

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.

The self-rating Anxiety Scale (SAS) and the basic situation questionnaire of financial consumption activities were analyzed by stratified cluster sampling and statistical analysis methods, so as to find strategies and measures to alleviate consumers' anxiety.

Method design: The subjects were divided into experimental group and control group. The experimental group used the combination of expert guidance on the choice of financial rights protection ways and anxiety counseling, and the control group did not use any intervention means. With the help of SAS scale and a case of financial activities, the anxiety levels of consumers in the experimental group and the control group were observed before and after the experiment. 498 and 488 questionnaires were collected and valid respectively. The effective rate of the questionnaire was 97.99%.

Results: After analyzing the differences in communication, rights protection and anxiety level of financial consumers in financial activities, it was found that most consumers had consumption experiences such as lack of timely feedback of opinions in the financial management platform, poor experience of product and service quality, and the degree of communication and coordination between the two parties in financial activities. There is a significant positive correlation between the quality of platform management mechanism and consumers' emotional anxiety. Through the emotional counseling and the popularization of relevant rights protection knowledge, the anxiety level of financial consumers before and after the experiment has been ideally improved. Figure 1 shows the influence mechanism between consumers' financial consumption experience and anxiety level.

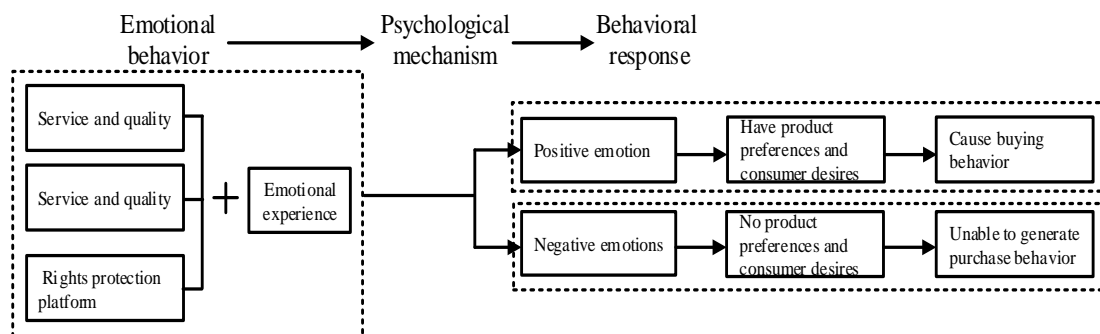


Figure 1. The influence mechanism diagram between consumer's financial consumption experience and anxiety level

Conclusion: The rise of financials has completed the alienation process of capitalism under the guidance of financial capital, making it more inclined to its own service, and its characteristics such as fast change speed and wide spread make the management system of financial activities insufficient, which will affect the consumption experience of financial consumers and lead to anxiety. Therefore, paying attention to the main position of financial consumers, paying attention to their communication and coordination and emotional fluctuation in the participation of financial activities, and putting forward targeted countermeasures will help to improve consumers' anxiety, improve their consumption quality, and then promote the sound development of financial market and the improvement of relevant management system.

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RESEARCH ON COLLEGE ENGLISH TRANSLATION AND INFORMATION TEACHING INNOVATION BASED ON COGNITIVE IMPAIRMENT

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Background: With the rapid development of science and technology, information-based teaching innovation has attracted extensive attention in the educational field. At present, information technology has been integrated into college English translation classroom teaching, which will bring a series of reforms to translation teaching. In order to cultivate practical, innovative and compound high-quality English translation talents, colleges and universities must keep pace with the times, integrate practical skill education and quality education, and adopt advanced education methods, change the traditional concept of training translation talents and cultivate translation talents with cross-cultural communication ability, professional ability, innovation ability and social adaptability, so as to meet the social demand for