**Task 5**

**1) fortune - l)** a very large sum of money; wealth or material prosperity

**2) to facilitate - d)** to help something run more smoothly and effectively

**3) merchant - k)** a person or business that buys and sells goods, especially one that trades with other countries

**4) purse - f)** a small pouch for carrying money

**5) leeway - g)** the amount of freedom that someone has to make their own decisions or to take action

**6) to embrace - e)** to accept (something or someone) readily or gladly; to use (an opportunity) eagerly

**7) disruption - i)** a situation in which something cannot continue because of a problem

**8) to stamp out - j)** to end something bad or unpleasant by taking strong and determined action

**9) to languish - h)** to suffer deprivation, hardship, or neglect; to lose or diminish in strength or energy

**10) to clash - b)** to come into conflict; to be incompatible

**11) counterpoint - a)** something that produces a different effect from something else, especially in an interesting or attractive way

**12) martial art - c)** a sport that is a traditional Asian form of fighting such as karate, judo, or kung fu

**Task 6**

1. Most online **merchants** will email you an order confirmation with details of your purchase.

2. We are always eager to **embrace** the latest technology.

3. Kung fu and karate are **martial** **arts** .

4. Jordan had inherited a considerable personal **fortune** from his uncle.

5. Oil prices continue to **languish** at $10.79 a barrel.

6. An expert negotiator was brought in to **facilitate** the discussion.

7. The latest statement from the White House **clashes** with important aspects of US foreign policy.

8. The painting is a pleasant **counterpoint** to his earlier works.

9. She tipped the contents of her **purse** out onto the table.

10. It would cause a tremendous **disruption** to our work schedule to install a different computer system.

11. The law gives companies more **leeway** to decide whether to accept or reject an offer.

12. It is our duty to **stamp** **out** any abuses of political power.

**Task 7**

1. C.
2. G.
3. A.
4. H.
5. B.
6. E.

**Task 8**

**1. True** – PayPal is indeed a digital-payments firm.

**2. False** – The article states PayPal has a market capitalisation of $101 bn , not $51 bn.

**3. False** – PayPal profits by charging merchants a fee when consumers use it for their online transactions, not offline transactions.

**4. True** – The article mentions that PayPal is unlikely to be listed by tech employees as one of the Valley's largest high-flying firms.

**5. False** – Dan Schulman took over in 2014 , not 2012.

**6. False** – PayPal clashed with rivals because it gets higher fees if people link their bank accounts to PayPal instead of credit cards.

**7. False** – Mr. Schulman brokered around 40 partnerships , not 45.

**8. True** – Shoppers using Google Pay can link their PayPal accounts.

**Task 9**

1) digital payments - d) firm

2) market - f) capitalisation

3) valuable - j) technology firms

4) to facilitate - a) digital payments

5) to act - b) as a digital wallet

6) online - i) transactions

7) conventional - c) wisdom

8) to embrace - e) a strategy

9) to get - g) higher fees

10) to win - h) a fight

**Task 10**

Here are the extra words in each group:

1. Poverty (The others relate to wealth and success.)

2. Embrace (The others relate to organizing or facilitating.)

3. Partner (The others relate to competition or rivalry.)

4. Benefit (The others refer to negative situations.)

5. Defeat (The others relate to positive feelings like confidence and assurance.)

6. Extend (The others refer to conflict or struggle.)

7. Failure (The others relate to knowledge and wisdom.)

**Task 12**

1. **D purchase**
2. **A authority**
3. **C mobile**
4. **B profitable**
5. **D opportunity**
6. **A allow**
7. **B available**
8. **D industry**
9. **C retailers**
10. **B news**

**Task 13**

1. **B is tied**
2. **D despite**
3. **A will work**
4. **C dedicated**
5. **B work**
6. **A gaining**
7. **D creates**
8. **B where**
9. **D can**
10. **C understand**

**Task 14**

**1.** correct

**2.** if

**3.** correct

**4.** then

**5.** all

**6.** correct

**7.** to

**Task 15**

**The Future of Retail Stores: Innovation and Adaptation**

The future of retail stores is being reshaped by technology and changing consumer behaviors. While e-commerce grows, physical stores are evolving by merging online and offline channels, adopting new technologies, and focusing on customer experience.

**1. Hybrid Shopping**

Retailers are blending physical and online experiences, offering omnichannel strategies like ordering online and picking up in-store. Physical stores are also becoming fulfillment centers for online orders, offering more convenience.

**2. Technological Innovations**

* **AI** enables personalized shopping and improves inventory management.
* **AR and VR** allow customers to try products virtually.
* **Self-checkout and contactless payments** speed up transactions.
* **Robotics** streamline store operations.

**3. Experiential Retail**

Stores are turning into experiential spaces where customers interact with brands through live demonstrations and customization stations, enhancing customer loyalty.

**4. Sustainability**

Retailers are focusing on eco-friendly practices, offering sustainable products and recycling programs to attract environmentally conscious consumers.

**5. Personalization and Social Commerce**

Customer data helps deliver personalized experiences, while **social media** becomes a key sales channel, where brands engage customers through influencers and live streams.

