一、一般网页的普遍性需求：

通过阅读相关文献，基于现代信息社会快速发展的背景，了解并整理出人们在浏览网页时，普遍具有的需求。

1. 网页适应终端

响应式 Web 设计理念，设计的网页可以根据终端设备的性能进行适当的响应和调整。Web 设计的目标设备不仅包括手机终端，还可以兼容平板电脑，电视，PC 显示器，以及手机屏幕的纵向或横向的使用。

构建响应式 Web 的技术关键在于：HTML5 技术、CSS3 Media Query 技术。最主要的技术环节包括流体布局、流体图片、媒体查询。

（参考文献：响应式 Web 设计在移动终端的实践探索，郭飞军）

2. 文字阅读体验

需要使用较短的词汇。词长即语料库中以字母为单位词汇的长度。研究证明，词长会影响读者的理解效率及信息回忆能力(Nielsen，1999) 。一般而言，单词越长越难理解，若网页文本中的长单词较多，便不利于读者的阅读及信息获取(Spyridakis，2000) 。

不易使用长句。平均句长与平均篇幅是简化假设的另一个重要指标。对于网页用户，他们更习惯于阅读语法简单的短句和短小精悍的篇章，这有助于提高浏览速度(Morkes，1997)。Jiménez-Crespo (2011c) 的研究指出由于眼睛浏览屏幕的速度低于浏览纸质媒介，建议英文网页的句长最好不超过 25 个单词，否则无法保证用户体验。

词汇密度不宜过大。词汇密度即实词总数与总词数之比乘以 100% (Stubbs，1996) ，此算法已被广泛接受和使用(Baker，1995; Laviosa，1998; Olohan，2004) 。实词即实意词，包括名词、实意动词、形容词与副词。而与之相对的虚词指不具备稳定意义的语法功能词，如介词、代词、连词、冠词、助动词、情态动词等。词汇密度越大说明实词越多，文本信息含量大，阅读理解难度也较大。

（参考文献：网站本地化中的简化现象及其影响———基于语料库的翻译共性研究）

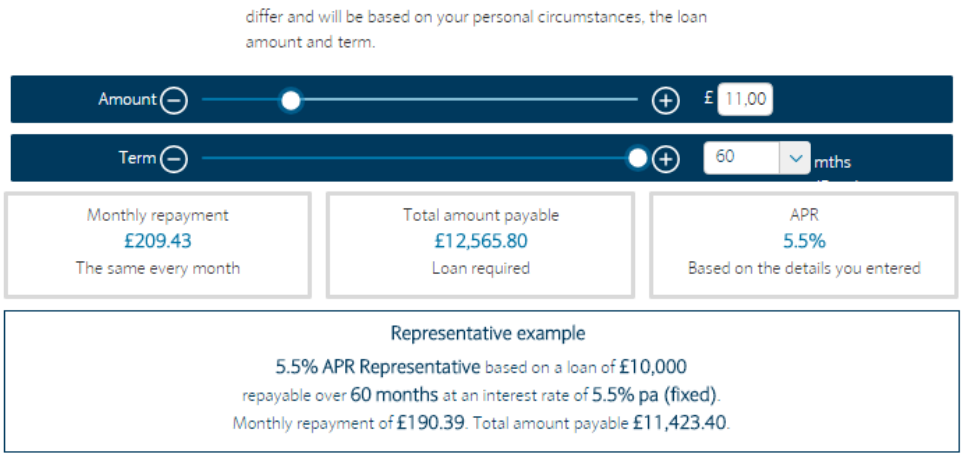
二、网页设计原则

1. 数据决策力

以大数据库为基础，确立切实可行的数据采集机制，综合运用互联网、云计算、大数据和可视化等先进技术，完成数据筛选、运用和展示。在个人贷款网页的数据展示上，不仅可以通过多媒体形式展现利率，可贷款金额，贷款年限等数据，还可以展现获得贷款申请人数等不涉及用户隐私的大数据信息。用真实数据来使浏览者有更加真实的感受。

