

LIVEWORKSHEETS

# READING E-MONEY

Name: \_\_\_\_\_

Class: \_\_\_\_\_



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# LET'S PLAY FIRST!



# LEARNING OBJECTIVE

► Students are expected to be able to state the explicit and implicit information (main ideas and detail information) from an argumentative text.



# EXERCISE TIME



# EXERCISES

JOIN

## ACTIVITY 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



# EXERCISES

## OPEN ANSWER

### ACTIVITY 2.

Read the text below.

## Reading Time

### 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.

What is the text about?

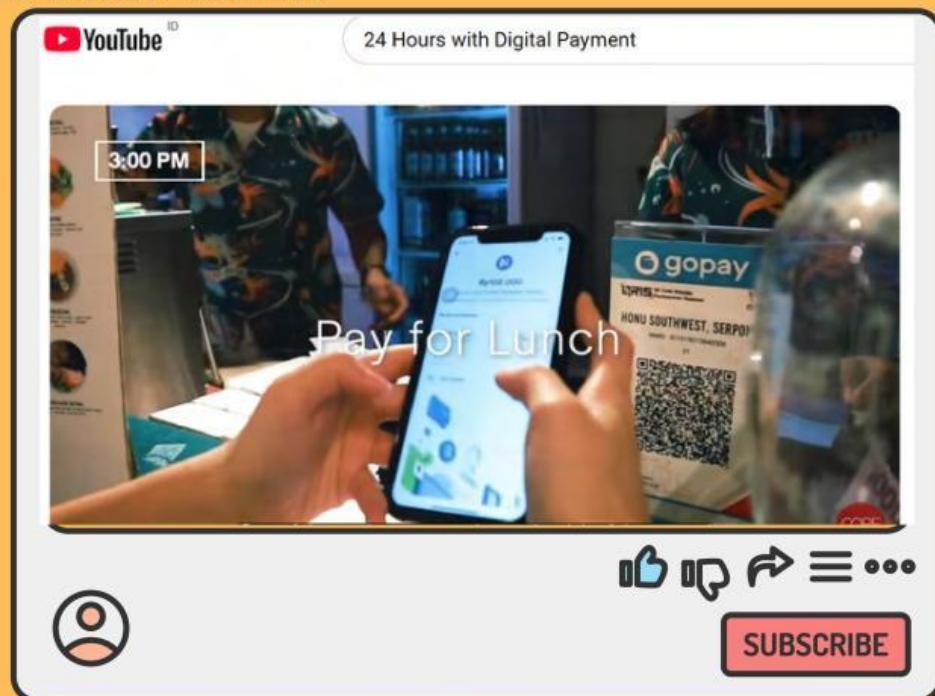


# EXERCISES

## CHECKBOXES

### ACTIVITY 3.

Watch the video below!



After watching the video, Choose the following phrases represent the uses of digital payment displayed in the video? Check (✓) the correct column (Yes or No) for each phrase.

No	Could this phrase represent the uses of digital payment displayed in the video?	Yes	No
1.	Order food		
2.	Book a car mechanic		
3.	Book a ride		
4.	Top up e-money		
5.	Scan for online donation		

# EXERCISES

## SIMPLE TEXT

### ACTIVITY 4.

Analyze the text below based on its structure.  
Write a simple text to determine which paragraph it is.



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**



# EXERCISES

## DRAG & DROP

### ACTIVITY 5.

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)



# EXERCISES

## SINGLE CHOICE

### ACTIVITY 6.

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 main idea of the text?

- A. The history of digital payment systems
- B. The challenges of rural areas in accessing technology
- C. The impact of e-money on social changes in society
- D. The comparison between cash and credit card payments
- E. The process of creating an e-money system

2. According to the text, which of the following is one of the advantages of using e-money?

- A. It reduces the need for internet connection
- B. It guarantees no system errors will occur
- C. It makes transactions more efficient and secure
- D. It eliminates the use of technology in society
- E. It prevents people from using digital services

3. What challenge of e-money is mentioned in the text?

- A. People in cities refuse to use e-money
- B. Limited internet access in rural areas
- C. The increase of physical cash usage
- D. The growth of traditional payment methods
- E. Lack of interest from young generations

4. What is the writer's opinion about e-money?

- A. E-money has more negative than positive impacts
- B. People should reject e-money because of hacking risks
- C. E-money should be limited only to urban societies
- D. E-money brings undeniable positive impacts despite challenges
- E. Cash is always better than e-money in every situation

5. What does the writer suggest people should do?

- A. Avoid using e-money in daily life
- B. Embrace e-money while being aware of its risks
- C. Only use e-money in rural areas
- D. Depend entirely on cash transactions
- E. Stop worrying about security and privacy issues



Finish

