**《人类智能化：平台市场的兴起》翻译报告**

**摘要：**本文是一篇翻译报告，翻译项目原文是*Digital Human: The Rise of Platforms and Marketplaces*（《人类智能化：平台市场的兴起》。本报告的项目为小小出版社出版的一本金融科技科普读物，原文朴实无华，平铺直叙。*Digital Human*主要讲述了人类社会中科技金融的不断进步，介绍了人类数字化时代发展的新兴科技。本报告笔者翻译该书的第三章The Rise of Platforms and Marketplaces，这篇文章主要内容是关于平台市场的崛起，建立新的金融市场，银行市场和未来的商业模式等。

自全球经济一体化以来，随着银行和各种市场的逐步开放，各国经济文化交往更加频繁，人们密切关注世界各国的金融以及银行市场变化形势，人类社会也出现了新兴市场和新兴科技，因此该报告的翻译对全球经济的发展具有深远的影响和重大的意义。本文尝试从功能对等理论的角度对金融专业词汇的汉译进行进一步的研究，笔者借助美国翻译学家尤金奈达的功能对等理论对金融文本的翻译特点和技巧进行初步研究和探索，并试图通过这些理论来解决金融论文翻译中遇到的问题，目的是探究针对金融文本的若干有效翻译策略和方法，提高笔者的翻译实践能力，而通过对该金融文本进行翻译分析，能为金融翻译提供一些思路和建议，具有非凡的实用价值。

本翻译报告分为五部分。第一，翻译项目概况，包括项目背景，项目流程及项目意义。第二，翻译前准备工作，包括准备材料工具。第三，翻译原文概况，包括翻译原材料背景和语言特征。第四，，翻译理论和翻译方法，包括举例说明翻译过程中采用的翻译方法。第五，翻译总结，包括总结翻译过程中的经验以及教训。

**关键词**：翻译报告，经济，银行，新兴科技，翻译理论，翻译方法

**Translation Report of**

***Digital Human--The Rise of Platforms and Marketplaces***

**Abstract:** This thesis is a translation report, the source text is *Digital Human: The Rise of Platforms and Marketplaces.* The project of this report is a popular financial technology book published by Xiaoxiao Publishing House. The original text is unpretentious and straightforward. *Digital Human* mainly describes the continuous advancement of science and technology finance in human society and introduces the emerging technologies of the digital age of mankind. In this report, the translator translates the book's third chapter, *The Rise of Platforms and Marketplaces.* The main content of this article is about the rise of platforms and marketplaces, building the new financial marketplaces,the banking marketplace and the future business model.

Since the integration of the global economy, with the gradual opening up of banks and various marketplaces, economic and cultural exchanges between countries have become more frequent. People pay close attention to the financial and banking market changes in various countries of the world. There are also emerging markets and emerging technologies in human society. This translation report has far-reaching implications and significant implications on the development of the global economy. This article attempts to further study the translation of financial professional vocabulary from the perspective of functional equivalence theory. The author makes a preliminary study and exploration of the translation characteristics and techniques of financial texts by means of the functional equivalence theory of American translation scholar Nida. And trying to solve the problems encountered in the translation of financial papers through these theories, the purpose is to explore some effective translation strategies and methods of financial texts, improve the author's translation practice ability, and it can provide financial translation some ideas and suggestions through the translation analysis of the financial text, with extraordinary practical value.

This translation report is divided into five parts. First, an overview of the translation project, including project background, project procedure and values of the project. Second, preparation before translation, including the preparation of materials and tools. Third, analysis of the source text, including the source text background and linguistic features of the source text. Fourth, translation theories and translation methods, including examples of translation methods used in the translation process. Fifth, the translation summary, including the experience and lessons learned in the translation process.

**Key words**: translation report, economics, banks，emerging technologies， translation theories, translation methods

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# **Introduction**

The project of this report is a popular financial technology book published by Xiaoxiao Publishing House. Digital Human mainly describes the continuous advancement of science and technology finance in human society and introduces the emerging technologies of the digital age of mankind.

According to the requirements of the publishing house, under the guidance of the project manager, the translator and the other six translators on October 19, 2018.

