An English Course for E-Commerce

电子商务专业英语

孙建忠　王　斌　主　编

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内　容　提　要

本书是用英语编写的电子商务技术教材，共 18 章，包括电子商务的起源与模型、因特网与环球网基础、EDI、在线支付、移动电子商务、电子商务安全、电子商务法律问题、电子商务税收问题、电子客户关系管理、电子商务模式、B2B 电子商务、电子商务策略、电子物流、网络营销、动态定价、电子商务的影响与意义、电子政务、案例分析等内容。本书内容覆盖了当今电子商务技术的各个方面，并力求体现电子商务的最新发展。

本书所有内容均取材于最近两年国外出版的原版教材和互联网，内容新颖，系统性强。每一章都围绕一个主题，配有学习指导、详细注释和参考译文以及精心安排的练习，可以使学生很快掌握课文要点。

本书既可作为高等院校电子商务及相关专业电子商务专业英语教材，也可用作管理与技术人员了解并学习电子商务知识的参考书。

本书的练习答案、课文的参考译文以及与本书内容相关的四个很有价值的专题内容：电子商务词汇构成规律、电子商务专业英语的阅读翻译技巧、学术论文的英文写作和商务信函的英文写作，均可从中国水利水电出版社网站下载，网址为：www.waterpub.com.cn

序

自 20 世纪 90 年代中后期以来，随着互联网的飞速发展，电子商务无疑已成为最热门的课题之一。世界各地都非常重视电子商务的应用与研究，高等院校更是如此。近两三年来，为了促进我国电子商务的发展，我国以高等院校为主体出版了大量的电子商务方面的教材和著作，这对于我国开展电子商务、培养电子商务方面的专业人才大有益处。但大多数教材还主要集中于中文翻译或中文改编版本的层面上。随着我国高等教育国际化的发展，越来越多的高校开始重视中英文双语教学，为此一些高校引进了部分英文原版或影印版教材，这些教材在受到师生欢迎的同时也面临着一些新的问题，如与我国实际结合不紧、内容选择单一、难度不易掌握、教学量难于控制、过多的专业词汇不利于学生自学等。为此，一些从事双语教学的高校教师根据形势的需要，结合自身的教学实践，编写出了新一代的专业英语教材，以更好地满足新时期高校双语教学，这些都是很有意义的尝试。由孙建忠、王斌主编，白凤仙、鲍玉昆副主编的《电子商务专业英语》（本科版）就是其中之一。其实，由孙建忠、王斌、白凤仙等合编的《电子商务专业英语》（高职高专版）已于 2003 年元月出版，并且受到了读者的好评。本科版教材吸取了原高职高专版的编写经验，参阅了大量最新出版的电子商务著作与文献资料，结合在武汉部分高校开展的双语教学实践，突出了如下特点：

- 注重教材的可读性与知识性的统一，所选课文不仅有一定的趣味性，而且专业性强、难度适中。
- 注重教材的知识面与内容新颖性的统一，所选课文既覆盖了电子商务领域的各个方面，又反映了电子商务的最新发展、难度适中。
- 本书增加了科技论文英文写作、商务英文信函写作、构词法、阅读难点分析等四个专题，有助于学生熟悉和掌握电子商务英语的必要技能，扩大知识面。

本教科书主要适合普通高等院校电子商务方向的本科生，也可供研究生和电子商务专业人士参考。

大学管理学院院长　张金隆教授（博导）

2003 年 10 月

前　　言

随着 21 世纪的到来和中国加入 WTO，电子商务在我国必将迅速发展。电子商务不仅为我们带来了全新的商业和经营理念，带来了无限商机，也为我们带来了巨大的挑战。电子商务打破了国界的限制，它不仅对信息基础设施、法律体系提出了更高的要求，也需要人们更新观念与意识，提高人力资源能力，而语言能力就是一个重要的方面。由于诸多原因，国际上最通用的语言还是英语。而因特网的普及，更巩固了英语作为跨文化交往通用语言的地位。为了更好地迎接电子商务的挑战，必须具备较高的英语水平。

本书是 21 世纪高等院校电子商务专业英语教材，本书的编写目的，首先是让学生掌握电子商务专业英语的基本定义和术语，了解电子商务的专业基础知识，学会电子商务英语基本的表达与翻译；其次是介绍了电子商务领域的一些最新发展。