2. 用户互动

更多的面向用户，注重用户体验；页面布局重点突出，主次分明；交互体验流程清晰、简洁。为用户提供“一站式”的服务，并与用户产生互动，吸引并留住用户、聚集人气是网站发展的根本。就个人贷款网页而言，这种用户互动可以体现在问题解答，或者提供定制化贷款方案选择器，如巴克莱银行相关网页（如下图所示）等。



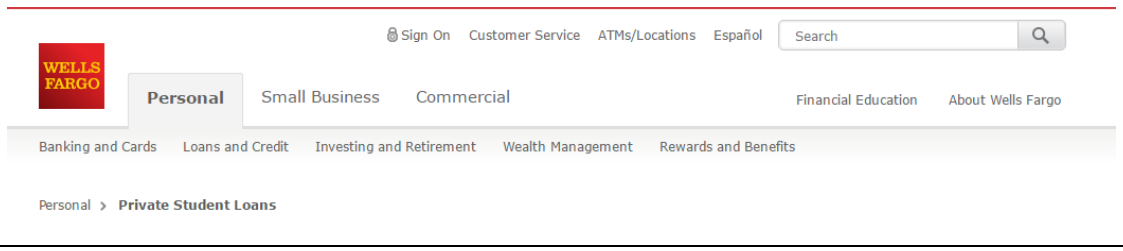
（参考文献：专利交易会网站及展示交易平台的设计与展望——以中国国际专利技术与产品交易会为例_张通博）

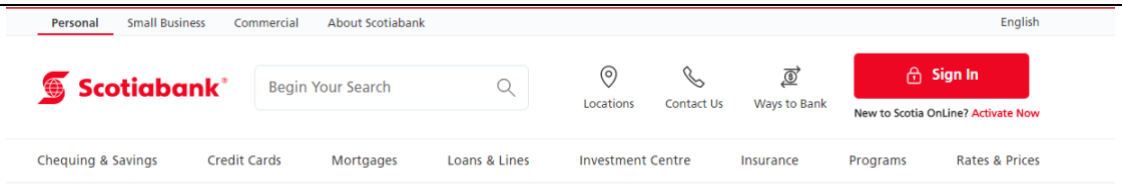
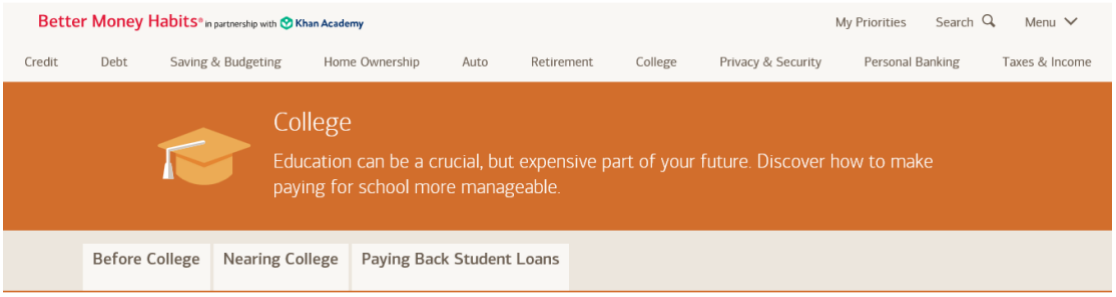
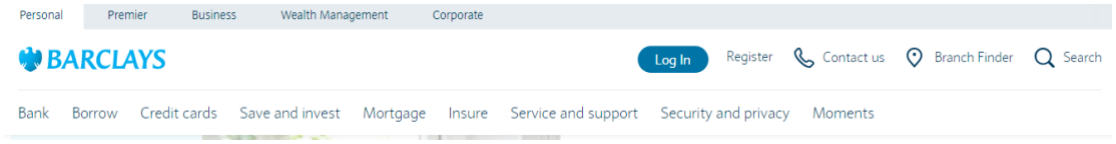
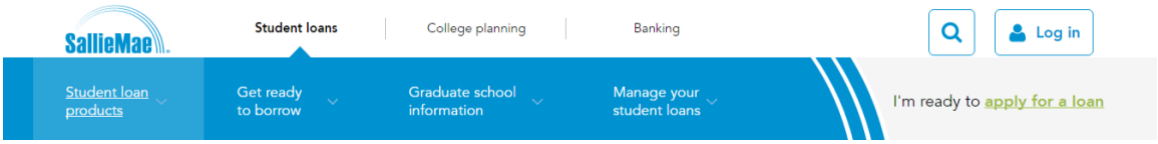
三、发达英语国家用户对个人留学贷款网页的需求

