

**Business English Communication**  
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**Lecture - 07**  
**Vocabulary**

Welcome back. And we are talking about how to improve your Vocabularies, business English for communication and business vocabulary.

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So, cannot stress enough on reading. Read the so called more serious works of a writing, serious printed works, where you will find where there are no abbreviations or shortcuts or slang kind of a language. If you read serious writings your vocabulary, your power of expression would you will soon find would automatically improve and increase.

Reading extensively makes one and counters and confronts new words and grammatical patterns, syntax; you will somehow learn absorb, unconsciously we will learn how to connect the pattern how to make sense of this kind of a pattern; so those in inbuilt language formulas. They will become a part of your life you will understand them much in a much better way, in a much quicker way. This will also help you sometimes makes sense of the word within a context, you may not be able to understand the exact meaning you may not this could have been the first time you have seen the word. But if you read a

lot you will automatically understand how to make or sense of certain words within a context.

And this will help you also predict that what words, or what kinds of a structures would follow. Always make or maintain a vocabulary note a mental note the duration of this course, you may encounter a number of new words. So, always because we do a lot of reading I show you a lot of written passages, or even if I do not tell you the exact meaning of certain words please make a mental note of those words and sentence patterns, create your own vocabulary lists with the words you learn along with the meanings you have looked up in the dictionary. So, even if because of time constraints or any other reason, I am not able to tell you the exact meaning of a certain word, please make a note of it and once you have time, look it up and try to remember the meaning of that word.

Now look at this line and I am giving you sample vocabulary.

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### **Sample Vocabulary:**

#### **Deficit. (n)**

A deficit generally means a lack or shortage. In economics this concept is understood as the opposite of a surplus: thus the amount by which a resource falls short of a mark. It is the amount by which expenses or costs exceed income or revenues.

A very common word in business English deficit, and the word in the break is n that is a grammatical category of noun. And this is what a dictionary would normally tell you a deficit generally means a lack of short lack or shortage, in economics this concept is understood as the opposite of a surplus. Does the amount by which resource falls short of a mark it is the amount by which the expenses are costs exceed income or revenues?

So, the word is generally used with another term deficit is not just like that you do not, you are sometimes even in non-business communication contact, you may say attention deficit affection deficit. Attention deficit means lacking, but most of the time in business language business English we use the word deficit in relation with something like trade deficit fiscal deficit budget deficit.

For example, we may say the deficit is down to 2.8 percent of GDP, from a height of 10.4 percent, or you can say the state policy highlights its deficit in understanding the problems of its citizens. So, here you are looking at deficit in connection with state policy. Now as I told you already to understand the meanings of the word in context is important, and you should also be able to understand the word category of certain words and expressions; whether the word is a noun, or a verb, or an adjective, or adverb. So, that something that we are going to revisit very soon in today's class.

Now, let us look at this particular passage.

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### Exercise 2.1: Read the following passage

India's inflation climbed to 6% last month, its highest since last summer and up from 5.7 in February. The underlying rate of inflation excluding mortgage- interest payments, rose to 4.5%.

The main reason for the inflation increase was the March 1st rise in mortgage rates.

But there was a range of other price increases. Food prices, for example, rose 0.6% last month and have increased 6.5% over the past year. Seasonal food prices are also up than a year ago.

Official figures also showed that the average earnings grew by 9.1% in last 12 months and is higher than the previous month.

Exercise 2.1; look at the slide then read the following passage. India's inflation rose sharply, and pay particular attention to the words that are underlined. Because the next exercise would be based on the underlined words. India's inflation climbed to 6 percent last month it is highest since last summer, and up from 5.7 in February. The underlying rate of inflation excluding mortgage interest payments rose to 4.5 percent, the main reason for the inflation increase was the march first rising mortgage rates that, but there

was a range of other price increases food prices for example, rose 0.6 percent last month. And have increased 6.5 percent over the past year seasonal food prices are also up.

Than a year ago official figure also showed that the average earnings grew 9.1 percent, in last 12 months and is higher than the previous month. Here are your questions.

