

## INTERVENTION OF MOBILE PAYMENT RISK OF FINANCIAL IC CARD ON CONSUMER TRUST AND CONSUMER PSYCHOLOGICAL MECHANISM

Yangyu Dong & Nanxin Guo

*Hunan International Economics University, Changsha 410205, China*

**Background:** In the development of modern society, every change of technology will change people's way of life. For example, with the advent of the information age, the economic circulation in the past mainly focused on the offline economy, while the breakthrough of Internet technology makes the economic means no longer limited to offline entities, and new economic models such as network economy and online shopping have emerged, which not only facilitates people's life, but also creates new jobs. With the increasingly prominent position of the Internet in economic development, online payment has gradually replaced the traditional cash payment. More and more people go out to shop and buy goods. They are no longer inclined to use paper money, but prefer to pay with mobile phones. One clicks online payment and one click online shopping have greatly facilitated people's life. However, with the continuous discovery of information technology, network security and online payment security have also attracted widespread attention. Especially after entering the 21st century, the number of online frauds has increased sharply, and a large number of people will encounter online fraud every year, which makes more and more consumers ask about the security of online payment. Network security has always been a common concern in society. Every year, China will lose hundreds of billions of funds because of network security. It can be imagined that network security has a great impact on people's life. With the continuous development of science and technology, people continue to improve the security level of online payment, such as introducing more advanced payment security mechanisms, increasing face, fingerprint and other security mechanisms, and even reducing payment risks through capital flow amount restrictions, so as to avoid network security risks. At the same time, various banks have also launched their own means of payment, such as financial IC mobile payment, which provides rich payment functions, but its security is still widely concerned by consumers.

Consumer trust psychology refers to the degree of psychological trust of consumers in a product, which directly determines the consumer's loyalty to the product. As an online payment method launched by banks, financial IC card mobile payment has attracted extensive attention once it is launched. Through the research on the current online payment security, the bank found that the payment security is widely concerned by consumers, which directly affects consumers' trust and consumption psychology. Therefore, some banks have continuously updated the mobile payment security level of financial IC card through technical means, and added more diversified use functions to improve the number of consumers. Compared with ordinary online payment means, financial IX card mobile payment has higher security level, safer capital protection and wider scope of use. Through the research on consumer psychology, financial IC card soon attracted extensive attention in the society. In the era of information and data, information security has become a key issue of concern. According to the research on the security of online payment generally concerned by consumers, this paper analyzes the characteristics of financial IC card mobile payment, and studies the impact of financial IC mobile payment risk on consumers' trust and consumption psychological mechanism.

**Objective:** To explore consumers' cognition of online payment, analyze the security issues that consumers are more concerned about online payment means, analyze the characteristics of financial IC card mobile payment technology, and then discuss the impact of financial IC mobile payment risk on consumers' trust psychology.

**Subjects and methods:** 200 financial IC card consumers in the society were randomly selected as the research object. By setting the security level of financial IC card, the consumer psychological performance was counted to evaluate the impact of the security level of financial IC card on their consumer psychology.

**Results:** The consumption psychological change table of 200 consumers is shown in Table 1, in which 1-4 evaluation indicators are set. The higher the value, the more positive the consumer performance is. It can be clearly seen that the higher the security level of financial IC card, the more positive the psychological performance of consumers and more concerned by consumers.

**Table 1.** The coupling relationship between cognitive impairment and teaching innovation in Ideological and Political Education

Project	General security level	Medium security level	Good security level	Very good security level
Consumer acceptance	1	2	3	4
Consumer psychological enthusiasm	1	1	2	3

**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

Mingyang Song

*Hunan Normal University, Changsha 410000, China*

**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