由于难以直接接触到国外用户，直接了解其需求，且基于网页的构建与后期维护是越来越贴近用户需求的，本次需求分析从国外银行个人留学贷款网页出发，参考其网页构建元素，从而了解目标用户群体可能的需求。分析的目标网页包括以下七个：

- 美国富国银行（https://www.wellsfargo.com/student/?linkLoc=fn）
- 加拿大丰业银行（https://www.scotiabank.com/ca/en/personal/loans-lines/line-of-credit/scotialine-personal-line-of-credit-students.html）
- 美国银行（https://bettermoneyhabits.bankofamerica.com//en//en/college）
- 苏格兰皇家银行（https://personal.rbs.co.uk/）
- 花旗银行（ https://online.citi.com/US/JRS/pands/detail.do?ID=LLInstallmentLoan&JFP_TOKEN=GFBCCRWN）
- 巴克莱银行（https://www.barclays.co.uk/loans/personal/）
- 美国萨利美学生留学贷款公司（https://www.salliemae.com/student-loans/）

1. 页面有菜单栏

美国富国银行	

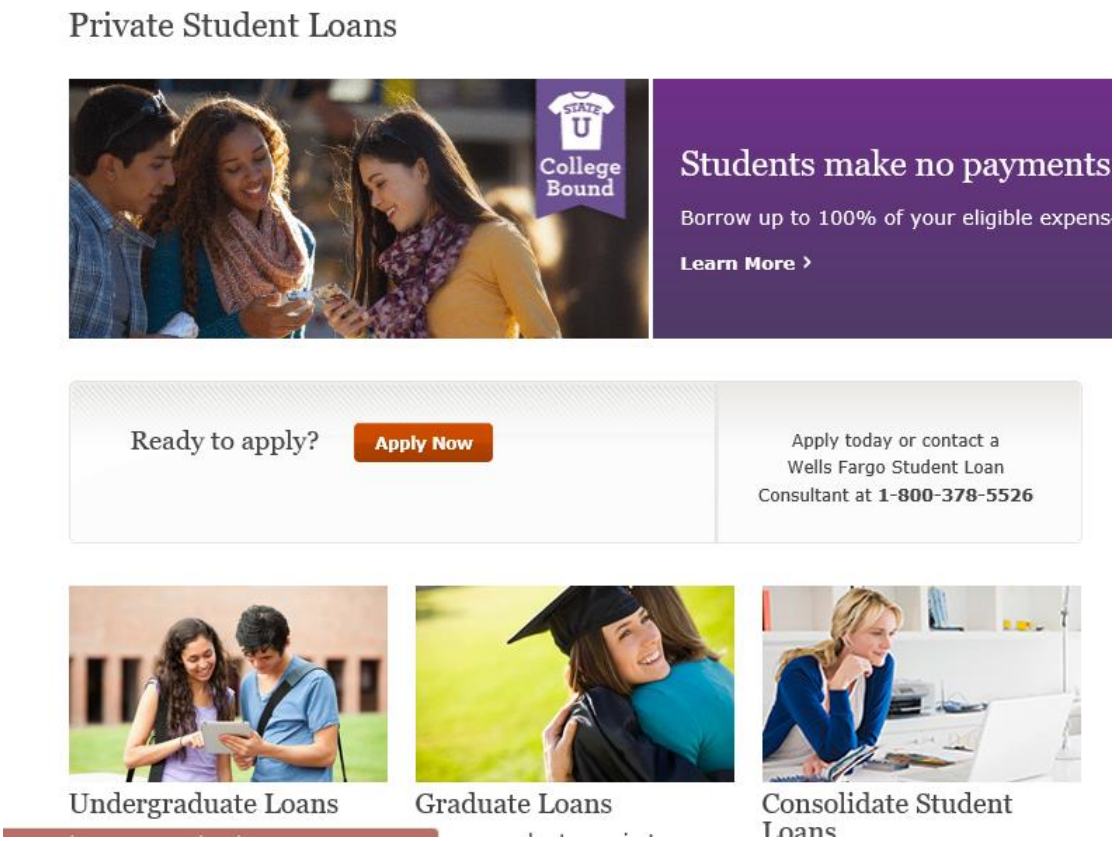
加拿大丰业银行	
美国银行	
苏格兰皇家银行	
花旗银行	
巴克莱银行	
美国萨利美学生留学贷款公司	

