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Money as a cultural phenomenon: philosophical and cultural aspect

This research article is devoted to the study of the history and philosophy of money as a cultural phenomenon in the format of philosophical and cultural research. The main purpose of the article is to conduct a constructive analysis of the history of the emergence and role of money in society. The theoretical basis of the study was the works on history, philosophy and cultural science. Analyzing the given problematics, the authors agree that money and attitude to money are considered through the prism of national culture. Traditionally, the prevailing view has been that consumers all over the world pursue similar financial goals. However, different cultures treat money differently. Attitudes towards money also depend on religion and history, which is reflected in national folklore in the form of proverbs, sayings and omens.

Keywords: money, history of money, philosophy of money, national culture, national history, cultural environment, folklore, tradition.

Introduction

Money. One of the most frequent search engine queries, in one way or another, is about money. The query “How to make money?” has been asked in almost all the most famous languages of the world. When and why did a man-made product created by man become one of the most important for people! Money is a human invention that facilitates trade and division of labour. Today we pay for goods and services in cash, by transferring a deposit to a financial institution through online banking or using a payment card and an app on our mobile phones. However, this was not always the case.

Turning to history, it is worth noting that economists distinguish 2 concepts of the origin of money: evolutionary and rationalist. According to the evolutionary concept of the origin of money, it appeared in the process of evolution of human society, when some objects are singled out from the general mass as intermediaries in the exchange of consumer goods. This viewpoint was held by famous economists A. Smith, K. Marx and others.

In our opinion, more interesting is the rationalist concept of the origin of money according to which, money is the result of an agreement between people providing regulation of commodity turnover. One of the founders of this concept of the origin of money can be considered Aristotle. According to the ancient philosopher, money acted as the final equalizer, as it is used to measure goods and services. It is money that can provide a free and efficient flow of goods and services, contribute to the growth of prosperity [1; 285]. This subjectivist-psychological approach was the most popular until the XVII century, although it has its supporters even today.

Experimental part

In prehistoric times people used commodity exchange. With the development of new forms of production there were obvious difficulties of commodity exchange, which eventually led to the emergence of money. The role of money was initially fulfilled by the most demanded or least available goods, objects of consumption. One of the earliest currencies was cowry or cyprala moneta (snakehead), a 2-3 cm long whitish shell found in the Indian Ocean. Over time, increased trade has led even some European countries to adopt cowry shells as currency. Another currency created by nature was whale teeth, which were used by the Fijians. And the people of Yap Island (now part of Micronesia) carved huge discs out of limestone, which eventually became currency and remain part of the island's culture. In many peoples of Eurasia the role of money was played by cattle, in the peoples of the far north it was fur and in ancient China for a long time tea was

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the unit of calculations [2; 115]. On the territory of Kazakhstan small cattle, in particular sheep, was a common unit of trade up to the twentieth century.

The appearance of coins is connected with their universality, practicality in application. According to most historians, the first regulated coins were minted in Lydia during the reign of King Aliattes. These were roughly shaped coins resembling beans. Under King Croesus, silver and gold coins were put into circulation. Coins made of noble metals came into existence because of their value, rarity, durability and beauty. This makes them desirable as a means of saving and exchange. In addition, precious metals are resistant to corrosion and tarnishing, which means that coins made from these metals can last a long time without losing their value or getting damaged [3; 125]. Already in the ancient world there was a special status of gold — as a synonym of luxury and wealth. Archaeological excavations reveal a huge amount of gold jewellery, also confirming the social status of its owner.

Domestic scientist Professor A. Isin states that the first money on the territory of Kazakhstan dates back to the III-II century BC. Artefacts related to the culture of Huns and Sarmatians give an understanding of the active use of money. At excavations of ancient settlements domestic archeologists find coins from different parts of the world, such as China, Kushan kingdom, Rome and Greco-Baktria. Already under the Karakhanids began active printing of coins, these are silver and copper dirhams. On Islamic money there is no image of a person, on one side is the kalima (declaration of faith in Islam), and on the other side is written the name, position and years of the ruler [4; 85].

