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UNIT **1**

# The digital age: Are we ready?



## Passage A

### Directions

You are going to read a passage with 10 statements attached to it. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter.

阅读理解实际用时

分  秒 (  WPM )

答题正确率  %

## China charges ahead with a national digital currency

- A** Annabelle Huang recently won a government lottery to try China's latest economic experiment: a national digital currency. After joining the lottery through a Chinese social media app, Ms. Huang, 28, a business strategist in Shenzhen, received a digital red envelope with 200 electronic Chinese yuan, or e-CNY. To spend it, she went to a convenience store near her office and picked out some nuts and yogurt. Then she pulled up a QR code for the digital currency from inside her bank app, which the store scanned for payment. "The journey of how you pay is very similar to that of other Chinese payment apps," Ms. Huang said of the e-CNY experience.
- B** China has charged ahead with a bold effort to remake the way government-backed money works, rolling out its own digital currency with different qualities than cash or digital deposits. China's central bank which began testing e-CNY in four pilot areas has expanded those trials to more cities such as Beijing and Shanghai.
- C** The effort is one of several by central banks around the world to try new forms of digital currency that can move faster and give even the most disadvantaged people access to online financial tools. Many countries have taken action when some decentralized cryptocurrencies (加密货币) have become more popular. While these cryptocurrencies are designed to be decentralized so that no company or government can

control them, digital currencies created by central banks give governments more of a financial grip. These currencies can be made to expire if not used by a particular date and can make it easier for governments to track financial transactions to stamp out tax evasion and crack down on financial crimes.

- D** Many countries have experimented with national digital currencies. India is conducting real-world trials of the Digital Rupee. The Bahamas has made a digital version of the Bahamian dollar, the Sand Dollar, available to all citizens.
- E** Yet few major powers throughout the world are as far along as China in central bank digital currencies. Its early moves may shed light on where other countries go with digital currencies. “This is about more than just money,” said an author of a recent paper on the Chinese currency. “It’s about developing new tools to collect data and leverage (充分利用) that data so that the Chinese economy is more intelligent and based on real-time information.”
- F** So far, the Chinese government has not said if and when it will officially introduce the e-CNY nationwide, but recent articles and speeches from officials at the People’s Bank of China (PBC), which is China’s central bank, underscored the project’s ambitions and the desire to be leading. “The right to issue and control digital currencies will become a ‘new battlefield’ of competition between sovereign states (主权国家),” said an article in *China Finance*, a journal of the PBC. “China has many advantages and opportunities in issuing digital fiat (法定) currencies, so it should accelerate to get one step ahead.”
- G** The development of the national digital currency began in 2014 when the PBC set up an internal group to work on it, shortly after some cryptocurrencies gained attention in China. In 2016, the PBC created a division called the Digital Currency Research Institute. In 2019, it began trials of e-CNY in Shenzhen, Suzhou, Chengdu, and Xiongan New Area. People invited to the trial through lotteries on different apps were able to click on a link and get a balance of 200 e-CNY which was displayed in their e-CNY app over a picture of a Chinese bank note. To spend the money, users can use the e-CNY app to scan a retailer’s QR code or produce a QR code that the retailer can scan.

- H** The design of e-CNY borrows only a few minor technical elements from cryptocurrencies and does not use the so-called blockchain (区块链) technology, a public ledger (分类账) recording transaction details, which most cryptocurrencies rely on, according to officials from the PBC.
- I** In a hint of the currency's unusual nature, recipients have only a few weeks to spend the money before it disappears. So far, only a limited number of retailers have taken the currency. But early users said the experience was so similar to existing digital payment options that it would not be hard for Chinese people to switch to it if the e-CNY rolled out nationwide. "I'm totally fine to pay with e-CNY since it's smooth and fast enough," said Gao Yifan, a financial analyst in Shenzhen, who recently used her 200 e-CNY to buy snacks at a convenience store. Ms. Gao added that the e-CNY would become mainstream only if people could send it to friends, which was not possible with the trial version.
- J** The former head of the International Monetary Fund's China Division said that one of the most important factors driving the e-CNY was the success of non-bank payment platforms. "The e-CNY is really a defensive mechanism to keep central bank money relevant," the former head said. If the e-CNY is successful, it will give the central bank new powers, including novel types of monetary (货币的) policy to help the economy grow.
- K** The e-CNY can also increase the efficiency of financial operations and lower the costs of financial transactions. It can be transferred freely among commercial bank accounts and non-bank payment platforms, breaking barriers in the industry.
- L** Some economists said China's digital currency would also make it easier for the renminbi to become a more competitive global currency because it can move internationally with fewer barriers. But Chinese officials and analysts said many other changes would be necessary for that to happen.
- M** Zhou Xiaochuan, China's former central bank chief, gave a keynote speech at the Tsinghua PBCSF Global Finance Forum in Beijing, clearing up some

