

## English Unit 4: Analysing Argument

### Outcome 2 – Print text

#### Instructions

For this Outcome, you are required to analyse the use of argument(s) and language to persuade an intended audience to share the point of view expressed in a persuasive text.

- Read the background information on this page and the material on pages 2, 3 and 4, and write an analytical response to the task below.
- For the purposes of this task, the term 'language' refers to written and spoken language, and 'visuals' refers to images and graphics.

#### Task

Write an analysis of the ways in which argument(s), written and spoken language, and visuals are used in the material on pages 2, 3 and 4 to try to persuade the intended audience to share the point of view presented.

#### Background information

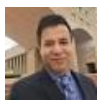
*The Gold Coast Bulletin* is a daily newspaper serving Australia's Gold Coast region. It is published as *The Gold Coast Bulletin* on weekdays and the *Weekend Bulletin* at weekends. It is owned by News Corp Australia. It can be purchased in hard copy and subscribed to online. It has a daily readership of 95,000.

On January 24, 2024, *The Gold Coast Bulletin* published a comment titled 'Why cashless society could be a danger to the Gold Coast, Australia'.

The opinion piece was written by Dr Rajat Roy, an expert in consumer behaviour and the Associate Professor of Marketing at Bond University, Gold Coast, Queensland, in response to the decreasing use of cash in Australia.



# Opinion: Why cashless society could be a danger to the Gold Coast, Australia



**Dr Rajat Roy**

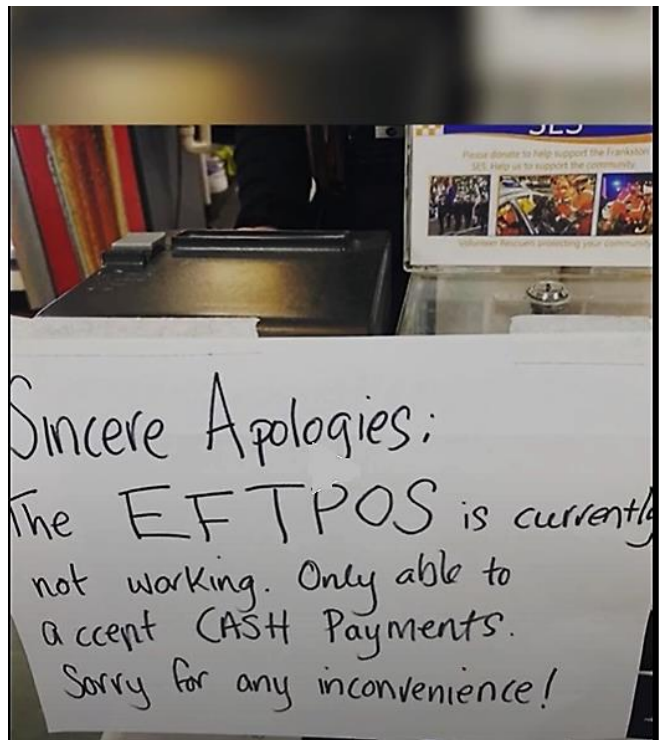
January 10, 2024

As Australia edges ever closer to becoming a cashless society, the sad reality is that the people most affected by a tap-and-go culture are the ones least equipped to deal with the fallout.

I'm not talking about older people, who lived through imperial turning into decimal and are today arriving at coffee shops, book fairs and sausage sizzles to be met with hastily scribbled 'cards only' signs where the cash register used to be.

Baby Boomers and Gen X are showing they're more tech savvy than they probably get credit for and have decades of experience watching the ins and outs of their bank accounts like hawks.

No, it's those in their teens and early 20s using their phones and watches to pay for things they never knew they needed who fall into the biggest debt traps because money has never been physical to them.



*In the wake of the Optus outage, a lot of Aussies are pretty worried that we are on track to becoming a cashless society*

These are people who have never known life without the internet, the first to be constantly connected through phones, screens, and tablets.

There are no physical books in bed, records or CDs playing at parties – so why would they worry about not having a lobster or a pineapple in their wallet – or even know what those things are? [A 'lobster' is a \$20 note and a 'pineapple' is a \$50 note – Echo editor.]

They want instant gratification with their purchases, don't really believe in savings, and are surrounded by so much technology that mental gymnastics, like working out the cost of a couple of drinks at the bar, isn't necessary.

And it's not their fault because they are simply a generation born on the frontline of great institutional change, here and across the globe.



*Why cashless society could be a danger to the Gold Coast, Australia*

Physical cash that is held and handed over has a reality to it and an unmistakable awareness of what is being spent, whereas electronic funds are ethereal.

Cash represents the here and now, while online funds are more tomorrow, or the day after tomorrow, or the day after that.

And what a lifesaver it was for many in the Gold Coast hinterland at Christmas when the power went down, and cash was the only way to buy torches, batteries, gas and other survival essentials from darkened local hardware stores.

Even the institutions that used to exemplify the cash-is-king ethos – the banks – are turning away from banknotes because of the costs involved in maintaining a distribution network.

ATMs have long provided convenience but declining usage, the logistics of setting them up and servicing them is now a drain on banks' bottom line which is why you see cash machines disappearing from shopping centres, service stations and the like.

Some cash ATM locations are being repurposed into cryptocurrency ATMs, but for how long no one really knows.

Retailers still want a shopfront because they know humans are social animals and want to be with other people to make our shopping an experience.

But they also know customers want the convenience of online where they can get products from all over the world, quickly at the price they want to pay, so they have grown their online presences exponentially, with millennials big spenders in this space.

At the end of the day, it's young people stepping into this brave new world of commerce and consumerism and it's up to them to maintain control over their financial destinies – to keep pace with their own spending and investments and to appreciate that there's no turning back once the printing presses at the mint stop rolling.

***Dr Rajat Roy is an expert in consumer behaviour and the Associate Professor of Marketing at Bond University***

The full text can be accessed at <https://www.goldcoastbulletin.com.au/news/opinion/why-cashless-society-could-be-a-danger-to-the-gold-coast-australia/news-story/a027b06d1d00a9cb74b480e50f949bf8>