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### **Exercise 2.1**

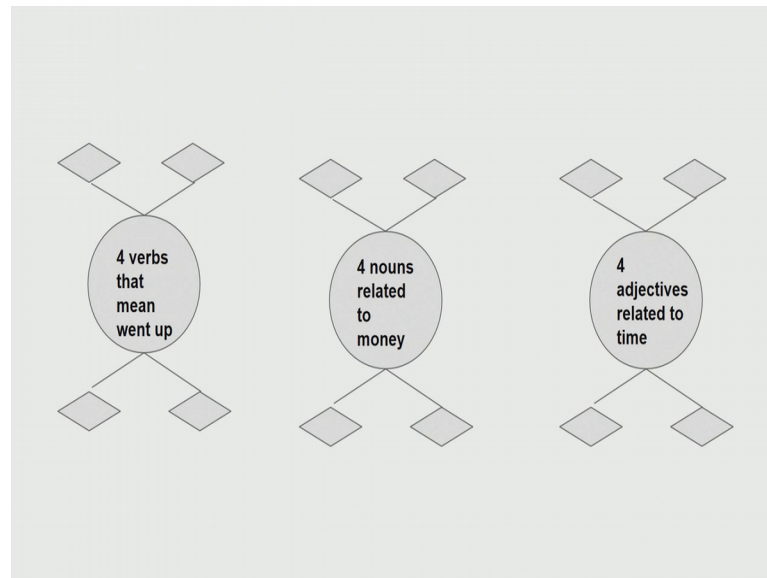
Make vocabulary notes for the words that are new to you

- Complete the three vocabulary networks given in the next slide using the 12 words that are underlined in the text

Make vocabulary note for the words that are new to you. So, that is one pointer. And then complete the 3 vocabulary networks. I am going to show you another slide, and there are networks using that 12 words that are underlined in the text. So, the 12 words that are underlined in the text.



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And look at this network of vocabulary. 4 verbs that mean went up. Second one, 4 nouns related to money, and then third one 4 adjectives related to time. Underlined words and then categorize them on the basis of their category a function whether it is a verb or noun or adjective in then meanings went up money and time related.

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### Exercise 2.1

- Noun: a word used to identify any of a class of people, places, or things
- Verb: a word used to describe an action, state, or occurrence
- Adjective: a word naming an attribute of a noun

Next question here is something that you should know this is just a brush up based on 2.1 noun is a word, used to identify any of a class of people places or things. A now noun is a name of a person place or thing I am just trying to recap your basic grammar. What is a

verb? Verb is used to describe an action state or recurrence and adjective. A word that describes or names and attribute of a noun, costly article. So, here costly is an adjective although it may look like an adverb with, because of an l y suffix.

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### Answers 2.1

1.4 verbs that mean went up

- Climbed, rose, increased, grew

1.4 nouns related to money

- Payments, interest, mortgage, prices

1.4 adjectives related to time

2.-Last, past, previous, seasonal

Now, answers here. One verbs that went that mean went up climbed rose increase growth these words are given in the passage that you are just seen. Nouns related to money payments, interest, mortgage, prices; these were all underline adjectives related to time last past previous seasonal. You are not talking about standing last, but last season so that therefore, it is related to time. Please take a moment and look at the slide carefully; now one major one very important aspect of business English is ability to read graphs, charts and various diagrams.

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Tables, bar graphs, bar charts.

So, why do we use that? This area so much of information and in description, it may not look. So, nice so, generally such kind of information which requires lots of statistics triggers and data is transformed or translated not just in writing or descriptive form, but also in graphs charts and diagrammatical form. So, they are often used to print present the information and data. This if you are interested in business English, if you are supposed to are expected to take any exam of business English, then it is mandatory that you know. Not all of you may enjoy or get a very thrilled about understanding interpreting graphs and charts, but this is also a part, an integral part of business English and communication.

