**重庆第二师范学院全日制本科生毕业论文**

**开题报告**

**外国语言文学 学院**  英语（非师范） **专业** 2015 **级**

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| **论文题目** | **Translation Report of *The Fall of Banks*** | | | **开题日期** | 2019.01.12 |
| **学 号** | 1510403115 | **姓 名** | 胡静 | **指导教师** | 李亚星 |
| **Background of the translation**  Background of the project  项目背景  Digital Human is a financial science popular science publication published by Guangming Publishing House. The book consists of 12 parts, totaling 362 pages. Our translation team received the project on September 15, 2018. The project manager and the review were first identified. The project manager assigned personnel and tasks by September 17, 2018 and developed a one-month project schedule. Table, release quality requirements; the first step, the review team led the team to complete the term extraction and production before September 20, 2018, the main tools for Memoq, tmamall online alignment; the second link is the first draft translation in 2018 10 Before the 4th of the month, it was completed by the translators. The main materials were the glossary, Memoq, Google Translate and Parallel Corpus and Corpus. The third part was to complete the review before October 9, 2018, mainly by Memoq quality control. The fourth part is to complete the final draft translation before October 15, 2018; the last part is to complete the finished product production by the audit before October 19, 2018, and the project manager will review it and submit it to the publisher.  *Digital Human*为光明出版社出版的一本金融科技科普读物，该书共计12部分，共362页。我们的翻译小组于2018年9月15日接到项目，首先确定了项目经理和审校，由项目经理于2018年9月17日前进行人员和任务分配并且制定了为为期一个月的项目时间进度表，发布质量要求书；第一环节,由审校带领小组在2018年9月20日以前完成术语提取与制作，主要使用工具为Memoq,tmamall在线对齐; 第二环节为初稿翻译于2018年10月4日前，由各位翻译人员完成，主要借助材有术语表，Memoq，谷歌翻译以及平行语料与语料库，第三环节是2018年10月9日前完成审校稿件，主要借助于Memoqd的质量控制，第四环节是2018年10月15日前完成终稿翻译；最后一个环节是由审计2018年10月19日前完成成品制作，并由项目经理审核最后提交给出版社。  About the author  关于作者的介绍  Chris Skinner is known as an independent commentator on the financial marketsand author of the bestselling books Digital Bank, ValueWeb and its new sequel Digital Human. ValueWeb describes the impact of Fintech and how mobile and blockchain technologies are changing the face of finance in building an internet of value. As a result of the emerging internet of value, banks have to become digitalised, and Digital Bank provides a comprehensive review and analysis of the battle for digital banking and strategies for companies to compete. Digital Human, released in March 2018, builds on these two themes but looks at the wider picture of digitalisation, and how this is a revolution as it allows everyone from the plains of Africa to the mountains of Tibet to be included.  Chris Skinner作为金融市场和金融科技的独立评论员，作为畅销书籍Digital Bank，ValueWeb及其新续集Digital Human的作者。 ValueWeb描述了金融科技的影响，以及移动和区块链技术如何在构建有价值的互联网时改变金融的面貌。由于新兴的价值网络，银行必须实现数字化，数字银行对数字银行业的竞争和公司竞争战略进行全面审查和分析。 Digital Human于2018年3月发布，以这两个主题为基础，但着眼于更广泛的数字化图景，以及这是一场革命，因为它允许从非洲平原到西藏山区的每个人都被包括在内。  作为“华尔街日报”财经新闻和汤森路透的金融科技最具影响力的40位人物之一。  As one of the Top 40 most influential people in financial technology by the Wall Street Journal’s Financial News and Thomson Reuters. Described by Seth Wheeler, Brookings Guest Scholar and Former Special Assistant to the President for Economic Policy at the White House, as “one of the most authoritative voices on Fintech anywhere”, Chris has previously written many books covering everything from European regulations in banking through the credit crisis to the future of banking. His new book is a sister to his last book, Digital Bank. ValueWeb describes the impact of Fintech and how mobile and blockchain technologies are changing the face of finance in building an internet of value. As a result of the emerging internet of value, banks have to become digitalised, and Digital Bank provides a comprehensive review and analysis of the battle for digital banking and strategies for companies to compete.  