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实用商务英语导读

BUSINESS ENGLISH

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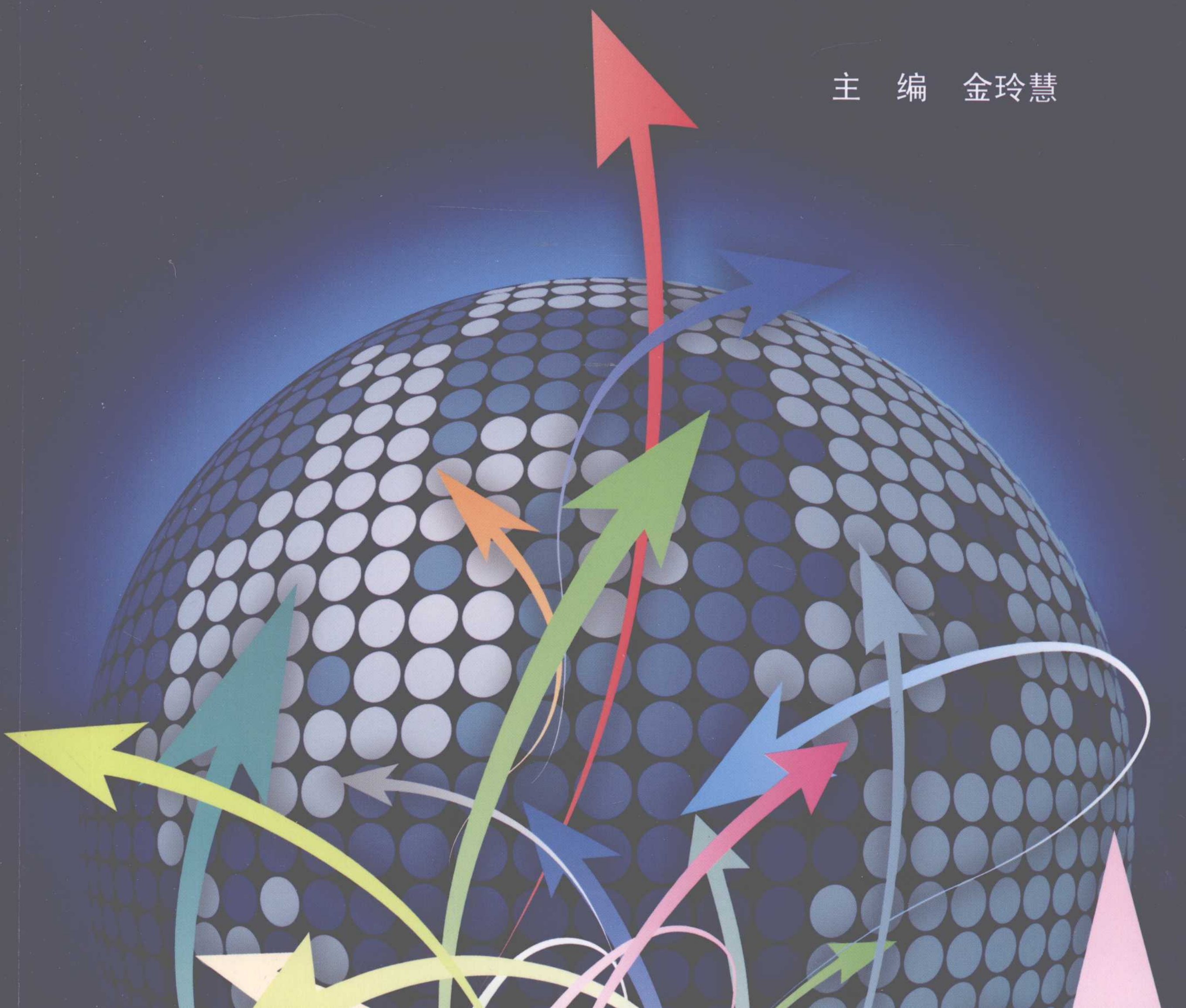
主 编 金玲慧



