Photo: Pexels

From Coins to Clicks:
Should Hong Kong Become Completely Cashless?



HONG Kong is widely regarded as a shopping **paradise**. With the rapid advancement of technology, many people now purchase goods such as food, clothing and electronics through contactless payment methods. Some argue that Hong Kong should become a completely cashless society, while others believe that such a move would create serious problems. This essay will examine the advantages and disadvantages of transforming Hong Kong into a fully cashless city.

One significant advantage of going completely cashless is that contactless payments are **swift**, convenient and efficient. With just a tap or a scan, consumers can complete transactions within seconds, without the need to take out cash or wait for change. This makes everyday purchases smoother and more time-saving, especially in a fast-paced city like Hong Kong.

Another benefit of a cashless society is that it may reduce the risk of money being lost or stolen. Since no physical money is involved, the chances of theft could be lowered. In addition, digital payment records may make financial activities more transparent, which means people may find it harder to avoid paying **taxes** or carry out illegal black-market transactions.

A further advantage is that, if more people rely on digital payments, the government and banks may spend less money producing and handling coins and banknotes. Cashless payments can also make transactions quicker, cleaner and safer. As a result, the convenience of online and contactless payments may provide a **boost** to the economy by encouraging faster spending and smoother business operations.

However, one of the major **drawbacks** of going cashless is that elderly people, as well as those without smartphones or bank accounts, may feel excluded. This would be unfair to them because they might struggle to pay in shops that only accept cashless payments. As a result, their daily routines could be disrupted, and they may feel increasingly isolated in society. Furthermore, digital payment systems may be **vulnerable** to cyberattacks.

In conclusion, a cashless society offers clear benefits, including convenience, speed and greater security. It may also reduce theft and make financial transactions more transparent. However, we must not ignore the challenges, especially the unfair impact on elderly people and those who do not own smartphones or have bank accounts. Having considered both sides of the argument, I believe Hong Kong should not become completely cashless. Instead, it should adopt a balanced approach by accepting both cash and digital payments. In this way, Hong Kong can enjoy the efficiency of modern technology while remaining inclusive and fair to everyone.

Editor's note: This article has been shortened and edited for space

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English spotlight

Some argue…, while others believe…

This sentence structure is used to compare two opposing opinions in a situation or argument.

Example #1: *Some say they support the ban on social media for teenagers, while others believe it does not address the root cause of the problem.*

Example #2: *Some students said they liked wearing their own clothes to school, while others preferred the convenience of uniforms.*



Teacher's feedback

IN this two-sided argumentative essay, Forest provides a comprehensive analysis of both sides of the argument. He is a thoughtful student who presents a precise thesis statement in the introductory paragraph. In addition, Forest includes a clear topic sentence at the beginning of each body paragraph. He elaborates on the main ideas with supporting details. Forest is also able to paraphrase his ideas effectively in the conclusion.

Vocabulary

paradise (n) 天堂	swift (adj) 迅速的	tax (n) 稅款	boost (n) 推動力	drawbacks (n) 缺點	vulnerable (adj) 易受影響的