布鲁金斯客座学者Seth Wheeler和白宫经济政策总裁前任特别助理将其描述为“金融科技在任何地方最权威的声音之一”，克里斯此前曾写过许多书籍，涵盖欧洲银行业规则中的所有内容。信贷危机对银行业的未来。他的新书是他上一本书“数字银行”的姐妹。 ValueWeb描述了金融科技的影响，以及移动和区块链技术如何在构建有价值的互联网时改变金融的面貌。由于新兴的价值网络，银行必须实现数字化，数字银行对数字银行业的竞争和公司竞争战略进行全面审查和分析。  About the book  关于该书介绍  Building upon the financial technology themes from his previous books, Chris takes us on an intellectual journey as he methodically thinks through where the technology will take us, humans, next. He imagines a new, open, banking and financial services system tailored for each one of us. He describes how financial inclusion drives innovation, and how it will change financial services as billions of people join the system. He believed that most people would enjoyed this rare and refreshing optimistic vision in which money is implicit, the invisible digital fabric of the internet connecting new platforms and existing companies.”  基于他以前的书中的金融技术主题，克里斯带我们进行一次知识分子之旅，因为他有条不紊地思考技术将带我们，接下来的人类。 他想象一个为我们每个人量身定制的新的，开放的，银行和金融服务系统。 他描述了金融包容性如何推动创新，以及随着数十亿人加入该体系，它将如何改变金融服务。 他相信许多人会非常喜欢这种罕见且令人耳目一新的乐观愿景，其中金钱是隐含的，互联网的无形数字结构连接新平台和现有公司。“  源语文本的主要内容,该书主要描写了我们生活在人类的第四个时代。  This book are mainly about that We are living in the fourth age of humanity. The first phase was becoming human. The second was becoming civilised, when we created money. The third was becoming commercial, when we created banks. In this fourth age of humanity, we have turned ourselves into Digital Humans.  第一阶段正在成为人类。当我们创造金钱时，第二个变得文明了。当我们创建银行时，第三个变得商业化。在人类的第四个时代，我们已经把自己变成了数字人类。  Technology is changing the way we talk, trade and transact. We are now interfacing with technology whenever we do business, make friends, and go about our lives. What does this mean for business, banking, society and government? What does this mean for you?  技术正在改变我们谈话，交易和交易的方式。无论何时我们开展业务，结交朋友，开展生活，我们现在都在与技术接口。这对商业，银行，社会和政府意味着什么？这对你意味着什么？  Digital Human explores the transformations that are sweeping through all spheres of life: the domination of global digital giants; the advent of new financial structures (FinTech); the disruption brought about by Bitcoin; the rise of robots; and the fall of banks.  数字人类探索席卷所有生活领域的变革：全球数字巨头的统治;新金融结构的出现（金融科技）;比特币带来的破坏;机器人的兴起;和银行的衰落。  The book also gives the first in-depth English case-study of Ant Financial and Alipay, the largest payments processing company in the world. Soon, not only will everyone on the planet be connected digitally, they can be raised out of poverty through inclusion.  该书还首次对Ant Financial和支付宝进行了深入的英语案例研究，这是世界上最大的支付处理公司。很快，地球上的每个人不仅要通过数字方式联系起来，还可以通过包容来摆脱贫困。  We are living through the age of creating the next generation of humanity. What does the future hold.  我们生活在创造下一代人类的时代。未来该何去何从  翻译的意义和目的  The meaning and purpose of translation  First of all, the author of the book, Mr. Skinner, is a well-known professional in the field and has extensive professional experience.  He is a regular commentator on BBC News, Sky News, CNBC and Bloomberg about banking he is on the Advisory Boards of including B-Hive, Bankex, empowr, IoV42, Innovate Finance, Life.SREDA, Moven, Meniga, Pintail, Project Exscudo and the Token Fund; and is a Judge on many awards programs including the Asian Banker’s Retail Excellence Awards, as well as having worked closely with leading banks such as HSBC, the Royal Bank of Scotland, Citibank and Société Générale, as well as the World Economic Forum.  首先该书作者斯金纳先生作为该领域的知名专业人士，其专业经验丰富，是BBC新闻，天空新闻，CNBC和彭博社的常规评论员。他在咨询委员会担任银行业务，包括B-Hive，Bankex，empowr，IoV42，Innovate Finance，Life.SREDA，Moven，Meniga，Pintail，项目Exscudo和令牌基金;并且是许多奖项计划的评委，包括亚洲银行家的零售卓越奖，以及与汇丰银行，苏格兰皇家银行，花旗银行和法国兴业银行等领先银行以及世界经济论坛密切合作。  