

Name: _____

Class _____

ARGUMENTATIVE TEXT

Read the text in the Reading section twice before you answer anything
and Follow the instruction of each task

CASH TODAY, CASHLESS LATER

[1] Digital payment has become part of daily life in Indonesia. Students top up their e-wallets, shoppers scan QRIS codes, and even street vendors accept transfers. Although e-money is practical, it will not completely replace cash within the next ten years.

[2] First, access to digital payment is still uneven. Many villages have weak internet signal, and some elderly people do not own a smartphone or feel unsure about using one. Whenever the network fails, a shop that accepts only e-money cannot serve its customers at all.

[3] Second, digital payment carries risks that cash does not. Scam links, fake QR codes, and leaked personal data can empty an account within minutes. As a result, many people may keep some cash as a safe backup for important purchases.

[4] Supporters of a cashless society argue that e-money is faster and records every transaction automatically. This is partly true, and these benefits explain why digital payment keeps growing. However, speed and records do not help people who cannot connect to the internet, which is exactly why cash is still needed.

[5] In conclusion, e-money will continue to grow, but cash will remain necessary as a fair and reliable option. Therefore, the government and banks should improve digital access and security before encouraging everyone to go fully cashless.

1. Match each paragraph with its part of the structure

[1]

[2]

[3]

[4]

[5]

Argument 1

Thesis

Counter
Argument

Argument 2

Reiteration

2. Choose the best answer. The communicative purpose of this text is:

- a. to describe step by step how QRIS payment works
- b. to tell a story about a shop that lost its customers
- c. to persuade readers that e-money will not completely replace cash soon
- d. to explain how to open an e-wallet account

3. Write the thesis statement of this text that shows the writer's position.

.....

4. In paragraph [3], the modal verbs _____ and _____ show possibility, not certainty

5. Most sentences in the text use the simple _____ tense because they state opinions and general facts.

6. What is the main idea of Paragraph [2]

.....

7. Identify and write the temporal connectives used in the text.

.....

8. What is your opinion about the writer's Point Of View? Please explain.

.....

Good
luck