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Human creativity and the instinctive circulation of money in the global economy

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Abstract: The article's content aims to clarify the transformation between humans and money in terms of means and purposes, subjects, and products, which is both historically specific and a trend of social development. To achieve this purpose, the article's content approaches the methodology of humanistic and social philosophy while using qualitative methods to analyze and synthesize the transformation process between human and monetary life. The results achieved in the content of the article show that money is a creative product of humans that becomes a means of exchange; when money becomes popular, the state's monopoly function of issuing currency becomes a requirement of life. The power of money in social management and distribution makes the function of the state become a foreign currency business in maintaining the price of domestic currency in the commodity economy. The article's content draws the following conclusions: First, humans are the subjects that become the products of money. Second, the state exists in all possible forms, one of which is the monopoly of currency issuance. Third, commodity enterprises become foreign currency enterprises, making the monopoly of currency issuance a function of maintaining the price of domestic currency. Fourth, foreign currency trading becomes speculative in the key currency, causing this key currency to be continuously issued. Fifth, when the US dollar inflates, the price shock awakens humanity in the struggle for money, and a new and innovative form of currency emerges.

Keywords: *Creativity, Humans, Money, Monopoly, State.*

1. Introduction

Money is one of humanity's most important inventions and plays a central role in developing the commodity economy. Money is not only a medium of exchange but also a measure of value, a tool of accumulation, and an effective means of payment. In a commodity economy, where products and services are created for exchange, money helps optimize transactions and overcome limitations on exchange. Currency acts as a measure of value, ensuring consistency in the pricing of goods and promoting transparency in trade; it allows organizations to manage assets and accumulate resources for the future. Money circulation is the driving force for investment, innovation, and economic growth, but money also poses many challenges: inflation, high public debt, and currency devaluation reduce purchasing power and cause financial instability. Imbalances in currency distribution increase the gap between rich and poor, leading to social injustice. Dependence on strong currencies, especially the US dollar, makes many countries vulnerable to fluctuations in global financial markets; uncontrolled currency issuance increases the complexity and risks of the financial system; these issues require effective monetary management policies, and sustainable financial solutions to ensure international economic stability and fairness.

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2. Research Status of the Topic

Human creativity and the instinctive circulation of money in the global economy are two important factors influencing the development of human society. Creativity helps promote innovation and economic development, while human spending and investment instincts determine the global circulation of money. Understanding the interaction between these two factors is the key to explaining modern economic trends and guiding financial policies.

First is the research situation worldwide. Human creativity in economic development has been widely studied from many perspectives, especially in economics and technology. Schumpeter [1] emphasized the role of "creative destruction" in innovation and economic development. Later studies, such as Florida [2] have shown that the modern economy increasingly depends on creative labor, especially in the creative service and high-tech industries.

Second is the instinct to use money in the economy. Behavioral finance research, such as Kahneman and Tversky [3] "Prospect Theory", shows that financial decisions are influenced by psychological factors, not purely rational. Recent studies by Thaler [4] on "nudge theory" also emphasize that financial behavior is influenced by unconscious psychological factors, such as the tendency to consume in groups or the feeling of security when investing in tangible assets such as real estate or gold.

Third, the interaction between innovation and money circulation. Some studies have sought to connect innovation and money circulation in the economy. Mazzucato [5] in "The Entrepreneurial State", argues that innovation does not only come from the private sector but also needs public support through long-term investment policies, suggesting that money circulation in the economy can be oriented to optimize innovation and creativity. In addition, the "wealth effect" theory also points out that when people feel richer (for example, due to increased asset values), they tend to invest more in innovative ideas or startups. Conversely, during economic downturns, spending instincts plummet, affecting the growth of creative industries.

3. Research Method

To achieve the research objective, the author relies on the methodology of human philosophy and social philosophy to clarify the life of money, thereby distinguishing human life and monetary life in the commodity economy.

With the philosophical methodology of humans, humans are considered subjects capable of satisfying many different needs. This satisfaction process is creative in which humans are the product's subject and creator. The product not only serves the survival needs of the individual but also has value for others. When people communicate, exchanging products becomes a form of interaction in which the ability of one person becomes the need of another. This exchange process gradually develops into buying and selling goods with money. However, when money from an intermediary means becomes the purpose, humans gradually become the product of money.

