



ASESMEN TENGAH SEMESTER

BAHASA INGGRIS

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UNIT 1

Narrative Text

Renewable Energy

- ✓ The Story of a Future Friendly
- ✓ The Legend of Bujang Beji
- ✓ The Breakers: Limitations from Gurung Mali
- ✓ Past Tense
- ✓ Action Verbs

UNIT 2

Argumentative Text

E - Money

- ✓ Cashless Society
- ✓ Digital Payment Home Made
- ✓ Podcast: Giving Opinions about Cash Money and E-Money
- ✓ Abstract Noun
- ✓ Temporal Connectives
- ✓ Action Verb
- ✓ Technical Terms
- ✓ Modal Auxiliary

Name : _____
Class : _____
Date : _____

UNIT 1

NARRATIVE TEXT – RENEWABLE ENERGY

The Story of a Future Friendly | The Legend of Bujang Beji | The Breakers: Limitations from Gurung Mali
Past Tense | Action Verb

Text 1

The Story of a Future Friendly

Rara was a curious teenager who loved her small island, Nusa Lestari. It was famous for its clear sea, white beaches, and beautiful coral reefs. However, a few years ago, the island often experienced power cuts because it still depended on fossil fuels. Many houses used diesel generators, which produced smoke and polluted the air.

One day, Rara joined a school project about renewable energy. She and her friends decided to build a small solar power system for their village. They collected old solar panels, learned from online videos, and asked a local engineer for help. The process was not easy. They faced many obstacles, such as high costs and lack of materials. But they did not give up.

After months of hard work, they finally installed the solar panels on the roofs of the community center and the school. The lights were back on, and the village no longer had to rely on diesel generators. The project inspired other villages, and Nusa Lestari became an example of a future-friendly island that cared about the environment and used clean, renewable energy.



1 What is the main idea of the text?

- A. Rara visited many islands and learned about marine life.
- B. Nusa Lestari became famous because of its beautiful beaches.
- C. Rara and her friends succeeded in using solar power to solve the village's energy problem.
- D. Diesel generators are the best source of electricity for small islands.
- E. The village experienced natural disasters caused by power cuts.

2 According to the text, what can we infer about Rara's character?

- A. She is easily discouraged.
- B. She is creative and determined.
- C. She prefers living in a big city.
- D. She dislikes working with others.
- E. She avoids challenges.

3 The word "obstacles" in paragraph 2 is closest in meaning to

- A. opportunities
- B. difficulties
- C. skills
- D. celebrations
- E. solutions

4 Which statements are TRUE according to the text? (Choose TWO correct answers)

- ☐ A. Nusa Lestari never had power cuts.
- ☐ B. The village used diesel generators before the project.
- ☐ C. Rara and her friends bought new solar panels.
- ☐ D. The project was completed quickly.
- ☐ E. The project inspired other villages.

5 Put the events below in the correct order based on the text. Write the numbers 1–5.

- ☐ Rara and her friends installed the solar panels.
- ☐ They collected old solar panels and learned from online videos.
- ☐ Nusa Lestari became an example of a future-friendly island.
- ☐ Rara joined a school project about renewable energy.
- ☐ They faced many obstacles during the process.

6 Match the words/phrases with their meanings.

1. generator	a. to put equipment in position
2. install	b. to give ideas or motivation
3. rely on	c. the natural world around us
4. inspire	d. to depend on something
5. environment	e. a machine that produces electricity

7 Complete the sentences with the correct past tense form of the verbs in brackets.

- 1. Rara _____ (join) a school project last year.
- 2. They _____ (collect) old solar panels from their neighbors.
- 3. The villagers _____ (not/use) diesel generators after the project.
- 4. Rara _____ (learn) a lot about renewable energy.

8 Choose the most suitable option.

- If the village had not installed solar panels,
- A. they will still have clean energy
 - B. they would still rely on diesel generators
 - C. they had no electricity at all
 - D. they can inspire other villages
 - E. they are using wind turbines now

9 Identify the action verb in each sentence.

- 1. Rara collected old solar panels. _____
- 2. They installed the system together. _____
- 3. The project inspired many people. _____
- 4. The villagers no longer relied on diesel generators. _____

10 Which sentence uses the past tense form correctly?

- A. Rara join the project last year.
- B. They not give up even though it was hard.
- C. She learned a lot from the experience.
- D. The villagers is happy with the result.
- E. They doesn't collect enough materials.



