

# Unit 3 Innovation

## Lesson 1

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新时代  
大学商务英语

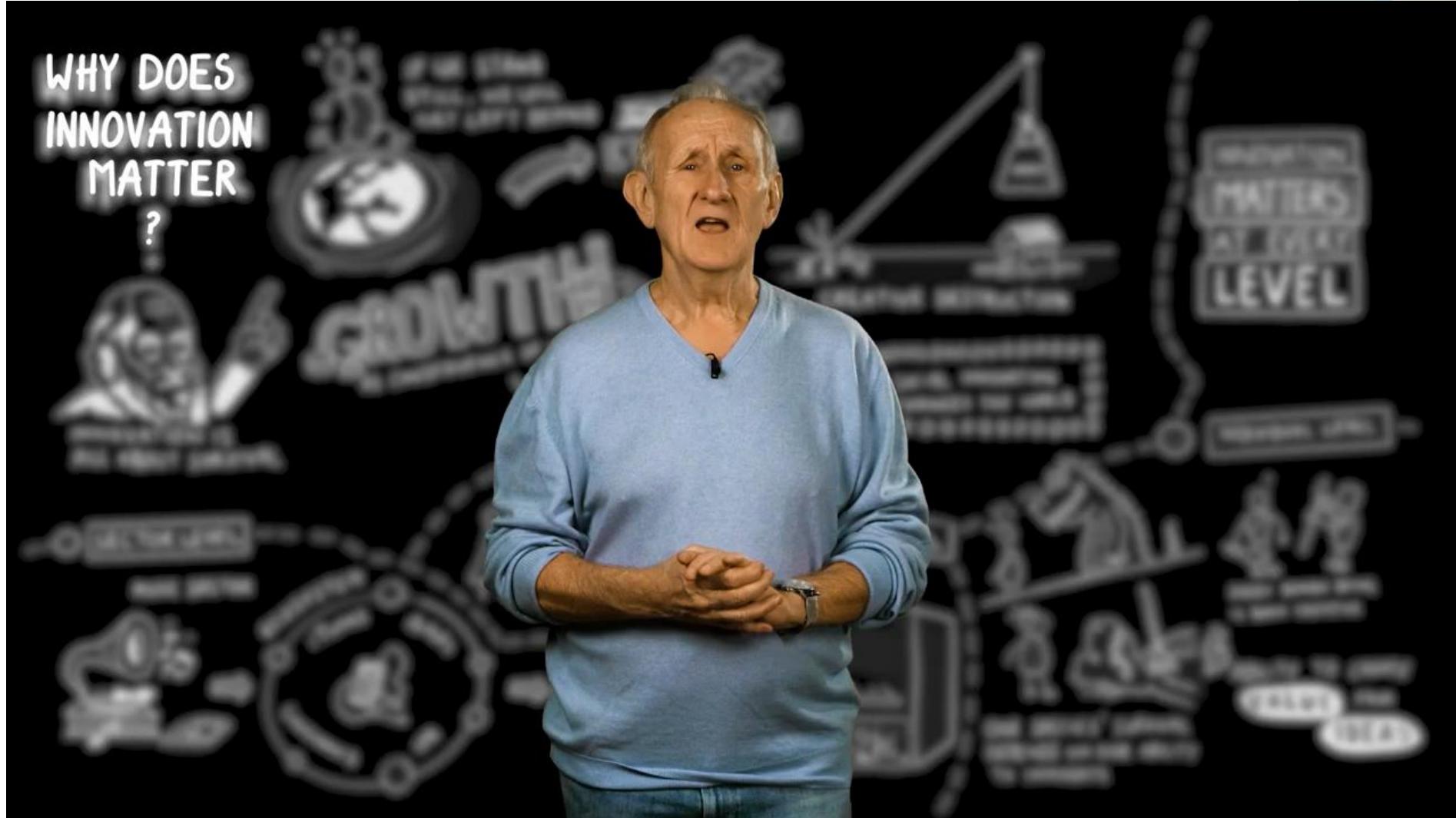
2

综合教程



1

Watch a video clip on innovation and discuss the following questions.



