

computer skills, reform computer education based on occupation, improve students' computer skills, improve students' employment success rate, and intervene students' employment anxiety.

Objective: To understand the current situation of computer teaching in higher vocational colleges and the employment anxiety of students, and to analyze the causes of employment anxiety of higher vocational students. On this basis, we should reform the computer teaching mode guided by employment, strengthen the cultivation of teachers' professional quality, improve the teaching quality and improve students' learning ability. Adjust the teaching content according to the enterprise standards, improve the students' computer level on the basis of students' personalized development, so that students can meet the enterprise standards, increase employment opportunities, improve students' self-confidence and alleviate employment anxiety. Innovate the teaching mode according to professional requirements, fully exercise students' computer ability, establish a modern employment concept, so that students can pay attention to employment, increase students' learning motivation, and face employment more fully, which is conducive to alleviating employment anxiety.

Subjects and methods: The research objects are higher vocational students. 295 students are randomly selected from three higher vocational colleges. These students come from different majors and grades, and their family backgrounds are different. Understand students' personal information and employment anxiety, and analyze the causes of employment anxiety of higher vocational students. After the reform of computer teaching for these students, the teaching time is 2 semesters, and the relevant data are recorded during the teaching period. This paper analyzes the employment anxiety of higher vocational students before and after the reform of computer teaching through statistical software, and adopts grade 1-5 score, which means no, slight, general, obvious and complete respectively.

Results: In recent years, enterprises have higher and higher requirements for talents, and pay more attention to the comprehensive computer ability of talents. Under the influence of many aspects, the employment anxiety of higher vocational students is increasing. In order to improve the success rate of students' employment, we should reform the computer teaching mode guided by employment, improve students' learning ability by strengthening the cultivation of teachers' professional quality, innovating teaching mode and other measures, make students pay attention to employment, and make students improve their comprehensive computer ability in their hard study, so as to alleviate their employment anxiety. Among them, the employment anxiety score of students in vocational college A is 1, and the results are shown in Table 1.

Table 1. Scores of negative employment emotions of students in different higher vocational colleges

Higher vocational colleges	Employment anxiety	Job insecurity	Employment panic
Higher vocational college A	1	1	1
Higher vocational college B	2	2	2
Higher vocational college C	2	2	1

Conclusions: The reform of computer education guided by employment is conducive to the employment of students, promote the development of vocational education and cultivate new talents who meet the requirements of enterprises.

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THEORETICAL ANALYSIS OF COLLEGE ENGLISH TRANSLATION TEACHING AND ITS INFLUENCE ON STUDENTS' EMPLOYMENT ANXIETY

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Background: Anxiety is an emotional response of an individual to a real threat. When the real threat disappears, this emotional response will disappear. Anxiety and anxiety are the main characteristics of anxiety and anxiety. Anxiety psychology is related to personal factors, family factors, social factors and other factors, and employment anxiety is also affected by these factors. Individuals with different personalities have different probability and degree of anxiety in the face of realistic threats. Introverted and cowardly people are more likely to have anxiety. Parents always expect their children to become talents

and get a good job. For some college students, this expectation sometimes brings great pressure to them. The high salary and high treatment work expected by their parents exceeds the ability of college students. They are afraid of being criticized by their parents or disappointed by them. These college students will have anxiety about employment and fear that the job they find is inappropriate and does not meet their parents' requirements. The fierce competition for social Posts makes it difficult for college students to find jobs. Students with weak ability are often more difficult to find jobs than students with strong ability. They have fewer opportunities to choose, and sometimes they can't find more suitable jobs for a long time. In addition, students with weak pressure resistance are more likely to have employment anxiety. Students with family connections are easier to find than students without connections. Therefore, students who are at a disadvantage in contacts are relatively more likely to have employment anxiety.

At present, in colleges and universities, college English translation teaching is in a marginal position in English teaching, and teachers do not pay attention to translation teaching. Some colleges and universities have few contents related to English translation teaching in English teaching and do not set up relevant courses. Many teachers believe that students only need to listen, speak, read and write, and do not have to spend energy on English translation, so students' English translation ability is poor. Moreover, there are few English translation textbooks in colleges and universities. Even if English translation teaching is carried out, teachers only carry out "cramming" teaching. This way makes students tired and boring of English translation courses, which will have a negative impact on students' English learning and make students lose interest in English. According to the theory of college English translation teaching, we can adjust college students' translation courses, increase western customs and daily expressions, improve the interest of teaching, attract students' interest in reading, and let students learn to translate English sentences with the most concise and smooth sentences, so that the translated sentences can fully express the original meaning. At present, the society has higher and higher requirements for English talents. Poor English translation ability and poor translation effect will affect the employment of English majors and further aggravate their employment anxiety.

Objective: To understand the current situation of college English translation teaching in colleges and universities, the psychological situation of students' employment anxiety, and analyze the causes of students' employment anxiety. On this basis, the theory of college English translation teaching is infiltrated into the teaching, the teaching concept, course content and teaching means of English translation teaching are updated, and various skills such as combined translation method, divided translation method and reduced translation method are used to help students carry out English translation and improve their English translation ability, which is conducive to students engaging in English translation in the future, giving students more employment direction, so as to alleviate their anxiety about employment.

