

LIVEWORKSHEETS

READING

E-MONEY

Name: _____

Class: _____



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LIVEWORKSHEETS

LET'S PLAY FIRST!!



LEARNING OBJECTIVE

To be able to comprehend explicit and implicit information (main ideas and detail information) from an exposition text.





EXERCISE TIME



EXERCISE

1. Vocabularies builder

Draw a line and match the word in column A with its meaning in column B.

No	Column A	Column B
1.	Cashless (adj)	Pencucian Uang
2.	Account (n)	Tanpa uang
3.	Bill (n)	Tabungan
4.	Money Laundering (n)	Menarik uang
5.	Withdraw (v)	Tagihan



EXERCISE

2. Reading Comprehension

Read the text below and answer questions

The Use of E-Money in Daily Life

In today's digital era, electronic money, or e-money, has become one of the most popular payment methods. Many people prefer to use it rather than cash because of its convenience. With only a smartphone, users can buy food, pay bills, or shop online quickly and safely.

The first reason why e-money is important is efficiency. People no longer need to bring a lot of cash. Transactions are done instantly, which saves time and energy. This efficiency is especially helpful in urban areas where people are always in a hurry.

Another advantage is security. Carrying cash often puts people at risk of losing money through theft or accidents. E-money provides a safer way since it is protected by passwords and verification systems. If the phone is lost, the account can still be blocked and the balance protected.

However, e-money also has disadvantages. Some people argue that it makes people spend more money. Because the payment feels "invisible," users often forget to control their expenses. Moreover, not everyone has access to smartphones or stable internet connections, especially in rural areas.

In conclusion, e-money brings significant benefits such as efficiency and security. Nevertheless, people should also be aware of its drawbacks and use it wisely. E-money is not a perfect system, but with careful use, it can improve our daily financial activities.

EXERCISE

1. What is the text about?

- A. E-money makes people spend more money.
- B. E-money is better than cash in every situation.
- C. E-money has both benefits and drawbacks in daily life.
- D. E-money should replace cash completely.



2. What does the word “it” in the sentence “Many people prefer to use it rather than cash because of its convenience” refer to?

- A. Cash
- B. E-money
- C. A smartphone
- D. Payment

3. Why might people in rural areas find it difficult to use e-money?

- A. They prefer to use cash.
- B. They do not trust e-money systems.
- C. They lack smartphones or stable internet access.
- D. They are not allowed to use e-money.

4. What does the word “efficiency” in paragraph 2 mean?

- A. The ability to save or earn money
- B. The ability to do something quickly and effectively
- C. The ability to use technology safely
- D. The ability to avoid making mistakes

5. How does e-money provide security for users?

- A. It allows people to hide their expenses.
- B. It can only be used with cash backup.
- C. It is protected by passwords and can be blocked if lost.
- D. It automatically limits spending.



EXERCISE

3. Text analysis

Analyze the text below based on its structure.



Electronic money, or e-money, has transformed the way people conduct financial transactions. According to a study in ScienceDirect titled "E-Money Payment: Customers' Adopting Factors and the Implication", there are several key factors that influence people to adopt e-money systems. Among these factors, practicality, efficiency, and ease of transactions are the most significant. Firstly, practicality is a major reason people prefer e-money. Carrying cash is no longer necessary, and users can pay instantly using their smartphones. This level of convenience encourages people, especially in urban areas, to use e-money for daily transactions such as shopping, transportation, or paying bills.

Secondly, efficiency is another crucial factor. E-money allows faster transactions compared to conventional methods. With just a few taps, payments can be completed within seconds. This efficiency saves time for both consumers and businesses, making economic activities smoother.

Thirdly, ease of transactions also plays an important role. E-money is widely accepted by merchants and service providers, from small shops to large corporations. Users only need to scan a QR code or tap their phone, which reduces the risk of errors compared to handling cash.

However, the adoption of e-money also brings important implications. On the positive side, it supports a cashless society, improves financial inclusion, and encourages digital innovation. On the other hand, it raises concerns about data security, privacy, and dependence on technology. People in rural areas who lack internet access may also be left behind, creating new gaps in financial participation.

In conclusion, practicality, efficiency, and transaction ease strongly drive customers to adopt e-money. While the implications are mostly positive for economic growth and convenience, challenges regarding security and inclusivity must be addressed. Therefore, the government, financial institutions, and users must work together to ensure that e-money benefits society as a whole.

THESIS

ARGUMENTS

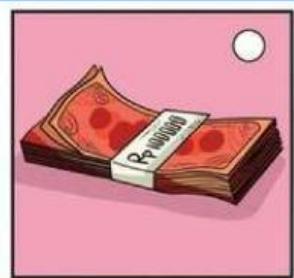
REITERATION



EXERCISE

4. Vocabularies Builder

Drag the words on the right and drop it on its correct picture on the left.



The list of words/ phrases:

Bills (Noun)

Bank account
(Noun phrase)

Physical cash
(Noun phrase)

Mobile money platform
(Noun phrase)

Receipt (Noun)



EXERCISE

5. Reading comprehension

Read the following text to answer questions no. 1-5. Choose the best answer!

The Impact of Using E-Money on Social Changes Electronic money, or e-money, has rapidly transformed the way people interact in society. According to a study published by Atlantis Press, the use of e-money does not only affect financial transactions but also brings social changes. It is considered practical, secure, and easy to use, which encourages people to shift from cash-based to digital payments. This transformation supports efficiency in shopping, transportation, and even public services.

Furthermore, e-money improves security and reduces the risks of carrying cash. Privacy is also better maintained in many cases since users can manage their transactions digitally. In urban areas, this change is very visible as people are getting used to living in a cashless society. However, the study also highlights challenges. For example, in rural areas or places with limited internet access, people may face difficulties in adopting e-money. Additionally, there are concerns about data security, system errors, and the possibility of over-dependence on technology.

Despite these challenges, the positive impacts of e-money on social life are undeniable. It creates a more efficient lifestyle, supports digital inclusion, and helps societies adapt to modern financial systems. Therefore, people should embrace the use of e-money while also being aware of its challenges.

1. What is the text about?

- A. The disadvantages of using e-money in rural areas
- B. The role of e-money in changing social and financial behavior
- C. The development of internet access in urban areas
- D. The comparison between traditional and online shopping

2. According to the text, what is one of the challenges in using e-money?

- A. It increases the risk of theft
- B. It cannot be used in urban areas
- C. People in rural areas may have trouble using it
- D. It reduces people's interest in shopping



3. What is the closest meaning of the word “practical” in the sentence “It is considered practical, secure, and easy to use”?

- A. Expensive
- B. Convenient
- C. Complicated
- D. Limited

4. The word “it” in the sentence “It creates a more efficient lifestyle...” refers to ____.

- A. Modern financial systems
- B. Society
- C. E-money
- D. Technology

5. What can be inferred from the text about people’s attitude toward e-money?

- A. Most people reject the idea of using e-money
- B. People are encouraged to use e-money wisely
- C. E-money is not suitable for modern society
- D. The government forbids the use of e-money

Finish

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THANK
YOU

