

面向21世纪**电子商务**专业核心课程系列教材
全国高等院校电子商务联编教材



姚国章 主 编
张震 陈立梅 副主编

电子商务英语

E-Business English



北京大学出版社
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内 容 简 介

本书结合电子商务专业教学的实际需要,从国际权威机构、知名媒体和专业网站等途径选取 21 篇较有代表性的电子商务专业课文,这些课文具有比较强的实用性、新颖性和前瞻性,比较适合国内学习和研究电子商务的师生使用。全书注重培养读者通过英语阅读提高学习和钻研电子商务专业知识的能力,通过课堂教学或个人自学,让读者能对国际电子商务的新理论、新应用、新发展和新趋势有一个比较全面的理解与把握,以激发读者通过英语学习电子商务的热情和兴趣,进一步拓宽电子商务的专业视野和研究视角。

本书适合电子商务本专科专业及相关专业硕士研究生教学,也适合个人自学之用,对有志于从事电子商务研究的读者同样会有较大的参考价值。

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前 言

电子商务作为当今世界先进生产力的表现形式，正在对人类社会的进步和发展产生越来越重要的影响。电子商务快速发展所导致的新现象、新问题和新思路层出不穷，需要我們认真研究，全面把握。从国际范围来看，我国电子商务的发展无论是基础条件、整体水平，还是实施效果和普及程度，都与国际先进水平存在着比较大的差距，需要奋起直追，全速赶上。

电子商务教学是电子商务发展的基本组成部分，是促进电子商务健康、快速、有序发展的重要力量。在最近几年，我国电子商务教学虽已取得了不小的进展，但存在的问题和困难还颇为复杂，尚需要进行长期不懈和积极有效的探索。毋庸置疑，更多地学习、吸收与借鉴国际先进的经验、理论和方法，既是电子商务专业教学发展的需要，也是电子商务自身应用与发展的内在要求。编写本书的目的就是为了让国内学习和研究电子商务的读者能够更有目的性、更有针对性地获得国际前沿性的电子商务专业素材，在逐步掌握电子商务专业新知识的同时，使自己对英文阅读理解的能力也有明显的长进。

本书结合电子商务专业教学的实际需要，从国际权威机构、知名媒体和专业网站等途径选取 21 篇较有代表性的电子商务专业课文，这些课文具有比较强的实用性、新颖性和前瞻性，内容涉及全球电子商务动态、电子商务技术与安全、企业电子商务和行业电子商务等四大方面，概括性地反映出近年来全球电子商务发展的方方面面。全书注重培养读者通过电子商务英语课文的阅读来提高学习和钻研电子商务专业知识的能力，通过课堂教学或个人自学，让读者能对国际电子商务的新理论、新应用、新发展和新趋势有一个比较全面的理解与把握，以激发读者通过英语学习电子商务的热情和兴趣，进一步拓宽电子商务的专业视野和研究视角。

本书是集体编写的结晶，由姚国章担任主编，张震、陈立梅担任副主编，谢新梅参与了编写，由邱克荣完成了校阅工作，袁为国、宋淑杰、李淑、刘莹、郭苹、栗志亮、陈俊华、王雷等参与了资料收集和翻译整理等工作。虽然我们为本书的成稿付出了极大的努力，但由于经验和水平的不足，其中缺点和错误在所难免，恳请各位读者批评指正，同时也请各位专家、学者多提宝贵意见。

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Part I The Developments of Global E-Business

第一篇 全球电子商务动态

-  E-Commerce / E-Business in the New Economy
-  The Global E-Business Environment
-  Six Principles to Guide the Development of Global E-Commerce
-  Global Development of Internet Banking
-  UNCTAD'S E-Tourism Initiative

Unit 1 E-Commerce / E-Business in the New Economy



The Internet

E-Commerce and e-Business are both, products of the Internet. The Internet is basically a vast and ever increasing network of computers across the globe that are interconnected over existing telecommunication networks. Simply described, it is a, or the, network of networks. It is estimated that the number of persons connected to the Internet today well surpass 500 million, closing the gap on the 700 million or so connected to the telephone. It is calculated that there are over 90 million Internet hosts world-wide, facilitating a dramatic increase in the volume of trade and information available online. The economic rationale of the Internet comes from e-Business and its developmental and moral platform will come from its impact in areas such as e-Government.