本书根据现阶段我国电子商务学科的教学特点，精心组织，合理选材。本书内容全部取自国外电子商务教材、专著、报告以及权威网站资料，并由编者进行了必要的改编。本书主要内容包括：电子商务起源与模型、因特网与环球网基础、EDI、在线支付、移动电子商务、电子商务安全、法律与税收问题、电子客户关系管理、电子商务各种模式、电子商务策略、电子物流、网络营销、动态定价、电子政务、案例分析等内容。考虑到读者的需要，我们还系统而扼要地介绍了电子商务词汇构成规律、电子商务专业英语的阅读翻译技巧、学术论文的英文写作和商务信函的英文写作等四个专题。本书的练习答案、课文的参考译文以及专题内容均可从中国水利水电出版社网站（www.waterpub.com.cn）下载。

在本书的编写过程中，华中科技大学管理学院院长、电子商务方向的博士生导师张金隆教授对教材大纲提出了建设性的意见，并欣然为本书作序。张金隆教授与华中科技大学蔡淑琴教授（电子商务方向博士生导师）在百忙之中为本书进行主审，编者在此向两位教授表示衷心的感谢。武汉市部分院校的同学参与了本书的部分教学实践工作，在此一并致谢。

本书第 1、2、3、5、6、7、9、10、11 章由大连理工大学白凤仙老师编写，第 4、12、15、16 章及专题 4 由王斌博士编写，第 8、13、14、18 章由华中科技大学鲍玉昆副教授（博士）编写，第 17 章与专题 1、2、3 由大连理工大学孙建忠教授（博士）编写，孙建忠还负责全书的统稿工作，并对各章内容进行了修订。

由于作者水平有限，加之编写时间仓促，本书在编写过程中难免出现疏漏，恳请读者不吝赐教。联系地址：sjzbfx@163.com 或 icekingp@yahoo.com.cn

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编　者
2003 年 10 月

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目　　录

Chapter 1　The Basics of E-Commerce

本章学习指导

本章主要介绍了电子商务的基本概念、起源与发展、类型以及主要特征。通过本章的学习，读者应该能够：

- 理解电子商务的定义及其与电子商业的区别。
- 确定电子商务技术及其商业意义的独有特征。
- 描述电子商务的主要类型。
- 理解电子商务 I 时代的设想与驱动力量。
- 理解电子商务 I 时代的成功与失败。
- 确认定义电子商务 II 时代的要素。
- 描述电子商务研究的主题。

1.1　E-Commerce: The Revolution Is Just Beginning

In 1994, e-commerce, as we now know, did not exist. Today, just a few years later, more than thirty million American consumers are expected to spend about \$65 billion purchasing products and services on the Internet's World Wide Web. (Although the terms *Internet* and *World Wide Web* are often used interchangeably, they are actually two very different things: The Internet is a worldwide network of computer networks and the World Wide Web is one of the Internet's most popular services, providing access to over two billion Web pages.) Businesses in 2001 are expected to spend about \$470 billion purchasing goods and services on the Web from other businesses. From a standing start in 1995, this type of commerce, called *electronic commerce* or *e-commerce*, has experienced growth rates of well over 100% a year and become the foundation for the first digital electronic marketplace. And even more impressive than its spectacular growth is its future predicted growth. By 2006, analysts estimate that consumers will be spending around \$250 billion and businesses about \$5.4 trillion in online transactions.

It is important to realize that the rapid growth and change that has occurred in the first five to six years of e-commerce represents just the beginning—which could be called the first thirty seconds of the e-commerce revolution. The twenty-first century will be the age of a digitally enabled social and commercial life, the outlines of which we can barely perceive at this time. It appears likely that e-commerce will eventually impact nearly all commerce, or that all commerce

will be e-commerce by the year 2050.

Business fortunes are made—and lost—in periods of extraordinary change such as this. The next five years hold out extraordinary opportunities—as well as risks—for new and traditional businesses to exploit digital technology for market advantage. For society as a whole, indeed for the world's societies, the next few decades offer the possibility of extraordinary gains in social wealth as the digital revolution works its way through larger and larger segments of the world's economy, offering the possibility of high rates of productivity and income growth in an inflation-free environment[1].

1.1.1   What is e-commerce?

Our focus in this book is **e-commerce**—the use of the Internet and the Web to transact business. More formally, we focus on digitally enabled commercial transactions between and among organizations and individuals. Each components of our working definition of e-commerce is important. *Digitally enabled transactions* include all transactions mediated by digital technology. For the most part, this means transactions that occur over the Internet and the Web. *Commercial transactions* involve the exchange of value (e.g., money) across organizational or individual boundaries in return for products and services. Exchange of value is important for understanding the limits of e-commerce: Without an exchange of value, no commerce occurs.

