IV. LISTENING HOMEWORK

/♫6.02/. Listen & complete the notes.

Questions 1–12

Complete the notes below.

*Write **NO MORE THAN TWO WORDS AND / OR A NUMBER** for each answer.*

Internet banking

History

1980s

- Early online banking access required a computer, a monitor and a **1** .....
- Very basic. Customers could only:
  - see their **2** .....
  - send messages to their bank.
- **3** ..... were required to move money to other accounts or make bill payments.
- Under one percent of bank customers made use of early online banking.

1990s

- Sharp rise in number of **4** ..... following establishment of Internet.
- Modern online-banking services using web browsers begin.
- Initial consumer reluctance to carry out financial transactions online (**5** ..... from accounts often occurred).
- Changing consumer attitudes prompted by:
  - better **6** ..... on banking websites
  - more online stores (e.g., Amazon, eBay).

2000+

- 2001: Bank of America = first bank with three million online customers (making three million payments to a value in excess of one **7** .....).
- 2012: As many as **8** ..... of bank customers banking online in one country.
- Many online (internet-only) banks open.

Benefits of internet banking

Customers:

- They have access to accounts 24/7
- They can make payments (gas, electricity, etc.), move money between accounts, **9** ....., etc. No need to go to bank.
- They can access banking services using computers or **10** .....

Banks:

- Customers keep more money in their account.
- Reduced need for customer **11** ..... staff.
- Increased customer loyalty (+ more recommendations to others).
- Lower running costs (internet banks only).
- **12** ..... banks can find customers elsewhere (+ therefore operate beyond their usual area).

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V. READING HOMEWORK

How Green Is Your PlanIT Valley?

The first thing to say about the people running new European company Living PlanIT is that they are ambitious. Not only are they planning to build a smart green city from scratch at a site in northern Portugal, but they also hope to establish their PlanIT Valley development as both a genuine European alternative to the USA's Silicon Valley, and a working model that will inspire the next generation of low carbon cities. These will combine real environmental sustainability with a quality of IT-enhanced urban living almost unrecognizable from the crowded, polluted and disorganized reality that is city life for most people.

Many are skeptical about the company's plans for a brand-new smart city packed with cutting-edge green technology which can house 225,000 people while producing 'negligible' greenhouse gas emissions. To them, the technical challenges, combined with the $10 billion that the company needs to raise to see the project through from beginning to end, make Living PlanIT's plans sound more like an admirable experiment rather than a viable construction project. Their skepticism is not helped by the company's use of marketing language that, in order to understand it, requires a degree in Public Relations. For example, the company's claim that its 'design and manufacturing platforms enable the convergence of computing, network and sensing technologies with the fabric of buildings and places, demonstrated at urban scale in the development and operations of PlanIT Valley' does not really explain what it does.

However, when you listen to chief executive Steve Lewis outline his plans for the company, it becomes possible to believe that they might just deliver on their absurdly ambitious promises. His rationale for the company is admirably simple. He argues that the construction industry remains the last sector of the economy to resist the IT revolution that has enhanced efficiencies across every other industry, from car manufacturing to food production. Their existing techniques are inadequate, he says, for today's technology-rich and environmentally-aware requirements. Here, therefore, is an opportunity to entirely update the building process. Taking lessons from other manufacturing industries, including aerospace, automotive and shipbuilding, project leaders identified a number of elements that feature in modern manufacturing processes and which could be applied to modern buildings from the very start of the construction process.

Living PlanIT plans to integrate IT into the fabric of the city. It is installing many thousands of sensors that allow an urban operating system to deliver intelligent buildings that are constantly optimized to enhance comfort, productivity and environmental sustainability. Meanwhile, the latest renewable energy technologies and green building techniques will allow the city to operate with a virtually non-existent carbon footprint. Of course, such techniques are not new, but they are rarely put into practice. In fact, the IT industry has been complaining for a long time that the construction sector has failed to make adequate (if any) use of IT in its buildings.

So, what makes PlanIT Valley different? For a start, the company has considerable power and influence, both in terms of the team it has assembled and the financial backing it has already been promised. Lewis and many on the senior management team have served as senior executives with other major IT companies. This means that they not only have the right experience, but also the essential 'anything is possible' mentality that is a feature of such companies. In addition, Lewis claims that the company has already invested $300 million in putting together its team of engineers and developing its technology portfolio. As a result, the project is establishing a degree of credibility that far exceeds that of other similar projects.

