expatriates and persons employed abroad. Interestingly, though tourism is the most common form of face-to-face cross-cultural contact, it has been ignored by the cultural adaptation theory. In fact, cultural adaptation has the most direct relationship with tourism, which involves the extent to which individuals wish to accept foreign culture and maintain their own culture in an intercultural environment. It is no exaggeration to say that the theory of acculturation can give the most comprehensive and integrated interpretation of many tourism phenomena. Few scholars pay attention to the acculturation problem caused by tourism development and frequent visitors, let alone the antecedents, consequences and internal mechanism of this problem. The influence of cultural adaptation is usually recessive, it involves individual value system and most of them are intangible, not only difficult to measure but also often overlooked. The result of being ignored is the negative impact of tourism community development, residents in the social and cultural, psychological and behavioral discomforts will occur. Therefore, the study of community residents' acculturation in tourism destination development is not only a vacancy in related fields, but also a problem that must be faced by tourism destinations.

Objective: Although tourism is the most common form of face-to-face cross-cultural contact, it is rarely involved in the theory of cultural adaptation. Therefore, it is not only beneficial to the development of tourism industry, but also to the cultural exchange to integrate culture and tourism and study the promotion of health psychology.

Subjects and methods: From the perspective of local cultural tourism cities, this study explores the changes of local people's thoughts, behaviors and attitudes in urban cultural tourism, and disseminates knowledge of health psychology to local residents.

Methods: 50 residents of a cultural tourism city were interviewed after disseminating the knowledge of health psychology. Interview time is set to 40-80 minutes, interview form is a one-to-one interview, then the respondents were divided into 5 groups, the form of discussion by the group to summarize the views of the group. The contents of the interview include the views of current urban cultural tourism, the impact of tourism on the city, and how to spread urban culture and the focus of urban culture. In the process of discussion, the group explored the knowledge background of health psychology, the changes of community residents' thinking and so on. The whole process of interview and discussion were recorded, then the results of interview and discussion were arranged.

Results: From the perspective of health psychology, most of the local residents who know the basic knowledge of health psychology express that they are inspired by it. Health psychology drives the local residents' psychological fluctuation. Among them, 32 residents said local cultural tourism, community residents are often ignored psychological, cultural and behavioral changes, which in fact are also a subtle impact on tourism development. Twenty-seven residents said they would pay more attention to personal behavior and behavior, establish a better image of the local people, and actively disseminate local cultural connotations to contribute to the city's cultural tourism.

Conclusions: From the point of view of health psychology, the city should show the core value and cultural connotation of culture and make the cultural communication more influential in cultural tourism planning. Activating urban culture and exploring the mode of creative communication is an effective way to develop urban cultural tourism. Therefore, the city should grasp this change, narrow the distance between the city culture and the tourists in the creative dissemination, and let the tourists understand the city and taste the culture in the immersion experience. The city should break the thought limitation in the development of cultural tourism, actively integrate cultural resources, excavate cultural connotation and design cultural experience products. Using modern technology to widen the impact of urban cultural tourism and promote product mix, so as to improve the dissemination effect, show the charm of urban culture, and promote the healthy and sustainable development of cultural tourism industry.

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THE INNOVATIVE DEVELOPMENT OF NETWORK EDUCATION IN COLLEGES AND UNIVERSITIES FROM THE PERSPECTIVE OF PSYCHOLOGY

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Background: While acknowledging the advantages of web-based education, many scholars also objectively point out the shortcomings of its current existence. These reflections focused on the following three main areas:(1) Education economists question the necessity of web-based education mainly from the perspective of economic costs and benefits;(2) Educational technologists have questioned the possibility of

realizing online education mainly from the perspective of existing information technology. In their view, with the existing technical force, it is difficult to create a similar to the real-world virtual teaching scene;(3) Educators and educational psychologists, based on the relevant theories of pedagogy and educational psychology, question the effectiveness of online education in achieving educational objectives and performing educational functions. Of the three, the third is clearly the most important. Because whether network education is effective or not is directly related to the value of network education and is the premise of network education. As a new thing, network education is not mature because of its short development. It is bound to have many defects, not entirely in line with education and psychological theory. Undoubtedly, it is the bounden duty of the educators and psychologists to find out these deficiencies and study their causes so as to improve and perfect the network education. Unfortunately, there are few studies on the current network education defects from the perspective of pedagogical psychology, and even less from the perspective of educational psychology. Therefore, network education in colleges and universities has become a significant form of education, but there are still some flaws. Therefore, it needs to be analyzed and studied from the perspective of educational psychology.

Objective: The appearance and development of network education has posed a new challenge to the existing educational theory and psychological theory. Some scholars believe that education and psychology workers must re-demonstrate and update some theories of education and psychology to adapt to and guide the healthy development of network education. However, if we overemphasize the construction of education and teaching theory according to the progress of technology, let the theory adapt to the technology, and deny the guidance of the existing theory to the network education, we will make the mistake of "technology first". This is a fact we don't want to see. If we take a prudent attitude to look at the existing theory on the guiding role of online education, we will get a lot of useful information. From the perspective of educational psychology, online education is not as numerous as the media and scholars believe that there are numerous advantages. In fact, some advantages may not be in line with educational psychology theory or educational psychology is that the network of education that the shortcomings of psychology. Therefore, from the perspective of educational psychology, this paper analyzes the advantages and disadvantages of network education in colleges and universities, and puts forward reform strategies.