1

## Watch a video clip on innovation and discuss the following questions.

1. According to Charles Darwin, what is crucial for survival in changing environments?

**Charles Darwin emphasizes adaptability to change as crucial for survival.**

2. Why is innovation considered essential for businesses to keep up with global changes?

**Innovation is essential for businesses to adapt and survive amidst global changes, ensuring they do not fall behind as the world evolves at an increasing pace.**

1

## Watch a video clip on innovation and discuss the following questions.

3. What innovation made Kodak successful and what challenges did it face with the appearance of digital photography?

Kodak's initial success was built on making photography accessible to everyone with simple-to-use cameras. However, it struggled to adapt to the digital photography revolution, despite inventing the digital camera, because it did not align with the new consumer behaviors and preferences.

4. Can you think of other companies that have failed or succeeded due to their ability to adapt to technological changes? Discuss their strategies



2

## Discuss the following questions in groups.

(1) Review the provided list of smartphone apps below. What is the primary function of each app, and how could each one improve your daily life or professional tasks?



ChatGPT



Copilot



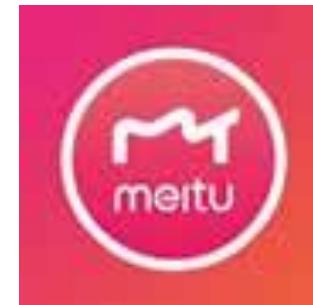
高德地图



deepseek



duolingo



meitu

# Functions of smartphone apps

## AI assistant apps

- AI-powered conversational assistant that generates text, answers questions, and assists with various tasks
- Get instant answers to questions without searching multiple websites
- Help with writing emails, essays, or social media posts

## Navigation and location-based services apps

- Find optimal routes for commuting
- Real-time traffic updates help avoid congestion
- Discover nearby restaurants, gas stations, and facilities
- Track delivery routes for logistics work

# Functions of smartphone apps

## language learning platform

- Learn new languages through bite-sized daily lessons
- Build vocabulary in a fun, low-pressure environment
- Practice speaking, listening, reading, and writing skills

## Photo and video editing app

- Enhance personal photos before sharing on social media
- Remove unwanted objects from photos
- Create professional-looking portraits without expensive equipment

2

Discuss the following questions in groups.

Volunteers get rewards!

- (2) Innovative technologies like **AI and algorithms** have enhanced the functionality of **smartphone apps**. Can you discuss specific features, such as personalized recommendations and content customization, and explain how they enhance the user experience?
- (3) If you were planning an **international trip**, which apps from the list would you choose to assist you, and why? How could their innovative features, like itinerary organization, budget tracking, or photo editing, make your planning process more efficient and enjoyable?

## 3

Read the words and phrases and their explanations. Then complete the following paragraph with the proper forms of the words and phrases.

**blockchain**: a secure and transparent way to record transactions across multiple computers, ensuring that once a transaction is recorded, it cannot be changed or deleted. This technology is often used for digital currencies

**data analysis**: the process of examining data to uncover hidden patterns, correlations, and insights, enabling better decision-making and strategic business moves

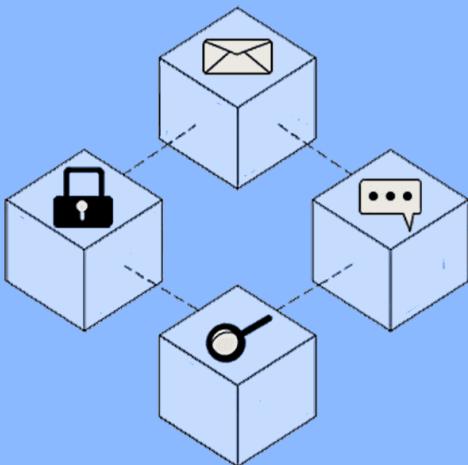
**cybersecurity**: the practice of protecting systems, networks, and programs from digital attacks aimed at accessing, changing, or destroying sensitive information, stealing money from users, or interrupting normal business processes

**algorithmic recommendation**: the use of algorithms to suggest content, products, or services based on user preferences and behavior, often used in digital platforms to enhance user experience and engagement

**fintech**: financial technology, referring to software, mobile applications, and other technologies designed to improve and automate traditional forms of finance for businesses and consumers



# Blockchain 区块链



## Blockchain

[ˈbläk-,chān]

A digital database or ledger that is distributed among the nodes of a peer-to-peer network.