我们需要本地化的网页已经有了自己默认的网页菜单栏，这一块的内容采用翻译内容保留原形式的做法即可。

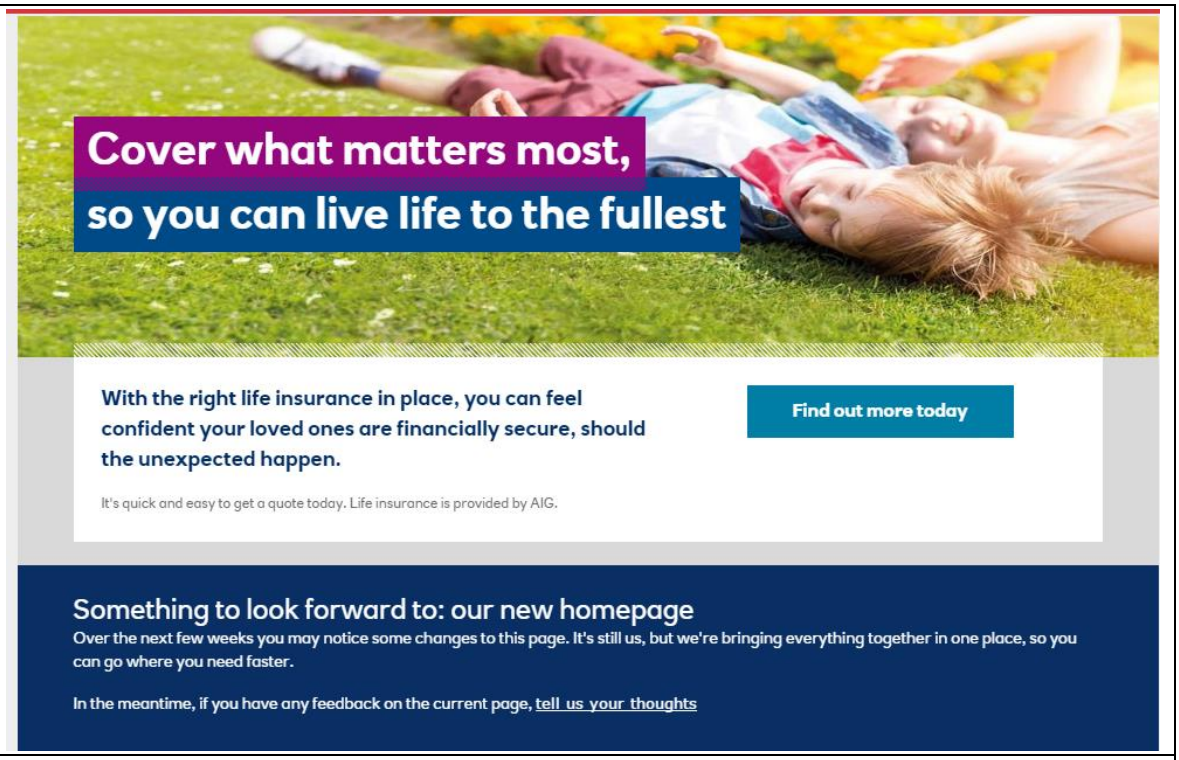
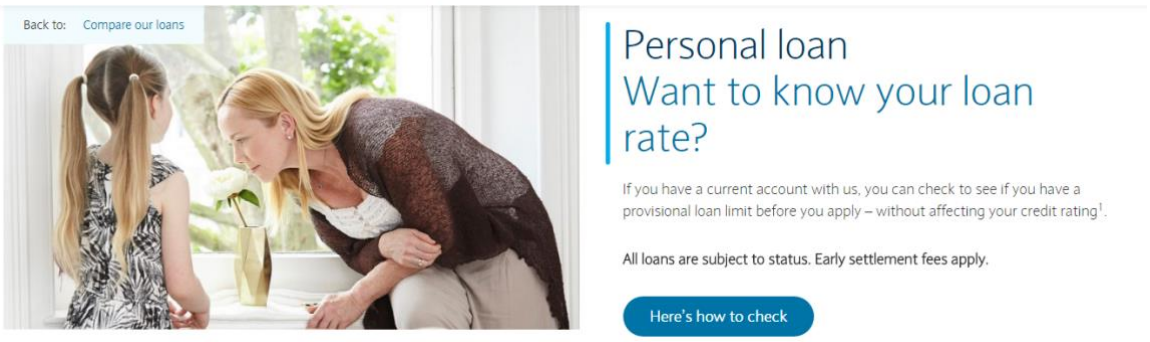
中国银行	

