

姓名: _____ 學號: _____



Listening



Listen to a speech from a guest speaker, Jacob Lu, who is going to compare and contrast Facebook and Instagram. Please listen and write down the missing words or phrases in the blanks below.

Hello, everyone. My name is Jacob Lu, and I run a social media website. Today I'm going to talk about two popular social media _____ : _____ and Instagram. If you want to use these two platforms to sell your _____, you should understand their _____ and _____.

First of all, let's talk about similarities. Both Facebook and Instagram have two great features: _____ and _____. Messages on these two platforms are short and _____ to work well. There is no doubt that these platforms have the best-performing ad types.

Second, let's talk about two differences between these two platforms: _____ and _____ metrics. The first difference is that mobility on Instagram is principal. To _____ conversation rates on Instagram for advertisers, _____ percent of the experience of the landing page is required for mobile users. The second difference is that _____ rates on Instagram ads, for example, are _____. In _____, when it comes to Facebook's _____ rates, we see that they are often _____ those charged by Instagram.

All in all, although there are similarities and differences between Facebook and Instagram, we can see that they both offer many great features to _____ more customers. Thus, it is easy to _____ why they both can become the most _____ social media for people all over the world.

Q: Have you ever heard the term "FinTech"?

A: Yes, I have heard of FinTech. It stands for Financial Technology and refers to innovations in financial services, including digital banking, blockchain, and mobile payments.

unit 2 Trends in the Financial Industry



Reading



A new wave of innovation is taking place in financial technology (FinTech), and many business functions can now be accomplished on the internet by accessing cloud applications. The most noticeable change occurring in the financial industry is the decrease in bank branches. Consequently, bank clerks who want to survive in the industry are re-training themselves and enhancing their skills. According to statistics released by the Central Bank, there were 3,460 domestic bank branches in 2014, and the number fell to 3,430 branches in 2016. This is just the beginning of this trend.

Once the number of branches has been reduced, the job descriptions of bank clerks will start to change. Many such jobs are at high risk of being replaced by artificial intelligence machines in the near future. With improved financial technology, the trend toward financial digitization is becoming all but inevitable. Since fewer clerks are required at bank counters, employees will be trained to become financial advisors or to boost the numbers of service personnel who will help support the new technology.

1. innovation (n.)
2. financial (adj.)
3. technology (n.)
4. business (n.)
5. functions (n.)
6. accomplished (adj.)
7. access (v.)
8. applications (n.)
9. noticeable (adj.)
10. occur (v.)
11. industry (n.)
12. decrease (n.)
13. branch (n.)
14. consequently (adv.)
15. survive (v.)
16. enhance (v.)
17. skills (n.)
18. statistics (n.)
19. domestic (adj.)
20. branch (n.)
21. description (n.)
22. clerk (n.)
23. risk (n.)
24. replace (v.)
25. machine (n.)
26. counter (n.)
27. trend (n.)
28. digitization (n.)
29. employee (n.)
30. inevitable (adj.)
31. boost (v.)
32. personnel (n.)
33. reduce (v.)