

Money Life in These Conditions

To Thank My

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ABSTRACT: The content of the article aims to clarify the life of money in today's conditions, thereby showing that money is not only a measure of value but also a commodity in the exchange of buying and selling; all activities of human life are determined by money. To clarify the purpose of the article, the author uses the methodology of human philosophy and social philosophy, and at the same time, uses qualitative methods, analysis, comparison, and synthesis to clarify the life of money. The result is a systematization of the life of money, at the same time pointing out the driving force of money in the process of economic and social development. Still, it also threatens the sustainable development of human society. With all the above content, I can conclude that: one, money is a product of human beings; it becomes a means of buying and selling goods; two, money is a common commodity, which makes money a monopoly product of the state; Third, the competition in issuing money becomes the competition between nations in all aspects of social life, from economics, politics, culture, to science, weapons, and war.

KEYWORDS: Money, labor, goods, state, USD

1. INTRODUCTION

Money has long been an indispensable tool governing all aspects of human life. Capital is not only a means of exchange but also a driving force for production, consumption, and investment, a measure of the value of goods and services, and the root cause of many economic problems such as inflation and inequality. In society, money profoundly impacts the quality of life, creating different classes of rich and poor, shaping consumer culture, and even causing many social problems. Capital plays a vital role in planning and implementing public policies at the national level. Still, at the same time, it also poses a risk of corruption and influences the decision-making process. In the international arena, the US dollar, as the main reserve currency, substantially impacts many countries' global commodity prices and policy decisions.

2. LITERATURE REVIEW

The role of money in modern society is a multidimensional and complex research topic. Studies have shown that money is not simply a medium of exchange but also profoundly impacts various aspects of human life. It has been argued that the relationship between money and happiness is inverted U-shaped: when income increases to a certain level, happiness increases but then reaches a plateau. This suggests that money can satisfy basic material needs but does not guarantee long-term happiness. In addition, studies on income inequality have also shown a strong link between the polarization of the rich and the poor and social problems such as crime, public health, and political instability. Other perspectives have shown that countries with high levels of income inequality tend to have higher rates of crime, disease, and other social problems than countries with lower levels of inequality.

3. METHODOLOGY

Qualitative methodology is a valuable tool to gain a deeper understanding of the role of money in people's lives. This method explores participants' meanings, emotions, and experiences through open-ended interviews, focus groups, and participant observation. These techniques help collect detailed data on people's beliefs, attitudes, and money-related behaviors. The main advantage of qualitative methods is their ability to uncover hidden corners and issues that other methods may not notice. However, the research results are often difficult to generalize and require much time and effort. Researchers can contribute to building a comprehensive picture of the complex relationship between people and money by applying qualitative methods.

4. RESEARCH RESULTS

4.1. Money as a measure of human value

Labor has long been an indispensable part of human life. It is a means of survival and a bridge connecting people, creating diverse social relationships. However, the development of society also poses new challenges to this relationship. The increasingly

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sophisticated division of labor and fierce competition for resources has led to many problems, such as inequality, work-life imbalance, and even social isolation. To solve these problems, we must build a fair society where everyone can develop and contribute to the community. At the same time, we also need to find new, creative forms of labor suitable for developing technology and society. In modern society, money has become a standard measure of an individual's value. Meeting social needs, often quantified in terms of money, has led many people to believe that having a lot of money means having a high status and being respected by society. This concept has profoundly influenced many aspects of life, from religion and politics to economics and culture. However, judging a person's worth based solely on their own money is a narrow concept. Each individual has their values, which cannot be measured by money. Considering money as the only measure of success has distorted human values, causing people to chase after material things and forget about higher goals. "Human life manifests itself in different professions as equal labor. Selling labor is buying money. Buying money is selling science. Science is no longer the product of scientists, but science is the product of private individuals" (Quoc, N. A. (2024), P.15). Money is not only a means of exchange but also a goal that many people pursue. However, focusing too much on money can lead to negative consequences. When money becomes the sole measure of human value, spiritual values, ethics, and social relationships can be overlooked. The history of money also shows its transformation over time and space. The form of money may change from pearl shells and precious metals to paper and electronic money, but its role in society remains the same. However, the value of money is not absolute; it depends on many factors, including people's beliefs. So, what is money? It is a tool, a means of exchanging goods and services. But it can also become a tool for manipulation and control. Over-reliance on money can make people selfish and greedy and cause them to lose their humanity. When money acts as a medium of exchange and a link between individuals and property, society is divided into two parts: one has money, and the other has property; the need for money and property is socialized. Money becomes the object of all socialized property. Enough money is wealth, and enough wealth is money. Exchange between standards related to money and property becomes an external relationship, not a human one. The power of people expressed in property or money is the same, but money is more flexible. Money is the purpose, and property and standards are the means. Money was originally a means of exchange, making it easy for people to buy and sell goods and services. However, when money becomes life's goal, it can become a social division and opposition tool. In a society with a gap between rich and poor, money becomes a measure of an individual's value. The rich often have more power and influence, while the poor face many hardships and injustices. This leads to social polarization, creating a growing gap between the rich and the poor. When money becomes everything, it affects the economy and other areas of life, such as politics, culture, and society. Money can buy many things, but it cannot buy happiness, health, and sincere relationships.

