

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

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

process, emotional process and volitional process. The process of cognition includes perception, memory, thinking, imagination and so on. The emotional process refers to people's emotional expression of things, such as passion, enthusiasm, mood, etc. The process of will is the psychological process of turning imagination and ideal into reality. Children's psychological development has a strong plasticity. In music teaching, teachers should understand students' psychological state and be able to guide and control students' psychological process, that is, to guide students from the perceptual to the rational cognitive process, arouse their rich emotions and cultivate their good psychological quality. In the concrete teaching activities, we should teach the students the ability of feeling, understanding and mastering the music connotation, grasp the different psychological characteristics of the students of different ages, and reasonably arrange the procedures and methods of music teaching. Therefore, music teachers should not only have the required music quality and theoretical knowledge of music education and teaching, but also master the laws and methods of music teaching, but also study and master the knowledge of students' psychology, and combine with teaching work closely to make music teaching more scientific. The rapid development of Internet technology speeds up the pace of music teaching reform. Music teachers in colleges and universities gradually integrate information technology and English classroom teaching. As a new teaching mode, Reversal Classroom comes into our sight and is popularized and applied gradually. Reversal Classroom is a kind of teaching mode emphasizing students' subjectivity, which is the product of information technology development. Based on the study of educational psychology, teachers can explore and analyze the college music teaching model from the perspective of classroom.

Objective: Music education is an important way to carry out aesthetic education. As an important part of quality education, music education plays an important role in improving students' psychological quality. Music is not only the art of emotion, but also plays a positive role in developing students' intelligence and moral character, and plays an immeasurable role in cultivating students' aesthetic ability, imagination and creativity. In order to better carry on the music education to the student, we may first understand student's psychological characteristic, and carries on the music education according to student's psychological characteristic.

Subjects and methods: The main aim of the reversal classroom is to innovate and reform the old classroom mode, to apply the modern information technology to the classroom, to bring the real value of cloud technology and big data into full play, and to improve the teaching efficiency and effectiveness of the classroom fundamentally. Music educational psychology is a subject that studies the psychological activities of teaching and learning in music education. It is the product of mutual penetration of music pedagogy and music psychology. From the angle of psychology, the subject of teaching music and learning the psychology and brain reaction of music. Therefore, the random selection of a school of 200 students, teachers consider the psychological characteristics of students, using flip classroom music teaching. In the inversion class, the educator can promote the completion of the music experiment activity by letting the students watch the teaching video resources, and can carry on the next course content teaching. The overall teaching time is 2 months, testing the students' scores and satisfaction, using spss20.0 software to analyze the statistical results.

Results: The result of this experiment shows that no student is dissatisfied with the teaching method, and the students' academic achievements are greatly improved. The students' satisfaction is shown in Table 1. Because in this kind of teaching mode, the student's question and the doubt can obtain the solution in the first time, radically improves in the traditional teaching mode the lazy psychology condition. The study of music art needs the students to have strong ability of innovation, while the full classroom teaching method of traditional music in colleges and universities suppresses the students' learning desire and enthusiasm completely, which makes it difficult for those students who have higher awareness of innovation and want to get more room for improvement to get the satisfaction of learning desire. With the further application of Flip Classroom, students get more opportunities for music practice as well as more freedom, so that they can participate in all kinds of music practice activities created by music educators more actively. Thus, in this process more freely choose their own good and favorite music theory knowledge and skills courses, greatly enhance the efficiency of college music classroom teaching.

Table 1. Psychological satisfaction of students.

Degree of satisfaction	Dissatisfied	General	Relatively satisfactory	With great satisfaction
Numbers	0	26	72	102

Conclusions: In recent years, with the deep application of Flip Classroom in college music courses, art education in colleges and universities has successfully stepped into a new era created by high- tech information technology, and has trained more and more versatile innovative talents for the music industry.

In order to adapt to the new teaching mode better, music educators in colleges and universities should renew their teaching ideas and teaching techniques, actively comply with the reform tide of music teaching in colleges and universities, and give full play to the educational wisdom and value of music teaching in the overturning classroom.

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THE COUNTERMEASURES OF ENHANCING THE INFORMATIZATION TEACHING ABILITY OF COLLEGE TEACHERS FROM THE PERSPECTIVE OF PSYCHOLOGY

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Background: Positive psychology not only inherits the core of scientific psychology and humanistic psychology, but also makes up for some deficiencies existing in traditional psychology. Positive psychology emphasizes the positive content of human nature and pays attention to psychological and emotional problems, which has a positive impact on improving people’s psychological quality and behavior patterns. Informationized teaching ability is a kind of information teaching ability that teachers use modern information technology to scientifically carry out teaching design, develop and utilize teaching resources, rationally arrange every link of teaching design, and improve the quality of personnel training under the guidance of the teaching theory of psychology. Under the background of “Internet Plus”, teachers’ information-based teaching ability is very important for college teachers and teaching administrators. Therefore, college teachers should pay attention to the importance of positive psychology, give full play to its value advantages, enhance the sense of teaching effectiveness.

Objective: The information-based teaching is the necessity of the development of modern education, and it has brought the impact to the traditional teaching of teachers. The proportion of information technology in college education and teaching is increasing day by day, which requires college teachers to change their roles in the educational information environment. In order to adapt to the changing role, college teachers should constantly improve their professional skills, and the ability of information-based teaching is one of the important parts.

Subjects and methods: Psychology usually calls one’s subjective judgment of one’s own activity ability as the sense of efficacy. The sense of teaching efficacy of college teachers refers to his subjective judgment of his teaching ability or level. Positive psychology holds that the main reasons for lowering teachers’ teaching efficacy in colleges and universities are job burnout, traditional thinking and weak teaching ability. Therefore, in this study, 200 students were randomly divided into two groups, the control group and the experimental group, including 100 students. The control group only carries on the routine teaching, the experimental group based on the positive psychology promotion university teacher teaching potency, carries on through the following method: We should construct diversified assessment mechanism, create positive working environment, strengthen self-efficacy education, cultivate positive personality, improve EQ index and enhance positive emotional experience. In the above requirements, teaching. For one month, two groups of students were tested for teacher satisfaction. The results were statistically analyzed by SPSS15.0 software.

Results: The results of student satisfaction are shown in Table 1.

Table 1. Satisfaction results of two groups of students.

Group	Dissatisfied	General	Relatively satisfactory	Satisfy
Experimental group	2	47	38	13
Control group	15	62	18	5

It was found that the experimental group was more satisfied with the information-based teaching method than the control group. In order to improve students’ learning style and enhance teachers’ Informa ionization ability, we must speed up the construction of digital education resources sharing system and improve the construction of digital teaching information resources in various forms such as network courses, virtual