In this report, the author translates the book's third chapter, *The Rise of Platforms and Marketplaces.* The main content of this article is about the rise of platforms and marketplaces, building the new financial marketplaces,the banking bazaar ,the banking market and the future business model.

This translation report is divided into five parts. First, an overview of the translation project, including project background, project procedure and values of the project. Second, preparation before translation, including the preparation of materials and tools. Third, analysis of the source text, including the source text background and linguistic features of the source text. Fourth, translation theories and translation methods, including examples of translation methods used in the translation process. Fifth, the translation summary, including the experience and lessons learned in the translation process.

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# **Chapter One Project Overview**

## 1.1 Project Background

The project of this report is a popular financial technology book published by Xiaoxiao Publishing House. The original text is unpretentious and straightforward. It needs translators to translate according to the original style. The language should be translated according to the original style, and the typesetting should be in accordance with Chinese customs. According to the requirements of the publishing house, under the guidance of the project manager, the translator and the other six translators on October 19, 2018.

## 1.2 Text Background

The source text is *Digital Human: The Rise of Platforms and Marketplaces*. Digital Human mainly describes the continuous advancement of science and technology finance in human society and introduces the emerging technologies of the digital age of mankind.

Chris Skinner is the book’s author. He is a well-known British financial technology scholar who reviews and analyzes financial marketplaces on the “Financier website”. He has also published the best-selling books *Digital Bank* and *ValueWeb*. He is also frequently invited to comment on banking topics in media such as BBC News, Sky News, CNBC and Bloomberg.

## 1.3 Translation Procedure

### 1.3.1 Pre-translation Preparation

In order to complete the translation report better, the translator has made sufficient preparations.The original material of the report focuses on the emerging topics of banks, platform marketplaces, and finance. Before translating, the translator consulted another Chinese version of the original author's work, *ValueWeb: How Fintech Firms are Using Bitcoin Blockchain and Mobile Technologies to Create the Internet of Value*, then summarized and sorted out the contents of the financial parts, and extracted some fixed expressions of financial terms. The translator also made a detailed interpretation of *The characteristics of financial English and translation methods* to understand the translation methods of financial articles. The main translation softwares are Google Translation and Bing Translation, and the main reference books are *New Century Chinese-English Dictionary,* and so on. Secondly, the translator has read the relevant translation theory books，including Catford J D's *A Linguistic Theory of Translation*, Liu Miqing's *the Foundation of Translation,* and so on.

### 1.3.2 During the translation

The translator and the other six translators began to translate according to the assignment task on September 17, 2018 and completed the establishment of the termbase on 24 September. The first draft was completed on 4 October and the review was completed on 9 October. The final draft was completed on 15 October and the final work was completed on 19 October.

### 1.3.3 Post-translation

In this translation task, the translation tool used mainly by the translator is memoQ. The translator first built the project, then imported the word document that needed to be translated, and also established a memory bank and a database. The database was particularly practical, easy to find, and conducive to the accumulation of knowledge. Of course, using the Google translation is also very good, and then carefully modified on the basis of the Google translation, save time and improve efficiency. In this process, the translator has learned a lot and can use the translation method more skillfully to improve the translation ability.

# **Chapter Two** **Analysis of the Translation**

## 2.1 The Content of the Text

In this report, the translator translates the book's third chapter, *The Rise of Platforms and Marketplaces.*It includes 5579 words. The main content of this article is about the rise of platforms and marketplaces, building the new financial marketplaces, your CFO is an algorithm, the banking bazaar and the bizarre banker, how does a financial curator make money,  the burning platform and the future business model,

## 2.2 The characteristics of the Language

As a financial text, the book *Digital Human: The Rise of Platforms and Marketplaces* owns the typical features of financial English，such as financial terms and company names，long sentences with complicated structures，and so on．Furthermore，different from similar texts，certain specific characteristics do exist in this book．And these are the difficulties the author of this report needs to deal with during the translation process as well．