Small Actions Today
A Greener Tomorrow

UNIT 1

NARRATIVE TEXT – RENEWABLE ENERGY

The Story of a Future Friendly | The Legend of Bujang Beji | The Breakers: Limitations from Gurung Mali
Past Tense | Action Verb

Text 2

The Legend of Bujang Beji

Long ago, in a small village surrounded by rivers and forests, there lived a kind and brave young man named Bujang Beji. He was known for his honesty, hard work, and deep respect for nature. The villagers believed that the clear river near their village was a gift from the spirits, and they always kept it clean. Bujang Beji often reminded them to protect the river because it gave life to the land, the crops, and the people.

One year, a long drought came. The river began to dry, and the villagers struggled to find clean water. Bujang Beji prayed to the guardian spirits and decided to search for the source of the river. He followed the mountain path for many days until he reached a hidden spring deep in the forest. There, he found a beautiful pool with clear water. The spirits appeared and gave him a message: "Protect this forest, and the water will never disappear."

Bujang Beji returned to his village and told the people about his journey. The villagers promised to keep the forest and river safe. Since then, the spring has never stopped flowing, and the place is known as Beji, a symbol of harmony between humans and nature.



11 What is the purpose of the text?

- A. To persuade people to visit the village.
- B. To entertain readers with a legend.
- C. To explain how a spring is formed.
- D. To describe the beauty of the forest.
- E. To inform readers about modern water technology.

12 What can we learn from Bujang Beji's character in the story?

- A. He was selfish and careless.
- B. He was brave and responsible.
- C. He ignored the villagers' problems.
- D. He only believed in science.
- E. He was afraid of the spirits.

13 What does the word "drought" in paragraph 2 mean?

- A. heavy rain
- B. strong wind
- C. long period without rain
- D. damage caused by water
- E. a large amount of water

14 Which statements are TRUE according to the text? (Choose TWO correct answers)

- ☐ A. Bujang Beji was famous for his honesty.
- ☐ B. The villagers believed the river was a gift from the spirits.
- ☐ C. Bujang Beji stopped the spring from flowing.
- ☐ D. The spirits asked him to protect the forest.
- ☐ E. The drought lasted only a few days.

15 Put the events below in the correct order based on the text. Write the numbers 1-5.

- ☐ Bujang Beji prayed to the guardian spirits.
- ☐ The villagers kept the river and forest safe.
- ☐ A long drought came to the village.
- ☐ Bujang Beji returned and told the villagers.
- ☐ He found a beautiful pool in the forest.

16 Match the words with their meanings.

1. drought	a. a very dry period with no rain
2. guardian spirit	b. a magical being that protects a place
3. journey	c. long trip from one place to another
4. source	d. the place where something begins
5. harmony	e. peaceful and balanced relationship

17 Complete the sentences with the correct past tense form of the verbs in brackets.

- Bujang Beji _____ (follow) the mountain path for many days.
- The villagers _____ (believe) that the river was a gift.
- He _____ (find) a beautiful pool in the forest.
- The spirits _____ (give) him an important message.
- The drought _____ (come) to the village last year.

18 Which sentence uses the past tense form correctly?

- A. Bujang Beji follow the path for many days.
- B. The villagers believes in the spirits.
- C. He find a hidden spring in the forest.
- D. The spirits gave him a message.
- E. The drought come to the village.

19 Identify the action verbs in each sentence.

- He followed the mountain path. _____
- The villagers promised to protect the river. _____
- Bujang Beji returned to his village. _____
- The spirits appeared and gave a message. _____
- The spring has never stopped flowing. _____

20 What lesson can readers take from the story?

- A. Nature should be respected and protected.
- B. People should build more houses near rivers.
- C. We should always follow the spirits.
- D. Droughts always bring good luck.
- E. Modern technology is better than natural resources.