Food, water, and air... are basic needs for human survival. Money is a tool to help us meet these needs. However, in modern society, money is sometimes considered a goal of life rather than just a means. The desire for money is often explained by the desire to have a better life to secure the future. However, when making money becomes the only goal, people can lose other essential values such as love, family, and friends. The role of money in society is very complex. It is both a driving force for production and a tool to divide the rich and the poor. In a market economy, money measures the value of goods, services, and people. However, is money everything? History has proven that the value of money can change over time and space. When a currency loses its value, its owners lose power and influence.

Each individual has the right to define their worth. However, in modern society, money is often viewed as a standard measure of success. Overemphasizing money as a measure of human worth can lead to negative consequences. As independent individuals, people are incomparable and should not be judged by the prism of money. When money becomes the standard for evaluation, economic barriers are created in society, creating a divide between the rich and the poor and inequality. "People are the measure, everyone is equal. When standards and money are used to measure people, society discriminates between noble and lowly, rich and poor" (Quoc, N. A. , Y, N. V. , & Giao, H. V. . (2024), P.874). This leads to a situation where many chase after money, even though it may destroy their core human values. Making money becomes the goal of life, forcing many people to engage in economic activities that do not always bring meaning. Alienated labor, where people are just production machines, and the indiscriminate exploitation of natural resources are negative consequences of focusing too much on money. Means of production, such as factories, land, etc., are often considered the determining factors of wealth. However, their value lies in their ability to create products and services that meet human needs. When means of production are used only to generate profits without regard to social impact, they become tools for exploitation and injustice. Many factors, including supply and demand, government policies, and consumer psychology, influence the prices of goods and services. Manipulating the market to increase prices, causing scarcity of goods, is an unfair and harmful act to society.

The value of a product or service is often measured through the production and exchange process. However, the value of an individual is more complex and challenging to quantify. In modern society, money is often seen as a measure of a person's value, but does this reflect human nature? Ownership is an important concept related to value. We can own property, knowledge, and even ourselves. However, owning too many material assets sometimes makes people lose their spiritual value. Money is just a tool of exchange, but it has great power in shaping society. Uneven distribution of assets leads to inequality, creating an ever-widening gap between the rich and the poor. The value of assets changes over time and depends on many factors, such as supply and demand, government policies, and technological developments. Wealthy people can often seize investment opportunities and use policies to

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increase their assets. However, becoming rich does not depend only on luck but also requires knowledge, skills, and effort. Successful people often have foresight and know how to take advantage of opportunities and face risks.

In modern society, money is vital in exchanging goods and services. However, when money becomes the primary goal, it can change social values and relationships. When money measures value, everything, including people, can be priced. This leads to a situation where money and social norms become commodities to be bought and sold. People can be viewed as tools to achieve profit, and social relationships become utilitarian. When norms become goals, we see the division between rich and poor and power. People with more money and social status are often respected, while poor people are discriminated against. This creates an unjust society where a person's value depends on what they own, not what they are. History has proven that people will lose their core values when money and norms become goals.

4.2. The State Monopolizes Monetary Issues

The relationship between the state, law, and money is one of the central issues of modern society. Laws enacted by the state act as a legal framework regulating socio-economic activities in which money is a tool of exchange and measurement of value. The balance between these three elements is the foundation for sustainable and equitable development of society. However, history has shown that when power is too concentrated in a group of people or when money is used for political manipulation, this system can be eroded, leading to severe consequences such as inequality, corruption, and social instability. In the era of globalization, this relationship has become more complicated due to the development of financial technology. It requires policymakers to make appropriate adjustments to ensure the stability and development of the economy.

Money and law are two indispensable tools for managing economic and social activities in modern society. As a legal framework, the law protects property rights and creates a stable business environment. Money plays a vital role in promoting economic growth as a medium of exchange, a measure of value, and an accumulation of assets. However, the relationship between money, law, and the state is complex. The power of the state to enact laws and conduct monetary policy can be used to promote social justice, but it can also be abused to protect the interests of a small group. Uneven income distribution, inflation, and economic instability are profound social problems related to how the state uses these tools. Tax policy is an essential tool for redistributing income and financing public services. However, designing a fair and efficient tax system is a significant challenge.