Remember that you have to do it and certain phrases and vocabulary often make it very interesting or easier to present figures and trends in a much lucid way. For example, you can say an exponential increase; as you will see from this graph a dramatic decline a dramatic increase. The figure refers to so and so country. And we are expected to do a comparison between this and this kind of charts or figures or statistics. Or in the line diagram you may notice or you will notice and something like that. So, these are the useful expressions that you often find now look at the slide here.

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<b>Increases :</b>	<b>Decreases :</b>
<ul style="list-style-type: none"><li>● A slight/ constant/ substantial/ increase</li><li>● an increase of roughly/ approximately/in the region of ... %</li><li>● a little over/above what we predicted</li><li>● an overall increase in ...</li><li>● ...reached record levels / reached a peak in (month)</li><li>● a strong surge in the sales of ...</li><li>● we predict that sales will soar in the coming year / over the next ... months</li></ul>	<ul style="list-style-type: none"><li>▪ just under our target</li><li>▪ way below our expectations</li><li>▪ a slight / notable / significant decrease in ...</li><li>▪ the downturn began in (month)</li><li>▪ the situation began to deteriorate in (month)</li><li>▪ the number has continued to fall</li></ul>

I have given some information which may make your vocabulary definitely richer, and you may find it very useful to. Use these expressions in your writing, and also in spoken presentations.

So, increases and decreases, expressions related to increases. Please look at the slide here list here a slight increase a constant increase a substantial increase. You can also say an increase of roughly or an increase of approximately in the region of an increase in the region of dash person you can also say increase a little over and increase an above what we predicted and overall increasing. So, increases and reaches record level reached a peak in a in the strong size in the sales of increase and we predict that sales will source. So, this is another important word that you should know in the coming year over the next year. So, what we are what are we doing here exactly we are looking at the kinds of expressions that that would add more flavor more colour to your written and oral verbal expression.

So, please look at it again and the various forms in which you can express yourself when you are talking about increase in something increase in numbers of percentage or data. And what do you do at the other end of this spectrum? Decreases, just under target way below our expectations or slight on notable a significant decrease, but do not use all these words that would look very artificial. The down turn begin the situation begin to deteriorate the number has continued to fall that is a dramatic decline, there is an

exponential increase. So, these are the words that you should make a part of your lexicon.

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**Conclusions - useful phrases :**

- We must focus our attention on ...
- What I suggest is ...
- There is a necessity for ...
- We have no choice but to ...
- Appropriate measures must be taken
- The only option we have is to ...
- These changes are inevitable.
- The result / outcome will be ...
- I strongly recommend ...
- To conclude, I am happy / I regret to announce that ...

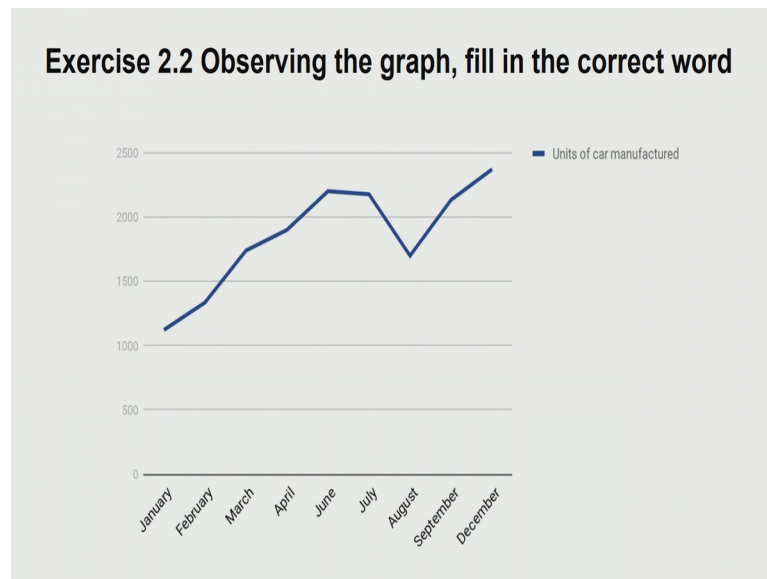
And look at this slide conclusion and useful phrases, when you conclude your description then these are the expressions that you can say in conclusion of course, we must focus our attention on what I suggest is there is a necessity for we have no choice, but to appropriate measures must be taken the only option, we have is to these changes are inevitable the result are outcome, I strongly recommend to conclude I regret etcetera. It all depends on what kind of writing your expected to do? So, I conclude an, I regret or I recommend is something which is more personal most subjective, and it may be alright in a certain kind of writing