Second, the book looks at a broader digital landscape, describes how financial inclusion drives innovation, and how it will change financial services as billions of people join the system. It also talks about the impact of financial technology and how mobile and blockchain technologies can change the face of finance when building a valuable Internet. Due to the emerging value network, banks must be digitalized, and digital banks will conduct a comprehensive review and analysis of the competition in the digital banking industry and the company's competitive strategy. Being highly reward in the their industry, it is a very professional book and deserve those people who live in the fourth age to have a good knowledge about it  其次该书着眼于更广泛的数字化图景，描述了金融包容性如何推动创新，以及随着数十亿人加入该体系，它将如何改变金融服务。还谈到了了金融科技的影响，以及移动和区块链技术如何在构建有价值的互联网时改变金融的面貌。由于新兴的价值网络，银行必须实现数字化，数字银行对数字银行业的竞争和公司竞争战略进行全面审查和分析。是一本内容十分专业的书籍, 在业界也好评如潮，十分值得我们生活在第四世纪的人好好品读. | | | | | |
| **Contents of the translation report**  Literature combing  文献梳理  Eugene Nida put up the concept of "dynamic equivalence" in the book *Translation Science Exploration.* In fact, "dynamic equivalence means the equivalence of the two relations. First, it refers to the relationship between the source language works and the original reader, and second, it refers to the relationship between the translated work and the translation reader. "Dynamic equivalence" requires that the two relationships need to be uniform and consistent, and that the information expressed is the same in time, so that different readers of the translated language have the same reading effect as the source readers. At the same time, he pointed out that "translation is the use of the most appropriate, natural checks and other languages from the semantic to stylistic reproduction of the source language information" (Guo Jianzhong, 2000,P65).  尤金奈达在“翻译科学探索”一书中提出了“动态对等”的概念。事实上，“动态对等意味着两种关系的等价性。首先，它指的是源语言作品与原始读者之间的关系，其次，它指的是翻译作品与翻译阅读者之间的关系。”等价“要求两个关系需要统一和一致，并且所表达的信息在时间上是相同的，因此翻译语言的不同读者具有与源读者相同的阅读效果。同时，他指出“翻译是使用最合适的，自然的检查和其他语言从语义到文体再现源语言信息”（郭建中，2000，P65）。  With the increasing improvement, NIDA proposed the concept of "functional equivalence" in the book *from one language to another*. Translating consists in reproducing in the receptor language the closest natural equivalent of the source language message . First in terms of meaning, and secondlt in terms of Style) (Nida, 2004) "functional equivalence" emphasizes that the original text is consistent with the content of the translation information, and as far as possible to achieve the form of equivalence, To a certain extent,"The theory has calmed the dispute between translation and free translation for many years.(Su Wenxiu). It needs the most natural equivalence, so that the perception of the original text by the original reader is equivalent to the reader's perception of the translation. (Wang Xiaonong, 2012)  随着日益改进，NIDA在本书中提出了“功能对等”的概念，从一种语言到另一种语言。翻译包括用受体语言再现源语言信息的最接近的自然等价物。首先是意义，第二是风格）（奈达，2004）“功能对等”强调原文与翻译信息的内容一致，并尽可能达到等价的形式，在一定程度上，“这个理论已经平息了多年来翻译与自由翻译之间的争论。（苏文秀）。它需要最自然的对等，以便原始读者对原文的感知等同于读者的感知。 （王小农，2012  English Literature works are divided into mainly four subjects: prose, poetry, fiction and scientific and technological applications, scientific and technological applied texts more rigorous and objective and need a certain background of professional knowledge. The naturalization theory considers the cultural characteristics of the article, and its basic translation strategy emphasizes the target language, although there are some differences between the translation and the original text in the content, but it is closer to the reader's taste, and the values and cultural knowledge between the two reach a high degree of unity.  英语文学作品主要分为四个主题：散文，诗歌，小说和科技应用，科技应用文本更严谨客观，需要一定的专业背景知识。