

Class : 3A

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Topic : Expressing views on society going cashless

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Dear Editor,

In recent decades, the use of technology is getting more popular and common in our daily lives. At the same time, the use of cash has drastically decreased. Therefore, I am writing to express my point of view on the phenomenon of a “cashless society”.

One advantage of society going cashless is that it will be easier to spot cybercrime. With hi-tech gadgets, activities people do will be recorded online or saved on the device. Hence, every online transaction would be recorded, because of this, identity theft and scams could be spotted easily, resulting in a decrease in cybercrime.

Besides this, it is convenient. If we don't need to use cash, we can save more time. If we want to buy something online, we just need a computer or phone. Some apps, for example, PayPal and PPS, can be used to settle payments. As we can see, using these apps is more convenient than paying with cash.

There are benefits when society goes cashless. However, there are also problems.

The first concern is that some technical problems may arise. Various problems may appear when using technology to pay, such as glitches and outages. Even a small problem like a flat phone battery may leave people penniless. Also, when the system for making online payments malfunctions, people cannot do transactions online. In the sense, a lot of problems may appear if we rely on technology instead of cash to make payments.

The second problem is that it may not be safe to use technology to manage our money. Many hackers may hack into our computers to steal our personal information, such as bank account numbers and passwords, and thus have access to our money. We will lose all our money if our bank accounts are hacked. The hackers may also sell our personal information, like phone numbers and email addresses, to someone else to make money. Therefore, both our privacy and private property are not protected with the increasing use of technology to replace cash.

In order to protect our privacy, the manufacturers of hi-tech gadgets or the providers of online payment services should do something so that hackers will find it more difficult to hack into our accounts and steal our money and personal information. In addition, in order to cope with technical problems, we should also bring along some cash on top of our smartphones or other hi-tech gadgets so that we won't be penniless in cases of technical problems.

To sum up, we should not rely on technology too much and when we go online, we should ensure that our personal information is protected by staying vigilant.

Yours faithfully,

Chris Wong