But most of the time when you are right here or when you are doing an very objective analysis of a of a given data or chart or diagram is better to use expressions like we must focus our attention to on or the only conclusion we can draw or in conclusion the outcome is the result is something which is less subjective and more objective. A tip that I may want that I would like to give you while you are reading a graph is always circle, and highlight the graph sometimes it is better to make short notes in a bullet points. You should always be able to understand what is the main feature of a data? What is happening? Identify the trend, what are the changes? Is there any particular thing that strikes or stands out; the most noticeable thing about the graphs.

So, this is these are the things that you should let me look at do not focus on the smaller information on larger picture. Look at the larger picture sudden and decline or increase those are the things that you have to pay attention to.

Now, let us look at this.

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Graph look at this slide here. The line is units of car cars manufactured. You have the months. You have the units the numbers. How would you express it? There is a plate to somewhere you know, the stability in certain months. There is a decline, there is an increase, there is a gradual increase, there is a sudden increase. Look at the trends here.



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Rose sharply Drop All time low Remained Recovered Increased

In January production experienced an 1. \_\_\_\_\_ at 1123 units. In February it 2. \_\_\_\_\_ slightly to 1336 units. Production 3. \_\_\_\_\_ the next month and 4. \_\_\_\_\_ increasing in the month of April.

The changes in taxation policy in the month of August caused production to 5 \_\_\_\_\_ drastically. From then the production has 6 \_\_\_\_\_.

Now having seen that try to fill in the blanks here, and using the words that are given here. Rose sharply drop all time low remained recovered increased. It is all based on the graph that you have just seen. So, in January production experienced an dash at 1 2 3 units.

In fact, in February it dash slightly 1336 unit's production, dash the next month. And dash increasing in the month of April. The change in taxation policy in the month of August caused production to dash drastically from then the production has dash; 6 expressions, 6 blanks.

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## Answers: 2.2

- 1.All time low
- 2.increased slightly
- 3.Rose sharply
- 4.remained
- 5.Drop
- 6.recovered

Here are the answers. Please look at the slide here, all time low, increased slightly rose sharply, remained, drop, recovered. So, these are the kinds of expressions that come out of a simple graph. Please add all these words to your repertoire vocabulary. Now look at this slide and for letter writing or email writing nowadays people do not write letters they write emails.

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## E-mail vocabulary

The following words will be of use to you while composing as well as reading e-mails.

As per your orders	To our mutual benefit	To inform in due time
As soon as possible	To be in arrears with payments	Further to our letter
Awaiting your reply	Looking forward to your reply	To notify in advance about
In reply to your letter	With reference to	Due to oversight

So, perhaps it you may find it useful to make a to write a more formal kind of email. These are the expressions that you may find you may come across very frequently and

you may be expected to use. As per your orders, as soon as possible awaiting your reply in reply to your letter to our mutual benefit to be in arrears with payments looking forward to your reply with the reference to inform in due time further to a letter to notify in advance about due to oversight. These are the expressions that you should be able to use not just in your writing, but also in your oral presentation.

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**Exercise 2.3 : Go through the following email and answer the following questions**

From :

To :

Subject : Inquiry about job applications.

Dear Saba,

Thank you for a) \_\_\_\_\_ (shortlist) me for an interview at your company, ABC Enterprises. The interview had taken place on the 20th of September, 2017 and had been conducted by Mr Shanmugan, The Manager of the company.

However, I have received no further intimation about the status of my application. I b) \_\_\_\_\_

Look at this and your question is go through the following email, and answer the questions. So, you from to subject and dear so and so, salutation is important of course, thank you for dash.

