, even if AI renders the software industry exceptionally productive, its relatively small contribution to GDP (approximately 2%) implies that aggregate gains will remain limited if other sectors, such as construction, healthcare, and services, do not experience comparable transformation. Consequently, meaningful economic growth depends on the broader transition of tasks from "manual" to "automated" modes. This transition is already reshaping market structures. Notably, AI has substantially lowered barriers to entry, enabling a wider range of actors to participate in economic activity.

2.1.1. Democratization of knowledge work

Research conducted by the Organisation for Economic Co-operation and Development indicates that, in an experimental setting within a consulting firm, the adoption of AI significantly increased the task completion rates of lower-performing employees relative to their higher-performing counterparts. This finding suggests that AI may contribute to reducing experience-based disparities in workplace performance.

2.1.2. Miniaturization of enterprise forms

At Xiamen Port, the conventional loading and unloading operations for large vessels previously required a workforce of approximately 50 personnel. With the integration of AI technologies, these tasks can now be managed by a single remote operator, while the remaining workers have transitioned into more specialized roles as operational technicians responsible for training and supervising AI systems. Furthermore, emerging organizational forms, such as "single-person development firms", illustrate how AI is enabling new modes of production and entrepreneurship.

2.2. Professional restructuring: From job displacement to task reorganization

For individuals, the most immediate impact is reflected in changes to the nature of work. Research conducted by Harvard Business School tracking the U.S. labor market following the release of ChatGPT identifies a pronounced "scissors gap." Specifically, occupations characterized by routine and highly structured tasks

(e.g., basic clerical roles) declined by approximately 13%, whereas augmented roles requiring analytical capacity, creativity, and collaboration increased by roughly 20%. These findings suggest that the labor market is undergoing a simultaneous process of job displacement and job creation.

2.2.1. Disappearance of old jobs

Occupations heavily reliant on repetitive cognitive and physical labor, such as medical record administrators, basic translators, telephone customer service representatives, and junior data entry clerks, are being rapidly replaced by AI systems.

2.2.2. Emergence of new professions

Emerging "AI-native" occupations, such as AI narrative designers, large-model evaluation specialists, digital twin engineers, AI compliance coordinators, and algorithm auditors, reflect the evolving structure of the labor market. These roles often command monthly salaries in the range of 30,000 to 50,000 yuan and frequently require backgrounds in the liberal arts (e.g., Chinese studies, sociology) or strong interdisciplinary competencies, underscoring the growing value of hybrid skill sets in the AI-driven economy.

A more profound transformation, however, lies in the restructuring of tasks within existing occupations. The frequently cited case of radiology illustrates this dynamic: rather than reducing the number of radiologists, the adoption of AI for image interpretation has largely displaced routine diagnostic tasks, enabling physicians to devote greater attention to patient communication and to the integrative assessment of complex medical conditions, activities that constitute higher-value core functions. Accordingly, while AI may not fully replace most occupations, it is likely to substantially reorganize the composition of tasks within them.

2.3. Policy and individual responses: Addressing existential, skill-upgrading, and organizational anxiety

At the individual level, concerns regarding technological displacement should not give rise to undue alarm. Rather, the appropriate response is to cultivate the capacity to effectively collaborate with AI systems. This entails a transition from narrowly defined "skilled labor" toward "augmented individuals" equipped with cross-disciplinary integration capabilities. In particular, individuals should strengthen competencies that remain comparatively resistant to automation, such as intuition, empathy, creativity, and complex judgment. Concurrently, the acquisition of AI-related skills is becoming increasingly essential. Across occupational domains, the distinction between those who can effectively utilize AI and those who cannot is likely to constitute a new axis of differentiation in the labor market.

At the societal level, the realization of an inclusive AI-driven future depends on robust institutional support. For example, recent policy discussions, including proposals introduced in national government work reports, have emphasized the need to improve mechanisms that promote employment and entrepreneurship in alignment with advances in AI technologies. This underscores the importance of constructing a comprehensive support framework encompassing education and training systems, labor market policies, and social protection mechanisms.

2.3.1. Skill transformation

Policies should promote the widespread provision of AI-oriented general education, encourage continuous in-service training within enterprises, and advance demand-driven ("order-based") integration between industry

and education. Such measures are essential to facilitate workers' transition from incremental skill upgrading to substantive value transformation within the evolving labor market.

2.3.2. Social security

Social protection systems should be strengthened by enhancing unemployment benefits and transitional income support, thereby providing workers with greater security and confidence as they navigate periods of labor market adjustment.

