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The 4 page 60 minute ESL British English lesson – 10/05/14

Mobile banking surges ahead

Recently a study by the British Banking Association (BBA) reported a doubling in mobile banking transactions, which will further increase the risk to branch banking. The number of transactions carried out on smartphones and tablets in the UK at the end of 2013 reached 18.6 million per week.

In 2013 mobile banking transactions more than doubled. The BBA said the pace accelerated and would more than double again to two billion transactions this year, which is more than 5 million transactions a day. Laptop and desktop online banking is also expected to increase dramatically putting further pressure on High Street branch usage. The BBA said transactions at Royal Bank of Scotland branches fell by nearly a third in five years.

BBA boss Anthony Browne said, "A revolution is underway in how people spend, move and manage their money. This is not just about the phenomenal growth of mobile banking, which has already allowed millions of British customers to make billions of transactions from the palm of their hand." Mr Browne added, "Make no mistake, the branch will remain integral to banking services in the 21st century – especially for those big moments in life such as arranging a mortgage."

The 2013 study said that during 2013, more than 12.4 million banking apps were downloaded and nearly 40 million mobile and internet transactions made every week. It added that 457.7 million SMS balance alerts and other text messages were issued during this period. Smartphone penetration is also rapidly increasing, especially hi-tech devices that allow these apps to work.

SPEAKING – WARM UP

Think of three things you know about mobile banking. Go round the room swapping details with others.

LISTENING – WRITING - DICTATION

The teacher will read some lines of the article slowly to the class.

READING

Students should now read the article aloud, swapping readers every paragraph.

SPEAKING - UNDERSTANDING

1) The article – Students check any unknown vocabulary or phrases with the teacher.

2) The article - Students should look through the article with the teacher.

- 1) What is the article about?
- 2) What do you think about the article?
- 3) Was this an easy or difficult article to understand?
- 4) Was this a boring or interesting article?
- 5) Discuss the article.

3) Article quiz - Students quiz each other in pairs. Score a point for each correct answer. Score half a point each time you have to look at the article for help. See who can get the highest score!

Student A questions

- 1) What does BBA stand for?
- 2) What happened at the Royal Bank of Scotland?
- 3) Who is the boss of the BBA?
- 4) How many banking apps were downloaded in 2013?
- 5) How many mobile and internet transactions are made?

Student B questions

- 1) Where is the 'palm of your hand'?
- 2) What does 'phenomenal' mean?
- 3) What will remain integral?
- 4) How many SMS alerts and other text messages were sent during 2013?
- 5) What will further increase the risk to what?

**Category: Business / Banking / Mobile Banking
Intermediate / Upper Intermediate**

Mobile banking surges ahead - 10th May 2014

WRITING / SPEAKING

In pairs. On the board write as many words as you can to do with '**Mobile banking**'. *One-two minutes.* Using your words compile a short dialogue together.

WRITING / SPEAKING

In pairs – Choose three things from the article about **Mobile banking**. Write them below. Talk about them.

- 1) _____
- 2) _____
- 3) _____

Add three other things you know about **mobile banking**. What are your conclusions?

- 1) _____
- 2) _____
- 3) _____

The teacher will choose some pairs to discuss their findings in front of the class.

WRITING / SPEAKING

On the board - In pairs – List the advantages and disadvantages of mobile banking. Then add the advantages and disadvantages of banking branches. *5 mins.*

The teacher will choose some students to hear their explanations.

DISCUSSION

Student A questions

- 1) Did the headline make you want to read the article?
- 2) Do you use mobile banking? Explain.
- 3) Do you use internet banking? Explain.
- 4) When did you last visit a branch?
- 5) For what reason would you visit a banking branch?
- 6) How convenient is mobile banking?
- 7) What is the future for banking branches?
- 8) How do you think mobile banking could be developed?
- 9) What device do you use to do your mobile banking on?
- 10) Have you learnt anything today?

SPEAKING – ROLEPLAY 1

In groups. You are one of the following four guests or are the interviewer. You are in the *Business FM* radio studio. Today's interview is: *Mobile and Internet banking. 10 mins.*

- 1) An IT person in a bank who helped develop the software for mobile banking.
- 2) Someone who works in a banking branch.
- 3) Someone who uses mobile and internet banking.
- 4) Someone who uses a banking branch.

The teacher will choose some groups to roleplay their interview in front of the class.

SPEAKING - ROLEPLAY 2

In pairs. Student A uses mobile banking. Student A wants to start using mobile banking. Get some tips from student A! *5 mins.*

SPEAKING – DISCUSSION

Allow 10 minutes – As a class.

Mobile banking surges ahead

The teacher can moderate the session.

DISCUSSION

Student B questions

- 1) What do you think about what you've read?
- 2) Does your bank offer mobile banking?
- 3) How safe is mobile banking?
- 4) How often do you use mobile banking?
- 5) Do your friends use mobile banking?
- 6) Does your bank offer cashless transactions? Explain!
- 7) What mobile banking apps do you use?
- 8) Are hi-tech devices the future of banking?
- 9) Has this been a difficult lesson for you to understand?
- 10) Did you like this discussion?

GAP FILL: READING

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Recently a (1)___ by the British Banking Association (BBA) reported a doubling in mobile banking transactions, which will further increase the (2)___ to branch banking. The number of transactions carried out on smartphones and tablets in the UK at the end of 2013 reached 18.6 million per week.

