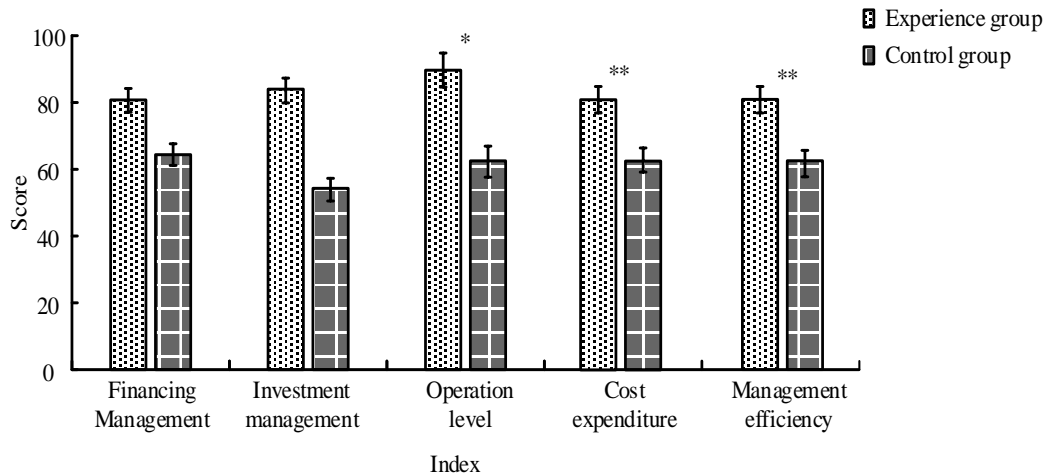


management level of multi campus based on the investigation of students' willingness level with the help of big data system, integrating multi-index analysis. The total number of returned and effective questionnaires was 800 and 794, and the effective rate was 99.25%.

**Methods:** Excel was used to analyze the effect difference and operation between the innovative financial management mode and the traditional financial management mode.

**Results:** After the application of the innovative financial management model, the management level and management efficiency among the campuses of colleges and universities have been improved, and the satisfaction of operators and participants with the model has been greatly improved compared with that under the traditional financial management model, which has significant statistical significance. The satisfaction score of management operators on the operation effect of financial management mode is shown in Figure 1.



**Figure 1.** Managers' satisfaction score with the operation effect of financial management mode

**Conclusions:** In the face of the development trend of improving the level of information construction and expanding the differentiation of audience groups, the content of financial management in colleges and universities is expanding, the difficulty of financing is increasing, and the service concept is constantly updated. Colleges and universities should constantly speed up the innovation of financial management system and actively provide good development space for financial talents, give full play to the advantages of the Internet and large database to improve management efficiency, and social psychology can better allocate and manage individuals and resources in allocation management, scientifically predict and prevent financial risks, build a service-oriented financial management system, and promote the improvement of management level of colleges and universities.

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## RESEARCH ON MEASURES TO ALLEVIATE EMPLOYEES' FINANCIAL ANXIETY FROM THE PERSPECTIVE OF SMART FINANCIAL MANAGEMENT

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**Background:** Under the background of healthy and upward economic development and surging investment market, people began to pay more attention to the concept of financial management, instead of focusing on single consumption savings, they began to consider wealth investment and value-added. Financial management, in essence, represents the overall financial planning and attitude towards money in life. The wise financial management concept should pursue the constant appreciation of assets under the condition of steady financial management, and take avoiding risks as the top priority. However, the concept of "the great wealth depends on the sky and the small wealth depends on the province" is still rooted in people's minds, and it is difficult for people to conduct smart financial management because of the weak financial management awareness and lack of financial management knowledge. The correct concept of

financial management should first assess the risk attribute and analyze the financial needs of itself, reduce the risk of property loss caused by following the trend of investment and blind choice, and adjust the financial management plan in time according to the economic development trend and financial level of itself, so as to improve the quality of life and living standard.