First of all，the frequently appeared acronym is an obvious feature at the lexical level of the source text, for instance，some of them，such as ICBC or GE，have been repeatedly used and already accepted via common practice in Chinese，therefore，these words can keep their original form and be free from translation．Similarly，a number of the start—up companies’ names in this book should be handled by the same means as well．But the other acronyms primarily need to be paraphrased in line with the context．Besides，other lexical features comprise the large numbers of financial terms and internet words．

Referring to the syntactic level，*Digital Human: The Rise of Platforms and Marketplaces* pertains to the typical financial text in which long sentences with complicated structures are not rare to be seen．When translating，the translator should always bear in mind that English and Chinese are totally distinct both in the way of thinking and conveyance．Thus，in order to clearly express the meaning of the original text and meanwhile adapt to the reading habit of target reader, some necessary rearrangement and addition is indispensable．Moreover，another difficulty at syntactic level is the translation of parenthesis．There is a dramatic difference between Chinese and English in this aspect，hence the translator needs to add brackets or attribute to clarify the meaning of the parenthesis without influencing the reading fluency of her target readers．The linguistic features described above to some extent affect the chosen and application of certain translation techniques，but all strategies are adopted for a common purpose，namely，to make sure the translated version of this book could produce on its Chinese readers an effect as close as possible to that obtained on the English readers．

# **Chapter Three Translation Theories and Translation Methods**

## 3.1 Translation Theories

The standard of translation creation is "faithfulness, expressiveness and elegance", the translator should master the principle of proportionality, that is, the source content should be expressed accurately and completely, can not be changed and distorted, this task is to translate English to Chinese, which means that using Chinese to re-express language activities that are expressed in English accurately and completely. Translation is “the process of replacing a language's source language with a target language in another language” (Catford, 1965：1). Translation is to replace the source text with the translated text of semantic and pragmatic equivalents(House, 2006：338). In the process of English to Chinese translation, there are two points that are particularly important: (1) The Chinese language is intended to express the content of the source English text, is the meaning of sentences or articles, rather than the sentence structure; (2) In the process of translation, the source English text should be re-expressed accurately and completely, instead of simply converting the two language structures. “Excellent translation works often strive to achieve a thorough understanding and precise grasp of the word meaning in a specific communication context”(Liu,2008:96). Therefore, the meaning expressed in Chinese should be consistent with the source text, while the Chinese sentence structure serves only this expression. Should not be rigidly adhered to the source text, we must select the translation method on the basis of loyalty to the source text in order to better complete the translation.

The theoretical framework part of this paper focuses on the main principles of functional equivalence theory, expounds the application of functional equivalence theory in financial professional vocabulary translation, including the principles and strategies of financial vocabulary translation under the guidance of functional equivalence theory.

Nida, a famous American linguist and translator, is regarded as the father of modern western translation theory. He puts forward the functional equivalence theory, which emphasizes the reader-centered approach and regards the reader's feelings as the criterion to measure the translation. In his opinion, "translation is to recreate the closest and natural equivalent information in the target language, first of all in meaning and secondly in style." It is also proposed that "the relationship between the target text recipient and the target text information should be basically the same as that between the original text recipient and the original text information". (Nida, 2004) Therefore, the translator must consider the reader's reflection and give appropriate information，so that the readers can understand the content and style of the original text to the maximum extent, in order to achieve the translation of functional equivalence.

Due to the strong professionalism of financial technology texts, ordinary English vocabulary has more specific and professional meanings in the financial context. Therefore, it is first necessary to analyze the meaning of vocabulary or phrase in sentences in combination with context, and then find the most close language in Chinese. Correspondingly, the functional equivalence is realized. There are many differences between English and Chinese in grammar rules and writing habits. Therefore, in the translation, the translation should be properly adjusted in the word order and chapter connection so that the translation conforms to the Chinese grammar. The rules are acceptable to the reader, so that the reader's response to the translation is consistent with the original reader's response to the original.

Under the guidance of functional equivalence theory, the translation strategies adopted by the translator are domestication. The essential attribute of domestication is "target text recipient orientation", that is to say, the translator should try his best to approach the target text recipient in translation. Try to replace the linguistic, literary, and cultural elements of the source language with the counterpart preferred by the target language readers.