1.1.2   The difference between e-commerce and E-business

There is a debate among consultants and academics about the meaning and limitations of both e-commerce and E-business. Some argue that e-commerce encompasses the entire world of electronically based organizational activities that support a firm's market exchanges—including a firm's entire information system's infrastructure. Others argue, on the other hand, that E-business encompasses the entire world of internal and external electronically based activities, including e-commerce. We think that it is important to make a distinction between e-commerce and E-business because we believe they refer to different phenomena. For purposes of this text, we will use the term **E-business** to refer primarily to the digital enablement of transactions and processes within a firm, involving information systems under the control of the firm. For the most part[2], in our view, E-business does not include commercial transactions involving an exchange of value across organizational boundaries. For example, a company's online inventory control mechanisms are a component of E-business, but such internal processes do not directly generate revenue for the firm from outside businesses or consumers, as e-commerce, by definition, does. It is true, however, that a firm's E-business infrastructure can also support e-commerce exchanges. And e-commerce and E-business systems can and do blur together at the business firm boundary, at the point where internal business systems link up with suppliers, for instance. E-business applications turn into e-commerce precisely when an exchange of value

occurs. Figure 1-1 illustrates the differences and complex relationship between e-commerce and E-business.
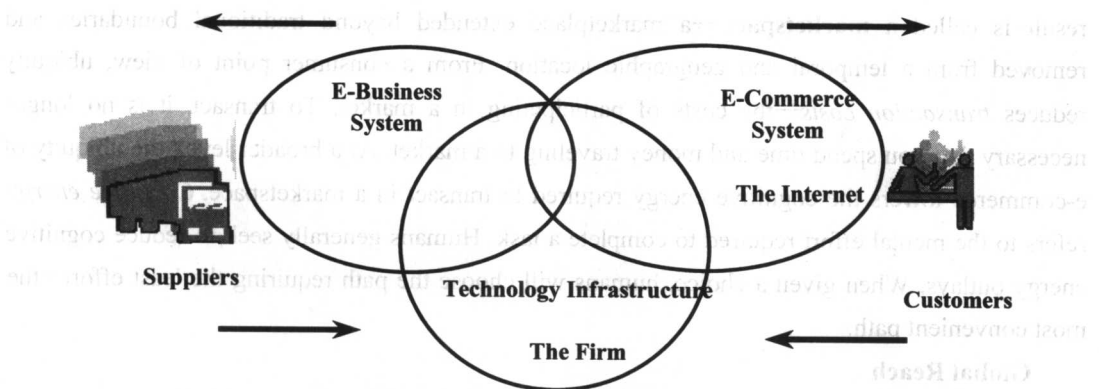
Figure 1-1   The differences and complex relationship between e-commerce and E-business

1.1.3 Why study e-commerce?

Why are there college courses and textbooks on e-commerce when there are no courses or textbooks on "TV Commerce," "Radio Commerce," "Direct Mail Commerce," "Railroad Commerce," or "Highway Commerce," even though these technologies have had profound impacts on commerce in the twentieth century and account for far more commerce than e-commerce? The reason is that e-commerce technology is different from and more powerful than any of the other technologies we have seen in the past century.

Prior to the development of e-commerce, the process of marketing and selling goods was a mass-marketing and salesforce-driven process. Consumers were viewed as passive targets of advertising "campaigns" and branding blitzes intended to influence consumers' long-term product perceptions and immediate purchasing behaviors. Selling was conducted in well-insulated "channels." Consumers were considered to be trapped by geographical and social boundaries, unable to search widely for the best price and quality. Information about prices, costs, and fees could be hidden from the consumer, creating profitable "information asymmetries" for the selling firm. **Information asymmetry** refers to any disparity in relevant market information among parties in a transaction.

E-commerce has challenged much of this traditional business thinking. We list here seven unique features of e-commerce technology that both challenge traditional business thinking and explain why we have a high interest in e-commerce.

1.1.4 Seven unique features of e-commerce technology

Ubiquity

In traditional commerce, a marketplace is a physical place you visit in order to transact. For example, television and radio are typically directed to motivating the consumer to go someplace to

make a purchase. E-commerce is **ubiquitous**, meaning that it is available just about everywhere, at all times. It liberates the market from being restricted to a physical space and makes it possible to shop from your desktop, at home, at work, or even from your car, using mobile commerce. The result is called a **marketspace**—a marketplace extended beyond traditional boundaries and removed from a temporal and geographic location. From a consumer point of view, ubiquity reduces *transaction costs*—the costs of participating in a market. To transact, it is no longer necessary that you spend time and money traveling to a market. At a broader level, the ubiquity of e-commerce lowers the cognitive energy required to transact in a marketspace. *Cognitive energy* refers to the mental effort required to complete a task. Humans generally seek to reduce cognitive energy outlays. When given a choice, humans will choose the path requiring the least effort—the most convenient path.

