经济管理类规划教材

# 电子商务

肖 琦◎主编



清华大学出版社

### <u>新编高职高专经济管理类规划教材</u>

# 电子商务英语

肖琦 主编

清华大学出版社 北 京

### 内容简介

针对高职学生的特点,全书在内容编排上作了精心设计,共分 8 章,在每章的开始都有一个引导案例,引出本章的核心内容;为了帮助学生理解,还特意安排了"NEW WORDS&PHRASES"(新词新语);在各章后又提供了"QUICK CHECK"(快速检查)帮助学生掌握本章的核心概念;同时提供了"CASE PROBLEM"(案例操作题),这些案例操作都是围绕章节内容编排的实践操作,学生通过这些案例操作可以更加灵活地掌握英语在电子商务中的应用,真正达到了高职实践教学的目的。另外在本书的附录部分汇总了电子商务方面的专业词汇,供学生学习和参考。本书还配备了电子课件和参考译文,可从 http://www.tupwk.com.cn 下载。

通过本教材的学习,读者不仅加深了对电子商务领域的了解,更能够提高自身的专业 英语水平。因此,本书既可以作为电子商务专业的专业英语教材,又可以作为电子商务专 业人士的英语读物。

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图书在版编目(CIP)数据

电子商务英语/肖琦主编. 一北京: 清华大学出版社, 2008.2

新编高职高专经济管理类规划教材

ISBN 978-7-302-16880-5

I. 电··· II. 肖··· III. 电子商务—英语—高等学校: 技术学校—教材 Ⅳ.H31 中国版本图书馆 CIP 数据核字(2008)第 007614 号

责任编辑:崔 伟

封面设计:周周设计局

版式设计: 孔祥丰

责任校对:成凤进

责任印制:杨 艳

出版发行:清华大学出版社 地 址:北京清华大学学研大厦 A 座

http://www.tup.com.cn 邮 编: 100084

c-service@tup. tsinghua. edu. cn

社 总 机: 010-62770175 邮购热线: 010-62786544

投稿咨询: 010-62772015 客户服务: 010-62776969

印刷者:北京市人民文学印刷厂

装 订 者:北京国马印刷厂

经 销:全国新华书店

开 本: 185×260 印 张: 9.75 字 数: 191 千字

版 次: 2008年2月第1版 印 次: 2008年2月第1次印刷

印 数:1~5000

定 价: 20.00 元

本书如存在文字不清、漏印、缺页、倒页、脱页等印装质量问题,请与清华大学出版社出版部联系调换。联系电话:(010)62770177 转 3103 产品编号:025863-01

对国内中小企业而言,电子商务开始了由概念向实践的转变。电子商务已经成为企业投身全球化市场竞争的入门证。通过开展电子商务,企业有效地拓展了业务,提高了商务活动范围和效率,降低了交易成本。阿里巴巴董事会主席马云曾说过,中国企业的电子商务为企业创造利润,所以能够取得成功。他实际上指的是狭义的电子商务,又称电子贸易(Electronic Commerce, EC),本书讨论的就是狭义的电子商务。

高职院校电子商务专业学生的就业方向主要是在中小企业的电子贸易工作,通过互联网来寻求商业机会,处理贸易业务。电子商务使商务没有国界,许多中小企业早已借助互联网把生意做到了国外。因此,企业需要的电子商务人才,必须熟悉外国语言与文化。因此,几乎所有高校的电子商务专业都开设了电子商务英语这门课程。

南通纺织职业技术学院"省级特色专业"获得者——电子商务教研室继 2002 年开设电子商务专业英语课程以来,教师在教学过程中一方面不断查找资料,另一方面,跟踪了许多毕业生,了解到他们主要是在电子商务平台(比如环球资源、阿里巴巴国际站等)的使用,以及与外商的在线沟通等方面使用英语较多。通过 5 年的实践教学和对 2004 届到 2007 届毕业生的跟踪调查,最终形成了现在的电子商务英语教材,供高职院校电子商务专业使用。

教材的主要目的就是让高职高专院校电子商务专业学生具备一定的专业英语基础,熟悉国外电子商务平台,了解国外文化,巩固电子商务核心知识体系。因此,虽然就电子商务专业知识而言,本书的主要内容在任何一本电子商务教材上都可以找到,但是本书另一个特色就是引入大量的案例。这些来自美国

的电子商务案例,无疑拓展了学生的视野,丰富了专业知识,增强了教材的 可读性。

### 本书特色

具体说来,本书具有以下特点:

- 1. 专业知识局限在电子商务核心内容之内。在学习本课程时,由于已经熟悉专业知识,学生只需要将精力集中在专业英语方面即可,降低了学习难度。
- 2. 在编排体系上,本书每章都由导入案例、正文(两节)、新词新语、快速 检查和案例操作题五个部分组成,以满足不同教学手段的需要。
- 3. 所有案例均来自国外,主要是美国。这些案例不仅传导了国外电子商务的特点,也体现了本课程的语言文化特色。相比而言,其他电子商务课程的案例来自国内居多。
- 4. 本书不仅介绍了电子商务核心体系的英语知识, 更多的是通过案例来丰富学生的视野, 这使得教材不会显得枯燥乏味。

### 本书内容

本书共 8 章,每章都由两节内容组成。第 1 章介绍电子商务定义与特点,以及传统商务与电子商务的对比。第 2 章导入互联网销售、B2B 商务等。第 3 章介绍互联网有效的呈现形式,如何满足网络访问者的需求。第 4 章介绍如何识别和接近顾客,探讨新的适合互联网的营销方式,以及如何维护品牌忠诚。第 5 章介绍的是网络基础设施和网站的基本功能,如何进行决策,推广网络商店等策略。第 6 章是安全问题,包括保护个人隐私、知识产权和密码、数字签名和数字证书等概念。第 7 章是在线支付,重点介绍了电子现金、信用卡等支付工具。最后一章讨论的是国际化问题,网络诚信、立法与司法环境、文化与习俗等。

第1章对商务活动进行了解释和简要说明,接着为电子商务下了定义,并介绍了企业如何利用它创造新产品、新服务和改进其他常见的商务活动。这一章还主要分析了电子商务与传统经济相比的优势和劣势。

第 2 章介绍了公司在从事电子商务经营时的一些常见方式及盈利模式。有些公司简单地将其原有的经营模式搬上了 Web; 而另一些公司则对原有的经营

方式作了大幅度的调整。

第3章介绍了有关在Web上的商业形象问题。通过对一些电子商务网站的分析,从而了解公司该如何在Web上建立有效的商业形象、如何在Web上促销,以及如何创建符合访问者需求的网站。

第 4 章介绍了如何通过 Web 推销方法来识别并接近客户。这些推销方法包括技术允许的关系管理和许可性营销等。另外,还会涉及品牌问题,比如商业机构如何创立品牌以及品牌战略等。

第 5 章首先介绍了进行电子商务所需的基本设施,然后说明在线商店是由哪些基本要素组成的,以及如何通过广告和搜索引擎来宣传网站。

第6章介绍了如何防范电子商务的安全威胁。所采取的对策包括防病毒软件、加密、数字证书、身份验证以及一些物理保护措施。

第7章介绍了在线商店可能允许的各种电子支付方式。特别是介绍了信用卡支付的优点和不足,并调查授权和处理信用卡交易的过程。最后,介绍了在线支付的风险。

第 8 章介绍了当商业机构借助互联网打开通向世界的大门时会引发的问题,其中包括语言问题、文化问题、技术基础设施问题以及法律问题。

本书是编者在电子商务专业英语课程讲义的基础上修订而成的,汇集了多位老师的心血,由肖琦老师主编。各章的具体分工是:第 1~5 章由肖琦编写,第 6 章由胡革编写,第 7 章由倪红耀编写,第 8 章由沙楷编写。虽然经过编者多年实践教学的检验和不断的丰富与完善,但肯定还会存在很多不足。欢迎广大师生在使用过程给予批评指正。

本书在出版过程中,得到了学院领导和清华大学出版社的大力支持,我的同事胡革和沙楷给出了许多精心的指导和具体的建议,在这里一并向他们表示感谢!

编者

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# **Tutorial 1**

# What Is Electronic Commerce

### CASE

In 1994, Jeff Bezos, a young financial analyst and fund manager who had become intrigued by the rapid growth of the Internet, founded one of the most successful retail electronic commerce sites. Bezos listed 20 products that might sell well on the Internet. After some intense analysis, he determined that books were at the top of his list. Bezos had no experience in the book-selling business, but he realized that books were small-ticket commodity items that would be easy and inexpensive to ship. He knew many customers would be willing to buy books without inspecting them in person and that books could be impulse purchase items if properly promoted.

Bezos believed that buying books from an online seller could be more attractive than a visit to the local bookstore. He envisioned his Web site's software tracking customer's purchases and recommending similar tides. He wanted to give his customers the option of requesting notification when a particular author publishes a new book. By relentlessly paying attention to every process involved in buying, promoting, selling, and shipping books, and by working to improve each process continuously, Bezos and Amazon.com have become one of the first highly visible success stories in electronic commerce.