2. 图片元素

在贷款种类的网页上（即个人留学贷款说明网页的上一级网页），参考的多家银行都使用了图片元素。

美国富国银行	

加拿大丰业银行	Choose a borrowing solution that's right for you **StartRight Auto Finance Program** LOANS Qualify for a loan with no Canadian credit history **Auto Loans** LOANS Scotiabank is the #1 choice for vehicle financing in Canada **EcoLiving Auto Loan** LOANS Buy a new electric, hybrid or diesel vehicle you could be eligible for a government
美国银行	 Estimating your child's cost of college Watch video Seeking financial aid? What you need to know about the FAFSA Nearly every U.S. college and university uses one financial aid form. Here are 6 key things you need to know before you fill it out. Read more 4 common questions about saving and investing for college Looking to kick-start your college savings plan? Get answers to common questions about college savings plans such as how and when to start saving and investing with these tips from Better Money Habits. Read more The math behind saving for college Terms to know when you take out student loans Get a handle on the concept of student loans to help you better understand things like borrowing choices and the repayment process.

苏格兰皇家银行	
花旗银行	无
巴克莱银行	
美国萨利美学生留学贷款公司	

中国银行	

我们发现，国外大多数的贷款总览网页都在页面上添加了图片元素，使整个页面较为开朗活活，使用的色彩元素也较为明亮，给人一种轻松快乐的感觉。其中图片主角大多为学生，面带微笑，给读者一种潜在的心里暗示：留学贷款给你未来人生的成功之路添加助力。反观需要本地化的中国银行个人贷款总览网页，几乎没有图片元素，画面色彩搭配也较为严谨，正式感更强些。

为了增强用户的阅读体验，建议对上述表格中的中国银行个人贷款总览页面添加图片元素。

3. 模块化信息排布

美国富国银行

Cosign an existing student loan application

To cosign, please have your student's application ID handy or select the link in their email invitation.

Start a new application as a cosigner

If your student has not yet started an application with us you can begin and invite them to join the application. You can also call a Student Loan Consultant at **1-800-378-5526**.