According to the methodology of social philosophy, money is not only a means of exchange but also becomes the subject that dominates and exploits human beings. The life of each individual is affected and regulated by the monetary system. Selling labor power is buying work, and vice versa; buying labor power is selling work - all for a living. Labor and work become special commodities whose wages measure human value. Non-material aspects such as conscience, responsibility, freedom, intelligence, honor, and prestige are also converted into monetary value, causing human functions to be replaced by monetary functions, changing the nature of human life in the direction of being forced by the laws of the market economy. In addition, the author uses qualitative methods to analyze the relationships between "cause and effect", "necessity and freedom", "instinct and creativity", "needs and abilities", "means and ends", "subject and product" in the relationship between people and money. Based on observation, experience, analysis, synthesis, comparison, and contrast, especially the reverse method, the author points out the transformation between people and money - the shift between subjects and products associated with ownership, usage rights, and disposal rights. In developing a commodity economy, people create and manage money. At the same time, money also continuously changes through competition and cooperation, leading to new forms of money.

4. Discussion and Research Results

4.1. Money Is a Product of Human Creation

Money is the measure of human value in a commodity economy used to achieve the goal of living. When the means of survival become scarce, productive labor becomes the decisive factor for human existence. If animals survive on natural products, humans maintain life and develop through the products they create. The production process is increasingly expanded, leading to the popularity of commodity exchange. Gradually, occupations related to production are formed and become a part of social life, contributing to the differentiation and development of society. The relationship between people is established based on mutual satisfaction through labor and the exchange of labor products. The differentiation of occupations is deepened when "oral" labor is separated from manual labor, creating diversity in human activities. When people are no longer simply "of the same species", the difference in thinking has promoted the birth of language. Language becomes a tool to exploit and use the labor capacity of others, while manual labor directly serves the need for survival. Language creates communication and helps people connect and cooperate.

Meanwhile, manual labor provides material products that help individuals survive and support others. If the products of the body help maintain the species, the products of labor and language create cultural, intellectual, and material richness. Initially, communication between individuals was simply for survival, “taking into account their organizational, communicative and other important qualities” [6]. However, with the emergence of division of labor, diversification of occupations, and commodity economy, communication became increasingly complex. At this time, exchange was no longer a natural behavior but became a form of social communication with the intermediary of products as a means of exchange. The initial exchanges were only aimed at satisfying the needs of survival and reproduction but gradually became commodity transactions in which work and career were also commercialized. Products were not only the result of individual labor but also subject to social norms. Therefore, social transactions were based on material values, knowledge, property, and status. Population growth led to the division of natural functions into tasks of social division of labor, promoting specialization and prosperity while creating scarcity of property and increasing inequality. Therefore, "relevant demographic factors affecting behavioral bias are investor experience in a positive direction and income level, which has a negative effect" [7]. At this point, transactions are no longer just voluntary exchanges to satisfy needs; they become forced economic life. People are no longer goals; they have become means to serve the development of commodity production. Commodities become the center of life, creating differences between people regarding means and ends.

When this difference is pushed to the extreme, social injustice appears, leading to the consequences of poor-quality goods, lies, and fraud becoming more and more common. The standard of living - which is considered a common measure - gradually becomes a tool to cover up inequality and social division; standards level out differences between people in communication, behavior, exchange, and trade. However, the imposition of standards makes deception more common, leading people to place their trust in tangible values rather than intrinsic values. In this context, money became a tangible symbol of trust in exchange and trade. Initially, it was only a medium of exchange, but money gradually became the standard measure for all transactions. However, using the same currency to price everything has obscured the value of human beings. Personal interests gradually prevailed as transactions between people were commercialized, replacing relationships based on human values. Social institutions such as family, religion, and the state, which were formed from practical needs and values, now also reflect the impact of money on each individual's moral life, personality, and contributions. Although property and money are closely related, the actual value of a person is still determined by their contributions to society. When the standard of living is wholly converted into money, money no longer accurately reflects the value of people and services. Therefore, to maintain social balance, we cannot rely solely on money; we must consider moral values, knowledge, and personality. Therefore, "adhere to the code of ethics and principles of professionalism are more likely to evaluate financial reports objectively and honestly" [8].