Subjects and methods: The research objects are English Majors in colleges and universities. 350 English majors are randomly selected from four colleges and universities. The selected students come from different grades and family backgrounds. They have different English abilities and have different views on English translation teaching. To understand the problems existing in English translation teaching in colleges and universities and the psychological situation of students' employment anxiety, analyze the causes of students' employment anxiety, and carry out the reformed English translation teaching for the selected students. The teaching time is two semesters and one semester, during which the relevant data of students are recorded. Statistical software is used to analyze students' employment anxiety before and after the reform of English translation teaching. Grade 0-4 is adopted. The higher the score, the heavier the degree of correlation.

Results: Colleges and universities do not pay much attention to English translation teaching. The traditional English translation teaching cannot stimulate students' interest in learning. Students' English translation ability is weak and cannot meet the requirements of the market for translation talents. With the increasing employment pressure, English majors have employment anxiety. After the reform of English translation teaching, students' translation ability has been improved and students' employment anxiety has been alleviated. Among them, the employment anxiety score of female freshmen majoring in English is 2, and the results are shown in Table 1.

Table 1. Scores of negative employment emotions of students of different grades and genders

Grade	Gender	Employment anxiety	Job insecurity	Employment panic
Freshman	Male	2	1	1
	Female	2	2	2
Sophomore	Male	2	2	1
	Female	1	1	1

Conclusions: Pay attention to college English translation teaching, take students as the center, let them

experience the mystery of translation in a relaxed and pleasant atmosphere, exercise their English logical thinking ability, improve their English translation ability, enable students to carry out English translation work and improve their employment rate.

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RESEARCH ON THE INFLUENCE OF CONSUMER PSYCHOLOGY ON FINANCIAL DATA AND ITS GOVERNANCE IN THE ERA OF DIGITAL ECONOMY

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Background: As a branch of psychology, consumer psychology studies the psychological and behavioral changes of consumers in the process of consumption, as well as the laws of their psychological and behavioral changes. Consumer psychology involves many disciplines, such as social psychology and economics, which studies consumers' consumption Motivation and consumption needs. Need means the subjective feeling that an individual lacks something. It is an objective demand response. Demand means that after consumers have the conditions to change the dissatisfied status quo, they pursue the demand that can make them more satisfied. Consumer demand has five characteristics: objectiveness and variability. After consumers have some shopping demand, it will affect their shopping behavior. The more consumers need something, the more likely they are to buy it. The factors affecting consumers' consumption needs are subjective and objective. Subjectivity means that consumption needs will be affected by physiological and psychological conditions. The purchase motivation of consumers is divided into physiological consumption motivation and psychological consumption motivation. The former is the consumption motivation generated by the survival needs of consumers. For example, eating and drinking water are things that must be carried out for human survival. Generating consumption motivation on these things that must be consumed for survival belongs to physiological consumption motivation. Psychological consumption motivation means that consumers want to achieve respect needs and social needs, resulting in consumption motivation. In the purchase process, consumers will be affected by price, quality, brand, personal economic level, aesthetics and so on.

With the advent of the era of digital economy, the field of digital application continues to expand, covering many fields, such as finance, government affairs, people's livelihood and so on. The kinetic energy of the global economy is changing, and financial technology plays an important role in the development of digital economy. The economic transformation has stimulated consumption and further expanded domestic demand, thus promoting the rapid development of the Internet consumer financial market. Consumer finance can be simplified as "consumer finance", which belongs to personal non-operating credit, which has no mortgage and guarantee. According to financial instruments, consumer finance can be divided into three types: credit card, cash loan and consumer loan. Consumer loans in the era of digital finance lie between gold loans and credit cards. Digital consumer finance is facing difficulties. It inherits the unique risks of financial essence, the problem of consumer default continues, and the risk prevention and control management ability of consumer finance companies are insufficient. Affected by the imperfect personalized credit investigation system, the application scope of credit investigation information post loan management of consumer financial enterprises is limited, and the cost of consumer default is low, so it is difficult to analyze user loyalty through a single platform.

Objective: To understand the difficulties faced by consumer finance and consumers' consumer psychological state in the current digital economy era, and to analyze the impact of consumers' consumer psychological state on financial data. On this basis, this paper puts forward the prevention and control measures of consumer financial risk. By improving the internal control system to avoid compliance risks, enterprises set up corresponding "firewalls" for different financial businesses to avoid enterprises choosing high-risk transaction modes in pursuit of business expansion and reduce the overdue rate of consumer repayment. Set up the operation mode of credit factory, optimize the work process and avoid compliance risk through process control. Expand data sources, strictly prevent fraud risks, understand the personalized credit investigation database into consumer finance, and count the blacklist of consumers to prevent those consumers with low credit from lending business. Strengthen the risk control model and prevent credit risks.

Subjects and methods: The research objects are financial consumers, and 300 financial consumers are randomly selected. These consumers come from different occupations, ages, genders and political faces, and their income levels and financial consumption patterns are different. Understand the consumption psychological state, credit investigation and views on different financial businesses of these financial