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https://www.100test.com/kao_ti2020/128/2021_2022__E8_81_8C_E7_A7_B0_E8_8B_B1_E8_c91_128413.htm PASSAGE 20 Financial Risks Several types of financial risk are encountered in international marketing ; the major problems include commercial , political , and foreign exchange risk. Commercial risks are handled essentially as normal credit risks encountered in day-to-day business. They include solvency , default , or refusal to pay bills. The major risk , __1__ which can only be dealt with through consistently effective management and marketing. One unique risk encountered by the international marketer involves financial adjustments. Such risk is encountered when a controversy arises about the quality of goods delivered , a dispute over contract terms , or __2__. One company , for example , shipped several hundred tons of dehydrated potatoes to a distributor in Germany. The distributor tested the shipment and declared it to be below acceptable taste and texture standards. The alternatives for the exporter were reducing the price , reselling the potatoes , or shipping them home again , each involving considerable cost. Political risk relates to the problems of war or revolution , currency inconvertibility , expropriation or expulsion , and restriction or cancellation of import licenses. Political risk is an environmental concern for all businesses. Management information systems and effective decision-making processes are the best defenses against political risk. As many companies have discovered , sometimes there is no way to avoid

political risk , __3__. Exchange-rate fluctuations inevitably cause problems , but for many years , most firms could take protective action to minimize their unfavorable effects. Floating exchange rates of the worlds major currencies have forced all marketers __4__. International Business Machine Corporation , for example , reported that exchange losses resulted in a dramatic 21.6 percent 0drop in their earnings in the third quarter of 1981. __5__ , devaluations of major currencies were infrequent and usually could be anticipated , but exchange-rate fluctuations in the float system are daily affairs. Exercise : A to be especially aware of exchange-rate fluctuations and the need to compensate for them in their fin ancial planning B any other disagreement over which payment is withheld C however , is competition D so marketers must be prepared to assume them or give up doing business in a particular market E Before rates were permitted to float F After serious consideration Key : CBDAE

PASSAGE 21 Price Planning A price represents the value of a goods or service for both the seller and the buyer. Price planning is systematic decision making by an organization regarding all aspects of pricing. The value of a goods or service can involve both tangible and intangible marketing factors. An example of a tangible marketing factor is the cost savings__1__. An example of an intangible marketing factor is a consumers pride in the ownership of a Lamborghini rather than another brand of automobile. For an example to take place , both the buyer and seller must feel that the price of a goods or service provides an equitable value. To the buyer , the payment of a price reduces purchasing power __2__. To the

seller , receipt of a price is a source of revenue and an important determinant of sales and profit levels. Many words are substitutes for the term price : admission fee , membership fee , rate , tuition , service charge , donation , rent , salary , interest , retainer , and assessment. No matter what it is called , __3__ : monetary and non-monetary charges , discounts , handling and shipping fees , credit charges and other forms of interest , and late-payment penalties. A non-price exchange would be selling a new iron for 10 books of trading stamps or an airline offering tickets as payment for advertising space and time. Monetary and non-monetary exchange may be combined. This is common with automobiles , __4__. This combination allows a reduction in the monetary price. 100Test 下载频道开通 , 各类考试题目直接下载。详细请访问 www.100test.com