The history of money has gone through many stages of development, from primitive forms such as shells and precious metals to paper money, polymer money, and electronic money (digital money). Today's metal money has become a valuable collectible sought after by antique lovers. However, if there is no longer a need to use them as a means of exchange, their value will also decrease. Money is a product that reflects historical and social development, not only a means of exchange but also a symbol of social trust. When money becomes a bridge between people and property, it promotes social differentiation, forming groups: those who own money and those who own property or labor. The need for money and property promotes the process of socialization, turning human life into the ability to earn money. Finding money is like exploiting rare resources - requiring perseverance and continuous expansion, but "discourage wasteful use of natural resources, encourage a more sustainable economy, and reduce climate forcing" [9]. Money has gradually become the representative of all socialized values, where having money means having wealth, and vice versa. However, exchange relationships based on money and property tend to obscure the true nature of human beings. Personal power, whether expressed through property or money, is equally valuable, but money is more flexible, becoming the ultimate goal in economic life. When money is placed above other values, it can dominate all aspects of life. Property is often converted into cash in a society with a clear division of labor. This leads to social stratification: one group owns a lot of money, one group is rich in property, and the rest have nothing significant. Money gradually becomes a medium of exchange, and human life is transformed into a means to serve the money flow. Working life makes people not only producers but also commodities in economic transactions. When people are considered labor commodities, money becomes the standard measure of value; "money has become a tool to measure value and power in modern society" [10].

People who consider money a means of living often enjoy life and other spiritual values. On the contrary, those who focus too much on accumulating money can be caught up in the vortex of power and luxury, leading to endless desires associated with money. Money is present in every aspect of life, both as a driving force for development and the source of many social problems. It can lead to negativity but also as a driving force for development. Because "corruption may hinder economic growth", but "corruption may promote economic growth" [11]. The movement of society is dominated by money, so money has become an omnipotent factor. If, in the past, people could perform many different functions in society, now those functions have become the omnipotent power of money. However, despite its important role, money is still only a means - it cannot directly satisfy basic needs such as food, water, or oxygen. Instead, money is a tool for people to achieve these needs.

The need for money often becomes a deep psychological state, formed as a survival instinct in the commodity economy. When money becomes an instinct, its need is endless: the more there is, the greater the desire for money. Making money becomes a constant goal, creating an endless vicious circle in the cycle of the commodity economy. The production and circulation of money need to be adequately controlled. If too much is created, money will lose its value; on the contrary, when the state monopolizes the issuance of money, it becomes a tool to control power. Money is both a symbol of social justice and a cause of inequality. To ensure fairness, the state needs to control the issuance and distribution of money through its monopoly on issuance and tax policy. “One of the basic rules of tax is the rule of equality, which is synonymous with the rule of tax justice” [12]. When money loses its value, even the assets of the rich are affected. Therefore, personal value cannot be measured entirely by money but must be reflected through ability and contribution to society.

4.2. Monopoly on Issuing Money Becomes the State's Money Management Function

When money is considered the measure of value, material factors dominate human relationships, weakening human values and increasing social inequality. Money becomes the standard for comparing and evaluating everything, including people, causing people to be considered commodities and gradually

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lose their autonomy and dignity. On the contrary, if people are put first, love, respect, and justice will be promoted. Society must balance the use of money as a tool and not let money dominate people's lives entirely. Only then will money truly serve human interests instead of becoming the subject that dominates everything.

The state is a specific historical institution run by public officials. These public officials use state power, including law and finance, to manage and coordinate economic and social activities. The role of the state is not only administrative needs apparatus but also serving the common interest, protecting citizens' rights, and promoting economic development; that is, the issue of public investment, distribution, management, "solvency performance, consistent growth, and effective management of business risk are better positioned to capitalize on the benefits" [13] and social development orientation. In a commodity economy, law and money are two essential tools that the state uses to perform this function. Law regulates the rules of conduct in society, while money acts as a means of exchange and payment. Both are state monopolies and are subject to strict control. This relationship between the state, law, and money is not fixed; it constantly changes over time, reflecting the movement of the commodity economy; the relationship between the state, law, and money is variable, but "taking into account the different legal status of entities belonging to the system" [14]. When power is too concentrated in the hands of a few people, law and money can be exploited to serve group interests, increasing inequality and weakening the foundation of social justice. On the contrary, when power is dispersed and tightly controlled, it can become an effective tool to maintain justice and promote sustainable development.