Requirements | Responsibilities | Cosigner Release | FAQs

A student loan cosigner is typically a parent, guardian, spouse, relative, or friend of the student. To cosign, you need to meet general eligibility and credit requirements for:

- Legal age (18 or older in most states)
- Income
- Citizenship requirements
- Established credit history

During the application process, we ask cosigners for the following:

- Social Security number
- Income and/or employment information
- Current address and telephone number
- Monthly rent and/or mortgage payment amounts

加拿大丰业银行

Part-time

	Minimum credit limit per year	Maximum credit limit per year	Maximum Credit Limit
Certificate or Apprenticeship Program	$1000	Approved credit limit divided by the # of years of program	$10,000
Undergraduate/Diploma	$1000	$7,500	$20,000

Graduate Programs[3]

	Minimum credit limit per year	Maximum credit limit per year	Maximum Credit Limit
Full/Part-time Program less than 18 months	$1000	$100,000	$100,000
Full/Part-time Program greater than 18 months	$1000	Approved credit limit divided by the # of years of the program	$100,000

Subject to credit approval, your credit limit will be increased in each year of your program by as much as the "Maximum credit limit per year" amount. However, your total credit limit can never exceed the "Maximum credit limit" amount for your program.

Pursuing a professional degree?

The *Scotia Professional*® **Student Plan** is a customized banking package designed to help students studying medicine, dentistry, optometry, law and other professional programs achieve their financial goals now and in the future.

See if our program is right for you.

美国银行	Seeking financial aid? What you need to know about the FAFSA Share | Save | Print Nearly every U.S. college and university uses one financial aid form, known as the FAFSA. Here are six key things you need to know before you fill it out. 1 What is the FAFSA? The FAFSA, or Free Application for Federal Student Aid, is a form designed to help colleges understand your family's financial picture and determine your eligibility for federal, state and school-sponsored financial aid. Federal student aid may cover expenses like tuition and fees, room and board, books and
苏格兰皇家银行	**Apply for a personal loan with Royal Bank** **You can apply for a personal loan if:** ✓ You're 18 or over and have either a Royal Bank current account (held for 3+ months), credit card or mortgage (held for 6+ months) ✓ You are a UK resident ✓ You haven't been declared bankrupt in the last 6 years ✓ Your loan request is for an acceptable purpose. **Check here for unacceptable loan purposes** ✓ You haven't applied for a personal loan with us within the last 28 days Representative Example **Borrowing £7,500.00 over 5 years at Representative 3.4% APR and Interest rate 3.40% p.a. (Fixed) will cost £135.92 per month, with a total amount payable of £8,155.20.** **Our current Representative APR's** Representative 24.9% APR for loans of £1,000 - £2,950 Representative 19.9% APR for loans of £3,000 - £4,950 Representative 6.9% APR for loans of £5,000 - £7,450 Representative 3.4% APR for loans of £7,500 - £19,950 Representative 3.9% APR for loans of £20,000 - £25,000 Representative 6.2% APR for loans of £25,050 - £35,000 Representative 6.9% APR for loans of £35,050 - £50,000

花旗银行	LENDING MORTGAGES & HOME EQUITY OVERVIEW PERSONAL LINES & LOANS Checking Plus line of credit Custom Credit Line Personal Loan Rates FINANCIAL EDUCATION ON WEALTH MANAGEMENT Lending Services Get the credit you deserve. If you're looking for a predictable monthly payment, consider a Personal Loan from Citibank®. You'll be able to make home improvements, pay down higher-interest rate debt or fund a large one-time purchase. Right for you if: ✔ You have a one-time borrowing need ✔ You need to borrow up to $50,000 ✔ You like the security of a fixed rate and fixed monthly payments For loans $30,000 and under APPLY ONLINE For all loans up to $50,000 1-877-362-9100 Visit a Branch **How to Qualify** To qualify for a Personal Loan, you may only have one existing Personal Loan account with Citibank and that Personal Loan must not have been opened in the past 6 months. You must also have an annual income of at least $10,500. Quick, easy processing and approval. Once approved, a check for the approved amount will be mailed to you within 5 business days. Want an even lower rate? Simply use Citibank Auto Deduct to repay your personal loan. **Competitive Rates[1]** Get a fixed rate ranging from 7.99% APR - 17.99% APR (assumes $10,000 loan).
巴克莱银行	With some lenders, you won't know your actual rate until you've applied. And if you're not happy with the APR you're offered, your credit rating could still be affected even if you don't take out the loan. We're different – in many cases we can give you a personalised price quote up front, with no impact on your credit score. You could get your money straightaway If you apply online[1] and your application is approved, provided you can print or download your agreement and sign it online between 7am and 10:30pm, we'll usually transfer the money to your current account straightaway[2]. Price guarantee If you take out a Barclayloan and another lender offers you a like-for-like unsecured loan with a lower APR, you can claim under our guarantee within 30 days of the date we signed your Barclayloan agreement. We'll reduce the interest rate to produce an APR equal to the competing offer and recalculate your monthly repayments to reflect the reduced interest rate. See our full price guarantee terms and conditions. Choose your payment term Depending on the loan amount. Top-up option Already have a Barclayloan and need more funds? You can apply to increase your borrowing with us. If you just want to take out a second loan instead of topping up, that could be an option too. Repaying your loan early You have the right to repay your loan early, in part or full, at any time. We'll charge a fee equal to 30 days' interest on the amount you're repaying, as well as any other interest that's due. > Eligibility > Resume an application > Our lending commitments and what we ask of you