More importantly, however, almost all of the technology the company is planning to deploy in PlanIT Valley either already exists or is viable from a technical point of view. Intelligent buildings that know to turn the air-conditioning on before you even realize you are hot may sound like something out of a science-fiction novel, but we are increasingly

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living in a science-fiction age. You do not need to invent anything new to develop a zero-carbon smart city, you just have to put all the right technologies together in the right place.

If Living PlanIT achieve this integration, it will hopefully be able to prove the final part of Lewis' claim. Namely, that cost concerns surrounding green developments are ill-founded. A more automated approach to construction coupled with long-term efficiency gains delivered by intelligent infrastructure more than cancel out the extra money required to build the development in first place. And if it can win the economic argument, future opportunities are enormous. As Lewis points out, projected world population growth means that the world has to deliver between 9,500 and 10,000 new cities over the next forty years to house everyone. There is no chance of avoiding dangerous levels of climate change unless this expansion is delivered in an environmentally-sustainable manner. That would provide quite a business opportunity for the company that can deliver the solution.

The PlanIT Valley project presents many problems in terms of project management and coordination, and there is a huge amount of work to be done before the first residents are able to move in. Whatever the outcome, it is hard not to admire a project that will put so many theories about smart cities to the test all in one go. First, it is challenging accepted assumptions on how cities should be designed and constructed. Secondly, it will show what can be done if connectivity and intelligence are built into the design from the beginning. Thirdly, it will be a pilot project for a whole range of new services and, equally important, new types of collaboration.

Questions 1–5

*Choose the correct letter, **A**, **B**, **C** or **D**.*

1 What do we learn about the people running the company Living PlanIT in the first paragraph?

- **A** They are going to build the world's first green smart city.
- **B** They want to build a replica of Silicon Valley in Europe.
- **C** They want their new city to be the first of other similar cities.
- **D** They think that the quality of life in most other cities is unacceptable.

2 Why are a lot of people sceptical about PlanIT Valley?

- **A** They do not think that the plans are practical or possible.
- **B** They do not understand how the technology works.
- **C** They have misunderstood the reasons why Living PlanIT is building a new city.
- **D** They have not read the marketing information clearly enough.

3 Who or what does *Their* in *Their existing techniques* refer to in line 39?

- **A** Living PlanIT
- **B** The construction industry
- **C** Car manufacturers
- **D** Food producers

4 The senior management team at Living PlanIT

- **A** have more power and influence than teams working on other, similar projects.
- **B** have raised enough money to build PlanIT Valley.
- **C** work elsewhere when they are not working on the PlanIT Valley project.
- **D** possess the right attitude required to undertake such a major project.

5 Why, according to the author, is the PlanIT Valley project so admirable?

- **A** It shows how good working practices can have a successful outcome.
- **B** It presents such a challenge to its creators.
- **C** It is putting several theories into practice simultaneously.
- **D** It demonstrates why collaboration between builders and IT experts is so important.

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Questions 6–10

Do the following statements agree with the claims of the writer in the Reading passage?

Write

YES *if the statement agrees with the claims of the writer*

NO *if the statement contradicts the claims of the writer*

NOT GIVEN *if it is impossible to say what the writer thinks about this*

6 Living PlanIT's marketing information is unclear and confusing for many people. .....

7 Steve Lewis presents a convincing argument that suggests PlanIT Valley might succeed. .....

8 Some of the buildings in PlanIT Valley have features that can be found in aircraft, cars or ships. .....

9 Living PlanIT's idea of building a smart, environmentally-friendly city is original and unique. .....

10 Some of the technology in PlanIT Valley was probably inspired by science fiction stories. .....

Questions 11–14

Complete each sentence with the correct ending, **A–G**, below.

11 The IT industry believes that, when it comes to putting up new buildings, IT is currently .....

12 Creating new technology for PlanIT Valley is .....

13 Steve Lewis believes that the economic arguments against green developments are .....

14 Some organisational aspects of the PlanIT Valley project are .....

A technically possible	**E** inefficient
B underused	**F** too ambitious
C difficult to avoid	**G** extremely challenging
D not valid	

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