

2020(令和2)年度

## 【注意事項】

1. この問題冊子は「英語」である。
2. 試験時間は 60 分である。
3. 試験開始の合図まで、この問題冊子を開いてはいけない。ただし、表紙はあらかじめよく読んでおくこと。
4. 試験開始後すぐに、以下の 5 および 6 に記載されていることを確認すること。
5. この問題冊子の印刷は 1 ページから 7 ページまである。
6. 解答用紙は問題冊子中央に 2 枚はさみこんである。
7. 問題冊子に落丁、乱丁、印刷不鮮明な箇所等があった場合および解答用紙が不足している場合は、手をあげて監督者に申し出ること。
8. 試験開始後、2 枚ある解答用紙の所定の欄に、受験番号と氏名を記入すること（1 枚につき受験番号は 2 箇所、氏名は 1 箇所）。
9. 解答は必ず解答用紙の指定された箇所に記入すること。解答用紙の裏面に記入してはいけない。
10. 問題番号に対応した解答用紙に解答していない場合は、採点されない場合もあるので注意すること。
11. 問題冊子の中の白紙部分は下書き等に使用してよい。
12. 解答用紙を切り離したり、持ち帰ってはいけない。
13. 試験終了時刻まで退室を認めない。試験中の気分不快やトイレ等、やむを得ない場合には、手をあげて監督者を呼び、指示に従うこと。
14. 試験終了後は問題冊子を持ち帰ること。



## [ I ] 次の文章を読み、設問に答えなさい。

\*が付いている語句には本文の後ろに注があります。

When the baseball season kicked off in Japan this spring, fans of the Tohoku Rakuten Golden Eagles were faced with an inconvenience they'd never encountered before: The food and drink \*stalls did not accept cash.

The team's owner, internet commerce firm Rakuten Inc., was trying to promote its QR code mobile payment system. But the marketing \*ploy quickly turned out to be much more than that.

In April and May, food, beverage and merchandise sales at the Eagles stadium in Sendai jumped 20 percent from the same period in 2018, partly because taking cash out of the equation changed spending habits.

"We consider it to be a success story," said Hayato Morofushi, marketing manager for <sup>(A)</sup>Rakuten's mobile payments. "Using QR codes for payments has only just started in Japan, so we don't expect everyone to jump on the \*bandwagon. As we get more success stories, this will win more people over."

Experts say that when lines move faster, more people join. Customers don't see cash leaving their wallets and focus on the satisfaction of a purchase, so they spend more.

That psychology could be crucial for Japan's economy, locked for decades in a \*deflationary mindset, where consumers delay spending in hopes of stable or lower prices. The Bank of Japan has spent more than \$3 <sup>(B)</sup>\*trillion since 2013 on \*bonds and other assets to stoke a 2 percent growth rate in prices, but without success.

A scheduled increase in the consumption tax to 10 percent from 8 percent in October could hurt spending. Aware of that risk, the government is betting big on mobile payments, an <sup>(B)</sup>industry only just taking root.

As soon as the tax hike kicks in, the government will offer points \*redeemable for future discounts to shoppers who use QR codes and other forms of cashless payment for nine months.

The project has a six-month budget of ¥280 billion (\$2.6 billion), which will be reassessed in fiscal 2020 starting next April.

"If we change how we pay, we can change society as a whole," said Masamichi Ito, director of the Ministry of Economy, Trade and Industry's cashless promotion office, set up in October with the goal of doubling cashless transactions to ¥120 trillion by 2025.

Cash settles 80 percent of the transactions in Japan, with the rest done by credit cards, mobile payments and prepaid swipe cards. That is the highest cash usage rate in the developed world, after Germany.

Low crime rates—most residents in Japan are comfortable carrying large amounts of cash—and an aging population are seen as the main obstacles to deeper adoption.

In India and China, two of the world's most \*voracious spenders, mobile payments account for 30 to 35 percent of transactions, according to Statista.

On average, cashless payments increase per-customer sales by 1.6 percent, according to Nomura Research Institute. Domestic consumption in Japan has grown an average of 0.5 percent each year for the past six years.

The government says going cashless could \*alleviate other major headaches, such as a <sup>(C)</sup> labor shortage and the falling profitability of banks, simply by virtue of being more efficient.