Defining E-Commerce and E-Business

It is important to elaborate on the definitions of e-Commerce and e-Business as that will help determine the scope and perspective of this analytical paper. E-Commerce has been simply defined as conducting business on-line. In the World Trade Organization(WTO) Work Programmer on Electronic Commerce, it is understood to mean *the production, distribution, marketing, sale or delivery of goods and services by electronic means*. Broadly defined, electronic commerce encompasses all kinds of commercial transactions that are concluded over an electronic medium or network, essentially, the Internet. Electronic Commerce is a new way of doing business. It is transacting or enabling the marketing, buying, and selling of goods and/or information through an electronic media, specifically the Internet.

From a business point of view, e-Commerce is not limited to the purchase of a product. It includes, besides e-mail and other communication platforms, all information or services that a company may offer to its customers over the Net, from pre-purchase information to after-sale service and support. There are essentially two major uses of e-Commerce. The first is to use it to reduce transaction costs by increasing efficiency in the use of time and procedures and thus lowering costs. The other is to use it both as a marketing tool to increase sales (and customer services) as well as to create new business through it—for example, IT enabled business, callcenters, software and maintenance services, etc. as well as “digital commerce”. It is thus a tool for both existing businesses as well as an opportunity for new business, both for existing

companies as well as for new entrants. E-Commerce is seen as being B2C(business to consumer), B2B(business to business) and B2G(business to government). Of these three, B2B has been the most successful though recent reverses in the stock market valuations of high-tech stocks and the slowing down of the U.S. economy in particular is casting doubts on this. In future perhaps the major gains and usage of e-Commerce and the Internet will come from "old economy" enterprises using it, governments using it (e-Government), and social sectors using it (e-education and e-health).

E-Business

E-Business is the application of Internet technologies to business processes. However it is more than information technology tools or straight e-Commerce. It also implies that the organization, especially its managers, are willing and receptive to radical changes that such new business techniques and tools bring. It implies organizational process and organizational culture re-engineering, for a true transition into the new economy. Its benefits come not just from the efficiencies and automation of a company's internal processes but from its ability to spread the efficiency gains to the business systems of its suppliers and customers.

An *e-Enterprise* (participating in e-Business) is defined as an enterprise prepared to conduct commerce in this new economy. This means it has created and embraced a business strategy informed by changing economics, new opportunities, and new threats. It has laid down the necessary technology infrastructure to support new business processes. It has used information technology to hone internal processes such as human resources, work flow management, and training. Thus prepared, the enterprise is able to conduct e-Commerce: "the commercial exchange of value (money, goods, services, or information) between an enterprise and an external entity (an upstream supplier, a partner, or a down-stream customer) over a universal, ubiquitous electronic medium."

In order to appreciate the relevance of e-Business and its potential to impact on business and development, it is important to understand that e-Commerce and e-Business are more than just electronics and commerce / business added together. They represent an entirely new way of doing business (including that of government) over a medium that changes the very rules of doing that business. They are therefore far more about strategy and management than they are about technology. In order to appreciate the importance of e-Business, it is important to see it from the perspective of the transactional aspects of e-Business, those that represent the business between the different players.

Therefore, E-Business is taken as the extension of business on to the Internet; the re-engineering of business processes for digitizing of the transactions; the restructuring of the frameworks, both private and public to carry out the transactions seamlessly; and the development of the capacity in society and enterprises for this.