NATURE
TODAY
FOR A BETTER
TOMORROW

Respect Nature,
Preserve the Story,
Create a Sustainable Future

UNIT 1

NARRATIVE TEXT – RENEWABLE ENERGY

The Story of a Future Friendly | The Legend of Bujang Beji | The Breakers: Limitations from Gurung Mali
Past Tense | Action Verb

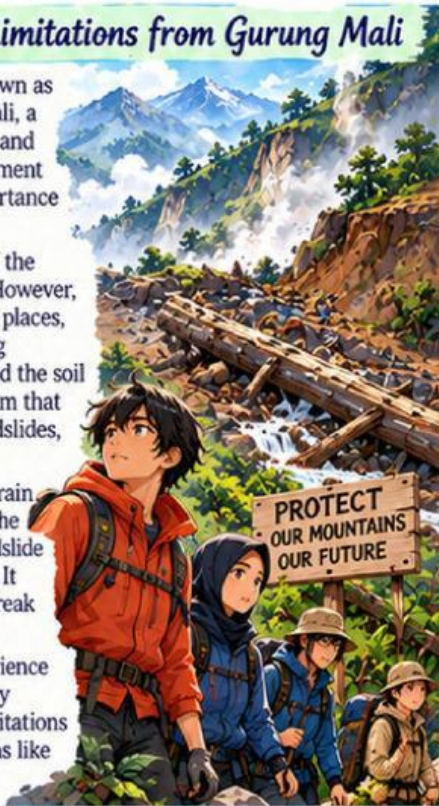
Text 3 The Breakers: Limitations from Gurung Mali

Last year, a group of young climbers, known as The Breakers, decided to explore Gurung Mali, a mountain famous for its breathtaking views and rich natural resources. They wanted to document the area and raise awareness about the importance of protecting mountains and forests.

During the climb, they saw the beauty of the forest: tall trees, fresh air, and clean rivers. However, they also discovered a darker side. In several places, there were signs of illegal logging and mining activities. Many trees had been cut down, and the soil looked **unstable**. The local guide warned them that these activities had increased the risk of landslides, especially during the rainy season.

As they continued their journey, a heavy rain suddenly fell. The path became slippery, and the group had to stop. They witnessed a small landslide caused by loose soil and the loss of tree roots. It reminded them that human activities could break the balance of nature.

The Breakers decided to share their experience through a documentary and a campaign. They hoped that more people would realize the limitations of nature and take action to protect mountains like Gurung Mali for future generations.



1 What is the main idea of the text?

- A. The Breakers climbed Gurung Mali to find valuable minerals.
- B. The Breakers experienced a landslide and decided to stop climbing.
- C. The Breakers explored Gurung Mali and learned about the dangers of human activities.
- D. The Breakers made a documentary about climbing techniques.
- E. The Breakers wanted to become professional mountain guides.

2 Why did the group have to stop during the climb?

- A. They ran out of food and water.
- B. The path became slippery because of heavy rain.
- C. They saw illegal mining activities.
- D. One of the climbers got injured.
- E. The local guide asked them to stop.

3 The word "unstable" in paragraph 2 is closest in meaning to

- A. strong
- B. famous
- C. risky
- D. expensive
- E. beautiful

4 Which statements are TRUE according to the text? (Choose TWO correct answers)

- ☐ A. Gurung Mali is well known for its natural beauty.
- ☐ B. The group found many signs of illegal logging and mining.
- ☐ C. A big landslide destroyed the whole mountain.
- ☐ D. The climbers made a documentary after the trip.
- ☐ E. The local guide supported the illegal activities.

5 Put the events below in the correct order. Write the numbers 1–5.

- ☐ The group decided to share their experience.
- ☐ The Breakers started their climb to Gurung Mali.
- ☐ They saw signs of illegal logging and mining.
- ☐ A heavy rain fell and a small landslide happened.
- ☐ They enjoyed the beauty of the forest.

6 Match the words/phrases with their meanings.

1. logging	a. a sudden fall of rocks and soil
2. mining	b. a film that gives factual information
3. landslide	c. the process of cutting down trees
4. documentary	d. the state of knowing or understanding
5. awareness	e. the process of taking valuable minerals from the earth

7 Complete the sentences with the correct past tense form of the verbs in brackets.

- The Breakers _____ (decide) to explore Gurung Mali last year.
- They _____ (see) signs of illegal logging.
- A heavy rain _____ (fall) during the climb.
- The soil _____ (look) unstable.
- They _____ (make) a documentary after the trip.

8 Choose the most suitable option.

The story mainly teaches us

- A. to ignore warning signs in nature
- B. to respect natural resources and their limitations
- C. to explore mountains without a guide
- D. to focus only on enjoying beautiful places
- E. to stop using renewable energy

9 Identify the action verbs in each sentence.

- They discovered a darker side. _____
- The guide warned them about the risks. _____
- The group witnessed a small landslide. _____
- They decided to make a campaign. _____
- More people realized the importance of protecting mountains. _____

10 Which sentence uses the past tense form correctly?

- A. They decides to climb the mountain.
- B. The group see many problems.
- C. She warned them about the danger.
- D. The rain fall heavily that day.
- E. They make a documentary later.