 Investopedia

### 什么是区块链？

- 区块链本质上是一个数字账本（类似记录交易的笔记本），但它不是存储在一个中心位置，而是分布式存储在许多台计算机上。

### 核心特征：

- 去中心化 - 没有单一的个人或组织控制它；网络由多个参与者共同管理
- 透明性 - 所有参与者都能看到交易历史，创造信任
- 不可篡改 - 一旦信息被记录在"区块"中，就无法在不被所有人发现的情况下被更改或删除
- 安全性 - 使用密码学（复杂的数学代码）来保护数据

### 实际应用：

- 加密货币（比特币、以太坊）- 数字货币
- 供应链追踪 - 追踪产品从工厂到商店的全过程
- 智能合约 - 满足条件时自动执行的协议
- 医疗记录 - 医院之间安全地共享患者数据

# Fintech 金融科技



## Financial Technology (Fintech)

[fə-'nan(t)-shəl \ tek-'nä-lə-jē]

New tech that seeks to improve and automate the delivery and use of financial services.

Investopedia

### 什么是金融科技？

- Fintech 是 "Financial Technology"（金融科技）的缩写 - 它指的是将技术整合到金融服务中，使其更高效、更易获取、更用户友好。

### 常见的金融科技应用：

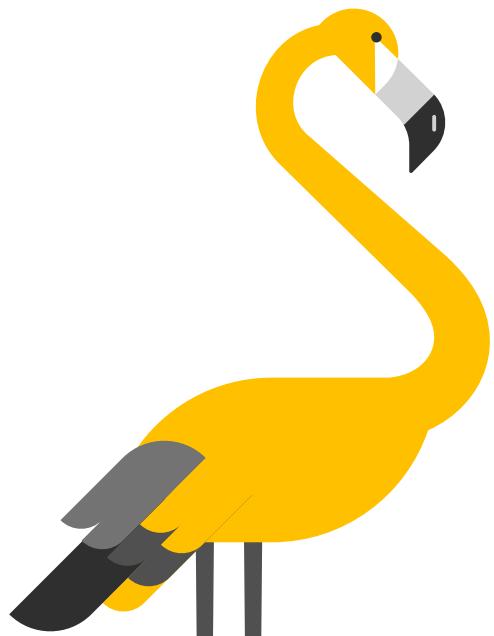
- 移动支付应用 - 支付宝、微信支付、PayPal、Venmo
  - 功能：转账、支付账单、与朋友分摊费用
- 数字银行 - 没有实体网点的纯线上银行
  - 例子：Revolut、Chime、微众银行
- 投资平台 - 让初学者也能轻松投资的应用
  - 例子：Robinhood、eToro、蚂蚁财富
- 点对点借贷 - 直接连接借款人和贷款人的平台
  - 好处：双方都能获得更好的利率
- 保险科技 - 简化的、基于应用的保险
  - 例子：Lemonade、众安保险
- 加密货币交易所 - 买卖数字货币的平台
  - 例子：Coinbase、币安

## 3

Read the words and phrases and their explanations. Then complete the following paragraph with the proper forms of the words and phrases.

In the fast-evolving financial sector, (1) fintech is at the forefront, offering innovative solutions that make banking and financial services more accessible and user-friendly than ever before. Based on this, (2) blockchain technology

introduces unmatched security and transparency by creating tamper-proof records of transactions, revolutionizing trust in digital dealings. As businesses increasingly rely on data to drive decisions, (3) data analysis becomes crucial, turning vast volumes of information into insights and competitive advantages. However, with the digitization of assets and operations, the risk of cyber threats grows, highlighting the critical role of (4) cybersecurity in protecting information and systems. Lastly, (5) algorithmic recommendation is redefining both entertainment and learning, providing personalized experiences that enhance engagement and understanding in ways previously unimaginable.



# Homework

# Homework

- Preview Unit 3 Text 1
- 准备周五的听写：Unit 1 & Unit 2 核心单词、词组、句子。

*END*