Words and Expressions

interconnect [ˌɪntə(:)kəˈnekt]	vt.	使互相连接
telecommunication [ˈtelɪkəmjuːniˈkeɪʃən]	n.	电讯, 长途通讯, 无线电通讯, 电信学
surpass [səˈpɑːs]	vt.	超越, 胜过
host [həʊst]	n.	主机
facilitate [fəˈsɪlɪteɪt]	vt.	使便利, 推动, 帮助, 使容易, 促进
rationale [ˌræʃəˈnɑːli]	n.	基本原理, 理论基础
developmental [diˌveləpˈmentəl]	adj.	发展的
elaborate on	v.	详细说明
analytical [ˌæneɪˈlɪtɪkəl]	adj.	分析的, 解析的
marketing [ˈmɑːkɪtɪŋ]	n.	行销, 买卖
encompass [ɪnˈkɑmpəs]	v.	包围, 环绕
entrant [ˈentrənt]	n.	进入者, 新到者, 新工作者, 新会员, 参加竞赛者
casting [ˈkɑːstɪŋ]	n.	想法, 手法
receptive [rɪˈseptɪv]	adj.	善于接受的, 能接纳的
radical [ˈrædɪkəl]	adj.	根本的, 基本的, 激进的
	n.	激进分子
infrastructure [ˈɪnfreˈstrʌktʃə]	n.	下部构造, 基础下部组织
hone [həʊn]	n.	(细)磨(刀)石, 油石, 抱怨, 想念
entity [ˈentɪti]	n.	实体
ubiquitous [juːˈbɪkwɪtəs]	adj.	到处存在的, (同时)普遍存在的
relevance	n.	中肯, 适当
upstream [ˈʌpˈstriːm]	adv.	向上游, 溯流, 逆流地
	adj.	溯流而上的
seamless [ˈsiːmlɪs]	adj.	无缝合线的, 无伤痕的



Notes

- (1) It is estimated that the number of persons connected to the Internet today well surpass 500 million, closing the gap on the 700 million or so connected to the telephone. 据估计, 目前连接到互联网上的用户超过 5 亿, 快接近大约 7 亿的电话用户。
- (2) It includes, besides e-mail and other communication platforms, all information or services that a company may offer to its customers over the Net, from pre-purchase information to after-sale service and support. 除 E-mail 和其他交流平台外, 它还包括一个公司可以通过网络提供给顾客的所有信息或服务, 从售前信息到售后服务和支持。
- (3) The other is to use it both as a marketing tool to increase sales (and customer services) as well as to create new business through it—for example, IT enabled business,

callcentres, software and maintenance services, etc. as well as “digital commerce”. 另一个是既把它作为增加销售（以及顾客服务）的一个营销工具，又把它看作新业务的工具。例如，信息技术推动的行业，呼叫中心、软件、维护服务及数字化商务等。

- (4) In order to appreciate the relevance of e-Business and its potential to impact on business and development, it is important to understand that e-Commerce and e-Business are more than just electronics and commerce/business added together. 为了明确电子商务的关联性和它影响企业和发展的潜能，重要的一点是要理解电子商贸和电子商务不仅仅是电子和商业 / 商务的简单叠加。



Questions

- (1) What is the role of Internet in the new economy?
- (2) What is the definition of e-Commerce in the text?
- (3) According to the author, how to realize e-Business?
- (4) What is the relationship between e-Commerce and e-Business?



Exercises

1. Translate the following into Chinese:

- (1) The Internet and e-Commerce impact at different levels and therefore must be understood at diverse dimension.
- (2) As an example, e-Commerce is making it easier for artisans, musicians and other artists in developing countries to access business-to-consumer world markets, cutting out multiple layers of middlemen in the process.
- (3) Internet entrepreneurs can take advantage of network benefits only when enough prospective customers and suppliers are online.
- (4) Studies show that the most important use of the Internet in developing countries is limited to e-mail services—rather than World Wide Web services—which require minimal time online.
- (5) Commercializing products electronically entails on-line credit card verification, graphic displays of the products and the capacity to generate mail orders and delivery.

2. Translate the following into English:

- (1) 互联网的快速发展为电子商务提供了基础，也产生了电子商贸和电子商务。
- (2) 电子商贸并不是简单的在线进行的业务，它包括了采用电子化的方式进行生产、分销、营销、销售或交付货物以及服务。
- (3) 电子商务意味着组织流程和组织文化的再造。
- (4) 电子商务是商务向互联网的延伸。
- (5) 电子商务和电子商贸是进行商业交易的一种新途径。



Further Reading

You can see the full paper with the title: *A Rainbow Technology for a Rainbow People: E-Business Capacity Development for the CARICOM*. By Alwyn Didar Singh.



