

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.

* * * * *

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

Jing Li

Sichuan Academy of Social Sciences, Chengdu 610071, China

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

consumers, and analyze their repayment ability, overdue rate and bad debt rate. After the implementation of consumer financial risk prevention and control measures, the impact of different risk prevention and control measures on financial consumers' consumption psychology is studied through statistical analysis software, and the influencing factors are quantified. The higher the score, the greater the impact.

Results: In the current digital consumer money market, the prospect is good. With the continuous development of financial business, the financial data is increasing. However, there is a continuous default of financial consumers in the digital consumer money market, which will hinder the development of financial data and improve the risk degree of digital consumer money. By improving the internal control system and expanding data sources, the default of financial consumers has been significantly reduced and the overdue repayment behavior of financial consumers has been reduced. Among them, the impact score of young financial consumers on the enhanced risk control model is 5, and the results are shown in Table 1.

Table 1. The impact of different risk prevention and control measures on the consumption psychology of financial consumers

Age group	Enhanced risk control model	Improve the internal control system	Expand data sources
Youth	5	5	4
Young and middle-aged	4	4	5
Middle age	4	5	4

Conclusions: In the era of digital economy, economic transformation stimulates the expansion of domestic demand, people's living standards are constantly improving, and their consumption ability is significantly improved. Driven by various factors, Internet consumer finance has developed rapidly. However, the continuous default of financial consumers hinders the development of financial data, and the risk prevention and control management ability of consumer finance companies is insufficient, which increases the risk of digital consumption. Enterprises set up corresponding "firewalls" for different financial businesses to avoid enterprises choosing high-risk transaction modes in pursuit of business expansion, thus reducing the overdue rate of consumer repayment.

Acknowledgement: This research is supported by: The Soft Science Project of Science & Technology Department of Sichuan Province, "Research on risk assessment and resolution mechanism of County-level Government Implicit Debt in deep poverty-stricken areas of Sichuan Province" (No. 2020JDR0310).

* * * * *

ANALYSIS ON THE INFLUENCE OF THE ADJUSTMENT OF EDUCATIONAL MANAGEMENT STRATEGIES IN COLLEGES AND UNIVERSITIES ON ALLEVIATING COLLEGE STUDENTS' PSYCHOLOGICAL ANXIETY

Huijuan Shan

Sichuan Tianyi College, Mianzhu 618200, China

Background: In recent years, college students are facing pressure from learning, interpersonal communication, employment and other aspects, which makes college students have different degrees of psychological anxiety. There are differences in psychological anxiety in different grades. For freshmen, because they have just entered the campus, are not familiar with the surrounding environment, and have left their parents to take care of everything, freshmen with poor independence should not only bear the pressure of learning, but also take care of their own life, but also deal with the interpersonal relationship between classmates and roommates, and even face emotional problems. All kinds of pressures make freshmen tired physically and mentally, resulting in psychological anxiety. Some freshmen are unable to adapt to the changes of robbery and the external environment, and their psychological anxiety will increase. When this negative state continues for a long time, it will seriously affect the physical and mental health development of freshmen, and even have anxiety disorders. The precursor of anxiety disorder is a sudden strong sense of fear in places where most people are not nervous. Due to many learning contents and heavy tasks, college students will have learning anxiety. When they can't keep up with the teacher's teaching progress, can't understand the teacher's questions, and are always at a loss in the classroom, college students will have feelings of fear, uneasiness, anxiety and so on. The examination method of higher education is mainly examination, which means that the examination score is related to whether college