实用商务英语导读

Business English

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内容提要

本书按照实际的商务运作程序和岗位职责内容整合传统的商务英语教学内容，从商务活动出发设计模块化教学的模式。内容涉及营销与营销组合、商品与国际贸易、会计与财务报表、金融与金融市场、网络与网络营销、管理者与管理原理、服务与服务管理、旅游与旅游管理、商务活动与人际沟通以及商务活动与全球化环境10个部分。

每一个模块中除了安排“课文”来介绍各种商务活动以外，还包括“学习目标”、“本章小结”、“课文注释”、“实训”和“专业术语”几个部分。各个模块整合在一起，是一个完整的体系，商务英语专业的学生可以从中学到各个领域的商务知识。但是，各个模块又相对独立，方便其他经济、管理类专业的学生学习用英语捕捉商务信息。

教材图文并茂，引人入胜。别具一格的形式易于激发学生的学习兴趣，发挥学习的主观能动性。

本教材的教学对象为商务英语专业和其他各类经济、管理类专业的学生。本书作为高职教材，也适合应用型本科、成人高校经济管理类专业学生使用。

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前言

当今世界商务活动日益活跃，全球化经济对培养国际化的复合型人才提出越来越高的要求。国内许多高等职业学校都开设有商务英语专业，其他的经济、管理专业的学生也将商务英语作为专业课开设。但是，大多数商务英语教科书依然侧重语言的教学，而不是强调用英语作为工具去捕捉商务信息，本书旨在弥补商务英语教材此方面的不足。一方面，帮助经济、管理类专业的学生提高用英语阅读专业知识的能力；另一方面，帮助商务英语专业的学生利用语言的优势学习商务知识。商务英语涉及面广，专业性强，教材编写难度大。普通的经贸英语教材一般局限于某一特定领域，例如金融、贸易等，给人见木不见林的感觉。直接引进的英文教材虽原汁原味，但起点过高，不能有针对性地提高中国学生的商务英语水平。

本书充分考虑到目前在校高职、高专学生的知识结构、心理特点以及高职教育的功能、特点等要素，进行了科学的目标定位。强调以培养学生职业能力为主旨，在学习商务基础知识的基础上，注重学生运用英语的交际能力和处理业务的技能，培养学生用英语捕捉经济信息的能力。按照实际商务运作程序和岗位职责内容整合传统的商务英语教学内容，从经济学角度，设计出模块化教学的模式。全书共10章，涉及市场营销、国际贸易、会计、金融、电子商务、管理、服务、旅游、沟通和全球化等10个教学模块。理论教学内容根据近年引进版的经济学教科书和外报、外刊选取，广度和深度的把握上以“必须、够用”为原则。实践教学内容则以商务领域从业人员所需的职业技能为核心，坚持理论与实训环节的衔接和融合。

本教材的使用对象为商务英语专业的学生，以及经济、管理类专业的学生。各校可以根据学生的实际水平和培养计划的设计，安排在二年级或三年级开设。教学时数可以用60到90个学时。书中的主题来源于真实的商务活动场景，符合社会和职业发展的实际需要，我们希望通过此书的教学，帮助学生缩短适应社会的“磨合期”。

本书的单元编写模式突破陈规，每个单元分为学习目标，主题阅读，课文注释，实训操练和专业术语几个部分。学习目标使学生在学习某一个单元前就清楚本单元的学习内容，这样学生会有目的地进行学习，从而提高学习效果。课文注释提供语言知识在商务场景中的理解，在提高学生语言运用能力的同时，促进其在商务情景中的交际。实训内容联系商务实践，通过对任务的完成来进行技能训练。专业术语从商务的角度，归纳课文中重要的专业词汇，帮助学生加深对各个模块商务知识的理解。