Protect Today
Preserve Tomorrow

UNIT 2

ARGUMENTATIVE TEXT – E MONEY

Cashless Society | Digital Payment Homemade | Podcast: Cash Money vs E-Money
Abstract Noun | Temporal Connectives | Action Verb | Technical Terms | Modal Auxiliary

Text 1

Cashless Society: A Step Towards a More Convenient Future

Over the last decade, the world has been moving rapidly towards a cashless society. Instead of using physical money, people now make payments with digital wallets, mobile banking, and contactless cards. This shift has been driven by technology, convenience, and the need for safer and faster transactions.

Supporters argue that cashless payments bring many benefits. First, they make transactions easier and quicker. People do not need to carry cash, and they can pay for goods and services just by scanning a QR code or tapping their phone. Second, digital payments help reduce crime, because there is less cash to steal. Third, a cashless system creates digital records, which can help individuals manage their expenses and allow the government to monitor financial activities more transparently.

However, some people worry about the challenges. Not everyone has access to smartphones or the internet, especially in rural areas. There are also risks of data theft and online fraud. Furthermore, if the system fails, people might not be able to make payments at all. Therefore, although a cashless society offers many advantages, it must be accompanied by strong security systems, digital literacy programs, and equal access for all citizens.

In conclusion, cashless payment can bring positive changes if it is developed responsibly. With the right policies and education, it can lead to a safer, more efficient, and inclusive society.



1

What is the main idea of the text?

- A. The dangers of cashless payment systems.
- B. The challenges of using physical money.
- C. The benefits and challenges of a cashless society.
- D. How to prevent online fraud in digital payments.
- E. The government's plan to completely remove cash from the country.

2

Which statement is NOT mentioned in the text?

- A. Cashless payments can reduce crime.
- B. Digital records help manage expenses.
- C. Everyone in Indonesia already has a smartphone.
- D. There are risks of data theft and online fraud.
- E. Equal access and digital literacy are important.

3

The word "accompanied" in the last paragraph is closest in meaning to ...

- A. replaced
- B. supported
- C. created
- D. protected
- E. continued

4

According to the text, what can happen if the system fails?

- A. People will lose their digital records.
- B. People might not be able to make payments.
- C. There will be more crime in big cities.
- D. Transactions will become faster.
- E. The government will ban digital payments.

5

Which TWO statements are TRUE according to the text?

- ☐ A. Cashless payments are always free from risk.
- ☐ B. Digital payments are faster and more convenient.
- ☐ C. Cashless systems can help reduce crime.
- ☐ D. All people have equal access to the internet.
- ☐ E. The government can monitor financial activities through digital records.

6

Put the events below in the correct order based on the text. Write the numbers 1-5.

- ☐ People use digital wallets and contactless cards.
- ☐ The world moves towards a cashless society.
- ☐ Supporters see many benefits.
- ☐ There are also some challenges and risks.
- ☐ A cashless society must be supported by security systems and education.

7

Match the words with their meanings.

1. transaction	a. to keep watch on
2. record	b. a piece of information saved
3. fraud	c. a dishonest act to get money
4. monitor	d. the process of buying or selling
5. access	e. the right or opportunity to use something

Text 2

Podcast: Cash Money vs E-Money



Welcome to Today's Talk. Our topic is "Cash Money vs E-Money". Today we have two speakers, Ardi and Sinta. Ardi, what is your opinion about using cash?



I think cash is still important. It is tangible and easy to use. We don't need an internet connection, and it helps us control our spending. Sometimes, when the system is down, cash is the only option.



I respect that, but I prefer e-money. It is faster, safer, and more practical. With e-wallets, we can pay bills, buy tickets, and even invest. As long as we are careful with our data, the benefits are greater than the risks.



Interesting points. So, could we say that both cash and e-money have their own advantages, and the best choice depends on our needs and situation?

8

What is Ardi's main argument for using cash?

- A. It is easier to steal than e-money.
- B. It helps control spending.
- C. It can be used for online shopping.
- D. It is faster and more practical.
- E. It is safer than e-money.

