

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

Xuemei Huang

Chongqing College of Finance and Economics, Chongqing 402160, China

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

generated needs, such as product quality, price, performance, platform evaluation and commodity feedback are the influencing factors of consumers' purchase. How to effectively promote the development of consumption activities, we need to reasonably analyze consumers' consumption psychology and customize and improve consumption service content according to demand.

With the development of information age, great changes have taken place in the traditional insurance industry, especially the emergence of digital insurance, which has changed the insurance mode of modern people. Different from the traditional insurance business, digital insurance products can complete product ordering, query and service management of relevant insurance products only on the network, which has greatly changed people's life and changed the way people buy insurance products. Therefore, the advent of the digital insurance era has also stimulated a large number of potential insured customers to consume and buy insurance products. In the research of consumer psychology, the development of digital industry will further promote consumer consumption and the development of China's financial market. Through the research on consumer psychological activities and product psychological needs, insurance enterprises will continue to improve their digital insurance products and provide differentiated digital insurance supporting services, which will further stimulate consumers to buy digital insurance products and stimulate social and economic development, it will have a positive impact on China's financial data. Therefore, this paper analyzes the research content and purpose of consumer psychology, analyzes the characteristics and advantages of digital insurance products in the information age, and then discusses the impact of consumer psychology on financial data in the digital insurance age, so as to promote the development of China's economic market.

Objective: This paper analyzes the research content and function of consumer psychology, analyzes the characteristics and advantages of digital insurance products in the digital security era, and optimizes digital insurance products in combination with consumer psychology data, so as to provide theoretical support for the development of China's financial market.

Subjects and methods: 200 consumers in the society are selected as the research object. Through the research on consumers' consumption psychology, we provide differentiated digital insurance products and record the changes of consumers' consumption psychology before and after. According to the consumer psychological survey, digital insurance products optimize the products in four aspects: insurance service, insurance category, insurance amount and characteristic insurance service, and record the consumer psychological changes before and after consumers, as well as the insurance financial data as the evaluation index. The test time is 6 months.

Results: As shown in Table 1, it is the result of psychological changes and financial data of consumers after six months of experimental test. The evaluation score is 1-10. Providing differentiated service content for digital insurance products, consumers' consumption psychology has changed greatly, all consumption evaluation indicators have been improved, and the financial data of insurance products have also increased significantly.

Table 1. The psychological changes of consumers and the results of financial data after six months of experimental test

Project	Consumption enthusiasm	Consumer satisfaction	Consumer psychology index	Corporate financial data
Before experiment	4	3	4	4
After experiment	7	8	7	8

Conclusions: With the advent of the information age, great changes have taken place in people's consumption concept, consumption mode and consumption factors. This paper analyzes the research content and purpose of consumer psychology, analyzes the development status and characteristics of digital insurance, and then optimizes the service content of digital insurance through the research of consumer psychology, so as to improve the consumption effect of digital insurance products. The results show that according to the survey of consumers' consumption psychology, providing differentiated service content for digital insurance products can significantly improve consumers' consumption psychological indicators. At the same time, after six months of testing, the consumption financial data of digital insurance have increased significantly, which shows that through the research on consumers' consumption psychology, the product sales effect can be improved and China's economic and social development can be accelerated.

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STUDY ON THE CORRELATION BETWEEN URBAN RESIDENTS' EMOTIONAL ANXIETY AND REGIONAL ECONOMIC DEVELOPMENT OF SMALL TOWNS IN SHAANXI PROVINCE

Jianfang Zhang¹ & Qin Wang^{2*}

¹*Xi'an Siyuan University, Xi'an 710038, China*

²*Xi'an Technological University, Xi'an 710021, China*

Background: Emotional anxiety is a typical psychological disease. Emotional anxiety symptoms not only have a direct impact on the body and mind of patients, but also affect their study, work and life. In the study of emotional anxiety symptoms, patients with emotional anxiety have mental tension, emotional ups and downs, accompanied by persistent negative emotions, and the quality of sleep and diet are also poor. With the severity of emotional anxiety symptoms, many patients will have memory decline, physical and mental quality decline, inattention, and induce other diseases. There are many inducing factors of emotional anxiety symptoms, such as emotional anxiety caused by physical and mental health. Patients with poor physical quality and other diseases are easy to induce emotional anxiety problems; In addition, the increase of work and study pressure and the continuous tension of spirit are also the main factors leading to emotional anxiety. With the intensification of social competition in China, more and more people suffer from emotional anxiety symptoms, especially the modern young group. Emotional anxiety has affected modern people's normal life and healthy development, and brought many disadvantages to people's life, study and work. Therefore, effective measures need to be taken to deal with modern people's emotional anxiety in order to promote the healthy development of modern society.

After entering the 21st century, China's economy has ushered in a golden decade of rapid growth. By 2021, China's economic scale has reached 45 trillion output value, and the overall economic volume ranks second in the world. China's urban economy has also developed rapidly. Under the economic background of rapid development, more and more urban residents have emotional anxiety symptoms. Emotional anxiety symptoms not only endanger people's healthy development, but also have an adverse impact on the development of China's regional economy. The economic structure of a small town in Shaanxi is simple, mainly focusing on light industry manufacturing, food processing and garment product production. These industries belong to people intensive industries, and Shaanxi small town residents are the main labor source of the industry. With the expansion of social competition, more and more urban residents suffer from emotional anxiety symptoms, which has an adverse impact on the development of regional economy. Based on the above factors, this paper studies the specific performance and impact of emotional anxiety symptoms, analyzes the regional economic development of small towns in Shaanxi, and then analyzes the correlation between emotional anxiety symptoms and the regional economic development of small towns in Shaanxi through the research on the emotional anxiety of urban residents.

Objective: To explore the manifestation and harm of emotional anxiety disease, analyze the economic structure types of small towns in Shaanxi, so as to discuss the impact of urban residents' emotional anxiety on the regional economic development of small towns, provide opinions for improving the symptoms of urban residents' emotional anxiety, and promote the scientific development of regional economy.

Subjects and methods: The study selected 120 residents with emotional anxiety in small towns in Shaanxi as the research object, and conducted a questionnaire survey on 120 researchers. A total of 120 questionnaires were distributed, and the questionnaire recovery rate was 100%. The main content of the questionnaire is to study whether residents with emotional anxiety have an impact on their own work, so as to judge whether patients with emotional anxiety will have an impact on regional economic development. The data adopts SPSS22.0 software to do statistics, and get the correlation results between urban residents' emotional anxiety and regional economic development.

Results: As shown in Figure 1, it shows the correlation between urban residents suffering from emotional anxiety disorder and regional economic development. It can be seen from the data in Figure 1 that urban residents suffering from emotional anxiety have a direct impact on the regional economic development. People suffering from emotional anxiety have a negative impact on the regional economic development. Therefore, in the economic development, we should pay high attention to people's mental health, which is more conducive to the regional economic development.

Conclusions: China's economy is facing transformation and innovative development. Under the background of this environment, China's urban residents are facing pressure from all aspects of work and development. Many people are suffering from psychological diseases, which has a negative impact on the economic development of the region. Therefore, in the development of modern society, we need to pay close attention to people's mental health and take effective measures to governance, so as to promote the innovation and development of regional economy. The experimental results also show that emotional