本书的编写既照顾到系统性，又适当考虑灵活性。10个模块相对独立，又遵循一定的编写原则。从宏观到微观，从理论到实践。教师安排教学，既可按照顺序逐一学习各个单元，也可根据学生实际情况抽取相应单元，体现个性化特点和“因材施教”的教育理念。

本书由金玲慧主编，负责全书的策划及总纂。参加编写的人员有孙相云（第1章、第2章），王慧（第4章），白芸（第6章），顾萍（第7章），赵红（第3章、第8章），刘娜（第9章），杨静（第10章）。在编写过程中，得到了上海理工大学时启亮教授的热情支持与帮助，在此致以深深的谢意。编者在编写过程中参阅了许多国内外相关著作和网站资料，在此对相关的作者表示衷心的感谢！

本书的编写是对商务英语教材编写新的尝试，对编者而言，总觉得有遗憾的地方，总感到有些地方需要修改和加以补充，我们真诚地希望在使用本教材的过程中，各位教师和学生能多提宝贵的意见和建议。

如需了解本书相关信息或提出意见建议，请登陆www.huaze021.com.cn或与上海华泽客服联系（021-65510115，huaze021@vip.163.com）。

编　者

2009年5月

目录 CONTENTS

目录

CONTENTS

Chapter One

Marketing and Marketing Mix

营销与营销组合

学习目标

1. 了解市场营销的概念及意义；

2. 了解营销管理的现代理念；

3. 了解营销规划的意义和要素；

4. 了解营销组合的概念及构成要素。

1.1 Overview of Marketing

1.1.1 What Is Marketing?

What does the term marketing mean to you? Many people think it means the same as personal selling. Others think marketing is the same as personal selling and advertising. Still others believe marketing has something to do with making products available in stores, arranging displays, and maintaining inventories of products for future sales. Actually, marketing includes all of these activities and more.

Marketing has two facts. First, it is a philosophy, an attitude, a perspective, or a management orientation that stresses customer satisfaction. Second, marketing is a set of activities used to implement this philosophy. This is the marketing process.

The American Marketing Association's definition encompasses both perspectives: ***Marketing*** is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its shareholders.[1]

1.1.2 Marketing Management Philosophies

Four competing philosophies strongly influence an organization's marketing activities. These philosophies are commonly referred to as production, sales, market, and societal marketing orientations.

(1) Production orientation

A ***production orientation*** is a philosophy that focuses on the internal capabilities of the firm rather than on the desire and needs of the marketplace.[2]

There is nothing wrong with assessing a firm's capabilities; in fact, such assessments are major considerations in strategic marketing planning. A production orientation falls short because it doesn't consider whether the goods and services that the firm produces most efficiently also meet the needs of the marketplace.

(2) Sales orientation

A ***sales orientation*** is based on the ideas that people will buy more goods and services if aggressive sales techniques are used and that high sales result in high profits.[3] Not only are sales to the final buyer emphasized but intermediaries are also encouraged to push manufacturer's products more aggressively. To sales-oriented firms, marketing means selling things and collecting money.

The fundamental problem with a sales orientation, as with a production orientation, is a lack of understanding of the needs and wants of the marketplace. Sales-oriented companies often find that, despite the quality of their sales force, they cannot convince people to buy goods or services that are neither wanted nor needed.

(3) Market orientation

Achieving a ***market orientation*** involves obtaining information about customers, competitors, and markets; examining the information from a total business perspective; determining how to deliver superior customer value to customers.[4] It also entails establishing and maintaining mutually rewarding relationships with customers.

Understanding your competitive arena and competitors' strengths and weaknesses is a critical component of market orientation. This includes assessing what existing or potential competitors might be intending to do tomorrow as well as what they are doing today.

(4) Societal marketing orientation

One reason a market-oriented organization may choose not to deliver the benefits sought by customers is that these benefits may not be good for individuals or society. This philosophy, called a ***societal marketing orientation***, states that an organization exists not only to satisfy customer wants and needs and to meet organizational objectives but also to preserve or enhance individuals' and society's long-term best interests.[5] Marketing products and containers that are less toxic than normal, are more durable, contain reusable materials, or are made of recyclable materials is consistent with a societal marketing orientation.