In 2013 mobile banking transactions more than doubled. The BBA said the (3)___ accelerated and would more than (4)___ again to two billion transactions this year, which is more than 5 million transactions a day. Laptop and desktop online banking is also expected to increase (5)___ putting (6)___ pressure on High Street branch (7)___ . The BBA said (8)___ at Royal Bank of Scotland branches fell by nearly a third in five years.

transactions / study / pace / risk / dramatically / usage / double / further

BBA boss Anthony Browne said, "A revolution is underway in how people spend, move and manage their money. This is not just about the (1)___ growth of mobile banking, which has already allowed millions of British customers to make billions of transactions from the (2)___ of their hand." Mr Browne added, "Make no mistake, the (3)___ will remain integral to banking services in the 21st century - especially for those big moments in life such as arranging a (4)___."

The 2013 study said that during 2013, more than 12.4 million banking apps were downloaded and nearly 40 million mobile and internet transactions made every week. It added that 457.7 million SMS balance (5)___ and other text messages were issued during this period. Smartphone (6)___ is also rapidly increasing, especially hi-tech (7)___ that allow these (8)___ to work.

alerts / apps / palm / devices / phenomenal / branch / mortgage / penetration

GAP FILL: GRAMMAR

Mobile banking surges ahead

Recently a study by the British Banking Association (BBA) reported a doubling in mobile banking transactions, which will further increase (1)___ risk to branch banking. The number (2)___ transactions carried out (3)___ smartphones and tablets (4)___ the UK at the end of 2013 reached 18.6 million per week.

In 2013 mobile banking transactions more than doubled. The BBA said the pace accelerated (5)___ would more than double again to two billion transactions this year, which is more than 5 million transactions a day. Laptop and desktop online banking is also expected to increase dramatically putting further pressure on High Street branch usage. The BBA said transactions (6)___ Royal Bank of Scotland branches fell (7)___ nearly (8)___ third in five years.

by / in / on / at / of / a / the / and /

BBA boss Anthony Browne said, "A revolution is underway in how people spend, move and manage their money. This is not (1)___ about the phenomenal growth of mobile banking, (2)___ has already allowed millions of British customers to make billions of transactions from the palm of (3)___ hand." Mr Browne added, "Make no mistake, the branch will remain integral to banking services in the 21st century - especially for (4)___ big moments in life (5)___ arranging a mortgage."

The 2013 study said that during 2013, more (6)___ 12.4 million banking apps were downloaded and nearly 40 million mobile and internet transactions made every week. It added that 457.7 million SMS balance alerts and other text messages were issued during this period. Smartphone penetration is also rapidly increasing, especially hi-tech devices (7)___ allow (8)___ apps to work.

which / these / that / than / their / those / such as / just

GAP FILL: LISTENING

Mobile banking surges ahead

Recently a study by the _____ (BBA) reported a doubling in mobile banking transactions, which will further increase the _____. The number of transactions carried out on smartphones and tablets in the UK at the end of 2013 reached 18.6 million per week.

In 2013 _____ more than doubled. The BBA said the pace accelerated and would more than double again to two billion transactions this year, which is more than 5 million transactions a day. _____ online banking is also expected to increase dramatically putting further pressure on High Street branch usage. The BBA said transactions at Royal Bank of Scotland branches _____ in five years.

BBA boss Anthony Browne said, "A revolution is underway in how people spend, move and manage their money. This is not just about the _____ of mobile banking, which has already allowed millions of British customers to make billions of transactions from the _____." Mr Browne added, "_____, _____ branch will remain integral to banking services in the 21st century – especially for those big moments in life such as arranging a mortgage."

The 2013 study said that during 2013, more than 12.4 million banking apps were downloaded and nearly 40 million mobile and _____ made every week. It added that 457.7 million SMS balance alerts and other text messages were issued during this period. Smartphone penetration is also rapidly increasing, especially hi-tech devices that allow _____.

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WRITING/SPELLING

WRITING / SPEAKING

1) On the board - In pairs, as a class - write down **20 things you might see in a banking branch.** Talk about them! 5 mins.

2) Sentence starters - Finish these sentence starters. Correct your mistakes. Compare what other people have written.

- 1) Branch banking _____
- 2) Hi-tech devices _____
- 3) Mobile banking _____

3) Homework - Write and send a 200 word email to your teacher about: **Mobile banking in my country.** Your email can be read out in class.

GAP FILL READING

- 1) study
- 2) risk
- 3) pace
- 4) double
- 5) dramatically
- 6) further
- 7) usage
- 8) transactions

SPELLING

The teacher will ask the class individually to spell the following words that are in the article. Afterwards check your answers.

- 1) transactions
- 2) pace
- 3) accelerated
- 4) would
- 5) dramatically
- 6) third
- 7) revolution
- 8) underway
- 9) just
- 10) already

ANSWERS

- 1) phenomenal
- 2) palm
- 3) branch
- 4) mortgage
- 5) alerts
- 6) penetration
- 7) devices
- 8) apps

SPELLING

Use the following ratings:

Pass = 12

Good = 15

Very good = 18

Excellent = 20

- 11) palm
- 12) integral
- 13) especially
- 14) mortgage
- 15) alerts
- 16) penetration
- 17) further
- 18) risk
- 19) nearly
- 20) billions

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