

图书基本信息

书名：<<银行英语-行业英语系列-教师用书>>

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## 内容概要

本书以银行业的理论与实际操作为基础，帮助学习者掌握工作岗位上必要的外语能力。

本书包括九个单元，最大特点是真实：听力理解部分都是现实工作中和讲英语的国家的人进行交流的真实对话材料；阅读材料都从出版物和银行宣传册——例如真实的表格和文件——中摘录；口语练习模拟真实工作场景下的角色表演或案例分析，并通过数字材料（交易所的结算数字、图像）和图画材料（照片与漫画）提供大量的进一步对话机会。

本教材每单元还专门为学有余力的学生提供提高性的材料（Advanced materials），帮他们拓展专业词汇、掌握书面和口头表达的区别。

作者简介

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## 章节摘录

插图：The rapid growth of the Internet as a service delivery option presents banks with perhaps the greatest dilemma in their long history. More and more high net-worth clients are choosing to do their banking via their personal computer. Market analysis has shown that Internet banking is most popular among educated professionals in the 25—45 age group. These are the cash-rich, time-starved f01k who rarely have time to visit their local branch and who value the extra control of their finances that direct Online access offers. They see the value in investing in computer technology at home for the potential lifestyle enhancement that it brings, as well as giving their children an educational headstart in life. The Internet thus gives banks an opportunity to capture the next generation of account holders at an early age. It also offers a means of marketing products to consumer groups who find it physically difficult to visit a branch or use a call-centre: the disabled, the deaf and people on shift work. One aspect which will ultimately increase the growth of Internet banking services is that of economics. Research has shown that exceptional cost savings can be achieved by processing traditional bank transactions online, compared with branch or telephone operation. Even the cost of setting up and maintaining an Interact banking service compares favourably with the expense of running bank branches. Despite these advantages, however, banks are having to consider a number of problems. First, how will Internet banking affect their relationship with their customers ?

Will it be weakened if customers never deal with a "warm body" in the bank's organization ?

In the longer term, what will it mean if fewer and fewer customers need to go into, or even need, a bank branch ?

Additionally the installation of ATMs at garages, supermarkets and other locations means that customers no longer have to visit a branch to withdraw cash. Electronic means of payment further reduce the need even for ATM visits. While banks have to provide Internet services to avoid losing valued clients, what about the rest of their customers - those that cannot afford the outlay of 1,000 for a computer to get online ?

The majority of the population can probably think of nothing worse than spending their leisure time staring at a computer screen and tinkering around with their personal finances. But to be viable, Internet banking has to find ways of appealing to the mass market. Digital TV could become a powerful delivery channel - after all, many spend hours looking at their television screens every day. In internet banking, the US leads the way. But is the US situation applicable to Europe ?

In a country where the average citizen spends 24 hours a year writing and posting cheques to pay bills, there is obviously a need for electronic bill presentment. In Europe, however, direct debits and standing orders are popular and convenient payment systems. Consumers are also nervous about the question of security. The argument that "security which is good enough for the US military is good enough for the banks" carries little weight in Europe. People would prefer to see banks acting as guarantors for Internet transactions in the same way as credit card organizations do for fraudulent misuse.

### 编辑推荐

《银行英语(教师用书)》是“行业英语系列”之一，行业英语系列全面贯彻以服务为宗旨、以就业为导向的高等职业教育办学方针，充分体现高职英语教学的实用性、职业性特征，为高职行业英语教材建设开辟了一条新的思路。

真实性、实用性相辅相成语言素材来自真实工作场景，练习设计模拟真实工作任务，真正做到与职业结合、与行业结合。

兼顾国际交往中最易引发沟通障碍的文化差异和商务交往礼仪，内容涵盖从业者日常工作的方方面面。

语言技能、行业知识相得益彰书中所涉及的行业知识深浅适度，语言知识要言不烦，完美兼顾英语水平的提高和行业知识的积累，针对从业者的实际工作需要，照顾学习者的水平差异，以细致的行业需求分析为基础，着力培养学生用英语进行工作的能力。

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