

on improving students' positive psychology, and the average scores of their impact grades are 0.76, 1.14, 0.85 and 1.04 respectively. It can be seen that "communicating with students to understand their needs" is a more effective way to improve students' positive psychology. The results of this study provide more reference methods for improving the positive learning psychology of Chinese college students.

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## THE INFLUENCE OF FINANCIAL LEGAL SUPERVISION MEASURES ON FINANCIAL CONSUMERS' INVESTMENT PSYCHOLOGY UNDER THE BACKGROUND OF ARTIFICIAL INTELLIGENCE

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**Background:** Consumer psychology is an interdisciplinary subject composed of consumer economics and psychology. Consumer psychology is mainly used to study various psychological changes and psychological laws of consumers in consumption activities. From the perspective of research objects, the core research objects of consumer psychology are the psychology of product providers in the consumption process, the psychological activity process of consumers, the psychological factors affecting consumer behavior, the impact of social environment on consumer psychology, the consumption psychology and consumption habits of consumer groups, marketing methods and consumption psychology, etc. From the point of view of significance and purpose, the use of consumer psychology to study specific consumption problems will help to improve product sales revenue and expand product popularity. As consumers' purchase motivation is affected by various types of factors such as environment and psychology, it is necessary to use the method of consumer psychology to analyze consumers' consumption psychology under the specified consumption conditions. The transaction of financial products can be classified as a kind of consumer behavior, and the research methods and ideas of consumer psychology can also be applied to this field. In recent years, the intelligent technology represented by artificial intelligence has gradually matured, resulting in the increasingly complex trading environment in the financial trading market. More and more quantitative investment robots developed based on artificial intelligence technology have been used in the financial investment market, bringing a greater consumption threshold for the consumption behavior of financial products of ordinary small and medium-sized investors, which is not conducive to the healthy and long-term development of the financing market. Therefore, it is necessary to explore and analyze the impact of different financial legal regulatory measures on financial consumers' investment psychology from the perspective of artificial intelligence technology, so as to find out regulatory measures that are conducive to improving consumers' confidence in financial investment products and improving the investment market environment.

**Subjects and methods:** Financial investment belongs to a highly specialized industry. Therefore, this research attempts to take Delphi method as the core to analyze the problem. 84 experts in quantitative investment, intelligent financial transactions, fund management and financial market supervision were selected from China to form an advisory expert group. Ask the members about the financial legal supervision measures that can have a positive impact on investors' investment psychology under the influence of artificial intelligence, and require the expert group to grade the effectiveness of each measure. The evaluation grade is divided into five types: no impact, slight impact, relatively small impact, medium impact and important impact, and quantify the impact grade by using the numbers 1, 2, 3, 4 and 5 in turn. Summarize and sort out the evaluation results of each expert, and judge whether there are obvious differences in the evaluation results. If there are obvious differences, it is necessary to send the sorted results to each expert group again, and ask them to adjust the strategy and evaluation strategy again on the basis of sorting out the data until the expert group members reach an agreement.

**Results:** After the expert consultation, the final evaluation data of the expert group on the research content are counted, and Table 1.

It can be seen from Table 1 that the members of the expert group believe that, under the background of the gradual development of the application of artificial intelligence technology, there are three regulatory measures that can have a positive impact on the investment psychology of financial investors: restricting the behavior of quantitative investment robots, restricting abnormal transactions, and monitoring the company's financial data based on intelligent technology. The number of people who believe that the three regulatory measures can have an impact higher than the medium impact level is 36, 12, 25 people.

**Table 1.** Statistics of the final evaluation opinions of the expert group

Regulatory measures	No impact	Minor impact	Relatively small impact	Moderate impact	Significant impact
Limit the behavior of quantitative investment robots	0	3	13	32	36
Restrict abnormal transactions	2	12	24	34	12
Corporate financial data supervision based on Intelligent Technology	4	11	21	23	25

**Conclusions:** With the increasingly extensive application of artificial intelligence, quantitative trading and automatic trading are becoming more and more common in the financial trading market, leading to some small and medium-sized investors' judgments being induced to a certain extent, increasing their investment losses in financial products or reducing their potential income level. Therefore, it is of practical significance to restrict and plan the application of artificial intelligence technology in the financial securities trading market. Delphi method was used to conduct consultation and investigation on expert members. The consultation results show that the members of the expert group believe that under the background of the gradual development of artificial intelligence technology, there are three kinds of regulatory measures that can have a positive impact on the investment psychology of financial investors: restricting the behavior of quantitative investment robots, restricting abnormal transactions, and monitoring the company's financial data based on intelligent technology, and the number of people who believe that the three kinds of regulatory measures can have an impact level higher than the medium impact level is 36, 12 25 people. The consultation results provide some constructive regulatory measures for further promoting the healthy development of China's financing market.

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## RESEARCH ON THE INNOVATION AND ENTREPRENEURSHIP EDUCATION SYSTEM BASED ON EDUCATIONAL PSYCHOLOGY TO CULTIVATE COLLEGE STUDENTS' ENTREPRENEURSHIP PSYCHOLOGY

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**Background:** Educational psychology takes the educational subject as the research object, analyzes the psychological activity characteristics and change and development mechanism of the educational subject in educational activities, and applies educational psychology to educational activities, which can fully enhance the scientificity and applicability of educational practice, contribute to the innovative development of educational practice, and promote the comprehensive improvement of teaching quality. From the perspective of educational psychology, this paper analyzes the learning psychology of students in teaching activities. There are certain differences in learning psychology among different students. In learning activities, different students' learning styles, cognitive psychology and learning strategies have different characteristics. These differences among students will lead to differences in the learning performance and effects of students' innovation and entrepreneurship education learning activities. In terms of students' cognitive response, students' learning cognitive psychology is generally divided into thinking type and impulsive type. When facing learning difficulties and problems, students with thinking type psychology are more cautious and more inclined to make comprehensive consideration of problem-solving methods to draw conclusions. Impulsive students are generally more anxious and impulsive. They make decisions without comprehensive consideration and analysis, and are more likely to make wrong decisions. Impulsive students react faster than thinking students, but impulsive students have good logical reasoning ability and lack of deep creativity. From the perspective of personality psychology, students are generally divided into independent and obedient types. Independent students have stronger independent thinking ability and problem-solving ability, and are more assertive in dealing with things and solving difficulties. However, obedient students have low independent completion, are difficult to find and solve problems by themselves, and are often afraid to break the conventional processing methods, and have the shortcomings of following the rules. The innovation ability of compliant students is often low, and they need