

商务学导论（第7版）

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Understanding Business (Seventh Edition)



清华大学出版社

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Understanding Business, 7th Ed.

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出版说明

为了适应经济全球化的发展趋势,满足国内广大读者了解、学习和借鉴国外先进经济管理理论和管理经验的需要,清华大学出版社与国外著名出版公司 McGraw-hill 教育出版集团合作影印出版了一系列商科英文版教材。鉴于大部分外版教材篇幅过长,且其中部分内容与我国的教学需要不符,我们请专家学者结合国内教学的实际要求,对所选图书进行了必要的删节。我们所选择的图书,基本上是在国外深受欢迎并被广泛采用的优秀教材的缩减版,其主教材均是该领域中较具权威性的经典之作。在选书和删节的过程中,我们得到了很多专家、学者的支持、帮助和鼓励,在此表示谢意!

由于原作者所处国家的政治、经济和文化背景等与我国不同,对书中所持观点,敬请广大读者在阅读过程中注意加以分析和鉴别。

我们期望这套影印书的出版对我国经济管理科学的发展能有所帮助,对我国商科的教学,尤其是商学本科的教学能有所促进。

欢迎广大读者给我们提出宝贵的意见和建议;同时也欢迎有关专业人士向我们推荐您所接触到的国外优秀图书。

清华大学出版社经管事业部
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引言

中国的学生要不要使用英文版的教材，一直有争议。有人认为，我们应该使用自己编写的教材，这样才能更准确地反映我们在课堂上所要表述的观点。用国外的原版教材，有些隔靴搔痒，不能解决中国的实际问题。持不同意见的观点认为，尽管各国在管理体制上有意识、制度、文化等差异，但管理本身是在国际环境下具有共同性的问题。特别是，中国的企业在经济全球化的环境下，需要更多地了解国外的管理理论与现状。在这种情况下，就需要引进一些外版的教材。一则，用于满足我们教学的部分需求；二则，更好地了解外版教材的教学服务体系；三则，为我们的师生创造英语教学的环境。

在进行2004年本科教指委的工作规划时，我曾特别谈及，要加强对本科教育中教书“育人”、服务于学生的使命的认识，继续优化专业课程设计，扩大精品课程建设，增加专业导向课程，尤其要加强对国际商科与经济管理学科教学进展的研究，并引进最新的教学成果，包括教材及教学资源。这一切都是为了更好地为国家与社会培养更好的人才。

为此，清华大学出版社与美国麦格劳-希尔教育出版公司的合作，引进出版这套“精编版”的英文工商管理教材，也是体现这一理念。这套教材吸收国际最新教学成果，提供全方位的教学资源，并借助英语的语言媒介，将会大力提升与发展中国工商管理教学水平，提高学生使用英语语言和网络手段获得长久的终生学习的能力和兴趣，进而提高我国工商界的国际竞争力。这是一件具有重大意义的工作。

讲到美国麦格劳-希尔教育出版公司，就要提到该公司的中国首席代表姜峰先生。我同他认识已经多年了。1995年，他供职西蒙与舒斯特公司北京代表处。从那时起，他便开始来学校拜访，打破我们出版社坐等教师上门的惯例。他这种服务教学的理念就是直接同我们的教师见面，为教师提供教学资源，从早期的印刷版图书到磁盘、光盘，到在线资源、在线系统。这些年，姜峰先生尽管已经换到目前的公司工作，但他始终坚持着这一服务教学的理念，认真实践着他的教育出版观。

在同姜峰先生讨论引进国际上在工商管理教学的最新成果时，基本上确定了引进本套教材及教学资源的基本格调，即对“国际最新教学成果”的几个共同认识：一是国际上教学技术的进展究竟走到了哪一步，我们就引进到哪一步。二是要注意教学技术的发展给教学及教材带来了的影响，我们要借鉴新的教学辅助手段。

最近几年，我在美国授课的过程中，注意到教学网络技术：CMS，课程管理系统。通过这个教学辅助系统，教师可以将所要讲授的课程内容简单地张贴到一个系统化的网页上，包括教学演示文件PPT、章节提要（Lecture Notes）、在线阅读资料，以及问答题、简答题还有课后大作业等，还可以很简单地开设自己课程的在线论坛BBS。学生在注册后，便成为在线学生，通过该平台与教师交互，完成习题、在线提交作业，在线考试，自动出评测分析报告。这一切是以教师为中心，完全解决了教师对于自己

