

[illegible]

1. *What is the purpose of the study?*
 2. *What are the research objectives?*
 3. *What is the research methodology?*
 4. *What are the results of the study?*
 5. *What are the conclusions of the study?*
 6. *What are the limitations of the study?*
 7. *What are the implications of the study?*
 8. *What are the future research directions?*
 9. *What are the references of the study?*
 10. *What are the acknowledgments of the study?*

1. 2016年12月15日，中国互联网金融协会发布《互联网金融从业机构从业人员行为指引》，对从业机构从业人员行为提出了具体要求。下列做法中，符合该指引要求的是（ ）。
A. 从业人员应遵守法律法规，不得从事违法违规活动
B. 从业人员应遵守行业自律规范，不得从事不正当竞争
C. 从业人员应遵守职业道德，不得从事损害客户利益的活动
D. 从业人员应遵守保密原则，不得泄露客户信息

1. The following are the steps in the process of creating a new product:
a. Identify a market need or opportunity.
b. Develop a concept for a new product.
c. Conduct a feasibility study.
d. Develop a business plan.
e. Secure financing.
f. Develop a prototype.
g. Test the prototype.
h. Launch the product.

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1. The first step in the process of developing a new product is to identify a market need. This involves conducting market research to determine what consumers want and need. Once a market need is identified, the next step is to develop a concept for a product that meets this need. This concept should be based on the market research and should be feasible, desirable, and profitable. The concept should then be developed into a detailed product plan, which includes a description of the product, its features, and its benefits. The product plan should also include a marketing strategy, which outlines how the product will be promoted and sold. Finally, the product should be developed and manufactured, and then distributed to the market.

1. 在 20 世纪 60 年代, 美国心理学家罗森茨威格和克拉克森(Rosenzweig and Clarkson, 1968) 对大鼠进行了实验, 发现大鼠在迷宫中探索时, 会形成对环境的心理表征。他们发现, 大鼠在探索迷宫时, 会形成对环境的心理表征, 这种表征被称为“认知地图”。

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1. The following are the components of the **Business Process Management (BPM)** framework:

- **Business Process**: A series of tasks or activities that are performed in a specific order to achieve a business goal.
- **Business Process Model**: A representation of a business process, typically using flowcharts or diagrams.
- **Business Process Improvement (BPI)**: The systematic approach to improving the efficiency and effectiveness of business processes.
- **Business Process Automation (BPA)**: The use of technology to automate business processes.
- **Business Process Optimization (BPO)**: The use of technology to optimize business processes.

2. The **Business Process Management (BPM)** framework is a systematic approach to improving the efficiency and effectiveness of business processes. It involves the identification, analysis, and redesign of business processes to improve performance.

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