归化理论考虑了文章的文化特征，其基本翻译策略强调目标语言，虽然内容中的翻译与原文有一些差异，但更接近读者的品味，价值和两者之间的文化知识达到高度统一。  Translation strategies and methods  各翻译环节使用的翻译策略分析和方法运用  The translation design is divided into three stages, namely, the pre-translation preparation stage, the translation stage, and the proofreading stage.  本次翻译设计分为三个阶段，即译前准备阶段，翻译阶段，修改校对阶段。  译前  1. Pre-translation preparation stage  (1) Understand the background of the source text writing era, collect relevant parallel texts to read and read, and grasp the translation style as a whole;  (2) Read the source language text, understand the original text, refine the source text outline, and solve the problem of the text uncommon words;  (3) Read the relevant parallel texts in English and Chinese, obtain relevant academic professional expressions, understand the relevant styles of translation styles, and accumulate relevant corpora;  (4) First use translation software, such as Google Translate, to translate and extract relevant professional corpus for pre-translation;  1.译前准备阶段  （1）了解源语文本写作时代背景，搜集相关平行文本对照阅读，整体上把握翻译风格；  （2）阅读源语文本，理解原文，提炼源语文本提纲，解决文本生僻词问题；  （3）对相关平行文本中英文对照阅读，获取相关学术专业表达，了解相关文体译文风格，积累相关语料；  （4）先使用翻译软件，如谷歌翻译先进行翻译，提取出可用相关专业语料，进行预翻译；  译中  2. Translation stage  (1) Using the translation software and using the office software to make the source text and the pre-translated translation into relevant Chinese and English comparison forms;  (2) according to the translation plan, the translation, for the words or sentences that do not understand, not only to consult the dictionary to know their literal meaning, to use parallel corpus to clarify the usage in the source language text, but also to combine context, Grammatical functions determine their translation;  (3) Initial check and proofreading, after each part is translated, determine whether the translation is missing or obvious mistranslation;  2．翻译阶段  （1）借助翻译软件和用office软件将源语文本和预翻译译文制成相关中英文对照表格；  （2）根据翻译计划，进行翻译，对于不明白的词语或句式，不仅要查阅词典知道它们的字面意思，借助平行语料弄清在源语文本中的用法，还要结合上下文语境、语法功能确定它们译义；  （3）初步检查校对，每部分翻译完后确定译文有无漏译和明显的错译；  译后  3. Translation modification stage  (1) Check the translation and refer to the relevant parallel text;  (2) translated the work with translation software, examining related terms and professional expression translations;  (3) Ttake the translation to the classmates or teachers to read, listen to their revisions, make changes, and confirm the initial translation.  3．译文修改阶段  第一，检查译文，参考相关平行文本；  第二，将译文用翻译软件进行在翻译，检查相关术语和专业表达翻译；  第三，将译文拿给同学或老师阅读，听取他们的修改意见，进行修改，确认初译文。  Preparation of Translation material  翻译材料准备   1. Parallel text of financial technology 2. Related papers 3. Source text 4. Glossary 5. CorpusLu Gu Sun Hanying Dictionary 6. Google TranslateMerriam-Webster 7. Tmaxmall 8. Online alignment 9. Memoq 10. Office software 11. Online English word spell checker:  * <Http://www.putclub.com/spellchecker/> * <Http://plagiarisma.net/cn/spellcheck.php> * <Https://www.nounplus.net/> * <Https://www.medsci.cn/sci/translation.do>  1. Online English grammar checker (both with word spelling)  * <Https://www.nounplus.net/> * <Https://www.onlinecorrection.com/> * <Https://linguisoft.com/grammarcheck.html> * Https://sentencechecker.com/  1. 金融科技类的平行文本 2. 相关的论文文献 3. 源语文本 4. 术语表 5. 语料库 6. 陆谷孙汉英词典 谷歌翻译 Merriam-Webster tmaxmall 在线对齐 7. Memoq Office软件 8. 在线英语单词拼写检查工具    1. http://www.putclub.com/spellchecker/    2. http://plagiarisma.net/cn/spellcheck.php    3. https://www.nounplus.net/    4. https://www.medsci.cn/sci/translation.do 9. 在线英语语法检查工具（都含单词拼写功能）    1. https://www.nounplus.net/    2. https://www.onlinecorrection.com/    3. https://linguisoft.com/grammarcheck.html    4. https://sentencechecker.com/ | | | | | |