misunderstanding about the country's push for its digital currency. He said that China's experimental digital currency is designed to mainly replace notes and coins in circulation, bringing more convenience to people with the help of the Internet and mobile Internet terminals. "The project of e-CNY is primarily built on modernizing the domestic payment system and playing catch-up in the era of the digital economy, and it aims to raise efficiency, reduce costs, and serve the retail payment segment in particular," Zhou added.

(1,022 words)

- \_\_\_ 1 China's national digital currency would help the renminbi to become more competitive, according to some economists.
- \_\_\_ 2 China's early moves of testing its central bank digital currency may provide a reference for other countries.
- \_\_\_ 3 In the 2010s, China began its research and development of its national digital currency.
- \_\_\_ 4 During the trial of e-CNY, one of its early users said that she couldn't grant it to others with the trial version.
- \_\_\_ 5 Currently, there is no official information regarding when the e-CNY will be introduced across China.
- \_\_\_ 6 According to Zhou, the project of China's national digital currency aims for higher efficiency and lower costs.
- \_\_\_ 7 China's digital currency has distinctive characteristics, compared with its cash and digital deposits.
- \_\_\_ 8 Unlike decentralized cryptocurrencies, central bank digital currencies are projected to be centralized.
- \_\_\_ 9 A good many countries around the world have started trials of digital currencies of their own.
- \_\_\_ 10 One of the benefits of e-CNY is that it can improve the efficiency of financial operations and get the price of financial transactions lower.



## Passage B

### Directions

You are going to read a passage with 10 statements attached to it. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter.

阅读理解实际用时

分  秒 (  WPM )

答题正确率  %

## The digital age: the era we all are living in

- A** The way we live, work, and play has changed dramatically over the course of the past half century. The nine-to-five economies of years past have been replaced by globally integrated 24-7 service offerings. Consumers in the digital age have access to a host of services and products that would have previously been considered available only in the realm of science fiction.
- B** This change has been a long time coming and while the industrial revolution helped start this transformation, it is only now in the information age that individuals are really able to embrace this change. In this new digital age, access to knowledge is greatly improved. Some data that were previously only accessible to scientists and government officials are now freely accessible to all.
- C** In many ways, this is a double-edged sword, as merely having access to information is not a recipe for success. It is important to understand the context of the information and also how it can be best used to be successful. However, the pace of change is only increasing. New advancements in artificial intelligence (AI), machine learning (ML), and the Internet of Things (IoT) will only provide more information. Along with these advances, changes in networking speeds with the launch of 5G and devices capable of achieving these speeds will further propel digital age technologies forward. When we try to understand what the digital age is, we should realize that it is one driven by technology. These changes can help make businesses more efficient and profitable.