Compared with absolute income, the relative income gap will have a greater impact on people's mental health. With the increase of income gap, people's happiness shows an inverted "U"-shaped trend, which first increases and then decreases, and anxiety disorder is closely related to the degree of uneven national distribution. In the era of consumption, wealth can not only meet consumer demand and enhance happiness, but also give birth to negative emotions, resulting in psychological emotional imbalance. Enterprise capital operation management differences and wage level standards make it difficult for employees to increase their fixed wealth by a large margin, and their own consumption restraint is low, and the imbalance of income and expenditure makes employees prone to anxiety. Anxiety, as one of the most common emotions of human beings, is a kind of psychological feeling and action tendency in the face of uncertainty in the future. Excessive anxiety level will bring emotional troubles to people, even cause anxiety disorder and behavior problems, which will not only affect people's mental health level, but also cause huge loss of productivity. Anxiety caused by financial situation is called financial anxiety, which is a situational trait anxiety. It has a positive correlation with general anxiety and depression, is directly affected by social and economic reality, and is closely related to people's mental health and behavior patterns. However, there are few researches on wealth anxiety, and most of them stay at the observation and description level. Few researches systematically investigate wealth anxiety through quantitative analysis.

**Objective:** Based on the understanding of employees' financial income and expenditure and financial anxiety, this paper studies the causes of their financial anxiety from the perspective of smart financial management, and at the same time makes a reasonable assessment of employees' financial management concepts and ways, so as to work out a scientific, reasonable and well-structured property planning scheme for employees and provide feasible suggestions for alleviating their financial anxiety.

**Research objects and methods:** The research selects employees of three enterprises of different sizes and types as research objects. Firstly, the present situation and influencing factors of the financial anxiety level of the research objects are explored by using statistical analysis method and factor analysis method, and a wealth anxiety scale questionnaire is developed, and the reliability and validity of the scale are tested. The questionnaire mainly measures the anxiety level from two aspects: the emotion of wealth shortage, worry thoughts, the ability and way anxiety of property appreciation. After that, the subjects were randomly divided into the experimental group and the control group. The subjects in the experimental group received the explanation of financial management knowledge and psychological anxiety from professionals, while the subjects in the control group did not use any means to intervene. The experiment lasted for one month. After the experiment, the anxiety levels of the subjects in the two groups were counted, and feasible measures were put forward to alleviate employees' financial anxiety. A total of 1972 questionnaires were distributed, among which 1916 were valid, including 645 males and 1271 females. The effective rate of the questionnaire was 97.16%, the internal consistency reliability of the overall questionnaire scale reached 0.91, and the reliability of the sub-dimension scale was 0.70-0.90, with good reliability.

**Method design:** With the help of wealth anxiety scale and personality scale, the financial anxiety level and psychological emotion of employees were statistically analyzed, and then the changes of anxiety before and after the experimental group and the control group were analyzed by EXCEL tool and SPASS20.0 statistical analysis tool.

**Results:** According to the statistics of employees' financial income and expenditure and anxiety level, it is found that employees with different income levels have different levels of anxiety, and most employees have no fixed standard on the level of salary expenditure, and they often ignore the influence of objective economic environment when choosing investment and financial management, so they show a higher level of anxiety. However, after professional financial guidance and psychological counseling, the experimental group has a good effect on relieving anxiety. Comparison of correlation between various factors and financial anxiety level is shown in Figure 1.

**Conclusions:** With the increase of per capita income and the improvement of quality of life, more and more people join the financial management team. However, due to the lack of professional knowledge, the phenomenon of blindly following the trend is more common. In addition, people can easily fall into financial anxiety due to the incorrect use of their own wealth income, which is more obvious among employees. With the help of smart financial management, employees' financial revenue and expenditure can be better allocated reasonably, helping them to alleviate their financial anxiety, maintaining and appreciating their wealth under the condition of ensuring their wealth security, helping employees to establish a correct view of money consumption, and reducing the negative effects brought by their emotional changes.

