

excess risks and successfully realize transformation and development. It is conducive to financial enterprises to create new profit growth points for enterprises through business diversification and dispersion. Financial enterprises can save transaction costs through the internalization of economic activities. Generally, the larger the company, the higher the transaction cost. When the market transaction cost is higher than the company's internal management cost, the transaction cost including search cost, bargaining cost, signing cost and supervision cost can be saved. The industry heterogeneity and business complementarity of industrial capital and financial capital make the combination of industry and finance produce synergy in management and finance, significantly improve the excess profit of synergy, and reduce the cost of management and financial synergy. The industrial capital of low profit margin industries is attracted to high profit margin industries, and finally realize the social average profit margin.

The survey results use five grades of 0-4 to quantify the influence value of specific factors. 0 means irrelevant, 1 means slight influence, 2 means general influence, 3 means obvious influence and 4 means full influence. In order to reduce the large error caused by personal subjectivity in the evaluation, 60 managers are adopted to evaluate the value and take the average to obtain the result, which is rounded, the specific statistical table is shown in Table 1.

**Table 1.** Financing constraints of financial enterprises

Agent	Realize industrial expansion	Reduce transaction costs	Achieve synergy	Obtain excess profits
Large enterprises	4	4	4	3
Medium-sized enterprise	4	3	3	4
Small business	3	3	3	4

**Conclusions:** The participation of real industries in financial institutions such as banks and insurance make industrial capital and financial capital integrate with each other, reducing the information asymmetry between financial enterprises and financial enterprises. By participating in banks, financial enterprises have significantly increased their debts and bank loans, and the external financing obtained by enterprises has effectively alleviated the financing crisis. Financial enterprises allocate capital to enterprises through the external capital market, and then allocate capital to subsidiaries or branches through the internal capital market. After the combination of industry and finance, a large number of scarce elements such as capital, knowledge, technology and services have changed the original element structure of financial enterprises. This fundamental change in factor structure is conducive to the improvement of learning ability and competitiveness of financial enterprises, and promote the transformation and development of financial enterprises.

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## PATH INNOVATION OF IDEOLOGICAL AND POLITICAL TEACHING REFORM IN HIGHER VOCATIONAL COLLEGES FROM THE PERSPECTIVE OF EDUCATIONAL PSYCHOLOGY

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**Background:** The ideological and political course in higher vocational colleges is the key path and main position of modern college students' ideological and political teaching, and the main channel to help higher vocational students establish correct three views. The ideological and political teaching of higher vocational students includes the contents and requirements of mental health teaching. The basic courses also have the relevant requirements of mental health teaching. The education needs to follow the law of inner acceptance of higher vocational students. The healthy, positive and positive psychological state of higher vocational students is the basis of excellent ideological and political morality. Only by fully stimulating the psychological and emotional experience and will activities of higher vocational students, allowing them to recognize China's socialist values, transforming them into individual consciousness, and turning them into students' individual words and deeds, can we truly shape the correct three views of higher vocational

students. Educational psychology mainly aims at the exploration of people's positive and excellent qualities such as inner happiness, optimism, gratitude and happiness, advocates to look at people's positive energy with appreciation, and pay attention to people's survival and development and the perfect realization of life value. Applying the concept of educational psychology to the whole process of Ideological and political course education practice in higher vocational colleges, creating a warm and kind educational atmosphere, actively paying attention to the inner development needs of higher vocational students, and exploring their own virtues and qualities are conducive to guiding higher vocational students to establish correct three views, improving the educational pride and achievement of ideological and political teachers, and reducing the professional fatigue of ideological and political teachers. Then improve the effectiveness of Ideological and political education.

**Objective:** With the continuous deepening of the new curriculum reform, the problems existing in the ideological and political curriculum education in higher vocational colleges are more obvious. When exploring the reform of ideological and political curriculum education in higher vocational colleges, people also think further about the application of educational psychology. Therefore, it is very necessary to explore the path of Ideological and political education reform in higher vocational colleges from the perspective of educational psychology.

**Subjects and methods:** Educational psychology plays a positive role in guiding the curriculum ideological and political teaching reform in higher vocational colleges, and can help students establish correct values and learning concepts. This paper mainly analyzes the application value of educational psychology from the reform measures of ideological and political teaching in higher vocational colleges. By establishing the "student-oriented" education and teaching concept, strengthening the cultivation of teachers' personal quality and skills, establishing the information feedback mechanism of Ideological and political theory education and teaching, paying attention to the ideological and political education and teaching process, and evaluating students in many aspects. Three higher vocational colleges were randomly selected as the research object, and questionnaires were distributed to their students to count the results of Ideological and political teaching reform.

**Study design:** A stratified cluster random sampling method was used to investigate 1000 students. Three higher vocational colleges in China were randomly selected, and one class was randomly selected from each grade. A total of 9 classes were surveyed, 1000 questionnaires were distributed, and 963 valid questionnaires were recovered.

**Methods:** Excel is used to count the students of all ages who receive ideological and political education in colleges and universities, so as to analyze the results of ideological and political teaching reform.