美国萨利美学生留学贷款公司	**Deferred repayment option** In school | In grace | After school No payments | Principal & interest Make no scheduled student loan payments while you're in school and in grace (six months after leaving school).[5] With this undergraduate student loan repayment option, you'll likely pay more for your total loan cost, since the interest rate may be higher and unpaid interest will be added to your principal amount at the end of your grace period. **Fixed repayment option** In school | In grace | After school $25 a month[6] | Principal & interest

中国银行	当前位置：首页 > 个人金融 > 个人贷款 理想之家•个人留学贷款 分享 打印 **产品名称** 理想之家•个人留学贷款 **产品说明** 一、贷款用途 贷款可用于借款人本人或其直系亲属、法定被监护人就读我国教育部认可的境外教育机构所需学杂费、交通费、生活费、留学保证金等留学相关费用的人民币及外币贷款。 二、贷款期限 学杂费、交通费、生活费用途最长可达10年（含）。留学保证金用途最长不超过借款人就读期限。 三、贷款币种 人民币、美元、日元、欧元、英镑、港币、澳大利亚元、加拿大元。 四、贷款最高额度 贷款用途为支付学杂费、交通费、生活费的个人留学贷款，金额最高不超过受教育人留学所需全部费用总和的80%。学杂费以学校出具的有效证明为准，生活费、交通费金额根据就读国家和地区核定，最高可达人民

从上述对比中可以看出，在针对个人留学贷款或其他类似单独的个人贷款项目的独立页面上，参考的英语网站都采用了模块化式的信息排布，使读者可以快速跳过已知信息，获取需要的未知信息。

4. 答疑元素

美国富国银行	Most undergraduates and many graduate students need help qualifying for student loans to pay for college expenses and pursue their educational goals. That's where cosigners come in. By agreeing to share equal responsibility for repayment, a creditworthy cosigner may help a student qualify for a student loan. Anyone of legal age (18 years old, in most states), who is a U.S. citizen or U.S. national, or is a permanent resident alien with proper evidence of eligibility and who meets general loan eligibility and credit requirements can cosign. A cosigner can be a parent, guardian, spouse, relative, or even a friend that meets the above stated criteria. **Benefits to the student:** ▪ May improve chance of loan approval ▪ Potentially qualify for a lower interest rate ▪ Help student build and establish credit history **Cosign an existing student loan application** To cosign, please have your student's application ID handy or select the link in their email invitation. **Start a new application as a cosigner** If your student has not yet started an application with us you can begin and invite them to join the application. You can also call a Student Loan Consultant at **1-800-378-5526**. Requirements | Responsibilities | Cosigner Release | **FAQs** **Top frequently asked questions** + Should I cosign for a student loan? + Who can be a student loan cosigner? + Why is a cosigner important? **Planning for college?** → Sign up for college planning tips → 5 steps to financial aid **Already Applied?** → Check your application status → Sign your loan documents → Borrower complete an existing application → Cosigner complete an existing application → Complete a saved application **How do I...** → Check interest rates → Calculate loan payments → Learn about repayment → Make a payment → Get discounts **Still have questions?** Call Us +
加拿大丰业银行	**Have a question?** We have an answer. Ask Scotia **Call Scotiabank** 1.800.4SCOTIA More Phone Numbers **Talk to us on Twitter** 8am – 11pm ET 7 days/week @ScotiabankHelps You're richer than you think.®
美国银行	5 What if I need help? There are a number of paid services to assist you with the FAFSA. But before you do that, you may want to consider free online resources, such as FAFSA.gov. 6 How do I file for the FAFSA?