Translation

新经济下的电子商贸 / 电子商务^①

互 联 网

电子商贸和电子商务两者都是互联网的产物。互联网其本质是一个巨大的且不断发展的全球计算机网络，它通过电信网络实现互联。简单地描述的话，它是一个众多网络中的网络。据估计，目前连接到互联网上的用户已超过 5 亿，快接近大约 7 亿的电话用户。据统计，在世界范围内有超过 9 千万台的互联网主机，从而使在线交易和有效信息量显著增长。互联网的经济理论基础来自于电子商务，而它的发展和更有说服力的平台则来自于它在电子政务等领域的影响。

电子商贸和电子商务的定义

对电子商贸和电子商务定义的详细说明是非常重要的，因为它将有助于确定成本分析报告的范围和视角。电子商贸一直以来被简单定义为在线进行的业务。在 WTO 关于电子商贸的工作组中，它被理解为采用电子化的方式进行生产、分销、营销、销售或交付货物以及服务。广义上讲，电子商贸包含了电子化媒介或网络，实质上是通过互联网完成的各种商业交易。电子商贸是进行商业交易的一种新途径。它通过电子化的媒介，特别是互联网，实现交易或者说它使购买和销售成为可能。

从商业观点来看，电子商贸不仅仅局限于商品的购买。除 E-mail 和其他交流平台外，它还包括一个公司可以通过网络提供给顾客的所有信息或服务，从售前信息到售后服务和支持。电子商贸本质上有两个方面的主要用途。第一是通过时间和程序方面的效率提高来降低交易费用，以降低总成本；另一个是既把它作为增加销售（以及顾客服务）的一个营销工具，又把它看作新业务的工具。例如，信息技术推动的行业，呼叫中心、软件、维护服务及数字化商务等。它既是开展现有业务的一个工具，又是一种开展新业务的机会，对已存在的公司和新加盟者都是如此。电子商贸被划分为 B2C（企业与个人）、B2B（企业之间）和 B2G（企业与政府）三种。在这三者中，B2B 是最成功的，尽管股票市场上高科技

^① 因为本文要专门讨论“E-Commerce”与“E-Business”两者的关系，所以“E-Commerce”译为“电子商贸”，“E-Business”译为“电子商务”。在其他课文中，“E-Commerce”与“E-Business”不再作专门区分，均译为“电子商务”。

股的市值下挫以及美国经济放缓使人们对此持怀疑态度。在将来，电子商贸和互联网的主要收益和用途则将来自于“旧经济”下的企业使用它、政府（电子政务）使用它和社会部门（电子化教育和电子健康）使用它。

电 子 商 务

电子商务是在业务流程过程中应用互联网技术。但它不仅仅是信息技术工具或直接化的电子商贸，它还意味着组织，特别是组织的管理者乐意并接受这些新的商业技术和工具所带来的根本性变化。为了实现向新经济的真正转变，它还意味着组织流程和组织文化的再造。它的收益不仅来自于公司内部流程的效率和自动化，而且来自于把这种效率收益扩散到它的供应商和客户的商业系统的能力。

一个电子化企业（参加电子商务活动）被定义为准备在新经济条件下开展商业活动的企业。这表明它创造并拥有了一个由经济的变革、新的机会和新的威胁形成的经营战略。它已经拟定了必要的技术基础设施来支持新的业务流程。它使用信息技术深化了内部流程，如人力资源、 workflow 管理和培训。经过准备，企业能够进行电子商贸：在一个企业和一个外部实体（上游供应商、合作伙伴或下游的客户）之间通过一个通用的、无处不在的电子媒介进行价值（资金、货物、服务或信息）的商业交换。

为了明确电子商务的关联性和它影响企业和发展的潜能，重要的一点是要理解电子商贸和电子商务不仅仅是电子和商业 / 商务的简单叠加。它们借助改变处理业务根本规则的媒介，代表了一种全新的处理业务的模式（包括政府的业务处理）。因此，相对于技术来说，它们更关注战略和管理层面。为了明确电子商务的重要性，很重要的一点是要从电子商务交易方面的视角来看它，它描述了不同竞争者之间的交易。

因此，电子商务表现为商务向互联网的延伸、面向交易数字化的业务流程再造、组织结构的重构、实现私人和公共部门之间的无缝化交易，并为此开发社会和企业的能力。



Unit 2 The Global E-Business Environment



Introduction

The past two years have seen considerable changes in the environment for e-Business, in the technologies available and the way in which they are deployed. Some of these changes have slowed the pace of e-Business development, and there have been some highly publicized business collapses. Coupled with a major correction in April 2000, and the subsequent global economic downturn, some companies think that e-Business is no longer an issue—that it can be ignored, and that business can go on as it always has gone on. Such a belief is ill founded and dangerous.

