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一直以来，郑州银行始终坚持走特色化、差异化的发展道路，并结合社会发展的需求，专注小微领域，服务实体经济。而市场竞争力和综合实力不断增强的背后，是其强大的科技实力。

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近年来引起广泛关注的“大数据杀熟”现象,与大数据分析技术中的用户画像有着密切的关联。针对这一现状,文章结合个人信息保护方面的法律法规,审视了用户画像的构建和使用,并重点分析了精准营销、歧视性定价中的法律规制问题。

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