In addition, monetary policy, conducted by the central bank, also plays a vital role in regulating interest rates, money supply, and exchange rates, affecting inflation, economic growth, and employment. However, measuring human and social value based on cash alone is inadequate and can lead to misleading assessments. Cash cannot fully reflect an individual's dedication, delay, compensation, reputation, honor, and dignity. Similarly, exchange rates cannot accurately measure the quality of the population and the speed of economic and political development, as many other factors influence them. To comprehensively assess a country's development, it is necessary to consider many indicators, including quality of life, equality, and environmental sustainability. "The amount of cash measures lifestyle and career standards. The amount of money available measures the value and enjoyment of individuals and nations. The exchange rate of speculative money measures the quality of the population and the pace of economic and political development. The amount of money paid measures dedication, delinquency, compensation, prestige, honor, and dignity" (Nguyen Anh Quoc, Nguyen Van Y, Huynh Van Giau, (2024), P.4982). With globalization, countries face new challenges in managing money and law. The development of cryptocurrencies and financial technology is raising questions about the role of traditional money and the ability of the state to supervise. To build a sustainable and equitable society, there must be a balance between economic, social, and environmental goals. This requires cooperation between policymakers, businesses, and people.

Money, law, and the state are closely related elements that shape society. The state, as a social management agency, uses money and law as tools to manage the economy and ensure order. As a means of exchange and measuring value, money is not simply an economic tool but also reflects the power and the distribution of assets in society. As a legal framework, the law protects property rights and creates a stable business environment. However, the relationship between these elements is complex and ever-changing. The power of the state to issue money and enact laws can be used to promote social justice, but it can also be abused to protect the interests of a small group. Uneven income distribution, inflation, and economic instability are profound social problems related to how the state uses these tools. Tax policy, monetary policy, and property regulations are the primary tools the state uses to regulate the economy. The development of financial technology, especially cryptocurrencies, poses new challenges to monetary and legal management. Globalization also increases the interconnectedness of economies, requiring countries to coordinate closely in developing standard rules. To build a sustainable and equitable society, there needs to be a balance between economic, social, and environmental goals. This requires cooperation between policymakers, businesses, and citizens. At the same time, there needs to be close supervision to prevent corruption and abuse of power.

Money has long been viewed as a powerful tool of power. The state, through its control over the issuance and management of money, can profoundly influence the lives of its citizens. This power is evident in the state's ability to regulate income distribution, invest in priority projects, and affect the prices of goods. History has shown that those holding more money tend to have greater societal power. This is not simply because of their purchasing power but because money is a tool for influencing political and economic decisions. Economic interest groups often use money to finance election campaigns, lobby, and bribe officials. However,

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the relationship between money and power is not one-way. The state can also use money to consolidate its power. For example, by adjusting interest rates, the state can stimulate or inhibit economic activity, influencing public support. The uneven distribution of wealth in society results from the complex relationship between money and power. The rich often have more opportunities to access public resources and services. This creates a vicious cycle in which the rich get richer, and the poor get poorer. The state needs appropriate policies to regulate the relationship between money and power to ensure fairness and social stability. This includes strengthening financial supervision, fighting corruption, and ensuring transparency in using state budgets.

High-quality human resources are the core factor promoting the sustainable development of a country. The people's education level, vocational skills, and health determine labor productivity and affect the ability to innovate, create, and adapt to market changes. Countries with high-quality human resources are often more competitive, attract more foreign investment, and have the ability to develop high-value-added industries. To improve the quality of human resources, countries need to invest heavily in education and training, especially vocational education. In addition, building a comprehensive health insurance system is also very important to ensure workers' health. A professional working environment with promotion opportunities will help attract and retain talent.

4.3. Money is a social ability and need

Human history is a history of struggles for power and resources. As a measure of value and a medium of exchange, money has become one of the main driving forces behind conflicts. Since ancient times, gold has been considered a valuable asset and the cause of many wars. During its development, money has gone through many different forms, from valuable goods to paper money and now electronic money. However, the question is whether money can genuinely reflect the value of people and life. The notion that "money corresponds to truth, so spending money is enjoying the truth of life" is a one-sided view. Money is just a tool to meet people's material needs. Focusing too much on money can lead to negative consequences such as inequality, corruption, and the loss of noble spiritual values. Competition between currencies is an inevitable phenomenon in a market economy. However, it is condemnable to treat money as an end in itself and use it as a tool to manipulate and control others. "A type of money corresponding to people appeared, and the change in the form of money was inevitable. Money that met the people's daily needs was issued as a universal currency. Money corresponds to the truth, so spending money is to enjoy the truth of life. The war between currencies caused money to eliminate itself from society". (Nguyen Van Y, Nguyen Anh Quoc, Huynh Van Giau (2024), P.5123).

Today, oil and other natural resources have become disputed between great powers. The exploitation and control of these resources not only bring economic benefits but also ensure energy and geopolitical security. However, the resource race has serious consequences, including armed conflicts, social unrest, and environmental degradation. To build a peaceful and sustainable world, we must find new ways to manage natural resources and ensure a fair distribution of benefits.