2.3.3. Governance adaptation

Governance frameworks should adopt an agile regulatory approach, enhance transparency within algorithmic systems, clarify the attribution of responsibility, and ensure that AI technologies are deployed in ways that are aligned with societal welfare and public interest.

The impact of AI is still in its early stages. While it is already displacing certain tasks and functions, it is simultaneously generating new forms of work and enhancing existing ones. In future labor markets, competition will be less about the accumulation of static, pre-existing knowledge and more about the capacity for continuous learning, interdisciplinary integration, and sound judgment in contexts characterized by uncertainty, incomplete rules, and blurred problem boundaries. These adaptive capabilities are likely to remain central to human value.

In this sense, AI is actively redefining the concept of "human value" across industries and occupations. Accordingly, it is essential to systematically examine how specific tasks are being transformed by AI, and to assess whether such transformations present primarily risks of displacement or opportunities for augmentation and value creation.

2.4. The impact of the socialist market economy on professions cannot be overlooked

China currently operates under the framework of a socialist market economy, which constitutes a fundamental institutional arrangement and guiding principle in the economic sphere at the present stage of development. The socialist market economy is characterized by a system in which mechanisms such as supply and demand, commodity prices, product quality, competition, and cooperation play a decisive role in the allocation of social resources. As an economic institution, it represents an essential stage in the development of socialism with Chinese characteristics [2].

The institutional environment of the socialist market economy exerts a significant influence on occupational structures and professional development. On the positive side, it reflects the guiding principles of socialism by emphasizing social equity and the protection of individual welfare. For example, during the COVID-19 pandemic, public health policies ensured broad access to medical treatment, including the provision of free care, thereby prioritizing the protection of individuals' right to life and health.

On the other hand, it is also necessary to recognize that market mechanisms inherently introduce competitive pressures and selection effects. While such dynamics can improve efficiency and incentivize performance, they may also generate psychological stress among individuals. In practice, performance evaluation systems, such as annual assessments used in many enterprises, reward high-performing employees while imposing corresponding consequences for those with lower evaluations. Such mechanisms may, in some cases, lead to negative emotional responses, including anxiety or occupational insecurity among employees receiving unfavorable performance outcomes.

3. Occupational and psychological pressures on financial professionals

The restructuring of professions by AI is currently in a phase of immense disruption. Chinese financial professionals are indeed experiencing a transformative period marked by overwhelming pressure. This pressure does not stem from a single source, but a compound result of occupational characteristics, technological impacts, and psychological burdens.

3.1. Occupational pressure: The dilemma from accountants to high-risk groups

The occupational pressure on financial professionals is primarily manifested in the following aspects.

3.1.1. The absurd reality of being scapegoats and high-risk occupations

The internet frequently features satirical commentary on the accounting profession, often describing it as a "notoriously demanding discipline that even AI cannot easily replace." Beneath this humor lies a more serious concern: despite relatively modest compensation levels (e.g., monthly salaries of approximately 3,000 yuan), accounting professionals may bear significant legal responsibility for financial irregularities and, in extreme cases, face severe legal consequences. This reflects the high level of professional risk associated with the occupation, particularly in relation to financial accountability and regulatory compliance.

3.1.2. Anxiety over being replaced by AI

Although some claim that "AI can't stick invoices or go to jail," in reality, repetitive tasks such as voucher entry, invoice verification, and basic report generation are rapidly being replaced by financial software and AI. The industry consensus is that one financial robot can replace the work of 3–5 junior accountants.

3.1.3. The difficulty of fully disengaging from work during leave

Financial work is characterized by strong time sensitivity, with monthly, quarterly, and annual reporting cycles imposing strict temporal constraints. Survey evidence suggests that a substantial proportion of financial professionals experience "leave-related anxiety," as reporting deadlines remain fixed and non-negotiable. As a result, even during official leave periods, many employees remain continuously reachable and reluctant to disengage from work-related communications. Furthermore, the accumulation of pending tasks during absence often leads to increased workload upon return, effectively reducing the restorative value of leave. In such contexts, rest periods may be perceived as temporarily deferring workload rather than alleviating it, thereby reinforcing a persistent sense of work-related pressure.

3.1.4. An extremely competitive job market

Among the occupations with a high proportion of 2023 undergraduate graduates, accounting remains prominently represented; however, employment outcomes in this field have shown a notable decline. Projections suggest that by 2026, a substantial number of graduates will enter the labor market, potentially resulting in a supply-demand ratio for entry-level positions as high as 20:1. The accounting profession exhibits a typical pyramid-shaped occupational structure. Entry pathways are highly standardized and certification-driven (e.g., junior and intermediate accounting qualifications, CPA, ACCA), while professionals often face relatively low initial remuneration and limited upward mobility. As a result, the field is frequently characterized by a highly competitive environment in which advancement is constrained and career progression is unevenly distributed.