**Conclusion**

The future of retail is a fusion of digital and physical, with innovation, sustainability, and customer-centricity at the forefront. Retailers that adapt will thrive in the evolving landscape.

**Task 16**

Discussion

The rise of online grocery shopping has brought with it both advantages and challenges, sparking a debate on whether it is the future of grocery shopping or a less practical solution. There are strong arguments on both sides.

On one hand, proponents of buying groceries online argue that it saves time and energy, especially for busy individuals or families. The convenience of selecting items from a website or app without having to visit a physical store can be a significant time-saver. People no longer need to navigate crowded aisles, wait in checkout lines, or carry heavy bags home. Many online grocery platforms also offer home delivery services, further reducing the hassle. Additionally, for individuals with limited mobility, online grocery shopping can provide much-needed access to goods without requiring them to leave their homes. The ability to schedule deliveries at convenient times is another benefit. Many find that these features make online grocery shopping highly efficient and aligned with the fast-paced lifestyle of modern consumers.

On the other hand, critics argue that online grocery shopping is not as realistic or fully developed as other e-commerce sectors. For instance, when shopping for groceries, people often like to inspect perishable items like fruits, vegetables, or meats, something that is difficult to replicate online. Trusting someone else to choose fresh produce can lead to dissatisfaction. Furthermore, online grocery platforms often lack advanced features seen in other industries' e-commerce websites, such as personalized recommendations based on dietary needs, seamless returns, or trial-based purchasing (e.g., trying new products). There's also the issue of delivery fees and delays, which can add costs and complications to an already competitive market. These limitations, some argue, prevent online grocery shopping from becoming the dominant method for purchasing groceries.

Opinion

In my opinion, while online grocery shopping offers undeniable convenience, it is not yet ready to fully replace traditional grocery shopping. The primary reason is that grocery shopping often involves personal preferences and quality control, especially when it comes to fresh produce and other perishable goods. Many consumers value being able to see, touch, and choose their groceries to ensure quality.

However, I do believe that with continued advancements in e-commerce technology, such as better quality control measures, improved user interfaces, and more accurate personalization features, online grocery shopping could become a more viable and widespread option in the future. For now, I see it as a complementary service rather than a complete replacement for in-store shopping, ideal for bulk goods or non-perishables but still lacking in areas that require personal inspection and preference.

**Task 17**

Advantages and Disadvantages of Buying Groceries Online

The growing trend of purchasing groceries online offers both advantages and disadvantages. While it brings about considerable convenience, there are still challenges that hinder it from becoming the go-to option for many consumers.

Advantages

One of the most significant advantages of online grocery shopping is \*\*convenience\*\*. Busy individuals, especially those with tight schedules, can order groceries from their homes or workplaces with just a few clicks. They can avoid long checkout lines, heavy traffic, and the hassle of carrying groceries back home. Additionally, many online services offer \*\*scheduled deliveries\*\*, allowing customers to choose a delivery time that fits their needs, saving time and energy.

Another benefit is \*\*accessibility\*\*. For people with limited mobility or those living in remote areas without easy access to large supermarkets, online grocery shopping can be a lifeline. It brings the store to them, reducing the need to travel far. Furthermore, some platforms offer \*\*subscription services\*\* for essential items like milk, eggs, or cleaning products, ensuring that these items are automatically delivered at regular intervals, which helps with household planning.

Online grocery platforms also often provide \*\*personalized shopping experiences\*\*. Many platforms keep track of previous purchases, enabling users to quickly reorder the items they frequently buy. Some also offer promotions and discounts based on shopping habits, adding value for frequent shoppers.

Disadvantages

Despite these advantages, several \*\*disadvantages\*\* make online grocery shopping less appealing to some. One major drawback is the \*\*lack of control over quality\*\*, especially when it comes to perishable goods like fruits, vegetables, or meats. Many people prefer to select these items themselves, as they want to check for freshness and quality. Trusting a third party to pick fresh produce can lead to dissatisfaction when the items received do not meet expectations.

There is also the issue of \*\*delivery costs and delays\*\*. While online shopping can save time, delivery fees can make it more expensive than in-store shopping. In some cases, orders might arrive late or even be incomplete, which can cause frustration. The reliance on timely deliveries and external factors like traffic or weather conditions can make online grocery shopping less reliable.

Another downside is \*\*limited browsing experience\*\*. Unlike traditional grocery shopping, where consumers can explore aisles and discover new products, online platforms often present only a limited range of options based on previous purchases or search algorithms. This can result in a less dynamic shopping experience and limit opportunities for product discovery.

Conclusion

In my view, the \*\*advantages of online grocery shopping do outweigh the disadvantages\*\*, but only for specific scenarios. For individuals with busy lifestyles or those with limited mobility, the convenience and accessibility provided by online shopping are substantial. However, for consumers who value the ability to personally select their fresh produce or avoid delivery fees, traditional grocery shopping will likely remain their preferred method. As technology continues to evolve and e-commerce platforms improve, the current drawbacks could be minimized, making online grocery shopping an even more viable alternative in the future.