

大同大學 106 學年度研究所碩士班甄試複試考試試題

考試科目：英文

所別：事業經營研究所

全一頁

註：本次考試 不可以參考自己的書籍及筆記； 不可以使用字典； 不可以使用計算器。

I. Translate the following passages into Chinese: (50%)

Financial technology, or FinTech, applies to any novation in the financial areas including investments, retail banking, lending and many other segments. With the internet and mobile revolution FinTech has turbulently grown. There has been an enormous breakthrough in nearly every single aspect of the financial technologies. It gets more investments, media coverage and adoption as never before. Today I would like to focus on the role of Big Data when it comes to innovating the financial sector and I am going to describe the uses of the data from the companies I am mostly familiar with.

If you have not heard about this technology, you should definitely take a closer look into it. In the modern dynamic era, data sharing data is essential for the progress. Nevertheless, many financial organizations are still conservative and tend to skew the possibilities to share data with the outer world. With the help of such technologies, any financial institution is able to progress by obtaining an account holder's KYC and transactional data. This information is a way to speed up many processes.

II. Translate the following passages into English: (50%)

我們每天所接觸的、所看的、所聽的相關訊息幾乎都是與消費行為議題有關，其中包括接觸到許多不同的廣告、聽到許多促銷活動、看到許多新商品的推廣等。因此，消費者相關議題都已經環繞在我們的生活周遭，事實上，我們自己本身就是一個消費者，每天進行著許多不同層次的消費行為，有些行為是來自內在的需求與動機，如肚子餓了產生食的需求，並進一步購買食物；有些行為是來自於外在的刺激或鼓勵，例如百貨公司週年慶的買千送百活動，或跳樓拍賣的大減價，可能都會刺激消費者進行相關消費行為，而有時因相關需求，以上網的方式收集訊息，並比較相關產品的優缺點，這也是一種消費行為。