**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** | **《智能化人类——银行的没落》翻译报告** | | | **开题日期** |  |
| **学 号** | 1510403115 | **姓 名** | 胡静 | **指导教师** |  |
| **Background of the translation**  项目背景  *Digital Human*是一本源语为英语的金融科技科普类读物，光明出版社将出版该书的中文版，该书共计12部分，共362页。翻译小组于2018年9月15日接到该翻译项目后，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期一个月的项目时间进度表和质量要求说明书。2018年10月9日前完成初审，2018年10月15日前完成终稿；最后由审校于2018年10月19日前完成翻译成品制作，并由项目经理审核并提交给出版社。  **Project background**  *Digital Human* is an English book about financial and technology， including 12 parts, 362 pages, and Guangming Publishing House is going to publish it’s Chinese version. After received the translation project on September 15, 2018, The project manager assigned personnel tasks to translators and seta one-month project schedule and published the quality requirements instructions.by September 17; The first draft was finished by October 9, 2018, and the final draft was completed by October 15, 2018. Finally, the translation was produced by the reviser before October 19, 2018, and was reviewed and submitted to the publisher by the project manager.  备注：1、时态，这个项目已经完成了，我是不是就可以用过去时了，但是这个是当时对未来的安排，有点儿纠结。2、在多久以前，好像都用by +时间太单调了是不是，  About the author  克里斯.斯金纳不仅是一名金融市场和金融科技的独立评论员，此前曾写过许多书籍，涵盖欧洲银行业规则中的所有内容和信贷危机对银行业的未来的影响，其作品 *Digital Bank*，*Value Web*及*Digital Human*十分畅销。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”。  Chris Skinner is not only an independent commentator on financial markets and technology, but also has written many books covering all the content of the European banking rules and the impact of the credit crisis on the future of the banking industry. His work *Digital Bank*, *Value Web and Digital Human* are very popular. The Brookings guest scholar Seth Wheeler and the former special assistant to the White House Economic Policy President described it as "one of the most authoritative voices of financial technology anywhere."  Digital Human于2018年3月发布，该书讲述了与人类数字化时代发展的相关内容，着眼于更广泛的数字化图景。书中为读者描述了一个为人类每个人量身定制的全新的，开放的银行和金融服务系统。作者讲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，将如何改变以银行为代表的金融服务.  About the book  Digital Human was released in March 2018, and it covers the development of the digital age of humanity, with a focus on a broader digital landscape. The book describes a new, open banking and financial services system tailored to each individual. The author describea how financial inclusion can drive innovation and how financial institutions represented by banks will change as billions of people join the system.  本报告译者翻译的部分为其中的第七章*The Fall of Banks,* 该部分主要是关于数字化时代下，全世界的传统银行如今所面临的困局以及为何会走向没落，比如受制于传统的架构体系；在银行领导层中缺乏拥有专业技术知识的成员；缺乏变革意识与危机意识。  The seventh chapter ：The Fall of Banks. was translated by the translator. This part is mainly about the dilemma faced by traditional banks all over the world in the digital age and why they are likely to fall down in the future. For example, subject to the traditional architecture. System; lack of members with professional technical knowledge in the bank’s leading group or lack of sense of crisis and reform.  The meaning and goal of translation  通过本次翻译一方面是为汉语读者提供了一个读本，帮助汉语读者对当今时代的金融科技发展有一个更进一步的了解，特别是该书对中国阿里巴巴旗下支付宝的评析，可以让译者希望通过该部分的翻译，让汉语读者了解与中国人息息相关看似平常的事物在世界金融的发展中扮演着怎样的角色，为金融知识的普及做出一份贡献，同时，通过翻译译者进一步加深对相关翻译理论：归化的翻译策略，意译的翻译方法，增译和减译的翻译技巧的理解和运用能力，这也有助于译者以后的翻译工作。  On the one hand, they can learn more knowledge about the development of financial technology in the modern era. In particular, the book's analysis of Alibaba's Alipay can understand what role that the things seemingly ordinary in Chinese life are playing in the development of world finance. On the other hand, it’s a contribution to the popularization of financial knowledge. Besides, the translator is able to earn more translation experiences and reinforce her translation theoretical structure like the translation strategies of naturalization, the translation methods of free translation through the translation of translators. Which also contribute to the her future translation work. Besides, the translator has learned more professional knowledge about banks during the preparation stage.  备注:老师你觉得让读者更了解……这个是写范围大一下：金融科技；还是应该落实到实际翻译的章节主题：银行。二是是应该一直用translator还是说可以偶尔用her代指。 | | | | | |