Subjects and methods: Selected 180 college students, the experimental class participated in a total of 89 people, including 47 men and 42 women; There are 91 students in the comparative class, 49 males and 41 females. The experimental class carries on the offline teaching union network teaching way, but the contrast class only carries on the offline teaching way. Before the test, there were no significant differences between the two groups in learning achievement, learning habits, personality and goal planning. After 3 months of experiment, the two groups of students before and after the test of academic performance and management by objectives. Using SPSS17.0 software before and after statistical data results.

Results: The influence of MBO on subjectivity is investigated and the influence of web-based teaching is shown in Table 1.

Table 1. Subjective status of two groups of students.

Crowd		Average value
Experimental class	Before experiment	6.2506
	After the experiment	6.8914
Contrastive class	Before experiment	6.2502
	After the experiment	6.2502

The influence of web-based teaching on students' subjectivity is significant, because subjectivity can be divided into consciousness, perseverance, self-confidence, responsibility, initiative and independence. There is no significant difference between the experimental class and the comparative class in the performance of subjectivity before the sub-experiment, but there is a significant difference in the performance of subjectivity after the "goal management" sub-experiment. There are two main reasons for this: First, once the learner has a clear learning goal, that is, with the external motivation to learn, can effectively guide the direction of his learning behavior, because learning is directed to the goal. The other is that the students with different basic levels study according to the most suitable goals, which is beneficial to produce good learning effect. Students not only master the learning content of the situation is better, but also conducive to stimulate and maintain students' interest in learning, maintain a high degree of confidence.

Conclusions: From the perspective of educational psychology, there are many deficiencies in current network education, and school education has corresponding advantages. It is unwise to criticize traditional school education and praise network education. Strictly speaking, the network education can only be used

as a supplement to the traditional school education, which is not mature enough to keep pace with or even replace it. The further perfection of network education needs the joint efforts of many aspects, such as developing economy, providing the material foundation for the development of network education; We should develop information technology, improve the real-time interaction ability of the network, and create a virtual learning environment more similar to the real learning environment.

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THE SANDBOX SUPERVISION LEGAL SYSTEM IN THE ERA OF FINANCIAL TECHNOLOGY UNDER THE BACKGROUND OF PSYCHOLOGY

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Background: Science and technology are the primary productive forces, the core driving force of modern economic development, and the key elements of optimizing economic structure, promoting social development and realizing the conversion of kinetic energy. From the perspective of human historical progress, whether it is the first industrial revolution centered on steam technology or the second industrial revolution centered on electric power technology, the iterative development of science and technology is constantly impacting on production and life and social order, and deeply affecting the process of social change. The new round of scientific and technological revolution and industrial transformation, centered on the Internet and information technology, is no exception, which has created new technological outlooks, such as big data and artificial intelligence, and used them to reconstruct global innovation maps, economic development structures, and social governance systems. It can be said that scientific and technological innovation has become the primary way to enhance market efficiency and social benefits under the new normal of the economy. The financial field cannot be detached from the world, but also within the scope of the impact of scientific and technological innovation, and financial technology in recent years is the growing trend of visualization. The link between finance and technology has a long history and a close relationship. It can be said that financial development and scientific and technological progress coincide, the two are the same frequency modulation and opposite. In the process of historical evolution, financial activities provide necessary capital elements for S&T innovation, while S&T innovation promotes financial activities to update business forms and optimize functions. Advanced technologies, such as data mining, cloud computing, artificial intelligence, intelligent contracts and distributed accounting books, have been introduced and widely implemented by financial institutions. Benefiting from this, traditional financial activities are facing all-round, multi-angle and wide-ranging technological changes, and are expected to make major breakthroughs at key nodes such as the front end of business, the middle stage of credit, the backstage of technology and product logic. The era of financial science and technology is coming quietly. What needs to be seen is that the impact of scientific and technological innovation on economy and finance is a gradual deepening process, and the precise understanding of financial science and technology cannot be achieved overnight. Therefore, in the new round of scientific and technological revolution and industrial reform is in the ascendant, the business model and practice of financial science and technology are not solidified, and there is still much room for imagination, and the academic community has not reached consensus on its connotation and extension.

Objective: In the era of financial science and technology, science and technology empower finance, technology drives innovation, and technology has become an important means of financial innovation. Financial science and technology bring development opportunities as well as severe challenges to the financial regulatory order. It is urgent to improve, supplement and reform the regulatory methods, mechanisms or tools under the existing financial regulatory framework, so as to coordinate financial innovation and financial regulation, balance and encourage innovation and risk prevention and control, and enhance governance capacity and regulatory level. It is of great significance to study the sandbox supervision legal system in the era of psychological financial technology.

Subjects and methods: Under the background of psychology, sandbox legal system can effectively promote the development of enterprises. This paper mainly from the psychological background of the encouragement of innovation, risk control, market competition into the three aspects of research. Six large, medium and small enterprises were selected as research objects to investigate and analyze the current development of enterprises.

Study design: A total of 50 executives from six companies were asked to complete the questionnaire