3.2. Physical and mental conditions: Fatigue proven by data

This high-pressure environment is directly reflected in the physical and mental health data of financial professionals. According to an interdisciplinary study on Chinese financial professionals published in "Frontiers in Public Health" in January 2026, their health conditions are concerning.

3.2.1. Poor sleep quality

On a 5-point scale, the average sleep quality score is only moderate and leans towards the lower end.

3.2.2. Poor subjective health perception

The average subjective evaluation of one's physical condition is also low.

3.2.3. Immense psychological pressure

The average psychological pressure score reaches the core warning signal level. These data portray a group of people who sleep poorly, feel physically unwell, and are under immense psychological pressure. This pressure is not unfounded but directly stems from profound industry changes, rapidly changing business environments, technological iterations, and stricter regulations force them to continuously learn new knowledge and adapt to new models. This sustained "adaptation pressure" easily leads to physical and mental exhaustion.

3.3. The path to breakthrough: From passive involution to active restructuring

Faced with such a severe situation, both individuals and society are seeking solutions. For individuals, the key is to reject internal friction and find their niche. Simply burying oneself in certifications and blindly working hard is no longer viable. Career planning in 2026 emphasizes choosing a path based on one's characteristics.

3.3.1. Steady type

Pursuing stability, one can delve into traditional financial positions in state-owned enterprises or large corporations, with the core being "professional titles + experience."

3.3.2. Aggressive type

Pursuing high salaries, one can aim for high-end positions such as financial business partners (BP) and tax planning, with the core being "skills (such as data analysis) + certifications (CPA/CMA)."

3.3.3. Flexible type

Yearning for freedom, one can shift towards financial freelancing, consulting, etc., with the core being "professionalism + client resources." The "Reshaping Career Paths" report by ACCA also points out that future career paths will be more flexible and personalized. Financial professionals must actively build a "golden triangle" combination of interpersonal skills, technical abilities, and professional expertise. From a broader perspective, AI's restructuring of professions is vividly illustrated. Financial professionals must transition from being "bookkeepers" to "data analysts," "business partners (financial BPs)," or even "value creators." When AI takes over tedious accounting tasks, financial professionals can be liberated to engage in more creative and decision-supporting work, ultimately achieving true "leave freedom."

3.4. Pressure stems from era changes

The occupational and psychological pressures on Chinese financial professionals are a microcosm of era changes. They represent both challenges and a driving force for industry and individual evolution. In a high-pressure occupational environment, financial professionals should adapt to its characteristics and requirements. For the tens of millions of financial professionals in China, their mental health is highly worthy of attention. Various signs indicate that these individuals are in a state of psychological tension [3].

3.4.1. Numerous personnel

According to a report by "Hualing International Education," the number of financial professionals in China has reached 20 million in recent years, mostly dispersed across various enterprises, playing different roles. Their distribution is as follows: nearly 80% engage in basic accounting work, including issuing invoices, filing taxes, registering vouchers, and preparing general ledgers; nearly 15% serve as middle management, including cost accounting, cost analysis, daily financial audits, and ERP general ledger module management; and a very small percentage (5%) engage in high-end financial management, such as strategic budgeting and investment and financing.

3.4.2. Different dilemmas

The occupational pressures on financial professionals can be seen from the following different levels of personnel:

(1) Junior financial professionals: Holding junior accounting certificates from secondary vocational or junior colleges, these individuals generally work in domestic enterprises or relatively small private companies. Their treatment and development prospects are not ideal;

(2) Intermediate financial professionals: Mostly university graduates who are certified public accountants (CPAs), they generally work in foreign enterprises or accounting firms. The work environment is better than equivalent positions, and financial management systems and methods are relatively mature. They receive professional training for a period of time but cannot gain comprehensive financial control and analysis experience;

(3) Senior financial professionals: Their pressures mainly come from frequent talent turnover in the industry, fierce and even disorderly competition, and heavy workloads (such as frequent business trips) that prevent them from taking care of their families.

3.4.3. Heterogeneous occupational pressures

Financial professionals at different career stages experience substantial occupational pressure, which is often accompanied by varying degrees of psychological strain. A survey conducted among financial personnel in a military hospital setting indicates that, based on the SCL-90 scale, senior financial professionals exhibit higher scores in several dimensions, including somatization, obsessive-compulsive symptoms, interpersonal sensitivity, depression, anxiety, and hostility, compared with junior counterparts.