| **Contents of the translation report**  分析文本特点：  数字化时代下，全世界的传统银行如今所面临的困局以及为何会走向没落，属于金融科技类文体，一方面比较专业严谨，比如运用了一些的调查报告的数据来例证相关的观点；另一方面，作者通过运用生活中的例子来替代专业的表达，提高了文本的可读性. 这也说明作者的意图是想更多普通的读者能够通过该书来了解银行业的现状，译者选用了功能对等理论为指导，采用了归化的翻译策略，使该翻译作品能够为广大读者所接受。  Context Analysis  They This chapter is a text of financial science and technology. On the one hand, they are more professional and rigorous. For example, they use the data of some survey reports to illustrate relevant points of view. On the other hand, the author uses examples in life to replace professional expressions and improve the readability of texts. The author's intention is that more ordinary readers can understand the current situation of banking industry through this book. The translator chooses the theory of functional equivalence as the guide and adopts the strategy of domestication to make the translated works acceptable to the readers.  译前准备：  1文献梳理：  由于本次翻译的文本类型属于金融科技类，且翻译章节主要和银行与技术相关，译者在译前查阅了相关文献以填补一些专业知识，比如  期刊：数字技术,让金融更有温度——专访融360联合创始人兼CEO叶大清，区块链技术提升银行内部控制探讨，应用区块链技术防范商业银行国际化经营风险的启示与建议，传统银行金融机构的互联网革新之路；  以作者的另一本著作*Digital Bank*和书籍《未来智能银行:金融科技与银行新生态》(张晓朴著)为平行文本；翻译理论参考了《翻译理论与实践简明教程》，期刊：浅析奈达功能对等理论，翻译研究中的概念混淆——以“翻译策略”、“翻译方法”和“翻译技巧”为例  Literature review  Since the translation belongs to the financial technology category, and the translation chapter is mainly related to the bank and technology, the translator has consulted the relevant literature before the translation to fill some professional knowledge, such as the journal: *digital technology, which makes the finance more temperature- Interview with 360 co-founder and CEO Ye Daqing, blockchain technology to enhance the internal control of banks, application of blockchain technology to prevent commercial banks from international business risks and suggestions, the traditional banking financial institutions' Internet innovation path;* take *Digital Bank* ( wrote by Chris Skinner)and *Future Intelligence Bank: Financial Technology and Banking New Ecology* (wrote by Zhang Xiaopu) as parallel text; translation theory refers to the *Concise Course of Translation Theory and Practice*, Journal: *Analysis of Nida Functional Equivalence Theory, Concept Confusion in Translation Studies: A Case Study of Translation Strategies, Translation Methods, and Translation Skills*  2.工具文本准备  翻译材料准备：  翻译工具：Google Translate、wikipedia、Microsoft Word、Tmxmall、语料库、陆谷孙汉英词典，Merriam-Webster  平行文本、术语库准备：平行文本参考作者的另一本著作*Digital Bank*和书籍《未来智能银行:金融科技与银行新生态》(张晓朴著)为平行文本；为保证专业词汇以及高频词汇翻译统一，术语库利用 Memoq提取原文中出现频率较高的词语、人名、公司名和专有名词制作术语库。  Preparation of Translation Materials  **Translation material preparation:** Translation tools: Google Translate, wikipedia, Microsoft Word, Tmxmall, corpus, Lu Gusun’s Chinese-English Dictionary, Merriam-Webster  **Parallel textand terminology preparation:** take *Digital Bank* ( wrote by Chris Skinner)and *Future Intelligence Bank: Financial Technology and Banking New Ecology* (wrote by Zhang Xiaopu) as parallel text;to ensure the translation of professional and high-frequency vocabulary keeps unitary, the translator uses MemoQ to extract terminology from words include people names, company names, and proper nouns that appear frequently in the original text.  理论策略准备  本报告将在以下主要翻译理论的指导下撰写。一个是功能对等，二是归化策略，使文章可以更容易被译语读者所接受。  Translation strategy preparation  This report will be written under the guidance of the following major translation theories. One is functional equivalence and the other is domestication strategies to make the text more acceptable to the readers of the translated language.  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）。  Eugene Nida put forward the concept of dynamic equivalence in his book *Exploration of Translation Science*. In fact, dynamic equivalence means the equivalence of the two relationships. Firstly, it refers to the relationship between the source language works and the original readers. Secondly, it refers to the relationship between the translated works and the translated readers. Equivalence requires that the two relationships should be unified and consistent, and the information expressed is the same in time. Therefore, 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 most appropriate way to use natural checks and other languages to reproduce source language information from semantics to style" (Guo Jianzhong, 2000, P65).  随着日益改进，NIDA在《从一种语言到另一种语言中》提出了“功能对等”的概念，。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）。  With the development. The concept of functional equivalence is proposed in *From one language to Another* by NIDA. Translation involves reproducing the closest natural equivalents of source language information in the recipient language.(First is meaning and second is style (Nida, 2004). Functional equivalence emphasizes that the content of the source text is consistent with that of the translated information and achieves the equivalent form as far as possible. To a certain extent, this theory has settled the dispute between translation and free translation for many years. (Su Wenxiu). It requires the most natural equivalence so that the original reader's perception of the original text is equivalent to the reader's perception (Wang Xiaonong,2012).  归化理论考虑的重点是译文的文化特点, 其基本的翻译策略是强调目的语。尽管在内容上 译文与原文存在的一定的差异, 但更加接近读者品味（柴婧，2018）归化是使文本与被翻译语言文化密切相符的策略。  The focus of domestication theory is the cultural characteristics of the target text, and its basic translation strategy is to emphasize the target language. Although there are some differences in content between the translated text and the original text, domestication, which is closer to the reader's taste (Chai Jing, 2018), is a strategy to make the text closely compatible with the translated language and culture. | | | | | |