As the world's primary reserve currency, the US dollar is central to the global financial system. The US's hold on this currency has given this country significant international influence while posing many challenges to other countries. The fluctuations of the dollar affect global commodity prices and many countries' economic and political stability. The dependence on the dollar has made many countries vulnerable to US monetary policies. This raises questions about the sustainability of the current international financial system and pushes countries to look for alternatives to mitigate risks. In the future, the rise of emerging economies, the development of financial technologies, and changes in geopolitics may change the position of the US dollar. Understanding the role of the US dollar is extremely important for countries to make appropriate policy decisions and build a more sustainable international financial system. As the world's primary reserve currency, the US dollar is central to the global financial system. The dominance of the USD has given the United States a significant advantage in international relations, posing many challenges for other countries. The dependence on the USD has made many countries vulnerable to US economic and political fluctuations. This raises questions about the sustainability of the current international financial system and prompts countries to look for alternative solutions to mitigate risks. In the future, the rise of emerging economies, the development of financial technologies, and changes in geopolitics may change the position of the US dollar. Understanding the role of the US dollar is extremely important for countries to make appropriate policy decisions and build a more sustainable international financial system.

As the demand for US dollars becomes saturated, the global financial system will face many challenges. Inflation will increase, inequality will deepen, and economic crises may occur. The current monetary system needs a fundamental change to address these issues. Issuing a new currency based on fairness, sustainability, and freedom may be a viable solution. This currency will create a fairer economy and contribute to solving global social problems. The dominance of the US dollar has created an unfair financial system where a few benefit while most of the world's population suffers. Inflation, inequality, and economic crises prove this system is outdated. We need a new monetary system based on humane and fair values to build a better future for all. The future of the global financial system is on the brink of a significant change. As the demand for the US dollar dwindles, we must look for new forms of money more suited to a rapidly changing world. A new currency based on fairness, sustainability, and freedom could be the key to building a better future for humanity. Money is a means of transaction and a tool to shape society. The current monetary system, dominated by the US dollar, has created many injustices and instabilities.

The devaluation of money has awakened humanity from its worldly utopia, and people have turned to more core values. When money is no longer the only measure of value, we will discover our limitless potential. Creativity, intelligence, and cooperation will

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become the driving force for social development. People will no longer be slaves to money but will become masters of their own lives. When money loses value, people will become the center of all values. Instead of chasing after material things, we will focus on developing ourselves, building relationships, and contributing to the community. A new society will be formed where people are respected, and the value of each individual is promoted. The global economic crisis and increasing inequality have shown the limitations of the current monetary system.

Humanity needs a new system based on human values to address pressing social issues such as climate change, inequality, and poverty. When money is no longer the ultimate goal, we can focus on building a sustainable future for humanity. However, when money is the goal, the quality of human life is often overlooked. Rich countries, for the sake of money, have excluded many of their people from the opportunity to enjoy a good life. The fight for territory, the exploitation of people as tools, and the race for monetary monopoly have become the top goals. This shows that when money becomes the ultimate goal, it exacerbates social problems and causes global conflicts and instability. "When money is the goal, corresponding to the population's quality, the population's quality is fully exploited. Because of money, rich countries exclude their citizens from the quality of life when money becomes the nation's goal. The war between countries competing for territory, possessing people as a means, and the war for the monopoly of production and issuance of money is the goal" (Quoc, N. A. (2021), P.628).

When the yardstick of value shifts from material to human, we will witness a revolution in consciousness. Instead of chasing after frivolous things, people aim to develop themselves, nurture relationships, and contribute to the community. In this new society, the value of each individual is honored, and creativity and intelligence will become the driving force to move society forward. We will see a world where humans and nature are in harmony, and technology is used to benefit humanity. Truth is the foundation of a new society where people are treated fairly and respectfully. When truth becomes the yardstick of value, everything will become more transparent and straightforward. We will no longer be caught up in meaningless struggles for power and material things. Instead, we will build a world of peace, prosperity and sustainability. Imagine a world where machines no longer bind people but are free to create and explore. A world where art, science, and spirit are harmoniously combined. A world where people and nature live in perfect balance. That is the future we are heading towards.

5. CONCLUSION

Through the discussion and the results achieved, I can draw some conclusions as follows:

Firstly, money is a product of human beings; it has become a means of buying and selling goods. When money is the purpose, money becomes the force that governs all human activities.

Secondly, money is a common commodity, which makes money a monopoly product of the state. The existence of the state in all possible forms, one of which is the monopoly of issuing, trading, and managing money.

Thirdly, the competition in issuing money becomes the competition between countries in all aspects of social life, from economics, politics, and culture to science, weapons, and war.

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