

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

Hang Zhou¹ & Yuwei Wang²

¹*School of Finance and Economics, Nanjing Audit University Jinshen College, Nanjing 210023, China*

²*School of Management, Nanjing Audit University Jinshen College, Nanjing 210023, China*

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

once and for all. The time for each person to complete the questionnaire was about 15 to 20 minutes. A total of 50 issued, recovered 50, the number of effective copies of 47.

Methods: Using Excel statistical psychology under the background of financial technology era sandbox supervision legal system effect.

Results: The purpose of financial science and technology is to support the development of the real economy. Therefore, sandbox regulation shall also take this as the standard, support subversive innovation, focus on responsible innovation, seek a balanced fulcrum between encouraging innovation and preventing and controlling risks, abide by regulatory neutrality while promoting market competition, and protect the rights and interests of financial consumers while promoting real market testing.

The survey results, with 0 to 4 levels of specific quantitative factors influence value, 0 means nothing, 1 means a slight impact, 2 means the impact is general, 3 means the impact is obvious, 4 means full impact. In order to reduce the subjective error in the evaluation. The evaluation values of 50 senior managers of enterprises shall be adopted and the average number shall be taken to get the result rounded off. The specific statistical table is shown in Table 1.

Table 1. Effectiveness of the sandbox supervision legal system in the financial technology era under the background of psychology.

Factor	Encourage innovation	Risk prevention and control	Market competition
Small business	4	3	4
Medium-sized enterprise	3	4	3
Large enterprises	4	3	3

Conclusions: The essence of financial science and technology is still finance, which cannot be separated from the economic demand and financial scene to talk about the innovation of business forms and advanced technologies, nor can it avoid the existence of risks, so it is necessary to give full play to the role of financial regulation. The regulation reform in the post-financial crisis era does not provide a reasonable insight into the financial technology and the regulatory challenges caused by it, making the traditional financial regulation model difficult to play its expected effect. Therefore, it is necessary to break the inherent shackles in the regulation of the financial technology industry, give full play to comparative advantages, study and deploy the regulatory technology that can penetrate and support the two links of “operation monitoring” and “effectiveness evaluation”, and actively explore the long-term effective regulatory mechanism of financial technology. There is no good or bad regulation model of financial technology, only whether it is appropriate or not, sandbox regulation is also the case, only to consider whether it can effectively meet the regulatory challenges brought by financial technology. Sandbox supervision should be coordinated with the pilot financial reform, in the Guangdong-Hong Kong-Macao Bay Area, Xiong’an New Area and free trade areas to pilot; We should also clear the channel between sandbox supervision and subsequent promotion, and assist in the smooth entry of financial technologies that have been tested and evaluated as qualified. Greater cooperation with extraterritorial regulators is also needed to try to achieve the idea of a “global financial innovation network” based on communication and exchange of information. Of course, sandboxed regulation is not a one-size-fits-all solution to all the challenges of the age of financial technology. Ultimately, it depends on the synergies between government and the market. Rather, it seems that sandboxed regulation can be an effective path to take at a time when “micro functional regulation” and “macroprudential management” are closely integrated.

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EXPLORATION AND APPLICATION OF MUSIC REVERSAL CLASSROOM TEACHING MODEL FROM THE PERSPECTIVE OF EDUCATIONAL PSYCHOLOGY

Yihan Zhou

Cheng Nan Academy, Hunan First Normal University, Changsha 410000, China

Background: Psychology holds that human psychological process includes three aspects: cognitive