- D** Moreover, the digital age is not just one monolithic (整体式的) thing – rather it is a sequence of progressive steps. Today we are probably only in the midst of the transformation between the pre-digital age and the post-digital age. To truly understand this progression, it is important to see where we came from, as well as where we are headed.
- E** Though the pre-digital age was not too long ago, it is one that many look on with fond nostalgia (怀旧). During this phase, retail was still the primary means of obtaining goods and services. While products gradually transitioned to be more digital with encyclopedias (百科全书) moved online and phone books becoming searchable repositories, it was a simpler time.
- F** In the course of the mid-digital phase, companies have increasingly embraced the digital concept, but they've not yet fully grasped how expectations have changed. People are connected more than ever before due to the increasingly diversified communication means and have benefited from the progress of digitalization.
- G** In the post-digital age, digitalization itself will move into the background. Just like electricity and its impact on business and individual life, digitalization will also become ubiquitous. In this new digital age, the Internet will be available everywhere and things like smart cars and smart homes will be the norm. The concept of restrictions based on location will be a thing of the past. There will be both new freedom and new challenges to explore in this age, with a population born where digitalization is just a fact of life.
- H** Living with digital technologies and understanding them are two very different things. To be successful in this new digital age, companies need to embrace digital technologies in all things. They need to champion these technologies and focus on ways that they can be further enhanced to create even greater value for their businesses and their customers.
- I** Products in the digital age need to be easy to obtain and also easy to return. The success of some e-commerce companies demonstrates the importance of



this clearly. Likewise, the price needs to be a consideration for a business, as some sharing economy companies claimed. While price is definitely a factor for consumers, it is not the only factor.

- J** Many of the most successful digital enterprises are aspirational in nature and product, and one key metric that they generally share in common is a focus on the customer and customer experience. Companies that understand technologies of the digital age know that customers have a choice. They know that good prices and features can get customers' attention, but if they expect their business to be chosen, service has to match. Organizations of the digital age look to consumers for creative ideas and solicit feedback on products and services regularly. Their focus is not simply on the competition, but also on what the users want and need and how they can best meet these needs in a cost-effective and efficient manner.
- K** We've come to this point in time through a long journey. The industrial revolution brought us to the industrial age, which eventually led to the digital revolution and the current information age we are in. But if the industrial age ended, would the information age end as well? And if so, what comes next?
- L** Now that information is easily accessible and newer tools continue to be developed, there is a question faced by many businesses. Do they have the right information they need to make their decisions or do they need more? Many businesses fall into the trap of constantly looking for additional details and validation before making a decision, simply for a fear of a lack of thorough investigation.
- M** Too much data can be a bad thing. Simply having access to tons of information is not always helpful or relevant. Doctors, for example, have to frequently deal with patients that have self-diagnosed based on their symptoms from an online source. Without training, the information that a layperson grasps can be very limited and invalid.
- N** Due to the global pandemic, the race to go digital is now even more critical than ever. When used correctly, data can be a potent tool for growth. For example, a multinational company used a digital loyalty program as early as 2015, which

helped deliver targeted content to consumers based on the user data they'd gathered. The company was transparent about its collection efforts and provided appropriate rewards for users. This not only helped the company create greater brand loyalty but also helped drive additional sales.

- O** In the digital age, companies need guidance to make the transition and grow. They should realize that today's skills will not automatically translate to tomorrow's needs. While robots and AI may not replace workforces around the world, they will have an impact on jobs and roles. In this case, reskilling employees to meet new working requirements will be needed. On the other side, customers now have more choices than ever before, so simply providing a product or service at a good price is not enough. Today's consumers are looking for phenomenal service and an overall effortless experience. Companies need to look at the roadblocks they are putting in the way of their customers and remove them by helping create a more seamless and pleasurable experience across the board.

*(1,130 words)*

- \_\_\_ 1 Today's companies should explore how to reach out to potential customers and engage them with a seamless and pleasant experience.
- \_\_\_ 2 Numerous businesses are not certain whether they have got all the right information, which keeps them from making their decisions.
- \_\_\_ 3 According to some sharing economy companies, the price of goods or services serves as one of the factors for customers to consider.
- \_\_\_ 4 For a better understanding of the progress of digital transformation, it is vital to know where we were from and where we are going.
- \_\_\_ 5 In the digital age, people have free access to some data which were only available to scientists and government officials in the past.
- \_\_\_ 6 Over the past five decades, there has been a significant transformation of people's way of life.