And you have to use shortlist in it is appropriate form. Me for an interview at your company ABC enterprises, the interview had taken place on the twentieth of September 2017, and had been conducted by mister Shanmugam the manager of the company. However, I have received no further intimation about the status of my application, I dash and then look at the questions here.

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### **Exercise 2.3 : Questions**

- 1) Choose the correct tense for (a)
  - a) Had shortlisted
  - b) Shortlists
  - c) Have shortlisted
  - d) Shortlisting

First thank you for choose the correct tense for: a, had short listed; shortlist; have shortlisted; shortlisting; which is the best response?

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### **Exercise 2.3 (contd)**

- 2) Choose the correct synonym for 'intimation'
  - a) Scared
  - b) Announcement
  - c) e-mail

And the next question. Please look at it choose the correct synonym for intimation, you in the email you came across this word intimation. So, a is it scared, or is it announcement or is it an email, next question.

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### Exercise 2.3 (contd)

Choose the correct phrase:

- a) Order you to
- b) Request you to
- c) Kindly request you to

Choose the correct phrase in the blank.

Order you to, request you to, kindly request you to. What should be the answer? And here are your answers one is d shortlisting me announcement intimation is announcement and I kindly request you to now. Let us look at this question.

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### Exercise 2.4: Choose the correct synonym for the emboldened words

- 1) I **cater** specifically to young mothers and newly married couples.
- a) Provide services for
  - b) Target exclusively
  - c) Overcharge

Next exercise, choose the correct synonym for the emboldened or highlighted words. I cater specifically to young mothers and newly married couples. Cater means a provide services for, b target exclusively, c over charge. Next question.

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2) After a short hiatus, they are finally **getting in on the race.**

- a) Entering the market
- b) Running
- c) Faltering

After short hiatus they are finally, getting in on the race. So, that means, entering the market, b running, c faltering. Getting in on the race; what does it mean exactly?

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3) For the last two years, it was **under water.**

- a) **Submerged under the sea**
- b) **Floating on water**
- c) **Facing huge debt**

Third one, for the last 2 years it was underwater a submerged under the sea b floating on water, c facing huge debt, what does underwater mean?



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## Answers: 2.4

- 1) a) Provide services for
- 2) a) Entering the market
- 3) c) Facing huge debt

And answers are cater provide services for, a second one is entering the market and underwater is facing huge debt.

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### Exercise 2.5: Read the following passage and answer

That's more than £1,200 in cash for every man, woman and child in the UK. Research shows the average person has about £77 in cash in their purse, pocket and at home. However, an increasing number have much more squirrelled away safely. And most of it is in £20 notes, which account for more than half of the total.

But this is not a peculiar quirk of the British character. There are mountains of cash around the world – although you would struggle to see them. There were \$1.5tn (£1.1tn) of US dollars in circulation last year, an increase of 6% on 2015, with more than a trillion made up of \$100 notes. There were €1.1tn (£1tn) of euro notes in circulation in August, up by 6% on a year ago. Millions of mattresses are being stuffed with notes around the globe.

Mass cash stashing might signal a widespread fear of a looming apocalypse – or, more prosaically, it could signal rampant illegality. The rapid growth in cash sloshing around the UK could be a warning sign for the economy, as banknotes can facilitate crime and tax evasion. In a nod to the doom-mongers, the Bank of England estimates some people could be hoarding money for a rainy day.

- Extract from Partington, Richard. "In the contactless payment era, why is cash making a comeback?" The Observer. October 14, 2017. Accessed October 15, 2017. <https://www.theguardian.com/business/2017/oct/14/hard-cash-makes-a-comeback-in-hard-times>

Next one: look at the passage here. Read the following passage and answer. That is more than 1200 pounds in cash for every man women and child in the UK. Visa shows the average person has about 70 7 ponds in cash in the parse pocket and at home; however, an increasing number have much more squirrelled away safely, and most of it is in 20-pound notes, which account for more than half of the total. But this is not a peculiar work

of the British character. There are mountains of cash around the world all though you would struggling to see them they were so and so, of us dollars in circulation last year and increase of 6 percent on 2 in 2015 with more than a trillion made up of 100-dollar nodes. They were euro 1.1 ton of euro notes in circulation, in august up by 6 percent on a year, ago millions of mattresses are being stuffed with notes around the globe.