Earning money legally is every individual's legal right, but accumulating wealth through illegal acts can cause serious consequences for society. The relationship between the state, citizens, property, law, and money is complex and constantly changing with the movement of the commodity economy. Citizens are the ultimate goal of all social activities, while the state and money are just tools to serve that goal. Although money is a popular medium of exchange, it is not the ultimate goal of life. The State needs to focus on increasing the value of national assets but must recognize that people are the most essential resource for economic development. A rich and powerful country is based on material assets and needs high-quality human resources. If human potential is not promoted, the country will fall into resource waste and stagnation in the development process. At the same time, the State must build a transparent and fair legal system to protect the rights of all citizens in a commodity economy because there is a connection. When the omnipotence of money replaces human functions, many core values , such as love, family, health, and culture, are at risk of being converted into money. To avoid this situation, the state needs appropriate economic policies to regulate the market, protect the environment, and ensure social justice towards sustainable development.

Labor is the source of material and spiritual wealth. When converted into money, the product of labor becomes a measure of labor value. Labor productivity and social consumption demand directly affect the amount of money in circulation and the value of money. When labor productivity increases, the state can invest more in production, improve the quality of public services, and improve people's lives. Conversely, if labor productivity decreases, the economy can fall into recession. The quality of life of a country depends on its population, labor productivity, and the stability of its monetary system.

When money becomes the primary goal in a commodity economy, other values such as the environment, quality of life, and sustainable development may be sacrificed. Overexploitation of natural resources and labor for short-term profit can have serious long-term consequences, including environmental degradation, resource depletion, and social unrest. The quality of a population determines a country's productivity and ability to innovate in global competition, "communities to confidently negotiate the complex world of financial decisions" [15]. Therefore, investment in education and training of human resources is an essential task of the state in a commodity economy. Money plays an important role in production, innovation, and trade. It is a tool to promote economic activities, but money can distort human values if abused. The amount of money circulation depends on the state's money issuance policy. "This underscores the all-encompassing aspect of governance and the need for comprehensive policies that go beyond just financial concerns" [16]. The imbalance between money supply and actual social demand distorts the value of money, leading to inflation or economic recession, and turns money from a means of measuring value into a commodity when it becomes an end. People risk losing their core values in a society dominated by money while "money" is produced and traded as a profitable commodity. The state must implement strict economic policies to ensure that money serves people and society instead of dominating them. Only when people are placed at the center of the economy can lasting values such as love, justice, and development be protected and promoted. People who see money as the ultimate goal and often focus only on buying and selling make their lives revolve around the monetary cycle. Monetary transactions become efficient when the value of money is stable, not devalued or over-inflated.

The motive of currency traders is to increase revenue and profit, using money to satisfy the needs created by money itself. In a commodity economy, people without money are forced to work to earn a living. They engage in various jobs, working harder to have enough money to meet their personal needs. Children in the pre-labor stage must prepare for the future by studying and improving their professional qualifications through education. When they reach working age, they join the money-making cycle; when they can no longer work, if they do not have savings, they can become a burden on society if social security policies are not implemented well. Resource allocation depends on labor capacity, economic policy, and social security; the state needs reasonable fiscal and monetary policies for sustainable development. Labor is the means, and earning money is the goal.

However, when people spend too much time and effort to earn money, they are forced to sacrifice other needs in life. Therefore, "life requires a balance between individual freedom and social responsibility, which is faith in oneself and in one's fellow human beings, which is faith in humanity" [17]. Gradually, money becomes the dominant factor for all ages, turning work into a burden while owning money brings joy. When money becomes an essential element of society, human life is also caught up in the monetary vortex of the commodity economy. As a rule, hard-working, salaried workers can only earn a limited income in a society with constant money. On the contrary, those who engage in speculative activities or currency trading can accumulate wealth quickly, legally or illegally. Those who own much money often have the opportunity to change careers easily. On the contrary, those who depend on wages have more difficulty improving their income. Although money is objective, it creates a clear division in society between two extremes: hard work and laziness, honesty and fraud. Some people seek to increase their wealth through legal means. Conversely, others use shady, even illegal, means, leading to a distinction between real and imaginary values in a commodity economy.