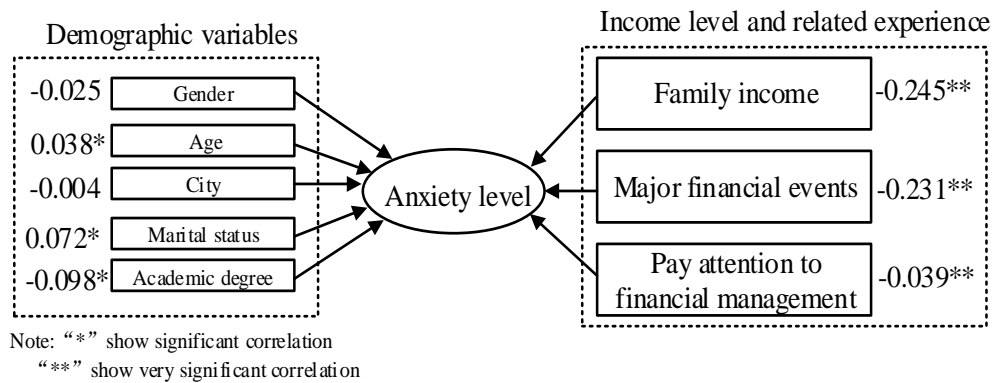


Figure 1. Correlation between various factors and financial anxiety level

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## RESEARCH ON COMMUNICATION ADAPTATION AND ANXIETY OF MODERN FINANCIAL CONSUMERS

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**Background:** In recent years, with the rapid economic development and continuous financial innovation, financial goods and financial services are becoming more and more abundant, and financial consumption is becoming more and more popular. At the same time, various financial disputes with financial products and service charges are also emerging, affecting the shopping experience of financial consumers. Financial disputes are gradually separated from general civil and commercial disputes and become a kind of independent social disputes. Since the 2008 financial crisis, the disadvantages of the traditional dispute resolution mechanism based on litigation have become increasingly exposed, and the financial management mechanism needs to be improved. Due to the characteristics of interest opposition, high risk and cognitive limitations of financial activities, financial consumers are often at a disadvantage in financial activities due to information inequality, cognitive bias and other reasons, so it is difficult to protect their legitimate rights and interests in a short time. Moreover, financial activities can easily lead to strong chain effects in a short time. The diversification of participants makes it difficult to assign responsibilities. Consumers' opinions on safeguarding their rights cannot be fed back in time, which makes the communication platform of financial activities "useless". Therefore, under the situation of dynamic economic development, we should strengthen the supervision of financial institutions, promote the establishment of financial mediation mechanism and the improvement of communication service platform, and protect the rights and interests of consumers, so as to solve financial disputes efficiently, fairly and conveniently, and promote the development of financial rule of law and the construction of social legal system.

Anxiety is a kind of psychological negative emotions such as depression, worry, tension and worry that people show under the influence of uncertain and unknown social factors in social life. When these emotions are activated by the autonomic nervous system, people will feel that their life is threatened, and then affect their physical and mental health. In consumer behavior, anxious consumers often respond to anxiety by nostalgic consumption, that is, reducing the consumption of new things to reduce the probability and risk of interest damage. In the relationship of modern financial activities, the temporal and spatial separation of financial internalization makes its uncertainty difficult to predict, and the degree of risk exposure is unmatched by ordinary consumption. At the same time, the normal operation of financial activities is characterized by credit granting and receiving, and there are differences in the credit rating and credit evaluation of different operators. Therefore, it is inevitable that some operators do not operate in good faith and do not pay attention to the guarantee of later product and service quality, which makes it difficult to better deal with the protection of consumers' rights and interests and communication rights, It is prone to financial disputes and emotional anxiety.

**Objective:** The purpose of the study is to sort out and analyze the communication and consumption adaptation of consumers in financial activities, explore the causes of anxiety and the mechanism relationship between anxiety level and behavior, and put forward anxiety mitigation strategies accordingly, so as to reduce the anxiety degree of modern financial consumers and safeguard their legitimate rights and interests in financial activities.

**Research objects and methods:** 500 consumers in a city were randomly selected as the research object.