

Conclusions: In the context of modern education reform, education pays more and more attention to the relationship of people's psychological influence in the educational environment. The research of educational psychology is mainly to explore the influence of people's psychological role on educational activities, master learners' psychological demands or psychological changes through reasonable educational psychology research, and constantly adjust and improve the factors in education, so as to meet learners' psychological requirements, so as to promote the development of education. The results also show that through the mastery of students' psychological demands and the continuous improvement of college music courses, such as adjusting classroom teaching contents, innovating teaching strategies and improving teachers' professional level, students' scores, learning psychological state, average classroom enthusiasm performance and interest score of music discipline have been significantly improved after six months of study, meeting the requirements of college music education reform.

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RESEARCH ON THE INNOVATIVE MODE OF ENTERPRISE FINANCIAL ACCOUNTING MANAGEMENT AND ITS IMPACT ON EMPLOYEES' PSYCHOLOGICAL SLACK

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Background: Psychological slack is a disease in the psychological category. In the study of human psychology, it is found that many modern people will have psychological slack. The manifestation of psychological slack is the loss of interest in learning and work, and the mood presents a depressed and low state. It is unable to maintain a high degree of concentration on the tasks being undertaken around you, or it is in a distracted state, which is difficult to effectively deal with the current problems. With the rapid increase of modern people's work and study pressure, the problem of psychological slack has become a universal phenomenon in society. There are several reasons for mental slack. Weak willpower and lack of consciousness are one of the main factors leading to mental slack. Secondly, it is caused by environmental factors, such as the lack of environmental regulations and management systems, lax crowd management, excessive pressure on the living environment, which will bring negative emotional impact to people, and then lead to psychological slack. For example, the work performance is not positive, there are often mistakes in the work, emotional anxiety and other performance. In addition, personal physical and mental health is also one of the main factors causing psychological slack. For example, people's long-term illness and low physical quality affect their spirit, psychology and body. Without treatment for a long time, they are also prone to psychological slack. Psychological slack not only has an adverse impact on people's physical and mental health, but also has a negative impact on personal development. Therefore, how to overcome the problem of psychological slack is very important. In modern psychological research, psychological counseling, drug treatment and other means are often taken to alleviate the problem of patients' psychological slack. In the development of enterprises, incentive mechanisms can be used to boost employees' confidence and help employees overcome the problem of psychological slack.

In the development of modern enterprises, the psychological slack of employees is a very common problem. Psychological slack affects the personal development of employees and the normal development of work. Therefore, enterprises attach great importance to the psychological slack of employees and take effective measures to deal with it. The common methods for enterprises to deal with employees' psychological slack include innovating enterprise management mechanism, strengthening employees' physical and mental quality education, improving employees' professional quality and so on. In the development of modern enterprises, financial management has always been one of the important work contents of enterprise development. The innovation of enterprise financial accounting work mode is closely related to employees' psychological slack. Therefore, this paper analyzes the performance of psychological slack and its impact on human development, analyzes the common methods for enterprises to overcome the problem of psychological slack, and then analyzes the impact of enterprise financial accounting management innovation model on employees' work slack psychology, adjusts employees' mental state, and better integrates into the working environment.

Objective: To explore the related performance of employees' psychological slack and its impact on personal development; This paper analyzes the common measures for enterprises to overcome psychological slack, and then discusses the impact of innovating enterprise financial accounting management mode on employees' work psychological slack, in order to improve employees' slack psychology and speed up the scientific development of enterprises.

Subjects and methods: 120 employees of an enterprise were selected as the research object, including 60 ordinary employees and 60 psychological slack employees. Innovate the management mode of enterprise financial accounting, and record the psychological performance and work performance of 120 subjects in 6 months.

Results: After six months of experimental test, the results shown in Table 1 are obtained. The table shows the work performance and psychological improvement of employees, with a score of 0-9. The higher the score, the better the performance result. It can be seen from the data in Table 1 that after six months of experimental test, the psychological performance and work performance of employees can be improved. At the same time, the comprehensive liquidity of mentally slack employees also returns to the level of normal employees.

Table 1. The table shows the work performance and psychological improvement of employees

Survey object		Before experiment	After experiment
Non sick employees	Work quality	6	8
	Working attitude	6	9
	Enthusiasm	5	9
	Confidence	5	9
Sick employee	Work quality	3	8
	Working attitude	4	8
	Enthusiasm	3	7
	Confidence	3	9

Conclusions: As a high incidence group of mental slack diseases, the problem of mental slack not only affects people's work and study, but also brings many adverse effects on the development of personal physical and mental health. Therefore, in the development of modern enterprises, paying close attention to employees' psychological slack and taking necessary management measures are enough to effectively improve employees' psychological slack symptoms and improve work efficiency. This paper analyzes the performance and influence of slack psychology, and then discusses how to alleviate the symptoms of employees' mental slack through innovative financial management. The experimental results show that after six months of experimental testing, the psychological performance and work quality of employees have been improved, and the physical and mental health of employees has also been improved to meet the requirements of scientific development of enterprises.

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

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Background: Consumer psychology is an important branch of psychology. Consumer psychology is mainly responsible for studying the psychological changes and consumption influencing factors in the consumption environment. Through the research on consumers' consumption psychology, we will mine the data of consumers' purchase desire and factors affecting consumers' consumption, and constantly adjust consumption strategies, so as to promote the development of consumption activities. The research field of consumer psychology includes the research on people's consumer psychological activities, the psychological characteristics of consumer groups, the factors affecting consumer consumption, and the impact of social environment on consumer psychology. The research of consumption psychology is one of the important ways to promote social and economic consumption and accelerate the development of financial environment. With the continuous prosperity of China's financial market, more and more people pay attention to the impact of consumer psychology on economic development. Reasonable improvement of consumption strategies according to consumer psychological factors, or appropriate adjustment of products and financial services according to consumer psychological needs, will more effectively stimulate consumer consumption and promote the development of market economy. With the advent of the information age, many changes have taken place in consumers' consumption psychology, which presents diversified changes to the