教学内容以及对学牛及教学过程的网络化数字化管理的问题，并可多次复用、异地复用。这个在线学习系统（BlackBoard，WebCT，eCollege）等不同于国内各高校自己研发的以学籍管理或居于录像、课件的远程教学为中心的校园管理平台，直接解决大学的核心问题：即“大师”们对课程教学内容的管理问题，成为对教师授课最好的在线数字化辅助支持平台。

2003年12月底，从姜峰先生处得知BlackBoard在中国落地，便通过他与赛尔毕博公司接触，很快决定在中国人民大学商学院引进该平台支持教学。2004年的春季学期，我商学院247位教师，所有364门课程全面上线，2000多名学生在线注册学习，引发了人大商学院一场真正意义上的“教学革命”。教师与学生实现了很好地沟通与互动，学生之间也有了很好地学习谈论的天地。目前，我商学院的经验，已经成为赛尔毕博支持国内院校教学上线发展的典范，成为BlackBoard在国内的示范教学网站。

课堂教学同网络平台结合之后，又给教学带来了新的挑战，也给教材和教材的出版商们带来了新的机遇。历史悠久的麦格劳-希尔教育出版公司积极适应这种挑战，在商科及经管教材的出版上做了战略性的调整：即将教材本身做“薄”，出版一批新型的、跨媒介的教材：将研讨性、探索性、展开式的学习内容放到网上，将动态交互性的内容放到网上；印刷版的教材从过去强调各章节内容全面，呈现教学过程、学习环节，转向到注重概念性及引导性，展现学习的核心内容。同时，他们将教材配套的教学资源做得更“全”，将更多的内容上线后全面依托网络，更加动态地呈现教学内容及教学过程；并为不同的教学平台提供完全解决方案，提供跨平台的不同版本的内容“子弹”。无论采用BlackBoard或WebCT等平台，教师们都可以从出版商处获得标准的教学资源包，为自己采用的教材轻松搭建课程网站，实现教学的在线革命。

总之，教学在革命，教学的手段也在革命。我们要看到工商管理教学在国际上的各种变化，努力跟上时代的发展变化，使我们的学生真正获得国际水准的教育。为此，我衷心地感谢这批教材的国外作者们，正是他们不懈的教学实践，为给我们学科的发展带来源源的活力；同时感谢国内外的出版界的人们，感谢他们对教材、教材市场的永恒的追求，不断地帮助我们提升教学的水准；衷心希望这批适应新的教学需要的国际最新教材的出版能抛砖引玉，再次带动整个工商管理教育无论是本科、高职高专教学还是MBA、EMBA教学的发展。

子曰：“学而时习之，不亦说乎”。在这场教学革命中，我们有更大的勇气面临新的教学的挑战，将中国的工商管理教育推向世界一流的前列！

徐二明

教育部高校工商管理类教学指导委员会主任委员
中国人民大学商学院院长

2004年金秋于北京

About the Authors

The *Understanding Business (UB)* author team possesses a unique blend of university, community college, industry, public service, small business, and curriculum development experience that helps them breathe life into the dynamic business concepts presented in the text. As instructors who use the *UB* text and supplements in their own classrooms, Bill Nickels and Jim McHugh have a personal stake in the quality of the entire project. As a curriculum specialist, Susan McHugh is committed to making certain that Bill and Jim (and all of the other *UB* users) have the best materials possible for creating interesting and useful classes that make learning business an exciting experience.

BILL NICKELS is an associate professor of business at the University of Maryland, College Park. With over 30 years of teaching experience, he teaches introduction to business in large sections (250 students) every semester. He teaches smaller sections in the summer. He also teaches the marketing principles course to large sections (500 students). Bill has won the Outstanding Teacher on Campus Award four times. He received his M.B.A. degree from Western Reserve University and his Ph.D. from The Ohio State University. He has written a marketing communications text and two marketing principles texts in addition to many articles in business publications. He believes in living a balanced life and wrote a book called *Win the Happiness Game* to share his secrets with others. Bill gives marketing and general business lectures to a variety of business and nonprofit organizations. Bill and his wife, Marsha, proudly anticipate the impending graduation of their son, Joel, who will become the third Dr. Nickels in the family.

JIM McHUGH is an associate professor of business at St. Louis Community College/Forest Park. He holds an M.B.A. degree from Lindenwood University and had broad experience in education, business, and government. In addition to teaching several sections of introduction to business each semester for 20 years, Jim maintains an adjunct professorship at Lindenwood University, teaching in the marketing and management areas at both the undergraduate and graduate levels. Jim has conducted numerous seminars in business, and maintains several consulting positions with small and large business enterprises. He is also actively involved in the public service sector.