9

What does Sinta suggest about e-money?

- A. It should replace cash completely.
- B. It is better if we are careful with our data.
- C. It can only be used to pay bills.
- D. It is slower than using cash.
- E. It does not have any advantages.

10

Which statement is TRUE according to the dialogue?

- A. Ardi believes e-money is the only option.
- B. Sinta thinks cash is not important.
- C. Both speakers agree that each method has advantages.
- D. The host prefers using cash.
- E. E-money cannot be used to invest.

11

Complete the sentence with the correct modal auxiliary.

- We _____ be careful with our personal data when using e-money.
A. can B. must C. might D. will E. should
- Cash _____ still be useful when the internet is down.
A. can B. must C. might D. will E. should
- The government _____ improve digital literacy for all citizens.
A. can B. must C. might D. will E. should

15

Fill in the blank with the correct action verb in past tense.

- Yesterday, I _____ (pay) for the bus ticket using my e-wallet.
- She _____ (download) a new payment app last week.
- They _____ (discuss) the advantages of cashless payment in the podcast.

12

Choose the correct form of abstract noun.

- The increasing use of e-money shows the (convenient) _____ of digital payment.
A. convenient B. convenience C. conveniently D. conversed E. converse
- Online fraud is a serious (danger) _____ for users.
A. danger B. dangerous C. dangerously D. endangered E. endangerment

13

Identify the temporal connectives.

- First, people used cash; then, they started to use e-money. _____
- Meanwhile, some people are still afraid of online fraud. _____
- Finally, a cashless society can become more inclusive. _____
- Before using e-money, we must understand the risks. _____
- After the system was upgraded, the transactions became faster. _____



UNIT 2

ARGUMENTATIVE TEXT – E MONEY

Podcast: Cash Money vs E-Money | Cashless Society | Digital Payment Homemade |
Abstract Noun | Temporal Connectives | Action Verb | Technical Terms | Modal Auxiliary

Text 2

Homemade Digital Payment: A Student's Innovation

Rafa, a high school student, always saw his mother struggling to manage the small canteen at home. She often had to check cash, count change, and write down sales in a notebook. Sometimes, there were mistakes, and at the end of the day the money did not match the records.

One day, Rafa got an idea. He decided to create a simple homemade digital payment system using a QR code. He learned from online tutorials and used a free QR generator. With his phone and a small tablet, he designed a system where customers could scan the code and pay through e-money or mobile banking.

At first, many customers were hesitant because they were used to paying in cash. However, Rafa explained the benefits: it was faster, more accurate, and safer. Slowly, more people tried it, and they found it convenient. Rafa's mother also felt relieved because the transactions were recorded automatically, so it was easier to check the income.

Within a few weeks, the canteen became more organized and even more popular. Students liked the cashless payment option, and sales increased. Rafa plans to improve the system by adding a menu, daily reports, and a feature for pre-ordering.

Rafa's story shows that innovation does not always come from big companies. Even a simple idea, when combined with technology, can solve real problems and bring positive changes.



- 16 What is the main purpose of the text?
- To explain how to open a canteen.
 - To promote a new digital payment system made by a student.
 - To compare cash and e-money.
 - To describe the history of mobile banking.
 - To argue that cash is better than e-money.

- 17 What can we infer about Rafa?
- He is not interested in technology.
 - He only cares about making money.
 - He is creative and problem-solving.
 - He prefers to use cash for transactions.
 - He becomes a professional programmer.

- 18 Which statement is TRUE according to the text?
- Customers immediately accepted the new system.
 - Rafa used a paid application to create the QR code.
 - The canteen's sales decreased after using the system.
 - The new system helped reduce mistakes in recording sales.
 - Rafa added a feature for online delivery.

- 19 The word "hesitant" in paragraph 3 is closest in meaning to ...
- eager
 - unsure
 - confident
 - annoyed
 - satisfied

- 20 According to the text, what is the biggest benefit of the system for Rafa's mother?
- She can attract more customers.
 - She does not need to count change.
 - She can check the income more easily.
 - She can manage the menu online.
 - She does not need to open the canteen.

- 21 Which TWO statements are TRUE according to the text? (Choose two answers)
- ☐ The system was made using a QR code.
 - ☐ The canteen became less organized.
 - ☐ Students liked the cashless payment option.
 - ☐ The system was complicated to use.
 - ☐ Rafa plans to add more features in the future.