The original text of the report is a financial text, and translation of this kind of text focuses on the transmission of information and the reduction of communication barriers. Therefore, in order to enhance the readability of the article and transmit accurate information, the translator takes the domestication translation strategy primarily.

## 3.2 Translation Methods

For the readers to understand the meaning of the article and deal with the translation difficulties better, it is often necessary to use different translation methods for different sentences or paragraphs. According to Sun, “The so-called translation skills, in the final analysis, is a clever understanding and resolution of differences between different languages.” (2004：81). To make the translation better convey the source language content, we must scrutinize and choose better translation strategies and techniques (Yang，2006：52). Such as Liberal translation, Amplification and Division.

### 3.2.1 Liberal Translation

Translation of financial English style and translation of other English styles are similar, and there is a main translation methods: contextual translation (liberal translation) (Gentzler, 2004:166).

First, liberal translation. Chinese and English belong to different language families, and they have many differences in terms of vocabulary, syntactic structure and expression method. When the ideological content of the source text is contradictory to the expression of the translation text, it is difficult to handle it by means of literal translation.

*e.g.1*

*ST: If any bank CEO is holding back, believing that the heady days of monolith structures still work, they need to see these charts.*

*TT: 如果任何一家银行的首席执行官都认为一体式结构的欢乐时光仍然存在，那么他们需要看看这些图表。*

*e.g.2*

*ST: Founded in 2005, Zopa is expanding its footprint into full service banking as it is applying for a full banking licence.*

*TT: 成立于2005年的佐帕在申请正式银行牌照的同时，正将业务拓展到全面服务银行业。*

Analysis: In e.g.1,, " work" is translated into "存在"；In e.g.2, " footprint " is translated into "业务", liberal translation is not rigidly adhered to the form of the source text, the emphasis is on the correct expression of the source text.

### 3.2.2 Amplification

### Some discourse structures are more verbose, and when translated into target language, it is not necessary, and vice versa. In the translation process, to reflect the rigorous structure and perfect rhythm of the structure, it is necessary to add or delete certain contents on the basis of correct understanding.

*e.g.1*

*ST: As Zopa and its brethren won’t want to partner with every bank, the curation and co-creation process to move from a controlled value chain bank to an open financial marketplace platform is limited.*

*TT: 因为佐帕及其同行不愿与每家银行合作，所以从受控制的价值链银行转向开放金融市场平台的策划和共同创造过程是有限的。*

*e.g.2*

*ST: This will disappear in the next decade as traditional revenue streams are squeezed by specialist digital providers of these products and services.*

*TT: 随着这些产品和服务的专业数字提供商挤压传统收入流，这种情况将在未来10年消失。*

Analysis: The addition of the conjunction makes the whole sentence structure complete. (such as “所以” in e.g.1 and “这种情况” in e.g.2) What’s more, it conforms to the Chinese expression habit and the adopted domestication translation strategy,. In e.g.1, The use of causality is logically consistent with Chinese expression habits，which makes the target language readers easier to understand. In e.g.2, “这种情况”It helps the reader understand the context rather than a simple, vague "This."

### 3.2.3 Division

In the process of translation, there are often several clauses or several adjectives and prepositional phrases combined to form more complicated sentences. At this time, sentences need to be decomposed.

*e.g.1*

*ST: There is a bright future for those out there willing to engage but there’s also going to be a lot of dead banks for those that do not.*

*TT: 对于那些愿意参与的人来说，这是一个光明的未来，但对于那些不愿意参与的人来说，他们将面临很多银行的倒闭。*

*e.g.2*

*ST: A CFO today in a large company may be sitting on top of a heap of underlings that count into the hundreds or even thousands.*

*TT: 如今，一家大公司的首席财务官可能坐在一堆下属之上，而这些下属的数量可能高达数百人，甚至数千人。*

Analysis: Just ase.g.1 and e.g.2, the sentence pattern in financial English is long and the structure is complex. In order to better understand the article for the target readers, division is needed.

### 3.2.4 Part-of-speech conversion method

In the translation process, the part-of-speech conversion method is more commonly used, and the part-of-speech does not completely maintain the equivalence in the form. It must be flexible when necessary and appropriate to increase the readability of the translation text. But at the same time it should follow a principle that does not violate the meaning of the source text（Sun，2002：40-44）.For example, conversion on nouns and adjectives, verbs and nouns, adjectives and adverbs, verbs and adjectives, and so on.