4.3. The Power of Money Makes the Function of the State A Variable

Money can be used to invest in oneself, enhance personal value, engage in speculative activities, and manipulate the market. Some people use money to accumulate productive assets and make goods scarce to increase prices. Others deposit money in banks to ensure financial security. Over time, the methods of making money have changed continuously, from traditional to modern, from simple to complex. Money is important in developing science, technology, and new industries. It is a means of trading goods and an important factor in transforming industrial structures and promoting innovation and economic growth. Banks, as the center of financial activities, are constantly expanding their scale and diversifying their services. Money has high value when it is scarce, and banks can control this scarcity through credit policies and monetary management. However, the amount of money in circulation is inflated or depreciated. In that case, the efficiency of financial transactions will decrease, depending on the monetary management policy and the issuance of money by the state in the commodity economy. The main objective of banks in a commodity economy is to increase the amount of money and ensure progressive revenue by attracting deposits, extending credit, and accumulating financial assets. As lifestyles change, some traditional production and business sectors may have difficulty raising capital, even facing the risk of bankruptcy. Enterprises must expand their scale, innovate technology, and improve products to adapt to the new context. "There is a statistically significant relationship between the use of technology and the profitability of the bank, which indicates a positive relationship between technology and the profitability of the bank" [18]. This requires them to borrow capital from banks, becoming creditors of individuals and organizations. If production and business activities are ineffective, financial risks will fall on the enterprise, affecting the banking system and the economy. Money is a means of exchange, an important factor in socio-economic development.

However, monetary management must balance economic benefits and sustainable values from the individual to the national scale, therefore "signals a burgeoning interest in financial sustainability" [19]. The State must ensure a reasonable distribution of money, limiting the negative impacts of money abuse in society. In a commodity economy, the continuous development of science and technology helps improve labor productivity and product quality. However, if social demand cannot keep up, producing goods in large quantities, high quality, and low cost can still lead to decreased production due to surplus goods. Money "activating the skills of employees, renewing their capabilities and developing their experiences through continuous learning and modern training programs, and making radical changes to maintain" [20]. In addition, international integration and trade are inevitable trends that can stagnate if conservative thinking and old lifestyles continue to dominate society. On the contrary, if new values are not created and spread, the economy will stagnate and lack the motivation to innovate.

In this context, countries that maintain traditions flexibly often become development models. Tradition can become a source of inspiration for other countries. However, it can become a barrier to progress and innovation if it is conservative and does not adapt to the times. Preserving traditions to protect national identity is sometimes turned into a business tool, commercializing cultural values. On the contrary, modern science constantly creates conditions for developing new products and services. The exchange rate reflects the competition between tradition and modernity, expressed through the difference between domestic and foreign currencies. Currency transactions at banks are not only limited to the national level but also extend to the international market, including foreign exchange transactions and speculation.

As a unique commodity, currency is both a means of exchange and an object of speculation in the global financial market. Foreign exchange transactions have become the state's foreign policy; heads of state welcome each other and cordially invite foreign enterprises. The state regulates currency transactions through economic policies as the sole issuer of money, but "monetary policy are needed to regulate the gap in financial distribution" [21]. However, the state does not entirely control the currency market; it is also affected by production, purchasing power of goods, and import and export activities. In globalization, foreign exchange transactions have become an indispensable part of international trade and, simultaneously, a factor in the economic and political competition between countries in the commodity economy. Foreign currencies can flood the domestic market, weakening the economy's autonomy if the state's monetary policy is not strictly managed. When foreign currencies dominate the market, the country's control over its currency is gradually eroded, its political status is improved, or domestic currencies are issued to compete with foreign currencies to prevent this. The competition between domestic and foreign currencies is fierce, depending on economic strength, social situation, and international relations. In a commodity economy, currencies with high purchasing power and wide use symbolize national economic strength. Currencies with low value and purchasing power are gradually isolated and risk losing their status. Some countries become so dependent on foreign currencies that they lose control over issuing them.