- 22 Put the events below in the correct order based on the text. Write the numbers 1-5.
- ☐ Rafa created a simple digital payment system.
 - ☐ Rafa saw his mother struggling with cash.
 - ☐ More customers started using the system.
 - ☐ Rafa plans to improve the system.
 - ☐ At first, many customers were hesitant.

- 23 Match the words with their meanings.
- | | |
|----------------|---|
| 1. record | a. to do something new or introduce new ideas |
| 2. feature | b. an action of buying or selling |
| 3. transaction | c. a special function |
| 4. pre-order | d. to order and pay before the item is ready |
| 5. innovate | e. a piece of information kept for the future |

- 24 Choose the correct form of abstract noun.
- The (convenient) _____ of digital payments makes people's lives easier.
A. convenient B. conveniently C. convenience D. convene E. convener
 - Nobody wants to be a victim of (fraud) _____.
A. fraud B. frauder C. fraudulency D. fraudulence E. frauding
 - (Safe) _____ is one of the main reasons people use e-money.
A. safe B. unsafe C. safety D. safer E. safeness

- 25 Complete the sentences with the correct temporal connectives.
- _____ we started using e-money, our transactions became faster.
A. Before B. After C. When D. While E. Because
 - We will add more features _____ the first version is ready.
A. before B. after C. when D. until E. although
 - _____ many people were hesitant, they eventually accepted the system.
A. Because B. Since C. Although D. However

- 26 Choose the correct action verb in past tense.
- Rafa _____ (design) the system using a free QR generator.
A. design B. designs C. designing D. designed E. will design
 - He _____ (explain) the benefits to his customers.
A. explain B. explains C. explaining D. explained E. will explain
 - The canteen _____ (become) more popular.
A. become B. becomes C. becoming D. became E. will become

- 27 Choose the correct modal auxiliary.
- Students _____ use e-money to pay for food at the canteen.
A. can B. must C. might D. should E. will
 - We _____ be careful when sharing our QR code.
A. can B. must C. might D. should E. will
 - The system _____ be improved to make it more convenient.
A. can B. must C. might D. should E. will

- 28 Which technical term is related to digital payment?
- download
 - QR code
 - harvest
 - compost
 - irrigation

- 29 What can we learn from Rafa's story?
- Cash is still the best option.
 - Innovation can solve everyday problems.
 - Digital payment is only for big companies.
 - People should avoid using technology.
 - A canteen cannot use mobile banking.

- 30 Which of the following is the best conclusion of the text?
- Homemade digital payment systems are complicated and risky.
 - Digital payment is only useful for large businesses.
 - A simple innovation can make daily transactions easier and more efficient.
 - Cash is always better than e-money.
 - Students should not use technology at school.

UNIT 2

ARGUMENTATIVE TEXT – E MONEY

Podcast: Cash Money vs E-Money | Cashless Society | Digital Payment Homemade
Abstract Noun | Temporal Connectives | Action Verb | Technical Terms | Modal Auxiliary

Text 3

Podcast: Cash Money vs E-Money Which is Better?

Below is a transcript from a school podcast called "Today's Talk". The topic is "Cash Money vs E-Money". Listen to the conversation and answer questions 16–30.

- Host** : Welcome to Today's Talk! Our topic today is Cash Money vs E-Money. We have two guests with different opinions. Let's start with Dito. Why do you still prefer cash?
- Dito** : I prefer cash because it is **tangible**. I can see and control my spending. When I use cash, I don't spend excessively. It also helps me avoid the risk of online fraud. In some areas, especially rural places, not everyone has a smartphone or a stable internet connection, so cash is more reliable.
- Host** : Interesting. Now, Sinta, what is your opinion?
- Sinta** : I prefer e-money. It is faster, safer, and more practical. I don't need to carry a lot of cash, and I can pay bills, buy tickets, and even top up transportation cards with just my phone. E-money also keeps a digital record, so I can track my expenses easily. Many merchants offer discounts for digital payments, and it supports a cashless society, which can reduce the use of paper and help the environment.
- Dito** : That's true, but e-money also has some drawbacks. If your phone is lost or the system is down, you might not be able to make payments. Some people also worry about their privacy and personal data being misused.
- Sinta** : I agree that we should be careful with our data. However, with strong security systems like password, biometrics, and two-factor authentication, the risks can be minimized. In the future, I believe digital payment will be even more advanced and inclusive, so more people can enjoy the benefits.
- Host** : Great discussion! So, both cash and e-money have advantages and disadvantages. The best choice depends on our needs, situation, and how we manage the risks.