Mass cash stashing how might signal or widespread fear of a looming apocalypse or more prosaically, it could signal rampant illegality. And in the rapid growth in cash clashing in around the UK could be a warning sign for the economy as banknotes can facilitate crime and tax evasion. In a not to the doom mongers, the bank of England estimate some people could be hoarding money for a rainy day.

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### Questions

- 1) Which of the following word means 'went up'?
- a) Increase
- b) Squirreled
- c) Facilitate

Here are your questions. Which of the following word means went up? A increase, b squirreled, c facilitate.

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## Questions

- 2) What does the word 'doom-monger' mean?
- a) Somebody who loves cash
  - b) Someone who predicts disaster
  - c) A type of dog

Next one: what does the word doom monger mean? A, somebody who loves cash; somebody who predicts disaster; c a type of dog.

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## Questions

- 3) Provide the most appropriate antonym for 'stuff' (verb)
- a) Fill
  - b) Unload
  - c) Infinity

Next number 3, provide the most appropriate antonym you know opposite for stuff as a verb. A fill, b unload, c infinity.

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### **Answers: Exercise 2.5**

1)a) Increase

2)b) Someone who predicts disaster

3) a)fill

So, here are your answers. First, went up is increase, doom monger someone who predicts disaster and stuff is fill stuff your mattresses with notes bank notes.

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### **Exercise: use the following words in the blanks**

- commerce
- expand
- auctions
- value-added
- relevance
- driver

Now, coming to your last exercise, for today use the following words in the blanks and you are going to find the passage.

In the forthcoming slides and use these words commerce expand auctions value added relevance driver and here is your passage.

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### Read and fill in the blanks

● At its core, e-commerce refers to the purchase and sale of goods and/or services via electronic channels such as the internet. E-commerce was first introduced in the 1960s via an electronic data interchange (EDI) on (i) ..... networks (VANs). The medium grew with the increased availability of internet access and the advent of popular online sellers in the 1990s and early 2000s. Amazon began operating as a book-shipping business in [Jeff Bezos'](#) garage in 1995. eBay, which enables consumers to sell to each other online, introduced online (ii) ..... in 1995 and exploded with the 1997 Beanie Babies frenzy.

● Like any digital technology or consumer-based purchasing market, e-commerce has evolved over the years. As mobile devices became more popular, mobile (iii) ..... has become its own market. With the rise of such sites as Facebook and Pinterest, social media has become an important (iv) ..... of e-commerce. As of 2014, Facebook drove 85 percent of social media-originating sales on e-commerce platform Shopify, per [Paymill](#).

So, read and fill in the blanks using the words that you have just seen. At its core e-commerce refers to the purchase and sale of goods and or services via electronic channels such as the internet. e-commerce was first introduced in the 1960's via an electronic data interchange EDI on and this is your first blank on the dash networks van, the medium group with the increase availability of internet access, and the advent of popular online sellers in the 1990's and early 2000's. Amazon began operating as a book shipping business in Jeff Bezos garage in 1995. eBay which enables consumers to sell to each other.

Online introduce, online dash in 1995, and exploded with the 1997 beanie babies frenzy. Like any digital technology or consumer-based purchasing market, e-commerce has evolved these as mobile devices became more popular mobile dash has become it is own market. With the rise of such sites as Facebook and Pinterest social media, has become an important dash of e-commerce as of 2014, Facebook drove 80 5 percent of social media originating sales. One commerce platform shopify per pay mill.

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### Contd...

- The changing market represents a vast opportunity for businesses to improve their (v) ..... and expand their market in the online world. Researchers predict e-commerce will be 17 percent of U.S. retail sales by 2022, according to [Digital Commerce 360](#). The U.S. will spend about \$460 billion online in 2017. These figures will continue to climb as mobile and internet use (vi) .....both in the U.S. and in developing markets around the world.