SUSAN McHUGH is a learning specialist with extensive training and experience in adult learning and curriculum development. She holds a M.Ed. degree from the University of Missouri and has completed her course work for a Ph.D. in education administration with a specialty in adult learning theory. As a professional curriculum developer, she has directed numerous curriculum projects and educator training programs. She has worked in the public and private sector as a consultant in training and employee development. While Jim and Susan treasure their participation in the *UB* project, their greatest accomplishment is their collaboration on their three children, Casey, Molly, and Michael, who have all grown up regarding *UB* as a fourth sibling. Casey was a fervent user of the 4th edition, Molly eagerly used the 6th edition, and Michael will have his chance with this edition.



Preface

As authors, it is thrilling to see the results of the work we love be embraced by colleagues in hundreds of colleges and universities throughout the U.S. and around the world. Not only is *Understanding Business* the most widely used text in introduction to business courses across the country, but it is also the text we use day-in and day-out in our own intro classes. When you use the materials yourself, you have a strong vested interest in making the text and supplements the very best possible.

While we did play a significant role in the development of this text, the greatest joy we find in performing this task comes from working with the many people who deserve credit for the evolution of this remarkable project. Over 200 faculty who teach the course and hundreds of students who have used the book and its supplements were formally involved in various stages of our research and writing of this edition. We continue to hear informally from students and faculty throughout the country who call and e-mail us with comments and suggestions. We encourage you to do the same. We enjoy the interaction.

Prior to writing this edition, we held 10 close-to-the-customer focus groups in cities around the country. Discussions with over 100 instructors and students in these sessions helped us define, clarify, and test the needs of the diverse group who teach and take this course.

Additionally, more than 20 instructors provided us with in-depth evaluations of the sixth edition, providing insights for the improvements that you will encounter on every page of this edition. Once the first draft was written, another group of instructors critiqued our initial effort, which led to many more important refinements.

Many consider this process the most extensive product development process ever implemented for a text of this type. While that's probably true, we consider this talking and sharing of ideas with our colleagues and students across the country as one of the greatest perks of our jobs.

KEEPING UP WITH WHAT'S NEW

Users of *Understanding Business* have always appreciated the currency of the material and the large number of examples from companies of *all* sizes and industries (e.g., service, manufacturing, profit and nonprofit) in the United States and around the world. A glance at the Chapter Notes will show you that most of them are from 2002 or 2003. Accordingly, this edition features the latest business practices and other developments affecting business, including:

- Effects of attacks of September 11, 2001, and other forms of terrorism.
- Homeland security.
- Privacy and security issues with information technology.
- Stock market decline of 2000–2002.
- Corporate scandals.
- The latest changes in the euro.
- Fall of companies such as Enron and WorldCom.

- The Sarbanes-Oxley Act.
- Enterprise portals.
- E-commerce's impact on the role of intermediaries.
- The rise, and fall, of B2C and B2B firms.
- The latest population trends.
- Internet2.
- Broadband technology.
- Online banking and smart cards.
- Alan Greenspan's endorsement by President George W. Bush.
- Radio-Frequency Identification Tags (RFID).
- Viral marketing.
- Issues regarding the World Bank and IMF.
- Latest quality standards.
- Storing and mining data.
- and much, much more.

We firmly believe that no course in college is more important than the introduction to business course. That's why we enjoy teaching it so much and why we are willing to spend so much time helping others make this the best course on campus. We are proud of the text and the integrated teaching and testing system that you have helped us develop over the years. We thank the many text and supplements users who have supported us through the years and welcome new instructors to the team. We look forward to a continuing relationship with all of you and to sharing what we consider the most exciting classroom experience possible: teaching introduction to business.

Bill Nickels
Jim McHugh
Susan McHugh

Acknowledgments

We have been blessed to work with a remarkable group of talented people at McGraw-Hill/Irwin. As executive editor, John Weimeister approached this project with a respect for what it had already achieved, and infused it with a fresh vision of what it could become. We appreciate his dedication and thank him for enlisting and guiding such a talented team of professionals.

Glenn Turner of Burrston House has been a major force on *Understanding Business* and has influenced its development since its inception. He continues to prod us and keep us focused on the needs of the market. We thank him for his loyalty and for sharing his wisdom with us through the years. Glenn and Meg Turner conducted the focus groups and managed the text reviews that have proved so helpful in revising the text and the supplements.