- 16** What is the main topic of the podcast?
A. How to avoid online fraud
B. The advantages and disadvantages of cash money and e-money
C. The history of digital payment
D. The best smartphone for digital payment
E. The environmental impact of paper money
- 17** Which TWO statements are TRUE according to the speakers?
☐ A. Cash helps people control their spending.
☐ B. E-money has no security risks at all.
☐ C. Digital payment provides a record of transactions.
☐ D. Everyone in Indonesia already uses e-money.
☐ E. Cashless society can help reduce the use of paper.
- 18** The word "tangible" in paragraph 2 is closest in meaning to ...
A. invisible D. expensive
B. real and physical E. complicated
C. digital
- 19** Which statement shows a disadvantage of e-money according to Dito?
A. It is faster and more practical.
B. It can help the environment.
C. It offers many discounts.
D. If the phone is lost or the system is down, you might not be able to make payments.
E. It provides a digital record of expenses.
- 20** According to Sinta, what can minimize the risks of digital payment?
A. Using more cash
B. Not using smartphones
C. Strong security systems such as password, biometrics, and two-factor authentication
D. Avoiding all online transactions
E. Keeping personal data on social media

21 Complete the table with the information from the podcast. Choose the best answer.

Speaker	Main Opinion	Reason	Example/Benefit
Dito	prefers (1)	can see and control (2)	more (3)
Sinta	prefers (4)	faster and more (5)	pay bills and buy (6)

1. A. cash B. e-money C. online D. card E. system
2. A. money B. fraud C. spending D. record E. risk
3. A. expensive B. secure C. reliable D. limited E. difficult
4. A. cash B. e-money C. card D. internet E. payment
5. A. complicated B. practical C. risky D. expensive E. unsafe
6. A. tickets B. cash C. records D. systems E. data

26 Choose the correct action verb in past tense.

1. Last week, Sinta _____ a new e-wallet application.
A. install B. installed C. installs D. installing E. to install
2. Dito _____ his spending by using cash.
A. control B. controls C. controlled D. controlling E. to control

27 Which technical term is related to digital payment?

- A. harvest C. e-wallet
D. irrigation E. deforestation

28 What can we conclude from the podcast?

- A. Cash is always better than e-money.
B. E-money is the only safe method of payment.
C. Both cash and e-money have advantages and risks.
D. Everyone should stop using cash immediately.
E. Digital payment always causes financial problems.

22 Match the words with their meanings.

- | | |
|----------------|---|
| 1. fraud | a. a reduction in price |
| 2. security | b. a dishonest act to get money or personal information |
| 3. transaction | c. the process of buying or selling |
| 4. biometrics | d. the use of unique body features for identification |
| 5. discount | e. protection from danger |

23 Choose the correct form of abstract noun.

1. The government needs to improve the (secure) _____ of digital payment.
A. secure B. security C. secureness
D. securable E. securing
2. People should be more careful with their (private) _____ when using e-money.
A. private B. privatize C. privacy
D. privation E. privately

28 Which technical term is related to digital payment?

- A. harvest B. compost C. e-wallet
D. irrigation E. deforestation

29 Put the following events in the correct order according to the conversation.

- ☐ a. The host closes the discussion.
☐ b. Dito explains his reasons for using cash.
☐ c. The host introduces the topic and the guests.
☐ d. Sinta gives her opinion about e-money.
☐ e. Both speakers discuss the risks and benefits.

24 Choose the correct temporal connective.

1. _____ using cash, Dito checks the total price.
A. Before B. After C. While
D. Until E. Although
2. Sinta believes digital payment will be more inclusive _____ the system becomes more advanced.
A. before B. after C. when
D. since E. until

25 Choose the correct modal auxiliary.

1. People _____ be careful when sharing their personal data online.
A. can B. must C. might D. will E. would
2. In the future, digital payment _____ become more inclusive for everyone.
A. can B. must C. might D. will E. should

30 Which statement is NOT mentioned in the podcast?

- A. E-money helps track expenses.
B. Cash is useful in rural areas.
C. Digital payments can support a cashless society.
D. The government plans to ban cash completely.
E. Both methods have advantages and disadvantages.