

Conclusions: The health, maturity and stability of singing psychological quality plays a vital role and influence on vocal music singing and teaching. It is mainly affected by the emotion (emotion), personality (personality), consciousness and other elements of psychological quality. Therefore, the cultivation of singing psychology is as important as the training of singing skills, and plays a vital role in vocal singing and teaching activities. Vocal music teachers should pay enough attention to students' psychological state in teaching, timely and correctly master students' psychological activities, carry out vocal music teaching according to scientific psychological methods, cultivate students' self-confident singing psychological quality, and let students correctly, standardize and perfectly express vocal music art.

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SOLVING THE FINANCING CONSTRAINTS OF MIXED REFORM ENTERPRISES WITH THE COMBINATION OF INDUSTRY AND FINANCE FROM THE PERSPECTIVE OF EDUCATIONAL PSYCHOLOGY -- BASED ON THE PERSPECTIVE OF FINANCIAL COMPANY

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Background: When the market economy develops to a certain extent, there will inevitably be the combination of industry and finance. The developed capitalist countries represented by the United States, Japan and Germany have formed three main modes of combination of industry and finance. At the beginning of the phenomenon of the combination of industry and finance, academia has been exploring and practicing the theory of the combination of industry and finance. The combination of industrial capital and financial capital includes two basic modes: financial capital entering the real industry and industrial capital entering the financial industry. At present, China has entered an important period of economic structure adjustment and industrial transformation and upgrading. The combination of industrial capital and financial capital can effectively reduce transaction costs, achieve economies of scale and complement each other's advantages. Promoting the integration of industry and finance enterprises to realize the internationalization strategy and meet the requirements of diversified development of enterprises is theoretically conducive to improving the allocation efficiency of resources. In recent years, with the clear support and encouragement of the state, more and more enterprises begin to combine industry and finance.

Educational psychology is the social psychology that studies human learning, the effect of educational intervention, teaching psychology and enterprise organization in the educational situation. The focus of educational psychology is to apply the theories or research results of psychology to education. Educational psychology can be applied to design schemes, improve enterprise financing methods, promote development motivation and help enterprises face various difficulties and challenges in the process of growth.

Objective: Enterprises integrating industry and finance can promote industrial and commercial enterprises and financial institutions to expand their business scope, transformation and upgrading. However, the development of China's financial market is not complete, and the development of the real economy has been burdened with the problems of enterprise financing difficulties and high financing costs. Financing constraint is the first problem that Chinese enterprises represented by financial enterprises need to face when carrying out innovation activities. Therefore, it is of great practical and policy significance to explore the combination of industry and finance from the perspective of educational psychology to crack the financing constraints and integration mechanism of mixed reform enterprises.

Subjects and methods: Based on the influence of educational psychology on the combination of industry and finance of financial companies, this paper mainly studies from four aspects: Building a financing platform under the dynamic cause of the combination of industry and finance, realizing industrial expansion, reducing transaction costs, realizing synergy and obtaining excess profits. Six large, medium and small financial enterprises are selected as the research object, and a questionnaire is issued to their management to make statistics on the financing constraints of enterprises.

Study design: A questionnaire was distributed to 60 managers of six companies. The questionnaire is required to be completed at one time. The time for each person to fill in the questionnaire is about 20 - 25min. A total of 60 copies were distributed, 60 copies were recovered, and the number of valid copies was 57.

Methods: Use Excel to count the financing constraints of financial enterprises.

Results: The combination of industry and finance is an effective way for financial enterprises to avoid

excess risks and successfully realize transformation and development. It is conducive to financial enterprises to create new profit growth points for enterprises through business diversification and dispersion. Financial enterprises can save transaction costs through the internalization of economic activities. Generally, the larger the company, the higher the transaction cost. When the market transaction cost is higher than the company's internal management cost, the transaction cost including search cost, bargaining cost, signing cost and supervision cost can be saved. The industry heterogeneity and business complementarity of industrial capital and financial capital make the combination of industry and finance produce synergy in management and finance, significantly improve the excess profit of synergy, and reduce the cost of management and financial synergy. The industrial capital of low profit margin industries is attracted to high profit margin industries, and finally realize the social average profit margin.

The survey results use five grades of 0-4 to quantify the influence value of specific factors. 0 means irrelevant, 1 means slight influence, 2 means general influence, 3 means obvious influence and 4 means full influence. In order to reduce the large error caused by personal subjectivity in the evaluation, 60 managers are adopted to evaluate the value and take the average to obtain the result, which is rounded, the specific statistical table is shown in Table 1.

Table 1. Financing constraints of financial enterprises

Agent	Realize industrial expansion	Reduce transaction costs	Achieve synergy	Obtain excess profits
Large enterprises	4	4	4	3
Medium-sized enterprise	4	3	3	4
Small business	3	3	3	4

Conclusions: The participation of real industries in financial institutions such as banks and insurance make industrial capital and financial capital integrate with each other, reducing the information asymmetry between financial enterprises and financial enterprises. By participating in banks, financial enterprises have significantly increased their debts and bank loans, and the external financing obtained by enterprises has effectively alleviated the financing crisis. Financial enterprises allocate capital to enterprises through the external capital market, and then allocate capital to subsidiaries or branches through the internal capital market. After the combination of industry and finance, a large number of scarce elements such as capital, knowledge, technology and services have changed the original element structure of financial enterprises. This fundamental change in factor structure is conducive to the improvement of learning ability and competitiveness of financial enterprises, and promote the transformation and development of financial enterprises.

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PATH INNOVATION OF IDEOLOGICAL AND POLITICAL TEACHING REFORM IN HIGHER VOCATIONAL COLLEGES FROM THE PERSPECTIVE OF EDUCATIONAL PSYCHOLOGY

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Background: The ideological and political course in higher vocational colleges is the key path and main position of modern college students' Ideological and political teaching, and the main channel to help higher vocational students establish correct three views. The ideological and political teaching of higher vocational students includes the contents and requirements of mental health teaching. The basic courses also have the relevant requirements of mental health teaching. The education needs to follow the law of inner acceptance of higher vocational students. The healthy, positive and positive psychological state of higher vocational students is the basis of excellent ideological and political morality. Only by fully stimulating the psychological and emotional experience and will activities of higher vocational students, allowing them to recognize China's socialist values, transforming them into individual consciousness, and turning them into students' individual words and deeds, can we truly shape the correct three views of higher vocational