

dimensions such as persistence, volatility characteristics, influencing elements and development trend. The scope of research should be defined accurately, and positive innovation and supplementary development should be made from research methods, research contents and research ideas. Method in this paper, the main research methods include literature, literature of systemic financial risk to conduct a comprehensive summary and induction, research, and contact of the financial crisis all kinds of typical example, the banking institutions, real estate market and stock market based on asset prices under the impact of financial risk system for system analysis, summed up the specific effect and influence mechanism. Adopt a combination of theory and practice to analyze the psychological factors of systemic financial risks and put forward effective policy suggestions.

**Result:** The practice proves that the hypothesis of rational actor in relevant economic theories has certain limitations in explaining and dealing with the problems related to financial risks. Systemic financial risks are relatively complex, and people's psychological elements play an important role in the continuous accumulation and formation of various risk factors. Through the systematic analysis of various kinds of psychological factors in systemic financial risk, to form effective policy recommendations, strengthen risk control and guarantee the stable operation of the financial market in China, based on psychological factors in the systemic financial risk, need to strengthen its management behavior, improve the detection index, support financial innovation, ensure relevant policy relaxation to enhance confidence in the market.

**Conclusion:** With the continuous innovation and development of the domestic financial market, the types of financial products will be further enriched and expanded in the future development. Most consumers generally have the problem of insufficient financial knowledge, which leads to the information asymmetry and information asymmetry in the asset allocation process and financial institutions. In order to reasonably prevent information leakage, market manipulation, fraudulent sales, illegal fund-raising and other financial risks, it is necessary to actively meet the requirements of international regulatory reform, strengthen behavior supervision, improve behavior supervision, ensure prudential supervision, and improve the financial supervision mechanism. In view of the information asymmetry in the financial system, it is necessary to establish a reasonable risk analysis mechanism and perfect monitoring index system, improve the supervision index of financial institutions, and implement fine management. Policy stability is also the basic premise to promote the realization of the expected goals. Therefore, it is necessary to strengthen the coordinated development of financial supervision, maintain the continuity and stability of policies, and do a good job in the overall management of various departments.

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## SOME THOUGHTS ON THE MENTAL OF NEWS COMMUNICATION AUDIENCE

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**Background:** The target of news dissemination is the general public, and at the same time, the public is also the main medium of news dissemination, and in the word of mouth, news information can be understood by more people. There are many different mental characteristics for the audience of news communication. Understanding the mental of the audience helps to improve the ways and means of news communication, so that news communication has a better effect. News planning should not only consider the content, depth and ways and means of communication, but also the mental of the audience. If we can accurately grasp the mental characteristics and mental changes, we can communicate in a more scientific way, so that the news can have more influence and become the main way for the public to obtain information. Therefore, in the process of planning, execution and guidance, it is necessary to study the mental of the audience in depth and to formulate scientific news communication plans according to the mental of the audience. Research on mental expertise and knowledge of news communication is used to determine the mental characteristics of the audience and to help journalists improve their news communication strategies.

**Objective:** The objectives of the research include two main points. From the point of view of the research content itself, the main objective is to master the mental characteristics of the audience; from the point of view of practical application, the objective of the research is mainly to optimise news communication methods. In the new era of journalism, news has to play the role of public opinion guidance, and journalists do a good job of propaganda. The development of integrated media brings challenges and opportunities for news communication, and in order to smoothly transform in the new era, it is necessary to innovate the way of news communication, and audience mental research can better

promote the development of the news industry, and journalism practitioners should study the audience's behaviour, preferences, habits and needs, explore the audience's deep-rooted mental mechanisms, create a news communication context that meets the audience's mental needs, maintain a good interactive relationship between the communicator and the receiver, ensure that most of the audience can be attracted to the news information, pay attention to the news information, take the initiative to give feedback, continuously adjust the news communication strategy according to the mental characteristics analysis and the audience's feedback, and achieve the goal of improving the quality of news communication.

**Subjects and methods:** The object of the study is the mental of the news communication audience, including the types, characteristics and laws of audience mental, the relationship between audience mental and the effect of news communication, and the general trend of audience mental in the new era. The methods of research mainly include literature survey method and interview survey method, etc. Investigate and study the literature on the mental of the audience of news communication, grasp the current situation of research and relevant conclusions in this field, communicate with the audience, understand the mental characteristics of the audience when receiving news information, summarise the mental characteristics of different audiences from the interview survey, divide the audience mental into different types, combine the mental characteristics of the audience to research news innovative ways of news dissemination, and ultimately achieve the purpose of the study to ensure that news information can be spread quickly and form a good propaganda effect.

**Result:** After the research, we found that there are various types of mental characteristics of news communication audiences, such as newness mental, audiences hope to learn new things and the latest information through the news; truth seeking mental, audiences are very much in the water whether the news information is true, only to ensure the truth of the information can make the news persuasive and influential; nearness mental, refers to the heart, emotional aspects of the nearness, audiences can be from the news This will make the audience more receptive to news; rebellious mental, if certain information is over-promoted and inappropriate publicity is adopted, it may have the opposite effect; authoritative mental, the audience is more likely to accept information released by authoritative platforms, such as CCTV news; herd mentality, news communication in the new era is very interactive, the audience can view the comments and views of other audiences on the Internet, and if most audiences hold the same views, individuals are easily influenced and people are more willing to accept information that is accepted by all.

**Conclusion:** When audiences are exposed to news information from unused sources, they are influenced by their own mental. Different audiences have different mental characteristics, and analysing the common characteristics of audience mental can make news information more accepted and understood by more people. Journalists can innovate the way of dissemination, using WeChat public number and short video platform to disseminate, and also innovate the content of dissemination, improve the quality of news information, and appropriately promote some new and strange events to meet people's curiosity mental. In news dissemination, the needs of the audience should also be taken into consideration. People are more concerned about those things related to their own lives, work and education, and there is a benefit mentality among the audience, so if news information can be released in a timely manner that is related to people's own interests, it is often possible to obtain a better dissemination effect. News disseminators need to establish prestige and ensure their professionalism and the authenticity of their information to increase the trust and loyalty of their audiences.

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## THE USE OF EMOTIONAL EDUCATIONAL PSYCHOLOGY IN TEACHING IDEOLOGICAL EDUCATION IN HIGHER EDUCATION

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**Background:** Under the new situation, China's economy is developing at a high speed, the structure of our society as well as the face of society is changing, and the standards and requirements for talents are being upgraded. Therefore, in order to improve the competitiveness of students and meet the needs of society for talents, teachers in colleges and universities should actively study and learn the psychology of emotional education, and should improve the overall quality of students by carrying out ideological education, so that students can really know what they are doing and apply what they have learned. Based