- \_\_\_\_\_ 7 In the information era, gaining access to information without understanding the context cannot guarantee success.
- \_\_\_\_\_ 8 In the post-digital age, the influence of digitalization will be here and there in our life, although digitalization itself will be behind the scenes.
- \_\_\_\_\_ 9 Besides good prices and features, companies must provide services that match their customers' needs.
- \_\_\_\_\_ 10 An ordinary person without professional training cannot obtain all the necessary and right information.

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# Risks of artificial intelligence

From virtual assistants to self-driving cars, artificial intelligence (AI) is progressing rapidly. While science fiction often portrays AI as robots with human-like characteristics, AI can encompass anything from search algorithms (算法) to question-answering computer systems to autonomous weapons.

Artificial intelligence today is properly known as narrow AI (weak AI) in that it is designed to perform a singular or limited task. However, the long-term goal of many researchers is to create general AI (AGI or strong AI) for the common good of people. There are some who even want to explore super AI. While general AI can be defined as the ability of a machine to perform any task that a human can, super AI is a form of AI that surpasses human intelligence and ability. Super AI is also known as superintelligent AI or superintelligence. It's the best at everything – maths, science, medicine, hobbies, you name it. Even the brightest human minds cannot come close to the abilities of super AI.

In the near term, the goal of keeping AI's impact on society motivates safety research in many areas from economics and law to technical topics such as verification, validity, security, and control. Whereas it may be little more than a minor nuisance (麻烦的情况) if your laptop crashes or gets hacked, it becomes all the more important that an AI system does what you want it to do if it controls your car, your airplane, your pacemaker, your automated trading system, or your power grid. Another short-term challenge is preventing a devastating arms race in lethal (致命的) autonomous weapons.

## Passage C

### Directions

You are going to read a passage with 10 questions. For questions 1-7, choose the best answer from the four choices marked A, B, C and D. For questions 8-10, complete the sentences with the information given in the passage.

阅读理解实际用时

分  秒 (  WPM )

答题正确率  %

In the long term, an important question is what will happen if the quest for general AI succeeds and an AI system becomes better than humans at all cognitive tasks. As pointed out by a British mathematician in 1965, designing smarter AI systems is itself a cognitive task. Such a system could potentially undergo self-improvement, triggering an intelligence explosion and leaving human intellect far behind. By inventing revolutionary technologies, such a superintelligence might help us eradicate war, disease, and poverty, so the creation of superintelligent AI might be the biggest event in human history. Some experts have expressed concern, though, that it might also be the last, unless we learn to align the goals of the AI with ours before it becomes superintelligent.

There are some who question whether superintelligent AI will ever be achieved, and others who insist that the creation of superintelligent AI is guaranteed to be beneficial. We recognize both of these possibilities, but also recognize the potential for an AI system to intentionally or unintentionally cause great harm. We believe research today will help us better prepare for and prevent such potentially negative consequences in the future, thus enjoying the benefits of AI while avoiding pitfalls (隐患).

Most researchers agree that a superintelligence is unlikely to exhibit human emotions like love or hate, and that there is no reason to expect AI to become intentionally benevolent (仁慈的). Instead, when considering how AI might become a risk, experts think two scenarios are most likely.

First, AI is programmed to do something devastating. Autonomous weapons are AI systems that are programmed to kill. In the hands of the wrong person, these weapons could easily cause mass casualties (伤亡). Moreover, an AI arms race could inadvertently lead to an AI war that also results in mass casualties.

Second, AI is programmed to do something beneficial, but it develops a destructive method for achieving its goal. This can happen whenever we fail to fully align AI's goals with ours, which is strikingly difficult. If you ask an obedient (顺从的) intelligent car to take you to the airport as fast as possible, it might get you there chased by helicopters and covered in vomit, doing not what you want but literally what you ask

for. If a super-intelligent system is tasked with an ambitious geoengineering project, it might wreak havoc (灾难) with our ecosystem as a side effect.

Stephen Hawking and many other big names in science and technology have once expressed concern in the media about the risks posed by AI, joined by many leading AI researchers. Why is the subject suddenly in the headlines?