Global Reach

E-commerce technology permits commercial transactions to cross cultural and national boundaries far more conveniently and effectively than is true in traditional commerce. As a result, the potential market size for e-commerce merchants is roughly equal to the size of the world's online population (over 400 million in 2001 and growing rapidly according to the Computer Industry Almanac). The total number of users or customers an e-commerce business can obtain is a measure of its **reach**.

In contrast, most traditional commerce is local or regional—it involves local merchants or national merchants with local outlets. Television and radio stations, and newspapers, for instance, are primarily local and regional institutions with limited but powerful national networks that can attract a national audience. In contrast to e-commerce technology, these older commerce technologies do not easily cross national boundaries to a global audience.

Universal Standards

One strikingly unusual feature of e-commerce technologies is that the technical standards of the Internet, and therefore the technical standards for conducting e-commerce, are **universal standards**—they are shared by all nations around the world. In contrast, most traditional commerce technologies differ from one nation to the next. For instance, television and radio standards differ around the world, as does cell telephone technology. The universal technical standards of e-commerce greatly lower *market entry costs*—the cost merchants must pay just to bring their goods to market. At the same time, for consumers, universal standards reduce *search costs*—the effort required to find suitable products. And by creating a single, one-world marketspace, where prices and product descriptions can be inexpensively displayed for all to see, *price discovery* becomes simpler, faster, and more accurate. With e-commerce technologies, it is possible for the first time in history to easily find all the suppliers, prices, and delivery terms of a specific product anywhere in the world. Although this is not necessarily realistic today for all or many products, it is a potential that will be exploited in the future.

Richness

Information **richness** refers to the complexity and content of a message. Traditional markets, national salesforces, and small retail stores have great richness: They are able to provide personal, face-to-face service using aural and visual cues when making a sale. The richness of traditional markets makes them a powerful selling or commercial environment. Prior to the development of the Web, there was a trade-off between richness and reach: the larger the audience reached, the less rich the message.

Interactivity

Unlike any of the commercial technologies of the twentieth century, with the possible exception of the telephone, e-commerce technologies are **interactive**, meaning they allow for two-way communication between merchant and consumer. Television, for instance, cannot ask the viewer any questions, enter into a conversation with a viewer, or request customer information be entered into a form. In contrast, all of these activities are possible on an e-commerce Web site. Interactivity allows an online merchant to engage a consumer in ways similar to a face-to-face experience, but on a much more massive, global scale.

Information Density

The Internet and the Web vastly increase **information density**—the total amount and quality of information available to all market participants, consumers, and merchants alike. E-commerce technologies reduce information collection, storage, processing, and communication costs. At the same time, these technologies increase greatly the currency, accuracy, and timeliness of information—making information more useful and important than ever. As a result, information becomes more plentiful, cheaper, and of higher quality.

A number of business consequences result from the growth in information density. In e-commerce markets, prices and costs become more *transparent*. *Price transparency* refers to the ease with which consumers can find out the variety of prices in a market; *cost transparency* refers to the ability of consumers to discover the actual costs merchants pay for products. But there are advantages for merchants as well. Online merchants can discover much more about consumers; this allows merchants to segment the market into groups willing to pay different prices, and permits them to engage in *price discrimination*—selling the same goods, or nearly the same goods, to different targeted groups at different prices. For instance, an online merchant can discover a consumer's avid interest in expensive exotic vacations, and then pitch expensive exotic vacation plans to that consumer at a premium price—knowing this person is willing to pay extra for an exotic vacation, while pitching the same vacation plan at a lower price to more price-sensitive consumers.

Personalization/Customization

E-commerce technologies permit **personalization**: Merchants can target their marketing messages to specific individuals by adjusting the message to a person's name, interests, and past purchases. The technology also permits **customization**—changing the delivered product or

service based on a user's preferences or prior behavior. Given the interactive nature of e-commerce technology, a great deal of information about the consumers can be gathered in the marketplace at the moment of purchase. With the increase in information density, a great deal of information about the consumer's past purchases and behavior can be stored and used by online merchants. The result is a level of personalization and customization unthinkable with existing commerce technologies. For instance, you may be able to shape what you see on television by selecting a channel, but you cannot change the contents of the channel you have chosen. In contrast, the *Wall Street Journal Online* allows you to select the type of news stories you want to see first, and to be alerted when certain events happen.

