Reading Passage

Read the text carefully.

In recent years, the world has seen a big change in how people pay for things. More and more people, especially young ones, prefer using digital payment methods like e-wallets, mobile banking, and contactless cards. This new trend has given rise to what many call the "cashless generation." One main reason for this shift is convenience. Paying with a phone or card is faster and easier than carrying coins and bills.

People can now buy food, shop online, or even pay for public transport with just a tap. It also helps reduce the risk of theft since there is no physical money to lose. Another reason is the growth of technology. With smartphones becoming common and the internet being more available, digital payments have become part of daily life. Many schools and cafes now even refuse to accept cash, encouraging young people to adapt to this modern lifestyle.

However, there are some concerns. Some people argue that going cashless can exclude older generations or those who do not have access to smartphones or bank accounts. Others worry about privacy and security, as digital payments can be tracked and hacked. Despite these issues, the cashless trend continues to grow. Governments and businesses are working to make digital payments more secure and more available to everyone. It seems likely that the future will be even more digital. In conclusion, the cashless generation represents a big change in how we handle money. While there are both advantages and disadvantages, it is clear that cashless payments offer many benefits in terms of speed and convenience. As long as we ensure that everyone can join this movement, the cashless future could be a smart and inclusive one.

A. Match each term in Column A with its correct definition from Column B by drawing a line connecting them.

1. Proliferation : …	A. To make a system or process work more effectively.
2. Ubiquitous : …	B. The act of making something available to everyone.
3. Mitigate : …	C. The state of being forced to accept something.
4. Inclusivity : …	D. A stronghold; something that holds out against change.
5. Vulnerabilities : …	E. The act of leaving someone out or restricting access.
6. Catalyst : …	F. A person or thing that precipitates a change or event.
7. Exclusion : …	G. To make something less severe, serious, or painful.
8. Bastion : …	H. A rapid and often excessive increase in numbers.
9. Streamline : …	I. Weaknesses or gaps that can be exploited.
10. Adoption : …	J. Seeming to be everywhere at once; very common.

B. *Circle **"True"** if the statement is correct or **"False"** if it is incorrect.*

1. The text suggests that the "cashless generation" phenomenon is driven solely by young people's preferences. **(True / False)**

2. The author presents the refusal of cash by some establishments as a form of coercion towards a modern lifestyle. **(True / False)**

3. Privacy concerns are dismissed by the author as irrelevant and outdated. **(True / False)**

4. The text implies that the trend is irreversible and will continue to grow globally. **(True / False)**

5. The text identifies a potential generational and socioeconomic divide as a central conflict. **(True / False)**

C. Select all correct options that apply to the question.

1. According to the text, what are the main reasons why many people are going cashless?

☐ Digital payments are quicker and more practical.

☐ People want to save more by using e-wallets.
☐ Schools and cafes have started refusing cash.

☐ Using cards helps people earn extra income.
☐ Governments are banning physical money.

2. According to the text, which three factors are identified as primary DRIVERS of the cashless trend?

☐ The widespread availability and adoption of enabling technologies (smartphones, internet).

☐ Policies from certain institutions that actively discourage cash use.

☐ The perceived convenience and efficiency of digital methods.

☐ A global decrease in the production of paper and metal.

☐ A deliberate conspiracy to exclude the elderly.

3. The structure of the text is designed to …

☐ Tell a compelling story.

☐ Persuade the reader to adopt a specific product.

☐ Inform the reader about a current phenomenon.

☐ Present a balanced argument by showing multiple sides.

☐ Lead the reader to a specific conclusion about the future.