| **Methodology of the translation**  This report is going to be written under the guidance of this main translation policy. One is functional equivalence, can have the same role of science, and second, the use of naturalization strategy, so that the article can be more easily accepted by the translated language readers.  Functional equivalence:Translating consists in reproducing in the receptor language the closest natural equivalent of the source language message . First in terms of meaning, and second in terms of Style  Domestication: the domestication The domestication is the strategy of making text closely conform to the culture of the language being translated to, which may involve the loss of information from the [source text](https://en.wikipedia.org/wiki/Source_text). | | | | | |
| **Schedule of the translation report**  2019.01.01, to ·finish the first draft of Proposal  2019.01.07, to finish the second draft of Proposal  2019.01.12, to finalize the Proposal  2019.02.24, to finish the first ·draft of the report  2019.02.24, to finish the first draft of the report  2019.03.24, to finish the second draft of the report  2019.04.07, to finish the final draft  Week 11-week 12, the first thesis defense  Week 13- -week14, the -second thesis defense | | | | | |
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Gordon.;  ②[书名](http://www.so.com/s?q=%E4%B9%A6%E5%90%8D&ie=utf-8&src=internal_wenda_recommend_textn)、[报刊](http://www.so.com/s?q=%E6%8A%A5%E5%88%8A&ie=utf-8&src=internal_wenda_recommend_textn)名使用斜体字，如:*Mastering English Literature，English Weekly*。 2. 参考文献的格式及举例 期刊类   【格式】[序号](http://www.so.com/s?q=%E5%BA%8F%E5%8F%B7&ie=utf-8&src=internal_wenda_recommend_textn),作者.篇名[J].刊名，出版年份，[卷号](http://www.so.com/s?q=%E5%8D%B7%E5%8F%B7&ie=utf-8&src=internal_wenda_recommend_textn" \t "_blank)([期号](http://www.so.com/s?q=%E6%9C%9F%E5%8F%B7&ie=utf-8&src=internal_wenda_recommend_textn)):起止[页码](http://www.so.com/s?q=%E9%A1%B5%E7%A0%81&ie=utf-8&src=internal_wenda_recommend_textn" \t "_blank).  举例:  1.王海粟.浅议[会计信息披露模式](http://www.so.com/s?q=%E4%BC%9A%E8%AE%A1%E4%BF%A1%E6%81%AF%E6%8A%AB%E9%9C%B2%E6%A8%A1%E5%BC%8F&ie=utf-8&src=internal_wenda_recommend_textn" \t "_blank)[J].财政研究，2004,21(1):56-58.  2.夏鲁惠.[高等学校](http://www.so.com/s?q=%E9%AB%98%E7%AD%89%E5%AD%A6%E6%A0%A1&ie=utf-8&src=internal_wenda_recommend_textn)毕业论文教学情况[调研报告](http://www.so.com/s?q=%E8%B0%83%E7%A0%94%E6%8A%A5%E5%91%8A&ie=utf-8&src=internal_wenda_recommend_textn)[J].高等理科教育，  2004(1):46-52.  3.Heider, E.R.& D.C.Oliver. 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[研究报告](http://www.so.com/s?q=%E7%A0%94%E7%A9%B6%E6%8A%A5%E5%91%8A&ie=utf-8&src=internal_wenda_recommend_textn)  【格式】[序号]作者.篇名[R].出版地:出版者，出版年份:起始页码.  举例: 12. 冯西桥.核反应堆压力管道与压力容器的LBB分析[R].北京:清华大学核能[技术设计](http://www.so.com/s?q=%E6%8A%80%E6%9C%AF%E8%AE%BE%E8%AE%A1&ie=utf-8&src=internal_wenda_recommend_textn)研究院, 1997:9-10.  条例  【格式】[序号]颁布单位.条例[名称](http://www.so.com/s?q=%E5%90%8D%E7%A7%B0&ie=utf-8&src=internal_wenda_recommend_textn).发布日期 举例：  15.中华人民共和国科学技术委员会.[科学技术期刊管理办法](http://www.so.com/s?q=%E7%A7%91%E5%AD%A6%E6%8A%80%E6%9C%AF%E6%9C%9F%E5%88%8A%E7%AE%A1%E7%90%86%E5%8A%9E%E6%B3%95&ie=utf-8&src=internal_wenda_recommend_textn)[Z].1991.06.05  [译著](http://www.so.com/s?q=%E8%AF%91%E8%91%97&ie=utf-8&src=internal_wenda_recommend_textn) 【格式】序号.[原著](http://www.so.com/s?q=%E5%8E%9F%E8%91%97&ie=utf-8&src=internal_wenda_recommend_textn)作者. 书名[M].[译者](http://www.so.com/s?q=%E8%AF%91%E8%80%85&ie=utf-8&src=internal_wenda_recommend_textn)，译.出版地:出版社，出版年份:起止页  码.  三、[注释](http://www.so.com/s?q=%E6%B3%A8%E9%87%8A&ie=utf-8&src=internal_wenda_recommend_textn) 注释是对[论文](http://www.so.com/s?q=%E8%AE%BA%E6%96%87&ie=utf-8&src=internal_wenda_recommend_textn)[正文](http://www.so.com/s?q=%E6%AD%A3%E6%96%87&ie=utf-8&src=internal_wenda_recommend_textn)中某一特定内容的进一步解释或补充说明。注释前面用圈码①、②、③等标识。  **：** | | | | | |
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