Cashiers spend on average over two hours a day managing cash, while banks spend around ¥1 trillion a year on their ATM networks and physically moving cash, NRI says.

Tourism, especially from China, has been one of the few economic bright spots in Japan, and Chinese tourists use the mobile payment system AliPay, run by Ant Financial Services Group, at over 300,000 Japanese merchants.

Some \*duty-free counters at big department stores deposit tax refunds directly into AliPay accounts. The \*app uses targeted \*ads to help users find what they want and recommends <sup>(D)</sup> related products nearby. When users return to China, they get a recommendation to buy similar Japanese goods online.

South Korean mobile payment firm Kakao Pay is also looking to enter Japan, betting on Tokyo's push to go cashless, Ryu Young-joon, chief executive of Kakao Pay, said in a May interview.

"When I go to Japan, they do not accept credit cards in many stores," Ryu said. "So I thought if I can use Kakao Pay in Japan, it's going to be good."

PayPay, a QR code system launched in October with backing by SoftBank Group Corp., Yahoo Japan Corp. and India's Paytm, is also \*compatible with AliPay, which may smooth the path toward local adoption.

Satoshi Komiya, 39, who runs a Tokyo curry restaurant, got PayPay three months ago—after signing a deal that guaranteed he would be charged no fees for three years.

He said he has noticed a "slight" increase in sales since then.

"So far, so good," Komiya said.

But other Japanese payment providers, including Origami Inc., messaging app Line and auction site Mercari, typically charge fees of about 3 percent.

Because smaller retailers have profit margins of around 2 percent on average, fees are a major obstacle to adoption of mobile payments, said Yuki Fukumoto, a researcher at NLI Research Institute.

Japan also has a network of \*ubiquitous vending machines and meal ticket dispensers that rely on cash and cannot be replaced or upgraded overnight.

"People say shoppers spend more when they use QR codes, but I don't think this will happen in my shop," Tomoko Yokoyama, 50, who runs a Tokyo tennis shop, said as she re-strung a racket.

"I have to pay fees on every purchase, so it is the same as selling goods at a discount," she added. "That would be a disaster."

(出典 Reprinted from "Japan bets on QR code payments to sustain spending" by Stanley White, The Japan Times. Copyright© 2019 REUTERS.)

### 注

stalls: 売店

ploy: 施策

bandwagon: 流行

deflationary mindset: デフレ心理

trillion: 兆

bonds: 債券

redeemable: 還元可能な

voracious: 貪欲な

alleviate: 和らげる

duty-free: 免税

app: application の略称

ads: advertisements の略称

compatible: 互換性のある

ubiquitous: 至るところにある

(1) 下線部 (A) について, “it” の内容を明らかにしながら, どのような “a success story” かを日本語で説明しなさい。

(2) 政府が下線部 (B) のように期待する根拠を文中から読み取り, 日本語で説明しなさい。

(3) 下線部 (C) とあるが, その理由を文中から具体例を挙げて日本語で説明しなさい。

(4) 下線部 (D) を日本語に訳しなさい。

(5) 店舗(小売業者)が mobile payment system の導入をためらう要因として最も適当なものを, 次の(ア)~(エ)のうちから一つ選び, 記号で答えなさい。

- (ア) 高齢化
- (イ) 犯罪率
- (ウ) 手数料
- (エ) 消費税



## 〔 II 〕 次の文章を読み、設問に答えなさい。

\*が付いている語句には本文の後ろに注があります。

Under what conditions will cooperation emerge in a world of egoists without central authority? This question has \*intrigued people for a long time. And for good reason. We all know that people are not angels, and that they tend to look after themselves and their own first. Yet we also know that cooperation does occur and that our civilization is based upon it. But, in situations where each individual has an incentive to be selfish, how can cooperation ever develop?

The answer each of us gives to this question has a fundamental effect on how we think and act in our social, political, and economic relations with others. And the answers that others give have a great effect on how ready they will be to cooperate with us.

