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https://www.100test.com/kao_ti2020/127/2021_2022_GMAT_E8_80_83_E8_AF_95_c89_127272.htm 8. The prospect of converting the world's monetary system of metal coins and printed paper into a computerized system of credits and debits is intriguing. Opponents of the idea regard a digital economy as a dangerous step toward a totalitarian society in which an elite class dominates an information-starved lower class. My view, however, is that conversion to a digital economy has far-reaching economic and social virtues that outweigh the potential risk of misuse by a political elite. Supporters of the idea of "digital cash" view the move to a digital economy as the next logical step toward a global system of free trade and competition. Herein lies the main virtue of a digital economy. In facilitating trade among nations, consumers worldwide would be enjoying a broader range of goods at more competitive prices. In addition, a digital economy would afford customers added convenience, while at the same time saving money for businesses. Making purchases with electronic currency would be simple, fast, and secure. There would be no need to carry cash and no need for cashiers to collect it. A good example of the convenience and savings afforded by such a system is the "pay and go" gasoline pump used at many service stations today. Using these pumps saves time for the customer and saves money for the business.来源

: www.examda.com A third benefit of such a system is its potential to eliminate illegal monetary transactions. Traffickers of illegal arms

and drugs, dealers in black-market contraband, and counterfeiters all rely on tangible currency to conduct their activities. By eliminating hard currency, illegal transactions such as these would be much easier to track and record. As a result, illegal monetary transactions could be virtually eliminated. A related benefit would be the ability to thwart tax evasion by collecting tax revenues on transactions that otherwise would not be recorded. To sum up, I think it would be a good idea to convert current monetary systems into a system of electronic accounts. The economic benefits, convenience and savings afforded by such a system, along with the potential to reduce crime, far outweigh the remote possibility of a significant social or political shift toward totalitarianism. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com