Stress, as a psychological and physiological concept, has been continuously refined in recent years. It is generally understood as a process in which a system becomes overloaded when exposed to external forces that generate opposing demands. Occupational stress among financial professionals primarily arises from three sources as follows:

(1) The nature of the work itself is characterized by high intensity, frequent overtime, strict performance requirements, and a heightened risk of error;
(2) Interpersonal factors contribute significantly, including strained superior-subordinate relationships, anxiety related to peer evaluation, and challenges in inter-organizational coordination;
(3) Family-related factors, such as responsibilities toward parents, spouses, and children, also constitute an important source of psychological burden [4].

3.5. The impact of psychological pressure on financial professionals

Psychological pressure is not always detrimental; it is essential to recognize both its beneficial effects on the physical health of financial professionals and its adverse impacts.

3.5.1. Beneficial effects of psychological pressure

The healthy development of individuals cannot be understood without considering the constructive role of stress [5]. Human growth and development are primarily shaped by two interrelated factors: genetic endowment and environmental influence. Genetic inheritance from parents provides the biological foundation of development, as reflected in the commonly cited observation that "one takes on the color of one's company," which underscores the importance of inherited and familial influences. Similarly, it is often emphasized that "parents are a child's first teachers, and children are a reflection of their parents," highlighting the central role of early family environment in shaping developmental trajectories.

In addition to genetic factors, environmental conditions, particularly psychological demands and stressors encountered from childhood through adulthood, play a critical role in shaping individual development. Existing research suggests that exposure to moderate levels of psychological stress during early life may enhance later coping capacity, thereby improving resilience and the ability to manage diverse stressors in adulthood.

Individuals cannot exist in a social vacuum; rather, they are continually exposed to various stimuli, challenges, and setbacks. When maintained within an appropriate range, such stressors may contribute positively to both psychological and physiological development. Conversely, empirical studies have shown that environments characterized by insufficient stimulation or extreme deprivation, such as sensory deprivation settings, can negatively affect mental and neurological health, potentially leading to abnormal changes in brain function (e.g., electroencephalogram and magnetic resonance imaging findings), as well as perceptual disturbances such as illusions, hallucinations, and, in severe cases, mental disorders.

From a developmental perspective, appropriately calibrated levels of work-related and environmental demands, combined with incentive mechanisms, may contribute to improved psychological functioning. Such conditions can reduce maladaptive states such as fatigue, boredom, and procrastination, while simultaneously enhancing motivation and encouraging individuals to pursue higher-order goals and overcome developmental challenges.

3.5.2. Harmful effects of psychological pressure

While psychological pressure may exert certain beneficial effects on individuals under controlled conditions, it is equally important to recognize its potential adverse impacts on health, particularly among financial professionals. Excessive or prolonged exposure to stress may lead to compensatory dysfunction, thereby affecting both physiological and psychological states through multiple interacting mechanisms [5].

From a health perspective, such pressure may contribute to a range of physical and mental disorders. These manifestations are often expressed as physiological stress responses accompanied by clinical symptoms and observable somatic signs. Moreover, sustained stress may exacerbate pre-existing medical conditions, trigger recurrence, or contribute to the onset of new psychological and physical illnesses. In this regard, stress-related mental and physical dysfunction has increasingly become a significant public health concern in contemporary society.

A prominent manifestation of chronic occupational stress in the financial sector is job burnout. Burnout among financial professionals does not arise abruptly; rather, it develops gradually through the accumulation of multiple factors, including prolonged working hours, individual psychological states, organizational environment, industry-wide pressures, and a decline in occupational psychological expectations. With rapid socioeconomic development and ongoing changes in the global economic environment, competition within the financial industry has intensified. The resulting increase in work pace, combined with heightened performance expectations and broader life pressures, has further contributed to the progressive development of burnout in this occupational group.

4. Coping with psychological pressure for financial professionals

In an economic environment increasingly shaped by the rapid development of artificial intelligence, financial professionals can enhance their ability to manage occupational stress by adopting the following strategies, thereby improving their adaptability to the evolving macroeconomic and technological context [6].

4.1. Prioritize mental health

Being well-informed about global affairs is not a fundamental requirement for everyday life. However, in order to achieve a meaningful and successful career within a specific professional domain, it is essential to develop an understanding of the broader world and its historical context. Accurately identifying one's position within social and economic development, maintaining alignment with contemporary trends, and, where possible, anticipating future developments are important competencies. In this regard, the emphasis placed on mental health among financial professionals constitutes a critical factor in sustaining long-term occupational effectiveness and well-being.