The most famous answer was given over three hundred years ago by Thomas Hobbes. It was (A) \*pessimistic. He argued that before governments existed, the state of nature was dominated by the problem of selfish individuals who competed on such \*ruthless terms that life was "solitary, poor, nasty, \*brutish, and short". In his view, cooperation could not develop without a central authority, and consequently a strong government was necessary. Ever since, arguments about the proper scope of government have often focused on whether one could, or could not, expect cooperation to emerge in a particular domain if there were not an authority to police the situation.

Today nations interact without central authority. Therefore the requirements for the emergence of cooperation have \*relevance to many of the central issues of international politics. The most important problem is the security dilemma: nations often seek their own security (B) through means which challenge the security of others. This problem arises in such areas as escalation of local conflicts and arms races. Related problems occur in international relations in the form of competition within alliances, \*tariff negotiations, and communal conflict in places like Cyprus.

The Soviet invasion of Afghanistan in 1979 presented the United States with a typical dilemma of choice. If the United States continued business as usual, the Soviet Union might be encouraged to try other forms of noncooperative behavior later on. On the other hand, any substantial lessening of United States cooperation risked some form of retaliation, which could then set off counter-retaliation, setting up a pattern of mutual \*hostility that could be difficult to end. Much of the domestic debate about foreign policy is concerned with problems of just this type. And properly so, since these are hard choices.

In everyday life, we may ask ourselves how many times we will invite acquaintances for

dinner if they never invite us over in return. An executive in an organization does favors for another executive in order to get favors in exchange. A journalist who has received a leaked news story gives favorable coverage to the source in the hope that further leaks will be forthcoming. A business firm in an industry with only one other major company charges high prices with the expectation that the other firm will also maintain high prices — to their mutual advantage and at the expense of the consumer.

For me, a typical case of the emergence of cooperation is the development of patterns of behavior in a \*legislative body such as the United States Senate. Each senator has an incentive to appear effective to his or her \*constituents, even at the expense of conflicting with other senators who are trying to appear effective to *their* constituents. But this is hardly a situation of completely opposing interests, a \*zero-sum game. On the contrary, there are many opportunities for mutually rewarding activities by two senators. These mutually rewarding actions have led to the creation of an elaborate set of norms, or \*folkways, in the Senate. Among the most important of these is the norm of \*reciprocity — a folkway which involves helping out a colleague and getting repaid in kind. It includes vote trading but extends to so many types of mutually rewarding behavior that "it is not an \*exaggeration to say that reciprocity is a way of life in the Senate".

Washington was not always like this. Early observers saw the members of the Washington community as quite \*unscrupulous, unreliable, and characterized by \*\*falsehood, \*deceit, \*treachery". In the 1980s the practice of reciprocity is well established. Even the significant changes in the Senate over the last two decades, tending toward more \*decentralization, more openness, and more equal distribution of power, have come without \*abating the folkway of reciprocity. As will be seen, it is *not* necessary to assume that senators are more honest, more generous, or more public-spirited than in earlier years to explain how cooperation based on reciprocity has emerged or proved stable. The emergence of cooperation can be explained as a consequence of individual senators pursuing their own D.

(出典 Reprinted from "The evolution of cooperation" by Robert Axelrod, Basic Books.  
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注

intrigue: ～の興味をそそる

pessimistic: 悲観的な

ruthless: 無慈悲な, 冷酷な

brutish: 理性を欠く

relevance: 関連性

tariff: 関税

hostility: 敵意

legislative: 立法の, 立法上の

constituent: 選挙区民, 選挙有権者

zero-sum game: 参加者の得失・損益の和が常にゼロになるゲーム・状況

folkway: 習俗

reciprocity: 互恵主義, 相互利益

exaggeration: 誇張

unscrupulous: 不誠実な

falsehood: 偽り, うそ

deceit: 欺くこと, 詐欺

treachery: 裏切り

decentralization: 分権, 分散

abate: 弱める

(1) 下線部 (A) について, 筆者がそのように考えた根拠を本文中から探し, 日本語でまとめなさい。

(2) 下線部 (B) を日本語に訳しなさい。

(3) 下線部 (C) を日本語に訳しなさい。

(4) 空欄部 D に入る英単語として最も適当なものを, 次の(ア)~(エ)のうちから一つ選び, 記号で答えなさい。

(ア) answers

(イ) interests

(ウ) policies

(エ) problems