To maintain the stability and competitiveness of the currency market, currency transactions require close coordination between the state's monetary management policy and the banking system. Risks from currency transactions are often passed on to customers, especially when the banking system is in crisis or bankrupt, putting tremendous pressure on the national budget. In a commodity economy, the banking system is managed according to a monetary policy issued exclusively by the state, helping to increase the competitiveness of domestic currency compared to foreign currencies but also posing significant challenges when the economy is under pressure from international fluctuations. In the international arena, countries compete to make their currencies the standard means of payment, the

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value of which depends on domestic policies, economic capacity, political position, and international trust. The interaction between countries in maintaining the value of their currencies can lead to fierce cooperation or competition, even forming silent "currency wars". In a commodity economy, the value of currencies is tied to specific goods or resources. For example, if oil is the primary energy source for economic development, the currency tied to oil will have a high value. When energy replaces oil, oil-exporting countries must diversify their economies to ensure sustainable growth because the currency tied to oil will decrease. In contrast, the currency is a tool to promote economic development and international integration. To effectively manage currencies, there must be close coordination between the state, banks, markets, and social needs of the commodity economy, which is “deviations between the actual (achieved) performance and the expected (planned)” [22].

In the context of globalization, people are always at the center of competition, from resource conflicts to labor disputes. In an increasingly developed market economy, money becomes the measure of value for everything, including people and assets. However, considering people as just tools to create profits is a wrong and dangerous point of view. Instead, economic development must take people as the ultimate goal. Countries must cooperate to resolve disputes peacefully and build a fair, democratic world order for sustainable development to maintain peace and stability.

4.4. The Role of Money in Economic Globalization

History shows that relying on a single source to build a monetary system is risky. A typical example is the dependence of the global financial system on oil. When oil became the dominant energy source, the key currency (USD) value in international oil transactions increased sharply. All oil-importing countries were forced to use this currency, creating a tight link between oil production, energy demand, and currency demand in the world economy.

In this system, the value of the significant currency fluctuates according to the issuing country's energy production and demand, requiring that country to control global energy markets and significant oil reserves to maintain its position, while changes in oil demand affect that country's cash flows and financial strength. From the beginning, the assets and human resources of the world's leading economy were closely tied to their currency. Exploiting oil in exchange for money or using this money to buy oil has promoted the issuance of more currency. At the same time, this also reflects the close relationship between the country issuing the key currency and the oil-dependent economies. The economic system revolves around oil and currency, which fluctuates according to output, demand, and prices; currency is both a tool to measure economic growth and a barrier to integration without the support of the global financial system; the country that controls the USD uses this system to increase economic and political benefits, while many other countries use the USD as a tool for development.

This link creates a global financial network where each country has its strategy, but the key currency still plays an important role in the international economic order. Many economies depend on this currency to promote growth, especially in bilateral cooperation with the country issuing the USD. In economic and trade transactions, the party controlling the prevalent currency in the international market often has an advantage. However, the dominant role of this currency can decline, causing challenges in the context of integration. The circulation of USD in the international market benefits the issuing economy, even if some countries do not use it directly in transactions. Speculation makes this currency scarce, allowing the issuing country to expand the money supply without causing severe domestic inflation but “maintain financial performance in dissimilar inflation regimes” [23]. Although governments may restrict local currency transactions, they rarely prohibit holding currency speculation instead of increasing productivity in the context of integration, which can cause inflation and deep penetration of foreign currencies. When it becomes a measure of value, the prices of goods and currencies of other countries often have an inverse relationship with the currency used for import and export activities. Although trading in this currency can generate profits from exchange rate differences, it has many potential risks necessary to “reduce the likelihood of encountering financial distress” [24]. The notion that the USD is a measure of economic growth can be mistaken, leading countries into a spiral of dependence. The result is overexploitation of resources, environmental degradation, and social unrest.