4.2. Seize critical life moments

Life may extend over nearly a century or pass in what feels like a brief moment. Across the life course, individuals encounter several critical psychological stages and life events that require careful understanding and appropriate response. In particular, there are key periods in the trajectory of healthy psychological development during which heightened awareness and targeted actions are especially important. Financial professionals, in particular, should not only recognize these developmental stages but also actively engage with and make full use of them in both their personal and family lives.

4.3. Master deep relaxation techniques

When experiencing occupational pressure, financial professionals may improve coping outcomes by deliberately cultivating a relaxed physiological and psychological state. Evidence-based techniques such as deep breathing, progressive muscle relaxation, and diaphragmatic breathing have been shown to produce effective relaxation

responses. In addition, mindfulness practices, such as brief periods of seated meditation in a quiet environment (e.g., a balcony, beach, or open space), involving eye closure and focused attention for approximately 3–5 minutes, can facilitate both mental and physical relaxation and may contribute to overall well-being.

Since the 1970s, flotation therapy has also emerged internationally as a relaxation-based intervention. By reducing external sensory input, it aims to promote deep relaxation and has been associated with improvements in subjective well-being and quality of life. Collectively, such relaxation-oriented practices may serve as supportive strategies in stress management and contribute to enhancing overall life satisfaction.

4.4. Recognize abnormal states

In daily life, individuals may encounter a range of psychological phenomena that are difficult to interpret. Such experiences are sometimes mistakenly attributed solely to dissatisfaction with external circumstances or adverse life events, leading individuals to attempt to change external reality without achieving satisfactory outcomes. In some cases, however, these experiences may also be associated with underlying psychological conditions that warrant further attention.

Mental health disorders are relatively common in the general population, and evidence suggests that their lifetime prevalence is increasing, although they remain insufficiently recognized and addressed. In this context, adopting a more informed perspective and acquiring relevant psychological knowledge may be beneficial for improving individuals' understanding of their experiences and supporting more appropriate coping strategies.

4.5. Nurture positive interpersonal relationships

Interpersonal relationships are an unavoidable component of social life. While some individuals are able to manage interpersonal interactions with relative ease, others may encounter greater difficulty in this regard. Overall life satisfaction is closely associated with the quality of interpersonal relationships, which are shaped by both conceptual understanding and practical experience and therefore merit careful attention.

The Chinese cultural tradition contains a rich body of valuable ethical and relational thought that may provide constructive guidance for the development of interpersonal competence. Against this backdrop, financial professionals should strive to cultivate fulfilling and balanced lives by effectively managing interpersonal relationships and making meaningful use of their limited lifespan.

4.6. Cultivate a positive personality

A substantial body of research suggests that conscientious personality traits are associated with greater longevity, underscoring the importance of personality development and refinement [7]. Financial professionals may enhance their engagement with life by actively cultivating personal interests and hobbies. At the same time, shifting attentional focus from excessive inward reflection toward more outward-oriented engagement can be beneficial. Such a cognitive and emotional reorientation may facilitate the transformation of negative emotional states into more adaptive and positive affective experiences.

4.7. Pursue personal growth

The emphasis on personal growth is intended to provide a pathway toward the development of inner strength, thereby contributing to the enhancement of quality of life and fostering a more dynamic and meaningful human experience. Within the evolving field of psychology, increasing attention has been given to approaches that enable individuals to achieve a more fulfilling and balanced life characterized by well-being, satisfaction, and

positive engagement. Accordingly, the objective of this study is to support the improvement and advancement of overall human quality of life.

The socialist market economy places increasing demand on high-caliber financial professionals. Among the essential qualities required, sound physical and psychological well-being is of primary importance, highlighting the need for greater attention from organizational leaders at all levels to the mental health of financial personnel.

With the sustained development of the socialist market economy and the rapid advancement of artificial intelligence, new paradigms in financial and accounting systems are emerging. In this context, enhancing the motivation and engagement of financial professionals, and ensuring the effective realization of financial management functions, has become a central concern. Consequently, the promotion and protection of the mental and psychological well-being of financial professionals in China has become a key priority within the current development of the financial sector.

5. Conclusion

In conclusion, improving the psychological health of financial professionals is of critical importance for maintaining workforce stability and enhancing occupational competence. Future development should emphasize the integration of technological adaptation with mental health support, institutional safeguards, and personal capacity building, so as to ensure that financial professionals can effectively respond to the challenges and opportunities brought by artificial intelligence in a sustainable and resilient manner.

Disclosure statement

The authors declare no conflict of interest.

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