The idea that the quest for superintelligent AI would ultimately succeed was long thought of as science fiction, centuries or more away. However, thanks to recent breakthroughs, many AI milestones, which experts viewed as decades away merely five years ago, have now been reached, making many experts take seriously the possibility of superintelligence in our lifetime. While some experts still guess that human-level AI is centuries away, a lot of AI researchers guess that it would happen before 2060. Since it may take decades to complete the required safety research, it is prudent (明智谨慎的) to start it now.

Because AI has the potential to become more intelligent than any human, we have no surefire (一定能成功的) way of predicting how it will behave. We can't use past technological development as much of a basis because we've never created anything that has the ability to outsmart us. The best example of what we could face may be our own evolution. Human is now the most developed species on the planet, not because we're the strongest, fastest, or biggest, but because we're the smartest. If we're no longer the smartest, are we assured to remain in control?

Many AI researchers roll their eyes when seeing this headline – Stephen Hawking warns that the rise of robots may be disastrous for mankind. They have lost count of how many similar articles they've seen. Typically, these articles are accompanied by an evil-looking robot carrying a weapon, and they suggest that we should worry about robots rising up because they've become conscious or evil. On a lighter note, such articles are actually rather impressive, because they summarize the scenarios that AI researchers don't worry about. These scenarios combine two separate misconceptions: concern about consciousness and evil.



Take driving cars for example. If you drive down the road, you have a subjective experience of colors, sounds, etc. But does a self-driving car have a subjective experience? Although this mystery of consciousness is interesting in its own right, it's irrelevant to AI risks. If you get struck by a driverless car, it makes no difference to you whether it subjectively feels conscious. In the same way, what will affect us humans is what superintelligent AI does, not how it subjectively feels.

The fear of machines turning evil is a red herring (转移注意力的次要想法). The real worry isn't malevolence (恶意), but competence. A superintelligent AI is by definition very good at attaining its goals, so we need to ensure that its goals are aligned with ours. Humans don't generally hate ants, but we're more intelligent than they are – if we're in charge of a hydroelectric green energy project and there's an anthill (蚁穴) in the region to be flooded, that's too bad for the ants. AI safety research wants to avoid placing humans in the position of those ants.

Our civilization will flourish as long as we win the race between the growing power of technology and the wisdom with which we manage it. In the case of AI technology, the best way to win that race is not to impede the development of AI, but to accelerate our wisdom to manage it, by supporting AI safety research.

(1,192 words)

- 1 The long-term objective of many researchers is to make human beings enjoy the benefits of \_\_\_\_\_ AI.
  - A narrow or weak
  - B super or superintelligent
  - C cutting-edge
  - D general or strong
- 2 According to the passage, AI can be categorized into different types based on \_\_\_\_\_.
  - A the degree of intelligence
  - B the design of appearance

- C the complexity of programming  
D the practical application
- 3 What attitude does the author most likely have toward the creation of superintelligent AI?
- A Supportive.  
B Wait-and-see.  
C Neutral.  
D Opposing.
- 4 According to the passage, how can autonomous weapons become a risk?
- A If they are programmed to kill.  
B If they have programming errors.  
C If they develop consciousness.  
D If they fall into the hands of the wrong person.
- 5 A lot of AI researchers believe that it would take \_\_\_\_\_ for human-level AI to be created.
- A centuries  
B generations  
C decades  
D a couple of years
- 6 Why is it impossible to accurately predict how AI will behave?
- A AI can react faster than human beings.  
B AI may outsmart human beings.  
C AI's performance may be unstable.  
D AI is able to learn and upgrade itself.
- 7 How will a good many AI researchers respond to articles warning the possible risks of superintelligent AI?
- A They will strongly agree on them.  
B They will learn more about them.  
C They will strongly resist them.  
D They will disbelieve them.
- 8 When it comes to the scenarios of AI risks, there are usually two different misinterpretations concerning \_\_\_\_\_.

- 9 Given that a superintelligent AI does well in accomplishing its goals, we need to \_\_\_\_\_ its goals with ours.
- 10 As long as human beings can remain in control of the development of AI, human \_\_\_\_\_ will continue to flourish.

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