The dominance of this currency in international trade brings significant benefits to the issuing economy in terms of both assets and human resources. Further issuance does not cause severe inflation, as many countries continue to speculate on it. However, overly dependent economies may face a decline in assets and resources as their economic value is closely tied to currency fluctuations. In the long run, to reduce risk, countries need to diversify their financial resources and increase their economic autonomy instead of relying on a single monetary system. The ability to create and recreate demand for their currency is a strategic advantage of the USD. Although each country has its cultural characteristics, most still accept this currency as an intermediate means of payment. The US dollar attracts global resources by penetrating markets through investment, wages, and asset purchases and maintains international influence through control of currency issuance and supply regulation. The currency can only maintain its position if its circulation is controlled and distributed through multiple channels, such as social welfare, reinvestment, and new financial needs. Although some countries reject the US dollar-led economic model, most still rely on the financial system associated with this currency to maintain economic activity, creating a network of interdependence in which the US dollar plays a central role. This connection is especially evident in the defense industry, where countries with advanced weapons technology reap enormous profits from exports. In turn, other countries must accept this currency to purchase and maintain national security.

The arms race has become an integral part of the global financial system. Countries that produce modern weapons increase their influence and boost their economies through currency transactions. To ensure the security and balance of the global financial system, importing countries must participate in this vortex, leading to social unrest and questioning the fairness of the current monetary system, especially inflation and financial speculation that heavily affect low-income people, the gap between rich and poor.

In this context, the need for a new financial system becomes urgent. An alternative currency can establish a more equitable economic order if built on fundamental values such as labor productivity and creativity. Then money will return to its true nature - a tool to serve life instead of becoming an end goal. The development of artificial intelligence, automation, science, and technology can help people escape the vicious cycle of the race for wealth. The investment will gradually shift from material to human, focusing on improving quality, knowledge, and ethics; then, "everyone can participate in monitoring the use of the budget, which can prevent the tendency for unethical behavior" [25]. A new economy based on transparency and actual value will usher in an era of sustainable development where people are at the center of prosperity.

5. Results

5.1. The Results of the Article Are

First, determining the relationship between people and money - the article proves that money is a creative product of people, but at the same time, people gradually become products of money.

Second, the state, which has a monopoly on currency issuance, needs to guarantee the value of currency in a commodity economy. Third, state power changes due to the power of money; when money becomes a foreign exchange trading tool, state power is also dominated by currency fluctuations, especially the dominance of the USD.

Fourth, analyze the impact of USD inflation - when the USD depreciates, the economic shock stimulates society to seek a new, innovative monetary system that reflects the actual value of people instead of just serving the flow of money. Fifth, the article aims to explain the role of money in the global economy, raise the issue of a more equitable and sustainable monetary system, and suggest future research directions on money, global monetary integration, and the possibility of the emergence of innovative currencies to replace the dominance of traditional currencies.

6. Conclusion

Through the discussion and results achieved in the article, the author can draw the following conclusions:

First, human beings are the subject that becomes the product of money. Human life is creative; money life is instinctive. All creations serve the existence of money life. Money life becomes the purpose; human life becomes the means for different types of money.

Second, the state is the product of human beings, but its existence exists in all forms, one of which is the monopoly of issuing money. The state exploits, promotes, and uses people according to its will using law and money.

Third, the monopoly of issuing money is the function of the state's existence in the commodity economy. However, commodity transactions become foreign currency transactions, making the monopoly of issuing money the function of maintaining the value of domestic money.

Fourth, the state's power becomes the power of speculation and foreign exchange transactions to maintain independence and sovereignty. Foreign exchange transactions become speculation on the key currency (USD), causing this key currency to be continuously issued. Fifth, when USD inflation occurs, the value shock awakens humanity to fight for currency. The monopoly of issuing old money disappears, and everyone returns to themselves. The corresponding currency of humanity is a new form of currency with an innovative nature that appears.

7. Limitations, Significance, and Future Research Directions

The article systematizes the role of money in many forms but with different approaches, especially on the state's monetary monopoly. Therefore, the article is limited, mainly from the author's subjective point of view.

Despite its successes and limitations, the article's content is important in promoting the role of money as a means to end monetary competition, not only in the monopoly of currency issuance but also in maintaining the value of money in the context of globalization, economic competition, exchange rate fluctuations, rising inflation, risky public debt, and the emergence of new currencies.

However, this content needs to be studied more deeply in the future, especially in linking the life of money with new potentials to develop the commodity economy and adapt to the globalization trend in the process of inflation and unification of new currencies in the future.

Transparency:

The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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