1.1.3 Differences between Sales and Market Orientations

The differences between sales and market orientations are substantial. The two orientations can be compared in terms of five characteristics: the organization's focus, the firm's business, those to whom the product is directed, the firm's primary goal, and the tools used to achieve those goals.

(1) The organization's focus

Personnel in sales-oriented firms tend to be "inward looking", focusing on selling what the organization makes rather than making what the market wants. Many of the historic sources of ***competitive advantage***—technology, innovation, economies of scale—allowed companies to focus their competitive advantage from an external, market-oriented focus. A market orientation has helped companies such as Dell Inc., Amazon. com, the Royal Bank of Canada, and Southwest Airlines outperform their competitors. These companies put customers at the center of their business in ways most companies do poorly or not at all.

A sales orientation has led to the demise of many firms. Kmart illustrates the problems companies experience when they lose their customer focus. After the company filed for bankruptcy, one industry analyst concluded that "they [Kmart] need to define themselves more clearly and know who their customer is." Another stated that "it focused on going up against Wal-Mart products and prices, but didn't consider the customer."

(2) The firm's business

A sales-oriented firm defines its business (or mission) in terms of goods and services. A market-oriented firm defines its business in terms of the benefits its customers seek. People who spend their money, time, and energy expect to receive benefits, not just goods and services. This distinction has enormous implications.

Because of the limited way it defines its business, a sales-oriented firm often misses opportunities to serve customers whose wants can be met through only a wide range of product offerings instead of specific products. For example, in 1989, 220-year-old Britannica had estimated revenues of $650 million and a worldwide sales force of 7,500. Just five years later, after three consecutive years of losses, the sales force had collapsed to as few as 280 representatives. How did this respected company sink so low? Britannica managers saw that competitors were beginning to use CD-ROM to store huge masses of information but chose to ignore the new computer technology, as well as an offer to team up with Microsoft.

It's not hard to see why parents would rather give their children an encyclopedia on a compact disc instead of a printed one. The CD-ROM versions were either given away or sold by other publishers for under $400. A full 32-volume set of Encyclopedia Britannica weighs about 120 pounds, costs a minimum of $1,500, and takes up four and one-half feet of shelf space. If Britannica had defined its business as providing information instead of publishing books, it might not have suffered such a precipitous fall.

(3) Those to whom the product is directed

A sales-oriented organization targets its products at "everybody" or "the average customer". A market-oriented organization aims at specific groups of people. The fallacy of developing products directed at the average user is that relatively few average users actually exist. Typically, populations are characterized by diversity. An average is simply a midpoint in some set of characteristics. Because most potential customers are not "average", they are not likely to be attracted to an average product marketed to the average customer. A market-oriented organization recognizes that different customer groups want different features or benefits. It may therefore need to develop different goods, services, and promotional appeals. A market-oriented organization carefully analyzes the market and divides it into groups of people who are fairly similar in terms of selected characteristics. Then the organization develops marketing programs that will bring about mutually satisfying exchanges with one or more those groups.

(4) The firm's primary goal

A sales-oriented organization seeks to achieve profitability through sales volume and tries to convince potential customers to buy, even if the seller knows that the customer and product are mismatched. Sales-oriented organizations place a higher premium on making a sale than on developing a long-term relationship with a customer. In contrast, the ultimate goal of most market-oriented organizations is to make a profit by creating customer value, providing customer satisfaction, and building long-term relationships with customers.

- ***Customer value*** is the ratio of benefits to the sacrifice necessary to obtain those benefits. [6]
- ***Customer satisfaction*** is customers' evaluation of a good or service in terms of whether it has met their needs and expectations. [7]

(5) Tools the organization uses to achieve its goals

Sales-oriented organizations seek to generate sales volume through intensive promotional activities, mainly personal selling and advertising. In contrast, market-oriented organizations recognize that promotion decisions are only one of four basic marketing mix decisions that have to be made: product decisions, place (or distribution) decisions, promotion decisions, and pricing decisions. A market-oriented organization recognizes each of these four components as important. Furthermore, market-oriented organizations recognize that marketing is not just a responsibility of the marketing department. Inter-functional coordination means that skills and resources throughout the organization are needed to deliver superior customer service and value.

