高雄銀行 106 年新進人員甄試試題

職等/甄試類別【代碼】:七職等/財務操作人員【K4906】

科目一:英文閱讀與翻譯

*請填寫入場通知書編號:

- 注意:①作答前先檢查答案卷,測驗入場通知書號碼、座位標籤號碼、甄試類別、需才地區等是否相符: 如有不同應立即請監試人員處理。使用非本人答案卷作答者,不予計分。
 - ②本試卷為一張單面,共有四大題之非選擇題,每題配分25分,總計100分。
 - ③非選擇題限用藍、黑色鋼筆或原子筆於答案卷上採<u>横式</u>作答並請依標題指示之題號於各題指定作 答區內作答。
 - ④請勿於答案卷上書寫姓名、入場通知書號碼或與答案無關之任何文字或符號。
 - ⑤本項測驗**僅得使用簡易型電子計算器**(不具任何財務函數、工程函數功能、儲存程式功能),但不得發出聲響;若應考人於測驗時將不符規定之電子計算器放置於桌面或使用,經勸阻無效,仍執意使用者,該科扣 10分;該電子計算器並由監試人員保管至該節測驗結束後歸還。
 - ⑥答案卷務必繳回,未繳回者該科以零分計算。

第一題:問答題(請以英文作答,未以英文作答者不予計分)

People will probably not think very highly of you if they hear that you are a viral marketer. The term "viral marketing" sounds dark, sneaky, and harmful because everyone fears computer viruses, after all. And since most people also dread phone calls telemarketers, the combination of terms certainly does not bring to mind a positive image. However, at its core, viral marketing is simply the spreading of an idea.

Viral marketing is defined as any technique that encourages people to pass along information (about a new product, for example). This sharing of information, especially electronically, creates the potential for rapid growth in the exposure and influence of the message. The concept resembles something like when a drop of water falls onto a spot in a pool and ripples spread from that spot.

Social networking sites like Facebook and Twitter can well serve as typical and classic examples of how quickly something can catch on and disseminate. Hotmail, though, should be seen as the pioneer of viral marketing. Simply by adding a message at the bottom of every email sent from a Hotmail account, the company grew from 500,000 registered users to over 12 million in less than a year.

Viral marketing sounds easy. You simply choose some people and send them your idea, product, or message. And then you just sit back and relax as it spreads to their friends and beyond. As easy as it sounds, attempts to market virally fail more often then they succeed. Predicting which of those attempts will be successful is impossible. The success rate for viral marketing is difficult to calculate, but one study reported rates of around 15%.

Given this unpredictability, companies are advised not to rely solely on viral marketing as their method in promoting sales. Nonetheless, there is no harm in including it as part of an overall strategy. Viral marketing doesn't usually cost much. This means that when it is successful, the payout is huge. Some see viral marketing as a cheap trick, but maybe they should see it as like winning the lottery instead.

Questions:

- 1.According to the article, why would the term "viral marketing" give a negative impression? Explain in your own words. 【10 分】
- 2.Describe at least <u>FOUR</u> features of viral marketing by writing a whole sentence for each of them. 【15 分】

註:如果您自文章使用連續超過五個單字時,請使用 quotation marks("")標示。完整抄襲, 將不予計分。

第二題:問答題(請以英文作答,未以英文作答者不予計分)

Just in the last century, the way in which we consume material goods has shifted radically. For the generations of our grandparents and some of our parents, shopping meant buying provisions to satisfy physical needs. Today, in addition to purchasing necessities, we shop to indulge ourselves in luxuries – high-priced gym shoes or the latest, most high-tech entertainment system. And we even shop just for the sheer fun of it. Most of us acquired continuously – everything from groceries to cars, from clothing to toiletries, from home furnishings to sporting equipment – and through our acquisitions, we express a sense of identity, taste, and lifestyle.

But some people go overboard. Their spending becomes excessive and often carries troubling consequences. Some people cannot resist the temptation, and very often they buy merely to acquire or to own. This type of impulse buying can sometimes become so overwhelming that people find themselves in considerable financial debt and psychological distress. Recent studies find that extreme compulsive shopping is on the increase, affecting an estimated 5% to 10% of the adult population in many countries.

We tend to define ourselves by what we buy and have. This often affects how we feel as well. For many, buying things on impulse is a way of avoiding or hiding feelings of anxiety and loneliness. However, shopping as a way of dealing with internal distress is barely effective for long. In fact, research reveals that people who consider shopping to be a priority in their lives tend to experience more anxiety and depression as well as a lower level of well-being than those who don't. The long and short of it is this – you can't buy happiness.

Some tips have been recommended by experts for controlling or overcoming impulse buying: First, when you're browsing and get the urge to buy something, ask yourself if you really need it. Second, follow the "24-hour rule," which means that do not buy anything new on the spot but come back the next day if you still think you really want it. Finally, stick to a budget. You may well plan to splurge on the occasional wild purchase, but don't buy if it isn't within a reasonable and affordable price range.

Ouestions:

- 1.Give a brief description of the <u>THREE</u> different shopping patterns analyzed in the article, especially the purpose of each of them. 【15 分】
- 2.According to the article, what is the approximate portion of impulse buyers in many countries? And what kinds of possible consequences would they suffer? 【10 分】

註:如果您自文章使用連續超過五個單字時,請使用 quotation marks("")標示。完整抄襲, 將不予計分。

第三題:中翻英【25分】(請將下列段落翻譯成英文)

金融業,就像一座叢林。股市中安靜的追隨者是「羊」,咆哮的大戶則是「獅」;鼓吹低利率、貨幣寬鬆的人代表著「鴿」派,希望以高利率控制市場、關注通膨的人則象徵了「鷹」派。拋售一切,用爪撕碎投資人的希望和信心、重創股市的是「熊」市,向前衝且將投資人都頂起來、振興股市的是「牛」市。而那些墨守成規、永遠只靠一套投資策略的人,則是「斑馬」,因為,「斑馬是不會改變其身上條紋的」。

第四題:英翻中【25 分】(Please translate the following passage into Chinese.)

Increased life expectancy combined with declining fertility rates have caused many to worry about the impact of an ageing population. Frequently, we hear about 'a demographic time bomb' and the fear that future generations will struggle to meet an ever increasing number of retired workers and pension commitments. In the UK, the ratio of people of working age to people over 65 could fall from 3.7 to 1 in 1999 to 2.1 to 1 in 2040, suggesting a very big hike in the dependency ratio. However, others argue it is a mistake to base calculations solely on a fixed retirement age of 65. If more and more people enjoy longevity, we would expect a sensible policy is to allow some put-off on their departure from the workforce.