Part of the difference is that memory is so much faster than a hard drive. That's why they make programs to use your memory as a hard drive. Things put on it load near instantly. There is a tradeoff however, I beleive that more chips are better. Each Memory Module can only do so much at a time, and if you have two 512MB memory modules of the same speed, compared to one Gigabyte memory module, the two chips can do twice as many operations. At least at far as I understand it.