

TEST 1, WRITING TASK 2

This is an answer written by a candidate who achieved a **Band 6.0** score.

It is indeed truth that payments for all purchase items will be made by online from sometimes instead of using cash in the upcoming years. It inquired, I tend to believe that it will possible in future. However, few individuals will not be agreed with this decision. Both questions are discussed further.

In contemporary era there are several reasons behind this possibility. The first and foremost one is that time saving process. To justify, people can transfer the fund from online transactions due to which they can avoid time consuming process. For instance, there are several flexible facilities available such as online internet banking, UPI, BHIM. It will take less time to transfer fund.

Moreover, data back up provision. To explain it, if money transfer by online application, people will have sufficient information for the same for example, purchasing items such as clothes, household, fuel which payment would be made by online transaction application. To cap it all audit trail as well as carry large amount of money plays pivoted role.

On the other hand, people do not agree with online transaction. The first reason is they do not have trust and unawareness about online transaction. Because of older people do not rely on such type of activity and do not know about banking system. In addition to this, they do not want to pay tax. To brief it, online transaction reflect all data which can be impact of their annual income and they have to pay tax.

All in all, people are believe cash payment but in future it might be possible to online transaction will be used for payments.

Here is the examiner's comment:

This response addresses both parts of the task. In the first paragraph, the candidate states that the change to paying by card or phone will happen, but the explanations in the second and third paragraphs are less clear. The fourth paragraph gives reasons why people might not want to give up cash, such as a lack of trust in the new system or awareness about online transactions, but the points about older people's lack of knowledge and worries about tax are less relevant.

There is progression through the response, but cohesive devices are frequent and mechanical. Almost every sentence begins with a linking device [*For instance* | *Moreover*] and many are faulty [*It inquired* | *To cap it all* | *Because of* | *To brief it*].

Vocabulary is a strength and there is an adequate range [*several reasons behind* | *time consuming process*] with some less common examples [*sufficient information*], despite some errors in word choice [*truth* / true | *It inquired* / ? | *trial* / trail | *pivoted* / pivotal]. There are some examples of complex sentence forms [*I tend to believe* | *several flexible facilities available*] and the errors in grammar rarely reduce communication.

To improve the response, the main ideas should be more directly relevant to paying for things in shops using cards or phones, rather than a wider discussion of online transactions and tax issues.