

**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

the help and guidance of innovation and entrepreneurship education.

With the increase of national and social support and attention to innovation and entrepreneurship, the importance of innovation and entrepreneurship education in the teaching system of colleges and universities is also increasing. Various forms of innovation and entrepreneurship education are constantly carried out to provide innovation and entrepreneurship guidance for college students. However, there are still many problems in the innovation and entrepreneurship education in colleges and universities. The lack of students' learning psychological motivation makes it difficult to improve students' learning enthusiasm. Students' awareness of innovation and entrepreneurship education and entrepreneurship activities is not high, and they do not fully and correctly recognize the importance and guiding significance of innovation and entrepreneurship education, which makes the achievements of innovation and entrepreneurship education in colleges and universities not significant. From an objective perspective, the current innovation and entrepreneurship education system is not perfect. Colleges and universities lack professional innovation and entrepreneurship education teachers, teaching teachers lack certain professional knowledge, and their teaching methods and practical teaching knowledge are also uneven. Innovation and entrepreneurship education requires teachers to have rich teaching experience and management practice experience, and teachers should be guided by advanced teaching concepts. However, most of the existing innovation and entrepreneurship education teachers have not received complete and comprehensive vocational training, and their innovation and entrepreneurship education skills are relatively scarce. It is difficult to provide effective innovation and entrepreneurship education and guidance for students, which is not conducive to the cultivation of students' innovation and entrepreneurship awareness and skills.

**Subjects and methods:** The research adopt the way of reform pilot, analyzes the role of innovation and entrepreneurship education system reform in colleges and universities under the guidance of educational psychology in the cultivation of students' entrepreneurial psychology, and analyzes the impact of innovation and entrepreneurship education in colleges and universities on students' entrepreneurial psychology. The research takes 300 students in a university as the research object, selects students to participate in the experimental research by random sampling, and divides the students into innovation group, traditional group and general group, so as to make the distribution of students' grade, gender and age more uniform. The innovation group adopts the new innovation and entrepreneurship education mode proposed by the Institute for teaching, while the traditional group adopts the previous innovation and entrepreneurship education mode for teaching. The general group does not accept innovation and entrepreneurship education. The experiment lasts for 6 months. The changes of entrepreneurship psychology of students under different learning modes are compared and analyzed.

**Results:** The comparison results of the innovative psychology of the students in the three groups before and after are shown in Table 1. The entrepreneurial psychology of the students in the innovation group has improved significantly.

**Table 1.** Comparison results of students' innovative psychology in three groups before and after

Test dimension	Before experiment	After experiment
Innovation group	1.25	3.96
Legacy group	1.26	1.83
General group	1.25	1.51

**Conclusions:** The research analyzes the current situation and problems of innovation and entrepreneurship education in colleges and universities, discusses the innovation mode of innovation and entrepreneurship education in colleges and universities from the perspective of educational psychology, and analyzes the impact of innovation and entrepreneurship education under the guidance of educational psychology on students' entrepreneurship psychology. The results show that the innovation and entrepreneurship education guided by educational psychology can effectively promote the cultivation and improvement of students' entrepreneurial psychology, help students find entrepreneurial direction and objectives in the practice of innovation and entrepreneurship education, and improve the success rate of students' entrepreneurship.

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## RESEARCH ON THE PRACTICE OF MUSIC EDUCATION REFORM IN COLLEGES AND UNIVERSITIES FROM THE PERSPECTIVE OF EDUCATIONAL PSYCHOLOGY