E-Business continues to be one of the major issues facing businesses today. How quickly they adapt, how well they adapt, and how flexibly they respond to changes in technology, in business relationships and in customer behavior will determine their success, and indeed their ability to survive. The adoption of e-Business is even more important for businesses in a global economic downturn. Accenture analysis has shown that firms who use e-Business effectively are able to generate revenue increases of 10% to 20% and cut costs by 20% to 45%. In an era when firms will be facing an increasingly competitive environment, it is essential that they adopt e-Business to cut costs and to drive revenues.

E-Business Revenues

Despite the economic slowdown, worldwide revenues from e-Business should continue to grow strongly. eMarketer, an Internet consultancy estimates that worldwide revenues are projected to grow to € 3.5 trillion by 2004. E-Business growth will be stronger in Europe than in the US, as Europe catches up.

Business-to-business(B2B) rather than Business-to-consumer(B2C) revenues account for the most significant element of e-Business revenues. While much of the hype surrounding e-Business was in the business-to-consumer arena, it is now clear that business-to-business e-Business provides the greatest opportunities for the enterprise sector. eMarketer estimated that the relative importance of business-to-business e-Business will grow from 69% of total European e-Business revenues in 2000 to 77% of total European e-Business revenues by 2004. In the US, the relative share of business-to-business revenues will increase from 70% in 2000 to 88% of total e-Business revenues by 2004.

Business-to-Business

While most media attention has focused on companies that serve consumers, it is the use of e-Business within and between companies that is of real importance. The use of e-Business by companies to integrate their supply chains slashes transaction costs and offers companies real tangible business benefits. For example, the use of e-Business in supply chain integration has led to inventory reduction of 25% to 60%, and lowered overall supply chain costs by 25% to 50%. Therefore it remains critical that the enterprise sector continues to develop and implement e-Business strategies to build on their e-Business capabilities, and to seize on the real opportunities that information and communication technologies (ICT) offer to increase revenues and to reduce costs.

Stock Market Corrections and the Global Economic Downturn

The most significant event affecting the development of e-Business in the past two years is the stock market correction of April 2000, which set a trend for lower valuations for technology stocks. This caused, directly or indirectly:

- A shift in investment emphasis from dot-coms to dot-corps, and from pure-play Internet companies to software products firms;
- The spectacular collapse of a large number of dot-coms;
- An increase in merger and acquisition activity in the technology and Internet sector; slower developments throughout the sector and among users.

The European technology sector was seriously hit by capital rationing in the Telecommunications sector, due to the inflated prices paid by telecommunications companies for 3G licenses. The slowdown is, in large part, being driven by the proportionally greater exposure of European technology firms to the Telecommunications sector. The terrorist attack on the World Trade Center has accelerated the negative impact of these trends and sharply reduced business and consumer confidence in the US and Europe. The immediate impact has been a delay in investment decisions, particularly foreign investments and this has focused corporate attention on cost reduction. However, while information technology capital investment in Europe is projected to fall by \$ 50 bn, or 20%, in 2001, Accenture research highlights that leading companies are continuing to invest in ICT as a mechanism to increase revenues and reduce costs.

Change in the Rate of Adoption

Fears of a sustained recession in the US, the downturn in the technology sector, and the subsequent shift in investment interest from dot-coms (pure-play Internet companies) to dot-corps (existing companies who are using e-Business) have begun to affect the adoption of e-Business.

Large enterprises are taking a more considered approach to the implementation of e-Business,

since they no longer fear the loss of business to dot-com competitors; Internationally, the highly publicized collapse of many dot-coms has reduced the perceived competitive threat from e-Business. Increasingly, e-Business is being regarded as a process that can make existing companies and Governments more efficient in how they manage suppliers, customers and internal business processes. Given the complexity of integrating e-Business into existing business processes, many organizations are incrementally adopting e-Business technologies in order to increase revenues and to reduce costs, though activity is not as apparent as in the dot-com era. However, the number of enterprises that are successfully implementing e-Business strategies is growing.