As it has grown, Amazon.com has continued to identify strategic opportunities. In 1998, it began selling music CDs. More recently, it has added consumer electronics, toys, auctions, and hardware to its list of offerings. Five years after opening its Web site, Amazon.com had reached annual sales of over \$1 billion.

Amazon.com's success provides a blueprint for any business that is thinking of ways to use the Web:

- Carefully analyze the characteristics of the markets into which you sell and from which you buy
- Consider the logistics of delivering your product or service to customers
- Identify ways the Web can help you capitalize on the opportunities that exist in your business

As important as the selling opportunities were to Amazon.com's success, the structure of the supply side of the book business was equally important. When the company started, there were a large number of book publishers, so it would be difficult for a single supplier to restrict Amazon.com's book purchases or enter its market as a competitor. The firm located in Seattle, close to a large pool of programming talent and near one of the largest book distribution ware-houses in the world. Once again you see that a combination of business strategy and technology helped Amazon.com become successful.

### **SESSION 1.1**

### **Defining Electronic Commerce**

Many people think of electronic commerce solely in terms of shopping on the part of the Internet called the World Wide Web (the Web). In fact, electronic commerce is much broader and encompasses many more business activities than just Web shopping.

Some people and businesses use the term electronic business (or e-business) when they are discussing electronic commerce in this broader sense. However, most people use the terms electronic commerce and electronic business interchangeably. Many not-for-profit organizations conduct "business" activities. For example, a museum might sell tickets for an upcoming special exhibition on its Web site. In this book, the term electronic commerce (or e-commerce) is used in its broadest sense; that is, the conduct of selling, buying, logistics, or other organization-management activities via the Web.

Although the Web has made online shopping possible for many businesses and individuals, electronic commerce has existed for many years. For decades, banks

have been using electronic funds transfers (EFTs, also called wire transfers) to exchange account information electronically over private communications networks. Businesses also have been engaging in a form of electronic commerce, known as electronic data interchange, for over 20 years. Electronic data interchange (EDI) occurs when one business transmits computer-readable data in an agreed-upon format to another business. Many large businesses have standardized the format of the paperwork they exchange with each other—such as invoices, purchase orders, and bills of lading—and transmit that information using EDI. Many firms also use EDI to authorize bank transfers instead of writing checks.

### Traditional Commerce vs. Electronic Commerce

The origins of commerce occurred before recorded history, when our remote ancestors first decided to specialize their everyday activities. Instead of each family growing its own crops, hunting for its own meat, and making its own tools, families developed skills in one of these areas and traded for their other needs. For example, the tool-making family would exchange tools for grain from the crop-growing family. Services were bought and sold in these primitive economies, too. For example, the tribal spiritualist would cast spells or intercede with the deities in exchange for food and tools. Eventually, cattle and metal coins became accepted as currency, making transactions easier to settle. Commerce, or doing business, is a negotiated exchange of valuable objects or services between at least two parties (a buyer and a seller) and includes all activities that each of the parties undertakes to complete the transaction.

### **Buyer and Seller Roles in Electronic Commerce**

Buyers begin the process of commerce by identifying a need. For example, an individual may decide that it is time for a new car, or a business manager may notice that a machine is wearing out. Once buyers have identified their specific needs, they must find products or services that will satisfy those needs. In traditional commerce, buyers use a variety of search techniques. They may consult catalogs, ask friends, read advertisements, or examine directories. The Yellow Pages is a good example of a directory that buyers often use to find products and

services. Buyers may consult salespersons to gather information about specific features and capabilities of products they are considering for purchase. Business firms often have highly structured procedures for finding products and services that satisfy recurring needs of the business.

After buyers have selected a product or service that will meet the identified need, they must select a vendor that can supply the desired product or service. Buyers in traditional commerce contact vendors in a variety of ways, including by telephone, by mail, or at trade shows. Once the buyer chooses a vendor, the buyer negotiates a purchase transaction. This transaction may have many elements—such as a delivery date, method of shipment, price, warranty, and payment terms—and will often include detailed specifications the buyer can confirm by inspection when the product is delivered or the service is performed. This inspection process may be a very complicated step. For example, consider the complex ordering, delivery, and inspection logistics that must occur to provide the displays you see in a supermarket's produce section.

When the buyer is satisfied that the purchased product or service has met the terms and conditions agreed to by both buyer and seller, the buyer will pay for the purchase. After the sale is complete, the buyer may have further contact with the seller regarding warranty claims, upgrades, and regular maintenance.