1.2　Strategic Marketing Planning

1.2.1　The Nature of Strategic Planning

Strategic planning is the managerial process of creating and maintaining a fit between the organization's objectives and resources and the evolving market opportunities. The goal of strategic planning is long-run profitability and growth. Thus, strategic decisions require long-term commitments of resources.

A strategic error can threaten a firm's survival, whereas a good strategic plan can help protect and grow the firm's resources. For instance, if March of Dimes had decided to focus on fighting polio, the organization would no longer exist. Most of us view polio as a conquered disease. The March of Dimes survived by making the strategic decision to switch to fighting birth defects.

Strategic marketing management addresses two questions: what is the organization's main activity at a particular time? How will it reach its goals? Here are some examples of strategic decisions:

• PepsiCo's introduction of Pepsi edge and coca-cola's introduction of C2, both of which boast half the carbs, sugar, and calories of regular colas but with more flavor than diet sodas.

• The decision of Sears to buy Lands' End, a successful clothing catalog and online retail business, for $1.9 billion. The move could upgrade Sears' image and increase its presence in the catalog business and on the internet. Lands' End clothing will enjoy greater retail distribution in Sears' stores.

All these decisions have affected or will affect each organization's long-run course, its allocation of resources, and ultimately its financial success. How do companies go about strategic marketing planning? How do employees know how to implement the long-term goals of the firm? The answer is marketing plan.

1.2.2 What Is a Marketing Plan?

Planning is the process of anticipating future events and determining strategies to achieve organizational objectives in the future. ***Marketing planning*** involves designing activities relating to marketing objectives and the changing marketing environment. Marketing planning is the basis for all marketing strategies and decisions. Issues such as product lines, distribution channels, marketing communications, and pricing are all delineated in the marketing plan. The ***marketing plan*** is a written document that acts as a guidebook of marketing activities for the marketing manager. [8]

1.2.3 Why Write a Marketing Plan?

By specifying objectives and defining the actions required to attain them, a marketing plan provides the basis by which actual and expected performance can be compared. Marketing can be one of the most expensive and complicated business activities, but it is also one of the most important. The written marketing plan provides clearly stated activities that help employees and managers understand and work toward common goals.

Writing a marketing plan allows you to examine the marketing environment in conjunction with the inner workings of the business. Once the marketing plan is written, it serves as a reference point for the success of future activities. Finally, the marketing plan allows the marketing manager to enter the marketplace with an awareness of possibilities and problems.

1.2.4 Marketing Plan Elements

Marketing plans can be presented in many different ways. Most businesses need a written marketing plan because the scope of a marketing plan is large and can be complex. Details about tasks and activity assignments may be lost if communicated orally. Regardless of the way a marketing plan is presented, some elements are common to all marketing plans. (See Exhibit 1.1)

Exhibit 1.1 Elements of Marketing Plan

(1) Defining the business mission

The foundation of any marketing plan is the firm's mission statement, which answers the question, "What business are you in?" Business mission definition profoundly affects the firm's long-run resource allocation, profitability, and survival. The mission statement is based on a careful analysis of benefits sought by present and potential customers and analysis of existing and anticipated environmental conditions. The firm's mission statement establishes boundaries for all subsequent decisions, objectives, and strategies.

(2) Setting marketing plan objectives

Before the details of a marketing plan can be developed, objectives for the plan must be stated. Without objectives, there is no basis for measuring the success of marketing plan activities.

A marketing objective is a statement of what is to be accomplished through marketing activities. To be useful, stated objectives should meet several criteria. First, objectives should be realistic, measurable, and time specific. Second, objectives must also be consistent with and indicate the priorities of the organization.