| **Methodology of the translation**  本篇翻译在功能对等理论和归化的翻译策略指导下进行翻译，主要采用了意译的翻译方法，增译和减译等翻译技巧。  意译是指根据原文的大意来翻译，不作逐字逐句的翻译(区别于“直译”)。通常在翻译句子或词组(或更大的意群)时使用较多，意译主要在原语与译语体现巨大文化差异的情况下得以应用。它指原文的有些内容与形式不宜用,汉语直接表达，而是经过解析后以另外的形式表达出来，也就是说更着重于意思的翻译，而不拘泥于表面文字。优点:简洁明快、歧义少。例如：“I am very aware that when we assume something, it can make an ass out of you and me.”重点处理了“assume something”为胸有成竹“can make an ass out of you and me”译为竹篮打水一场空。  Under the guidance of functional equivalence theory and domestication translation strategy, this translation mainly adopts free translation methods, translation techniques such as addition and subtraction.  Free translation refers to translation according to the main idea of the original text, without word-for-word translation (different from literal translation). Free translation is often used in translating sentences or phrases (or larger meaning groups). Free translation is mainly applied in the case of great cultural differences between the source language and the target language. It refers to that some contents and forms of the original text are not suitable for use, and Chinese is directly expressed, but expressed in another form after parsing, that is to say, more emphasis is laid on the translation of meaning rather than on superficial words. Advantages: concise and clear, less ambiguity. For example, "I am very aware that when we assume something, it can make an ass out of you and me." Focuses on "assume something" translated as 胸有成竹 "can make an ass out of you and me" translated as 竹篮打水一场空。  增译：是根据目的语词法、句法、语义、修辞或文体的需求，或者是受制于目的语某些特定文化规范，增加原文某些词、句或段落，以更好的表达原作的思想内容，或更好的实现特定的翻译目的。例如：“This is due to key barriers, such as the inability to experiment or the burden of legacy systems and processes, that are preventing the effective use of digital!”以这个长难句为例子，中间包含了代词和从句，还省去了主语，就涉及到要增译。这是由于遇到了关键性的障碍，例如无法进行实验或负担旧系统和流程等，这些障碍都妨碍了银行有效使用数字技术进行革新。  Additional translation: According to the needs of the lexicon, syntax, semantics, rhetoric or style of the target language, or subject to certain specific cultural norms of the target language, some words, sentences or paragraphs of the original text are added to better express the ideological content of the original text, or to better achieve specific translation purposes. For example,  Source Text:"This is due to key barriers, such as the inability to experiment or the burden of legacy systems and processes, which are preventing the effective use of digital!" Take this long and difficult sentence as an example, which contains pronouns and clauses, omits the subject, and involves additional translation.  Target Text : 这是由于遇到了关键性的障碍，例如无法进行实验或负担旧系统和流程等，这些障碍都妨碍了银行有效使用数字技术进行革新。  减译又名省译，和增译相反，是根据目的语词法、句法、语义、修辞或文体的需求，或者是受制于目的语某些特定文化规范，删减原文某些词、句或段落，以更简洁，顺畅的表达原作的思想内容，或更好的实现特定的翻译目的。  例如：This really hit me when walking along the beach in Bali(yes, conference life is tough, folks).括号内的内容可省去不翻，一是并没有效信息，而是强行翻译出来会让中文读者觉得无厘头。译为：当我在巴厘岛的海滩散步时，这实在是惊讶到我了。  On the contrary, subtraction is based on the lexical, syntactic, semantic, rhetoric or stylistic needs of the target language, or subject to certain specific cultural norms of the target language, by deleting certain words, sentences or paragraphs of the original text, in order to express the original ideas more concisely and smoothly, or to better achieve specific translation purposes. For example: This really hit me when walking along the beach in Bali (yes, conference life is tough, folks). The contents in parentheses can be omitted. First, there is no valid information, but forced translation will make Chinese readers feel irrelevant. Translated as:当我在巴厘岛海滩散步时，这实在是惊讶到我了。 | | | | | |
| **Schedule of the translation report**  Semester 7: 2018.11.04, to finish checking topic  2018.11.11, to decide the topic  2018.11.26, to complete the translation project  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  Semester 8: 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- week 14, 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" \t "_blank)、[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" \t "_blank),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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