苏格兰皇家银行	BACK **Apply for a personal loan with Royal Bank** **You can apply for a personal loan if:** ✓ You're 18 or over and have either a Royal Bank current account (held for 3+ months), credit card or mortgage (held for 6+ months) ✓ You are a UK resident ✓ You haven't been declared bankrupt in the last 6 years ✓ Your loan request is for an acceptable purpose. Check here for unacceptable loan purposes ✓ You haven't applied for a personal loan with us within the last 28 days Representative Example Borrowing £7,500.00 over 5 years at Representative 3.4% APR and Interest rate 3.40% p.a. (Fixed) will cost £135.92 per month, with a total amount payable of £8,155.20. Our current Representative APR's Representative 24.9% APR for loans of £1,000 - £2,950 Representative 19.9% APR for loans of £3,000 - £4,950 Representative 6.9% APR for loans of £5,000 - £7,450 Representative 3.4% APR for loans of £7,500 - £19,950 Need help?
花旗银行	**How to Qualify** Visit a Branch To qualify for a Personal Loan, you may only have one existing Personal Loan account with Citibank and that Personal Loan must not have been opened in the past 6 months. You must also have an annual income of at least $10,500. Quick, easy processing and approval. Once approved, a check for the approved amount will be mailed to you within 5 business days. Want an even lower rate? Simply use Citibank Auto Deduct to repay your personal loan.
巴克莱银行	How much would you like to borrow? The calculator results below are based on the representative APR for the amount you enter. Your actual rates and repayments may differ and will be based on your personal circumstances, the loan amount and term. Amount £ 11,00 Term 60 mths Monthly repayment £209.43 The same every month Total amount payable £12,565.80 Loan required APR 5.5% Based on the details you entered Representative example 5.5% APR Representative based on a loan of £10,000 repayable over 60 months at an interest rate of 5.5% pa (fixed). Monthly repayment of £190.39. Total amount payable £11,423.40. Representative APR applies to loans of £7,500 – £15,000 over 2–5 years. How to apply

美国萨利美学生留学贷款公司	**Choosing the repayment option that's best for you** If you prefer to hold off making payments until you leave school (and are willing to pay more over the life of your private student loan), consider the deferred option. If you can make payments while you're in school, the fixed or interest repayment options may be a good choice for you—either one will generally lower your total loan cost vs the deferred option. During the application process, you'll see a comparison of the estimated monthly payments and total loan cost for each option, which should help you choose the best one for your needs. **How much should you borrow for your undergraduate student loan** If you're unsure about the amount you should borrow, start with your school's cost of attendance and subtract your savings, scholarships, grants, work-study, and federal loans. What's left, your "gap," is the amount of money that you still need for college. Borrow only what you can afford to pay back, given your estimated starting monthly salary after you graduate. Learn more about how much to borrow

中国银行	无

通过对比可以发现，英语国家银行都在页面上设置了答疑区域，有的银行贷款网页整个内容组织或部分内容组织就是以问题和答案合成的的形式来阐释信息的（如：美国银行，花旗银行，巴克莱银行，美国萨利美学生留学贷款公司）。这种答疑形式可以方便浏览者解决自身问题，节省浏览者理解时间。