**Results:** In the actual teaching work, we should firmly implement the student-oriented teaching concept, fully stimulate students' learning initiative and creativity, so as to resonate with students' thoughts and consciousness in the process of ideological and political teaching, fully stimulate students' learning interest, and better carry out ideological and political teaching. By changing the traditional formal teaching concept of Ideological and political course, ideological and political course teachers treat ideological and political course teaching as their major courses, adopt a variety of ways and apply a variety of means to carry out ideological and political course teaching, so as to mobilize students' learning enthusiasm. Carry out discussion with students through various methods, timely understand the ideas in the hearts of higher vocational students and the problems existing in learning activities, provide practical guidance to students and improve them in later education. Pay attention to the indicators of fairness and hardness of evaluation, give students unqualified evaluation, and promote students' attention to education and education.

In this survey, the influence values of specific factors are quantified in five grades from 1 to 5. 1 means irrelevant, 2 means slight influence, 3 means general influence, 4 means obvious influence and 5 means full influence. In order to reduce the large error caused by personal subjectivity in the evaluation, 1000 students are used to evaluate the value and take the average to obtain the result, which is determined by rounding. The specific statistical table is shown in Table 1.

**Conclusions:** Educational psychology attaches importance to the positive development of human nature, life and society, and pays attention to exploring people's internal potential and virtue. For the problems of low timeliness of ideological and political course education and professional fatigue of ideological and political teachers in higher vocational colleges, it is necessary to infiltrate the concept of educational psychology into the whole process of ideological and political teaching in higher vocational colleges, so as to ensure the healthy development of students. Under the background of educational psychology, the reform of ideological and political course education in higher vocational colleges needs to apply the concept of educational psychology better and more comprehensively, and take the reform of ideological and political course education as daily work. Psychology is essentially a discipline that continuously affects individual behavior according to guidance and inspiration. The transformative application and attempt of educational psychology in ideological and political course education in higher vocational colleges should pay more attention to the influence on higher vocational students from shallow to deep.

**Table 1.** Effects of educational psychology on ideological and political teaching reform in higher vocational colleges

Content	Higher vocational college A	Higher vocational college B	Higher vocational college C
“Student oriented” education and teaching concept	3	5	5
Teachers’ personal quality and skill training	4	4	4
Teaching information feedback mechanism	3	4	3
Multifaceted assessment of students	5	3	4

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## INNOVATION OF E-COMMERCE LIVE SECOND KILL MODE DRIVEN BY CONSUMER PSYCHOLOGICAL FACTORS

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**Background:** The development of the Internet has promoted the development of China’s E-commerce industry and live broadcasting industry. However, the two sides are also facing different difficulties. For E-commerce, the explosion of various apps has divided up the original considerable traffic, and the growth of the number of stores has made the traffic of each store very small. In contrast, the live broadcasting industry has obtained huge flow advantages, but it is faced with the problem of how to convert the flow into cash. In this context, the “live + E-commerce” model came into being. It draws on each other’s strengths to make up for their weaknesses, diverts products or stores through live sales, and converts anchor traffic into revenue by means of sales share or promotion fee. “Online shopping” has become the primary choice for Chinese residents. Through online shopping, consumers can get rid of the restrictions of time and place, easily buy the goods they want, and buy any goods in the country or even overseas goods. Among the overseas shopping orders announced by Taobao in 2020, the demand for “infant milk powder” and “high-grade jewelry” has reached a new transaction amount in recent years, breaking through the transaction amount in 2019. In order to better stimulate China’s economy, the E-commerce platform has derived a new live second kill mode. Through the second kill mode, stimulate consumers’ own psychological “sense of crisis” and make them effectively participate in the purchase of goods. An excellent E-commerce live second kill platform is also an excellent consumer “psychological interpreter” to a certain extent.

The live broadcasting platform uses the existing number of users to bring traffic to E-commerce, which makes profits through sales. Online real-time interaction, coupled with store links, coupons, red envelopes and other means, consumers have obtained an entertaining and interesting shopping experience. Compared with general product market segmentation, this model has the advantages of low cost, high information efficiency, strong interaction, product diversification and no time and space constraints, which makes it have unique advantages in the general environment.

**Objective:** “Live + E-commerce” mode solves the dilemma of traditional E-commerce and traditional live broadcasting in one fell swoop, and enterprises are happy to apply it widely. From a practical point of view, as the main body of purchase behavior, the research on the influencing factors of consumers’ behavior will help to understand the process of purchase behavior and the key factors that determine their purchase decision. Therefore, it is very necessary to explore the innovative effect of E-commerce live second kill mode driven by consumer psychological factors.

**Subjects and methods:** This paper mainly analyzes the effect from the innovative measures of E-commerce live second kill mode. By deepening the sense of shopping presence, online popularity effect and shopping trust. A third-tier city was randomly selected to issue a questionnaire to the public, and the statistical analysis class made innovations in the E-commerce live second kill mode.

**Study design:** 500 people were investigated by stratified cluster random sampling. 500 questionnaires were distributed, 487 were recovered, and the number of valid copies was 469.

**Methods:** Use Excel to count the impact of E-commerce live second kill mode innovation on groups of all ages.