Now, let's return to the question that motivated this section: Why study e-commerce? To reiterate, the answer is simply that e-commerce technologies—and the digital markets—promise to bring about some very fundamental, unprecedented shifts in commerce. One of these shifts, for instance, appears to be a very large reduction in information asymmetry among all market participants (consumers and merchants). In the past, merchants and manufacturers were able to prevent consumers from learning about their costs, their price discrimination strategies, and their profits from sales. This becomes more difficult with e-commerce, and the entire marketplace potentially becomes very price competitive.

On the other hand, the unique dimensions of e-commerce technologies listed here also suggest many new possibilities for marketing and selling—a powerful set of interactive, personalized, and rich messages are available for delivery to segmented, targeted audiences. E-commerce technologies make it possible for merchants to know much more about consumers and use this information more effectively than was ever true in the past. Potentially, online merchants could use this new information to develop new information asymmetries, enhance their ability to brand products, charge premium prices for high-quality service, and segment the market into an endless number of subgroups, each receiving a different price. To complicate matters further, these same technologies make it possible for merchants to know more about other merchants than was ever true in the past. This presents the possibility that merchants might collude on prices rather than compete and drive overall average prices up. This strategy works especially well when there are just a few suppliers.

1.1.5 Types of e-commerce

There are a variety of different types of e-commerce and many different ways to characterize these types. Table 1-1 lists the five major types of e-commerce discussed in this book.

For the most part, we distinguish different types of e-commerce by the nature of the market relationship—who is selling to whom. The exceptions are P2P and m-commerce, which are technology-based distinctions.

B2C. The most commonly discussed type of e-commerce is **Business-to-Consumer (B2C)**

e-commerce, in which online businesses attempt to reach individual consumers. Even though B2C is comparatively small (about $65 billion in 2001), it has grown exponentially since 1995, and is the type of e-commerce that most consumers are likely to encounter. Within the B2C category there are many different types of business models: portals, online retailers, content providers, transaction brokers, market creators, service providers, and community providers.

B2B. Business-to-Business (B2B) e-commerce, in which businesses focus on selling to other businesses, is the largest form of e-commerce with about $700 billion in transactions in 2001. In 2001, there was an estimated $12 trillion in business-to-business exchanges of all kinds, online and offline, suggesting that B2B e-commerce has significant growth potential. The ultimate size of B2B e-commerce could be huge. At first, B2B e-commerce primarily involved inter-business exchanges, but a number of other B2B business models have developed, including e-distributors, B2B service providers, matchmakers, and infomediaries that are widening the use of B2B e-commerce.

Table 1-1   Major types of e-commerce

Types of E-commere	Example
B2C—Business to Consumer	Amazon.com is a general merchandiser that sells consumer products to retail consumers
B2B—Business to Business	eSteel.com is a steel industry exchange that creates an electronic market for steel producers and users
C2C—Consumer to Consumer	eBay.com creates a marketspace where consumers can auction or sell goods directly to other consumers
P2P—Peer to Peer	Gnutella is a software application that permits consumers to share music with one another directly, without the intervention of a market maker as in C2C e-commerce
M-commerce—Mobile commerce	Wireless mobile devices such as PDAs (personal digital assistants) or cell phones can be used to conduct commercial transactions

C2C. Consumer-to-Consumer (C2C) e-commerce provides a way for consumers to sell to each other, with the help of an online market maker such as the auction site eBay. The size of this market is estimated to be over $5 billion and growing rapidly (eBay.com, 2001). In C2C e-commerce, the consumer prepares the product for market, places the product for auction or sale, and relies on the market maker to provide catalog, search engine, and transaction-clearing capabilities so that products can be easily displayed, discovered, and paid for.

P2P. Peer-to-peer technology enables Internet users to share files and computer resources directly without having to go through a central Web server. In peer-to-peer's purest form, no intermediary is required. For instance, Gnutella is a peer-to-peer freeware software application that permits users to directly exchange musical tracks, typically without any charge. Since 1999, entrepreneurs and venture capitalists have attempted to adapt various aspects of peer-to-peer technology into **Peer-to-Peer (P2P) e-commerce.** Napster.com, which was established to aid Internet users in finding and sharing online music files known as *MP3 files*, is perhaps the most