(3) Conducting a situation analysis

Before specific marketing activities can be defined, marketers must understand the current and potential environment that the product or service will be marketed in. A ***situation analysis*** is sometimes referred to as a ***SWOT analysis***; (See Exhibit 1.2) that is, the firm should identify its internal strengths and weaknesses and also examine external opportunities and threats.[9]

Exhibit 1.2 SWOT ANALYSIS

	Positive	Negative
Internal Factors	Strengths • Technological skills • Leading brands • Distribution channels • Customer loyalty • Production quality • Scale • Management	Weaknesses • Absence of important skills • Weak brands • Poor access to distribution • Low customer retention • Unreliable product or service • Sub-scale • Management
External Factors	Opportunities • Changing customer tastes • Technological advances • Changes in government politics • Lower personal taxes • Change in population age • New distribution channels	Threats • Changing customer tastes • Technological advances • Changes in government politics • Tax increases • Change in population age • New distribution channels

When examining internal strengths and weaknesses, the marketing manager should focus on organizational resources such as production costs, marketing skills, financial resources, company or brand image, employee capabilities, and available technology. When examining external opportunities and threats, marketing managers must analyze aspects of the marketing environment. This process is called ***environmental scanning***—the collection and interpretation of information about forces, events, and relationships in the external environment that may affect the future of the organization or the implementation of the marketing plan. The six most often studied macro-environmental forces are social, demographic, economic, technological, political and legal, and competitive.

(4) Delineating a target market

A ***market segment*** is a group of individuals or organizations that share one or more characteristics. They therefore may have relatively similar product needs. The ***target market*** strategy identifies the market segment or segments on which to focus.[10] This process begins with a ***market opportunity analysis*** (MOA)—the description and estimation of the size and sales potential of market segments that are of interest to the firm and the assessment of key competitors in these market segments. After the firm describes the market segments, it may target one or more of them.

(5) Establishing components of the marketing mix

The term ***marketing mix*** refers to a unique blend of product, place (distribution), promotion, and pricing strategies (often referred to as the four Ps) designed to produce mutually satisfying exchanges with a target market.[11]

The marketing manager can control each component of the marketing mix, but the strategies for all four components must be blended to achieve optimal results. Astute marketing managers devise marketing strategies to gain advantages over competitors and best serve the needs and wants of a particular target market segment. By manipulating elements of the marketing mix, marketing managers can fine-tune the customer offering and achieve competitive success.

(6) Implementation

Implementation is the process that turns marketing plans into action assignments and ensures these assignments are executed in a way that accomplishes the plans' objectives. Implementation activities may involve detailed job assignments, activity descriptions, timelines, budgets, and lots of communication.

(7) Evaluation and control

After a marketing plan is implemented, it should be evaluated. ***Evaluation*** entails gauging the extent to which marketing objectives have been achieved during the specified time period.

Once a plan is chosen and implemented, its effectiveness must be monitored. ***Control*** provides the mechanisms for evaluating marketing results in the light of the plan's objectives and for correcting actions that do not help the organization reach those objectives within budget guidelines. Firms need to establish formal and informal control programs to make the entire operation more efficient.

1.3 Product Decisions

1.3.1 Product Concepts

The product offering, the heart of an organization's marketing program, is usually the starting point in creating a marketing mix. A marketing manager cannot determine a price, design a promotion strategy, or create a distribution channel until the firm has a product to sell.

A ***product*** may be defined as everything, both favorable and unfavorable, that a person receives in an exchange. A product may be a tangible good like a pair of shoes, a service like a haircut, an idea like "don't litter", or any combination of these three. Packaging, style, color, options, and size are some typical product features. Just as important are intangibles such as service, the seller's image, the manufacturer's reputation, and the way consumers believe others will view the product.

Products can be classified as either business or consumer products, depending on the buyer's intentions.[12] The key distinction between the two types of products is their