Each action taken by a buyer engaging in commerce has a corresponding action that is taken by a seller. Sellers often undertake market research to identify potential customers' needs. Even businesses that have been selling the same product or service for many years are always looking for ways to improve and expand their offerings. Firms conduct surveys, employ salespersons to talk with customers, run focus groups, and hire outside consultants to help them make decisions during this identification process.

Once a seller identifies potential customer needs, it must then create products and services that can meet those needs. This creation activity includes design, testing, and production activities. Sellers then must make potential customers aware that the new product or service exists. Sellers engage in many different kinds of advertising and promotional activities to communicate information about their products and services to existing and potential customers.

When a customer responds to the seller's promotion activities, the two parties must negotiate the details of a purchase transaction. In some cases, this negotiation is simple. For example, many retail transactions involve nothing more than a buyer entering a seller's store, selecting items to purchase, and paying for them. In other cases, purchase transactions can require prolonged negotiations to settle the terms of delivery, inspection, testing, and acceptance.

After the seller and buyer resolve the logistics and delivery details of the purchase transaction, the seller ships the goods or provides the service and sends an invoice to the buyer. In some businesses, the seller will also provide a monthly billing statement to each customer that summarizes its invoicing and payment activities. In some cases, the seller will require payment before or at the time of shipment. However, most businesses sell to each other on credit, so the seller must keep a record of the sale and wait for the customer to pay. Most businesses maintain sophisticated systems for receiving and processing customer payments; they want to track the amounts they are owed and ensure that the payments they do receive are credited to the proper customer and invoice.

Following the conclusion of the sale transaction, the seller will often provide continuing after-sale support for the product or service. In many cases, the seller is bound by contract or statute to guarantee or warrant that the product or service sold will perform in a satisfactory manner. The seller provides support, maintenance, and warranty work to help ensure that the customer is satisfied and will return to buy again.

### **Evolution of Electronic Commerce**

The goal of electronic commerce is to use electronic data transmission technologies, primarily those that are part of the Internet and the Web, to improve existing business processes, and to identify new business opportunities. Over the thousands of years that people have conducted business with each other, they have adopted new tools and technologies as they have become available. For example, the advent of sailing ships in ancient times opened new avenues of trade to buyers and sellers. The printing press, the steam engine, and the telephone each changed the way people conducted commerce activities.

The Internet was opened to commercial use during the early 1990s. That time

period also saw the development of Web server and Web browser software. By 1995, the rapid growth of the Internet and the Web had combined with the proliferation of personal computers (PCs) in homes and businesses to create a new communications network that could support business transactions as nothing ever had before. These three factors—the commercialization of the Internet, the invention of the Web, and the proliferation of networked PCs—combined to make electronic commerce possible. The number of Web sites is currently estimated to be well over eight million and the number of Web documents over a billion. Each Web site can have hundreds or even thousands of individual Web pages. As more people obtain access to the Web, commercial interest in using the Web to conduct business will increase and the variety of nonbusiness uses will become even greater. Although the Web has already grown very rapidly, many experts believe that it will continue to grow at an increasing rate for the foreseeable future. The emergence of the Internet and the Web as new data communication tools is just another step in the increasing efficiency of business processes.

### International Nature of Electronic Commerce

Many of the advantages that electronic commerce offers arise from its ability to reduce transaction costs. By making communication quick and inexpensive, technology makes commerce less expensive for both businesses and individuals. In addition to being inexpensive and easy to use, the Internet and the Web also offer people an unprecedented degree of geographic reach. The Internet brings people together from every country in the world because it reduces the distances between people in many ways. The predominant language on the Web is English, although sites in other languages and in multiple languages are appearing with increasing frequency. Once a business overcomes the language barrier, the technology exists for it to conduct electronic commerce with any other business or consumer, anywhere in the world.

Unfortunately, the political structures of the world have not kept up with Internet technology, so doing business internationally presents a number of challenges. Currency conversions, tariffs, import and export restrictions, local business customs, and the laws of each country in which a trading partner resides can all make international electronic commerce difficult. Many of the international

issues that arise relate to legal, tax, and privacy concerns. Each country has the right to pass laws and levy taxes on businesses that operate within its jurisdiction. European countries, for example, have very strict laws that limit the collection and use of personal information that companies gather in the course of doing business with consumers. Even within the United States, individual states and counties have the power to levy sales and use taxes on goods and services. In other countries, national sales and value-added taxes are imposed on an even more comprehensive list of business activities.