Every project has a "go-to" person, and we thank Sarah Reed for assuming that role for us. As development editor, Sarah juggled all of the pieces of this complex project masterfully.

Rosemary Hedger and Cherie Anderer of Burrston House carried out the extensive photo research that was necessary to effectively reflect the concepts presented in the text. The striking cover was designed by Andrew Byrom and Keith McPherson. The exceptionally inviting interior design was done by Diane Beasley. Kim Hooker and Mary Conzachi did a splendid job of keeping the production of the text on schedule. Manufacturing was kept on time under the watchful eye of Heather Burbridge. Copyeditor Janet Renard continues to amaze us with her ability to improve the text. We thank Michael Hannon for his tremendous help in preparing the first draft of the manuscript and for contributing many of the new Lecture Links. Susan Lombardi helped manage the supplements schedule for the huge ancillary package. Chris and Jennifer Cole created the fabulous new video series for this edition.

Many dedicated educators made extraordinary contributions to the quality and utility of this text and package. Barbara Barrett of St. Louis Community College at Meramec has continued her excellent work preparing a student assessment and learning guide that truly assists students in mastering the course concepts. Dennis Shannon and Jim McGowen of Southwestern Illinois College again did an exceptional job in revising the Test Bank and creating the quizzes for the Concept Mastery Toolkit CD. Gayle Ross of Ross Publishing continued to achieve miracles for us with her contributions to and management of the various resources that eventually come together to form the Instructor's Manual and Annotated Instructor's Edition (AIE). Chuck Bowles of Pikes Peak Community College did another superb job of creating the PowerPoint slides and transparency acetates. Tom Bilyeu enhanced the teaching value of the transparency acetates by preparing insightful lecture notes that accompany the acetates. Stephanie Bibb of Chicago State University prepared the handy media resource guide that adds instructional value to the video package. Mark Brookshire, founder of Stock-Trak, Inc., brought the challenging world of Wall Street to students in creating the new McGraw-Hill Investments Trader. Amit Shah of Frostburg State University prepared the manual to accompany this stock market project. Richard Drury of Northern Virginia Community College developed the new Business Plan exercises to assist aspiring entrepreneurs in building their future businesses. Many students would not be happy without the audio CD-ROMs prepared by Digital Excellence. Chia-Lang Barker and

DongWa Hu translated the glossary into traditional and simplified Chinese for the Student CD. Viatcheslav Boitchenko of Hudson-Neva Translations translated the glossary into Russian. Jim Paradiso of College of Lake County developed the content for the Online Learning Center. And many more people than we can ever acknowledge worked behind the scenes to translate our manuscript into the text you see; we thank them all.

Some said it couldn't be done, but our outstanding marketing manager, Ellen Cleary, continues to lead every edition to record-breaking sales. We appreciate the renowned service and commitment of the dedicated McGraw-Hill/Irwin sales reps as much as you do.

We want to thank the many instructors who contributed to the development of *Understanding Business*. An exceptional group of reviewers dedicated many long hours to critiquing the previous edition and subsequent drafts of this edition, and attending our focus groups. As we have stated previously in this Preface, their recommendations and contributions were invaluable in making this edition a stronger instructional tool. Our sincere thanks go to the following reviewers.

REVIEWERS OF THE SEVENTH EDITION

We would like to thank the following instructors and students who generously provided the input and advice on which the refinements and enhancements to the Seventh Edition of the text and supplements are based.

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The *Understanding Business* product is more than just a textbook. It includes a treasure trove of supplementary materials that play a major role in our instructional programs. Three key supplements, the test bank, the study guide, and the instructor's manual, were reviewed in order to ensure the highest quality *UB* instructors have grown to depend on. Every test bank question was reviewed by the text authors along with Robert Bennett, Delaware County

Community College; Dave Hickman, Frederick Community College; Janet Nichols, Northeastern University; Pat Selik, William Rainey Harper College; and Sandra Spencer, DeAnza College. The study guide was comprehensively reviewed by the text authors along with Mark Preising, Florida Metro University; and Louis Watanabe, Bellevue Community College. The Instructor's Manual was reviewed by the text authors along with Gordon Frank, Karl Schindl, and Jim Reinemann. Chapter 18 was carefully reviewed for accuracy by Jutta Green and Robert Smolin.

The seventh edition is all the stronger due to involvement of these committed instructors and students. We thank them all for their help, support, and friendship.

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