● <http://www.businessnewsdaily.com/4872-what-is-e-commerce.html>

Next, we continue. The change in market represents a vast opportunity for businesses to improve that dash and expanded the market in the online world re searchers predict e-commerce will be 17 percent of us retail sales by to 2022.

According to digital commerce 360 the US will spend about 460 billion dollars online in 2017 these figures will continue to climb as mobile and internet use. Dash both in the US and in developing markets around the world. I am sure this is something that you really know about and you really enjoy, and you have to you also should understand the way the writer has express himself is basically talking about online and e-commerce, online commerce e-commerce and so, many of us are already aware of so many of the e-commerce venues ventures that the passage mentions. So, this is the way you express yourself and let us look at the solution here.



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### Solution

●At its core, e-commerce refers to the purchase and sale of goods and/or services via electronic channels such as the internet. E-commerce was first introduced in the 1960s via an electronic data interchange (EDI) on **value-added** networks (VANs). The medium grew with the increased availability of internet access and the advent of popular online sellers in the 1990s and early 2000s. Amazon began operating as a book-shipping business in [Jeff Bezos'](#) garage in 1995. EBay, which enables consumers to sell to each other online, introduced online **auctions** in 1995 and exploded with the 1997 Beanie Babies frenzy.

●Like any digital technology or consumer-based purchasing market, e-commerce has evolved over the years. As mobile devices became more popular, mobile **commerce** has become its own market. With the rise of such sites as Facebook and Pinterest, social media has become an important **driver** of e-commerce. As of 2014, Facebook drove 85 percent of social media-originating sales on e-commerce platform Shopify, per [Paymill](#).

at it is core and I have highlighted all the blanks. See, you know need not worry about (Refer Time: 26:04) at it is core e-commerce refers to the purchase and sale of goods, and or services via electronic channel such as the internet. e-commerce was first introduced in the 1960s via an electronic data interchange EDI on value added network. So, that is the first one the medium group with the increase availability of internet access and the advent of popular online sellers in the 1990s and early 2000s. Amazon began operating as a book shipping business in Jeff Bezos garage in 1995. EBay which enables consumers to sell to each other online introduced online auctions in 1995, and exploded with the 1997 beanie babies frenzy like any digital technology or consumer base purchasing market. e-commerce has evolved over the years, as mobile devices became more popular mobile commerce.

So, remember where to use the word like commerce, and value added you kind you cannot say of course, you can always say online commerce also. But see contextually where is it where it is more appropriate. So, that is the way too many time, you may find the same vocabulary is the same word may fit in various places it may collocate with various words, but you have to look at the context also. With the rise of such sites as Facebook and Pinterest social media has become an important driver of e-commerce. Look at the driver here and the context in the way it is used here. As of 2014 Facebook drove et cetera, and then let us look at the last passage.

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### Contd...

- The changing market represents a vast opportunity for businesses to improve their **relevance** and expand their market in the online world. Researchers predict e-commerce will be 17 percent of U.S. retail sales by 2022, according to [Digital Commerce 360](#). The U.S. will spend about \$460 billion online in 2017. These figures will continue to climb as mobile and internet use **expand** both in the U.S. and in developing markets around the world.

(Source: <http://www.businessnewsdaily.com/4872-what-is-e-commerce.html>)

But the changing market represents of vast opportunity for businesses to improve their relevance.

You can also say improve the commerce, but see where relevance fits in better. And expand the market in the online world. Researchers predict e-commerce will be 17 percent of us retails by 2022. The US will spend about this much these figures will continue to climb as mobile and internet use expand both in US, and in developing markets around the world. So, what have we seen today we have seen the of course, we looked at a graph we look at a chart. We looked at the various word categories, how words are used in the noun, verb, adjective, etcetera forms and then how to use vocabulary in context.

So, these are the things that we would be practicing more of in our subsequent classes.

Thank you very much.