*e.g.1*

*ST: After all, a bank that has zero technology vision, zero understanding of microservice architectures, zero appetite for open sourcing and zero knowledge of platforms and marketplaces has zero future.*

*TT: 毕竟，一家没有技术眼光、对微服务体系结构没有任何了解、对开源毫无兴趣、对平台和市场一无所知的银行，也不会有什么未来。*

*e.g.2*

*ST: Now some cynics will be sitting back and thinking, Chris is quoting wildly overrated unicorn figures to make a point that banking is dead.*

*TT: 现在，一些愤世嫉俗的人会坐下来思考，克里斯引用被高估的独角兽数据来表明自己的观点，银行业衰败了。*

Analysis: In *e.g.1,*  "zero knowledge "is an noun, is transformed into an adjective "一无所知的";in *e.g.2,* " *dead* "is an adjective, is transformed into an noun "衰败". Conversion on nouns and adjectives will help the readers to know the whole sentence’s meaning better.

# **Chapter Four Translation Summary**

## 4.1 Translation Experience

The translation task is English to Chinese translation. The translator’s entire translation step was to read the original text first, confirm the topic, understand the meaning of the article, and translate it word by word. The so-called translation concept, first of all, It must be translated accurately. It can not be ambiguous. It must focus on the fidelity of the translation text and under the circumstance of ensuring accuracy. Even if you find a reference in a dictionary, you must pursue the expression of the corresponding target language under the premise of understanding the context(Chen，2003（4）：18 – 20). At the same time, the translated things should be as close to the readers as possible so that they can be easily understood and accepted by the readers.

In the process of translation, we must deal with English sentences flexibly and choose appropriate translation methods. We can't rigidly adhere to a translation method. It is necessary to properly handle the problems encountered in translation and properly select translation methods. The improvement of translation ability is a long-term process. It requires time-honored practice. The translator must continuously improve own ability, expand vocabulary, learn more authentic English expressions, increase readings, and summarize translation experiences.

Due to the financial science and technology atmosphere of the report, the purpose of translation is to accurately convey and fully convey the information content of the original text, and help domestic readers to understand the development of the digital age of human beings better. Therefore, the author should take into account the language habits of domestic readers when translating. Under the guidance of the functional equivalence theory, the flexible and versatile translation strategies and methods are adopted on the basis of faithfulness to the original text, so that the target readers can accurately understand the original information to achieve the intended purpose and communicative function of the translation.

## 4.2 Translation Lessons

In this translation practice, the translator thinks that besides mastering and using translation methods and translation skills, the use of translation tools, such as Google Translation, Bing Translation, etc., is also very important. When encountering words that have not been encountered before when expressed, can not simply rely on translation software, after all, sometimes the translation was not accurate, then, should not rush to complete the task, it should be added understand, understand its intent and its background, and more importantly, the keyword is also conducive to accurate knowledge of the context translation. If you have misunderstood the words, then it is much less faithful to the source text（Zhang，2003）. For example, I use Baidu Encyclopedia to understand its real meaning, " Next Earnings Date " especially refers to“下一个收益日期”. After the translator understand it, it's relatively easy to translate what's behind. What’s more, translation is a test of carefulness and patience. The translator must pay attention to the quality of translation rather than the speed of completion of translation. This is very helpful for improving the translator's translation ability.

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# **Acknowledgements**

I wish to acknowledge my profound indebtedness to a lot of people who have shown much concern to me when I am writing this report. This thesis benefited from my teacher and friends, I could never finish my translation report without their help.

First of all, I would like to express my gratitude to my teacher, Mr.Li, He helped me a lot on the completion of the thesis, especially some approaches in writing translation report. Then I would like to express my gratitude to my friends, they give me strong encouragement when I want give up.

In conclusion, I thank them all from the bottom of my heart. Their help and kindness will stay in my mind forever.

# **Appendix**

## Appendix1: The source text

## Appendix2: The translation text