

Conclusions: The emergence of online mobile payment has changed people's daily life and shopping habits. However, with the advent of the information and data age, information security has attracted widespread attention, and the security and practicability of mobile payment technology have attracted more attention from consumers. Through the research on the relationship between the risk of financial IC card mobile payment and consumers' trust in the consumer psychological mechanism, the results show that the higher the security level of financial IC mobile payment, the higher the consumers' acceptance of the product's consumer psychology. At the same time, it is more favored by people. It shows that with the development of modern society, online mobile payment has become the main way of payment. In order to win the trust of consumers, we should not only improve the practicability of payment function, but also improve the security of payment technology.

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ON THE WAYS OF IMPROVING STUDENTS' COGNITIVE PSYCHOLOGY BY PHYSICAL EDUCATION AND HUMANISTIC EDUCATION IN COLLEGES AND UNIVERSITIES

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Background: Cognitive psychology is a new branch in the field of psychological research. The research point mainly focuses on people's research on human advanced psychological process. Through the research on this advanced psychological process, we can explore people's psychological connection in cognitive things and better realize people's all-round development. The research of cognitive psychology involves the research of people's multiple senses and psychological emotions, including the research of people's attention, representation ability, thinking ability, creative ability, memory, language organization ability, logical thinking ability and so on. Through the research of their cognitive process, it reflects the psychological change path of people in the process of learning and cognition. At present, the development of college students is limited by factors such as environment, body and thinking ability. Their cognitive psychology is not perfect, and there are limitations in the process of cognition of things. In accepting new things and learning new contents, many students have problems such as incomplete and in-depth understanding of knowledge. Especially in the study of students' cognitive psychology, it is found that many college students have problems such as slow acceptance of new knowledge and incomplete understanding of knowledge. There are many factors for cognitive psychological problems, such as students' tight spirit, complex learning pressure and limited thinking. Therefore, in order to improve college students' cognitive psychological problems, we should not only guide students' learning thinking, but also release their physical and mental pressure. Through the relief of students' spiritual pressure, students can participate in learning more intensively and improve the final learning effect.

In the current development of colleges and universities, most students have cognitive psychological problems. The most common ways to improve this problem are drug treatment, diet regulation, learning strategy optimization, psychological counseling and physical training. However, drug treatment has great side effects. In the development of colleges and universities, psychological counseling is more inclined to alleviate students' pressure, so as to improve students' psychological cognitive problems. The curriculum of physical education humanities education in colleges and universities is different from the traditional psychological counseling program. Humanities education includes both physical training and psychological counseling. In the humanistic education of physical education in colleges and universities, carrying out humanistic education according to students' cognitive psychological characteristics has a positive impact on alleviating students' mental pressure and tension. At the same time, as a humanities education discipline, the content of sports humanities education involves sports culture, sports spirit, sports psychology, physical training and other contents. Through the reasonable development of sports humanities education in colleges and universities, it will have a positive impact on students' cognitive psychology. Therefore, in

order to explore the impact of college sports humanistic education on students' cognitive psychology, starting from students' cognitive psychological problems, this paper studies the causes of students' cognitive psychological problems, and analyzes the impact of college sports humanistic education on improving students' cognitive psychology.

Objective: To explore the current situation of college students' cognitive psychology, analyze the causes and treatment ways of students' cognitive psychology, and then explore the effect of sports humanistic education on improving students' psychological cognition.

Subjects and methods: Taking 200 students with cognitive psychological problems in a university as the research object, the students' psychological state was scored through six months of physical education humanities curriculum education. Evaluate whether students can improve students' cognitive and psychological problems in sports humanities teaching, so as to improve students' learning quality.

Results: The changes of students with cognitive psychological problems in the teaching process are shown in Table 1. Table 1 shows that in the six-month teaching practice, students' cognitive psychological problems have decreased significantly, and most students' cognitive psychological problems have been alleviated with the extension of the course time.

Table 1. Changes of students with cognitive psychological problems in the teaching process

| Project | 0 months | 2 months | 4 months | 6 months |
|----------------------------|----------|----------|----------|----------|
| Serious cognitive problems | 60 | 50 | 45 | 40 |
| General cognitive problems | 80 | 70 | 60 | 34 |
| Low cognitive problems | 60 | 80 | 95 | 126 |

Conclusions: Under the background of modern education reform, people pay more and more attention to the mental health problems of college students. Many students generally have mental tension and mental anxiety due to academic pressure and survival pressure, which leads to cognitive psychological problems and affects the discovery of students. Therefore, this paper analyzes the impact of cognitive psychological problems on students' development, and evaluates the impact of college sports humanistic education on students' cognitive psychology by studying the relationship between college sports humanistic education and improving students' cognitive psychology. The results show that the reasonable development of college physical education and humanistic education can effectively alleviate students' cognitive and psychological obstacles and improve students' learning quality. Therefore, in the development of colleges and universities, we need to pay more attention to the psychological problems of students and take effective strategies to promote the scientific and healthy development of students.

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THE POSITIVE INFLUENCE OF THE APPLICATION OF COMPUTER SOFTWARE TECHNOLOGY ON STUDENTS' ANXIETY UNDER THE ENVIRONMENT OF BIG DATA

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Background: With the accelerated pace of modern people's life, more and more people have anxiety psychological problems. Anxiety psychology is a common psychological disease. People with anxiety psychology usually show moderate phenomena such as depression, nervous tension, insomnia and dreaminess, anorexia and lack of mental strength. Serious patients are prone to depression, neurological injury and other problems. At present, in the environment of colleges and universities, more and more college students have anxiety psychological problems. There are many reasons for anxiety psychology, mainly focusing on the anxiety psychological problems caused by high pressure of learning or entering a higher school. At the same time, due to the pressure of employment competition, many students are facing the problem of employment pressure. In addition, there are unhealthy work and rest habits, anxiety problems caused by the decline of physical function caused by long-term staying up late playing with mobile phones and surfing the Internet. For anxiety psychological problems, in the research of psychiatric medicine, drugs are mainly used to regulate patients' nerves and alleviate the current situation of patients' excessive mental tension, so as to improve patients' insomnia, anorexia and other problems. However, the anxiety psychological problems of college students mainly focus on the pressure at the psychological level. It is more appropriate to adopt psychological auxiliary treatment, physical training adjustment and humanistic