### SESSION 1.2

### Advantages and Disadvantages of Electronic Commerce

To be successful in electronic commerce, managers must identify the business processes that they can accomplish more effectively by using electronic commerce technologies. Some business processes use traditional commerce activities very effectively, and technology cannot improve them. Products that buyers prefer to touch, smell, or examine closely are difficult to sell using electronic commerce. For example, customers might not want to buy high-fashion clothing or perishable food products if they cannot examine the products closely before purchasing them. Retail merchants have years of experience in store design, layout, and product display knowledge. This knowledge is called merchandising. Many salespeople have developed ways of identifying customer needs and matching products or services to those needs. Merchandising and personal selling can be difficult to practice over an electronic link.

Branded merchandise and products, such as books or CDs, can be sold easily using electronic commerce. Because one copy of a new book is identical to other copies, and because the customer is not concerned about fit, freshness, or other qualities, customers are willing to order a book without examining the specific copy they will receive. The advantages of electronic commerce, including the ability of one site to offer a wider selection of titles than even the largest physical bookstore, can outweigh the advantages of a traditional bookstore, such as the customer's ability to browse.

### Advantages of Electronic Commerce

Companies are interested in electronic commerce because, quite simply, it can help increase profits. All of the advantages of electronic commerce for business entities in one statement: Electronic commerce can increase sales and decrease costs. For example, advertising on the Web can send a small firm's message to every country in the world. A firm can use electronic commerce to reach narrow market segments that are widely scattered geographically. The Internet and the Web are particularly useful in creating virtual communities that become ideal market targets.

A business can reduce the costs of handling sales inquiries, providing price quotes, and determining product availability by using electronic commerce in its sales support and order-taking processes. Cisco Systems sold almost 70% of its computer equipment via the Web. Because no customer service representatives were involved in these sales, Cisco estimates that it avoided handling 500,000 calls per month for an annual savings of over \$500 million.

Just as electronic commerce increases sales opportunities for the seller, it also increases purchasing opportunities for the buyer. Businesses can use electronic commerce in their purchasing processes to identify new suppliers and business partners. Negotiating price and delivery terms is easier because the Web can provide competitive bid information very efficiently. Electronic commerce increases the speed and accuracy with which businesses can exchange information, which reduces costs on both sides of transactions.

Electronic commerce provides consumers with a wider range of choices than traditional commerce because consumers can consider many different products and services from a wider variety of sellers. Consumers can evaluate their options 24 hours a day, every day. Some consumers prefer a great deal of information to use in deciding on a purchase; others prefer less. Electronic commerce provides consumers with an easy way to customize the level of detail in the information they obtain about a prospective purchase. Instead of waiting days for the mail to bring a catalog or product specification sheet, or even minutes for a fax transmission, consumers can have instant access to detailed information on the Web. Some products, such as software, audio clips, or images, can even be delivered via the

Internet, which reduces the time customers must wait to begin enjoying their purchases.

The benefits of electronic commerce also extend to the general welfare of society. Electronic payments of tax refunds, public retirement, and welfare support cost less to issue and arrive securely and quickly when transmitted via the Internet. Furthermore, electronic payments can be easier to audit and monitor than payments made by check, helping protect against fraud and theft losses. To the extent that electronic commerce enables people to work from home, we all benefit from the reduction in commuter-caused traffic and pollution. Electronic commerce can make products and services available in remote areas. For example, distance education is making it possible for people to learn skills and earn degrees no matter where they live or which hours they have available to study.

### **Disadvantages of Electronic Commerce**

Some business processes may never lend themselves to electronic commerce. For example, unique and high-cost items, such as jewelry or antiques, may continue to be difficult to inspect from a remote location. Most of the disadvantages of electronic commerce today, however, stem from the newness and rapidly developing pace of the underlying technologies. These disadvantages will disappear as electronic commerce matures and becomes more available to and accepted by the general population. Many products and services require that a critical mass of potential buyers be equipped and willing to buy via the Internet.

Another example of a technology problem on the Web today is that the color settings on computer monitors vary widely. Clothing retailers find it difficult to give customers an accurate idea of what a product's color will look like when it arrives. Most online clothing stores will send a fabric swatch on request, which also gives the customer a sense of the fabric's texture. As technology improves, this disadvantage will become less of an issue.

Businesses often calculate their potential profits before committing to any new technology. These calculations have been difficult to perform for investments in electronic commerce because the costs and benefits have been hard to quantify. Technology costs can change dramatically during electronic commerce implementation projects because the technologies can change so rapidly.