Words and Expressions

considerable [kən'sidərəbl]	adj. 相当大(或多)的, 值得考虑的, 相当可观的
available [ə'veiləbl]	adj. 可用到的, 可利用的, 有用的, 有空的, 接受探访的
deploy [di'plɔi]	v. 展开, 配置
collapse [kə'læps]	n. 倒塌, 崩溃, 失败, 虚脱
coupled ['kʌpld]	adj. 连结的, 联系的
publicize ['pʌblisaiz]	vt. 宣扬
downturn ['dauntə:n]	n. 低迷时期
ignore [ig'no:]	vt. 不理睬, 忽视, [律] (因证据不足而) 驳回诉讼
adapt [ə'dæpt]	vt. 使适应, 改编
flexibly ['fleksəbli]	adv. 易曲地, 柔软地
respond [ris'pɒnd]	v. 回答, 响应, 作出反应
survive [sə'vaiv]	v. 幸免于, 幸存, 生还
adoption [ə'dɒpʃən]	n. 采用, 收养
Accenture	埃森哲 (国际著名咨询顾问公司)
analysis [ə'nælis]	n. 分析, 分解
revenue ['revɪnju:]	n. 收入, 国家的收入, 税收
competitive [kəm'petitiv]	adj. 竞争的
effectively [i'fektivli]	adv. 有效地, 有力地
consultancy [kən'sʌltənt]	n. 顾问 (工作)
account for	v. 说明, 占, 解决, 得分
hype [haip]	n. 大肆宣传, 大做广告
arena [ə'ri:nə]	n. 竞技场, 舞台
slash [slæʃ]	vi. 倒塌, 崩溃, 瓦解, 失败, 病倒
	v. 猛砍, 大量削减, 严厉批评
	n. 猛砍, (大幅度) 削减
tangible ['tændʒəbl]	adj. 切实的
capability [keɪpə'biliti]	n. (实际) 能力, 性能, 容量, 接受力
stock market	n. 股票市场

acquisition [ˌækwiˈzɪʃən]	n. 获得, 获得物
spectacular [spekˈtækjələ]	adj. 引人入胜的, 壮观的
proportionally [prəˈpɔːʃənli]	adv. 按比例地, 相配合地, 适当地
mechanism [ˈmekənɪzəm]	n. 机械装置, 机构, 机制
sustain [səˈsteɪn]	vt. 支撑, 撑住, 维持, 持续
incrementally [ɪnkriˈmentəl]	adj. 增加的, 增大的, 增长的, 增额的
complexity [kəmˈpleksɪti]	n. 复杂性, 复合状态, 复合物, 复杂的事物



Notes

- (1) The past two years have seen considerable changes in the environment for e-Business, in the technologies available and the way in which they are deployed. 在过去的两年中, 在可应用的技术和所能利用的方法上, 电子商务的环境发生了相当大的变化。
- (2) How quickly they adapt, how well they adapt, and how flexibly they respond to changes in technology, in business relationships and in customer behavior will determine their success, and indeed their ability to survive. 在业务关系和客户行为中如何快速地应用, 如何应用得更好, 如何灵活地应对技术的变化将决定他们的成功, 实际上是决定了他们的生存能力。
- (3) While much of the hype surrounding e-Business was in the business-to-consumer arena, it is now clear that business-to-business e-Business provides the greatest opportunities for the enterprise sector in Ireland. 尽管很多天花乱坠的电子商务方面报道都是围绕 B2C 展开的, 但现在非常清楚的是: 企业与企业之间电子商务却给企业或部门提供更巨大的机会。



Questions

- (1) What is the global e-Business environment in the past two years?
- (2) What are the e-Business revenues?
- (3) What is e-Business's contribution to job creation?



Exercises

1. Translate the following into Chinese:
 - (1) The downturn in the world economy and the technology markets has significantly dampened the hype surrounding e-Business.
 - (2) International research also highlights that, as the hype has subsided, many organizations are developing long-term e-Business strategies, which are moving beyond just developing a web site, to integrating ICTs and e-Business into all aspects of their business processes.
 - (3) Companies and countries that do not respond dynamically to the challenges that