**Book 17 Writing Task 2**

**Test 1:**

In the modern world, the fintech industry is becoming increasingly popular. Following the trend, I believe that people will not need cash in the future. This essay will explore several factors behind payments via bank cards and why some people are not aligned with it.

One of the main reasons why the rising number of citizens pay by card is the availability of payment applications on mobile phones and retail stores. For Instance, individuals buying a meal at KFC pay the bill by scanning the QR on the retailer’s mobile phone and get bonus money for using the online payment method. Another significant cause is the instant transfer of money by tapping the mobile phone on portable payment devices in the supermarket saves us time for counting cash and less paper cash. For example, people who make payments via electronic devices do not need to carry coins and paper money. Thus, the less production of paper money and more ecological.

On the other hand, technology is not for everyone. The usage of payment applications via smartphone is challenging for elderly people. They are not familiar with electronic devices and prefer using cash to prevent the loss of money on digital checkout. In particular, the elder citizens in Pakistan are more comfortable with payment by cash and less frustrated without the use of electronic devices. Besides paying by cash, individuals do not trust online payment due to security and privacy concerns such as fraudulent person can steal the information of their cards and use it for online shopping. As a result, losing the trust in online payment.

In conclusion, although an increasing number of people prefer to use online payment via electronic devices to save time and affordability, the challenges of using the technology with security and privacy dangers still exist.

**Test 2:**

In the modern world, recruiting a personal fitness instructor for fitness is becoming increasingly popular for fitness. Following the trend, I believe that citizens will not be playing sports. This essay will explore several factors behind having a personal trainer and its constructive development.

One of the main reasons why the rising number of individuals hiring a private fitness mentor is the achieving of professional education on health and providing guidance on a balanced diet. For instance, the coach can deliver instructions on how much protein shakes to be consumed to build the muscles and stay productive. Another significant cause is the limited time duration to exercise under a fitness trainer's supervision to reduce anxiety levels. In particular, people having training lessons for a short period of time brings happiness and boosts the immune system.

The growth in having a personal coach is time-saving as the person does not need to align their schedule with other candidates to have a group exercise. For example, a cricket game requires at least twenty-two players to start a game. It can be easily avoided by scheduling one-to-one sessions with the instructor. Not only this, the citizens have the flexibility to adjust the training time in their busy work life schedule. For example, the candidate can discontinue the exercise for a period of time for his own convenience.

In conclusion, although an increasing number of people prefer a personal trainer to reduce their stress levels and have healthy food, the challenges of having a work-life balance can be adjusted by managing the schedule according to their convenience.

**Test 3:**

In the modern world, the fashion industry is becoming increasingly popular and producing a wide variety of fabrics at low and high price levels. This essay will argue why individuals prefer to buy expensive clothes rather than economical clothes. I disagree with the opinion of the essay and will outline the reasons behind the growing choice of wearing low-price clothes.

To begin with, it is important to acknowledge that the type of price brands you wear reflects the personality and culture of the person. If the clothes are more affordable, then the person can wear clothes of multiple colors and designs according to the event. For instance, the individual can buy the birthday party costume due to low prices in the market to represent themselves according to the theme of the birthday. Consequently, it shows that a person has an idea of how to dress appropriately according to the environment.

One of the most significant benefits of cheaper clothes is the comfort of the garments and the transition of fabric type according to weather conditions. This is important because individuals cannot wear the same type of clothes in all seasons. To illustrate, citizens of Pakistan prefer to dress in low-price cotton clothes in summer and lawn clothes in winter for comfort rather than having the same clothes in all seasons to feel discomfort and irritation.

However, on the other hand, there is a limit to how long can we dress in inexpensive clothes. The low-quality garments tear off in the washing machine and face problems of recycling to prevent environmental degradation. For example, economical clothes shrink in the washing machines compared to costly clothes which retain their quality. Therefore, expensive clothes cost the same as the number of cheaper garments you buy in the long run.

In conclusion, although overpriced fabrics are environmentally friendly, I believe that high prices of garments are not necessary to reflect the character, culture of the individual, and comfort of the clothes.

**Test 4:**

In the modern world, interaction with colleagues plays a vital role in the workplace. A group of people support the idea of socializing with co-workers, while others think of detaching office life and individual life. I would agree with the argument connecting workplace life with individual life and this essay will discuss both perspectives while giving reasons for my opinion.

In conclusion, although detaching the individual office life with private life enhances the privacy of the person, I feel that increasing cooperation among the office employees makes your life easier by coordinating with each other on difficult tasks and understanding the diversified cultural backgrounds to increase knowledge.