The Great Silk Road, which connected East and West, had a great influence on the formation of the monetary system of Kazakhstan. Undoubtedly, it contributed to the prosperity of the cities located along this road and the revitalization of trade.

However, with the weakening of the Great Silk Road, the territory of Kazakhstan lost its importance as a market and trade route. It should be noted that in the Middle Ages, the Arab Caliphates, which had vast territories, had a powerful monetary system. At that time Baghdad was the world financial centre. On the territory of Kazakhstan under the Shagatai state the cities of the Karakhan state flourished.

Given that it is widely believed that paper originated in China, it is quite appropriate that this country introduced paper currency. The innovation occurred during the reign (997-1022 CE) of Emperor Zhen Zong [5; 296]. They were made from the bark of mulberry trees. By the late 17th and early 19th centuries, paper money had spread to other parts of the world. However, the bulk of this currency was not money in the traditional sense. Instead, they served as promissory notes — promises to pay a certain amount of gold or silver — which were key to the development of banks.

18 August 2008 is the date when the bitcoin.org domain was officially registered. Already on 31 October 2008 in the mailing list devoted to cryptography, a person under the pseudonym Satoshi Nakamoto published a link to the White Paper with the title “Bitcoin: A Peer-to-Peer Electronic Cash System”, which describes the protocol and the principle of operation of the payment system in the form of a peer-to-peer network. This is how bitcoin entered the world of financial systems [6]. Bitcoin (BTC) is a modern cryptocurrency, or a new form of money in a virtual format.

There is a view that the emergence of bitcoin is the result of people's hatred of excessive issuance of national currencies in a commodity economy, as well as monetary policy intervention and the desire for consensus community currency autonomy in a gift economy; Among them, the bitcoin exchange rate reflects the reaction of global investors to an increase or decrease in bitcoin. Bitcoin's underlying blockchain technology can be used in all walks of life.

Central banks in most countries view bitcoin as a virtual commodity rather than a currency. Criticism is expressed by academia and government officials. In the opinion of many financiers, if money does not fulfil two out of three functions, it cannot be considered as currency. Many scientists see Bitcoin as a financial bubble that will sooner or later lead to unfortunate consequences. Anonymity in the bitcoin network has led to increased interest of criminal structures, in consequence of which many countries have imposed an official ban on bitcoin.

Thus, it can be noted that money has a long history in the life of mankind. The term “money” is the most used in the world. Economists define “money as something that is usually accepted in exchange for goods and services — accepted not as an object for consumption, but as an object that represents a temporary shelter of purchasing power that can be used to buy other goods and services”.

Analyzing the history of the emergence of money, involuntarily ask the question “when, in what historical period money began to occupy the most important role in the life of society?” to give a precise answer to this seemingly simple question is almost impossible.

While it may seem simple, especially for those involved in traditional finance, unraveling it provides deeper questions about the role of money in society, our financial system, the creation and destruction of money, and why private ownership of sound money is fundamental to humanity.

You are probably familiar with the three functions of money:

- A medium of exchange: it is used to buy and sell.
- A store of value: it retains its value over time.
- A unit of account: it is a standardized numerical unit of measurement [7].

The desire for prosperity is probably one of the drivers of the role of money in society. Humans are driven by the desire not only to survive, like other species, but also to thrive. Consciousness, logic and reason allow people to realize that the quality of our lives can be improved through intelligent action.

This second need, the need to thrive, clearly distinguishes humans from other species. It also fuels our desire for goods and services that go beyond basic physiological needs [8]. Humans want more: better housing, enhanced life experiences, superior cars, finer clothing, more leisure time, outdoor activities, longer trips, etc. In financial planning, we often distinguish between needs and wants when helping clients create a family budget.

The desire for more, has encouraged people to allocate capital and resources to specialized manufacturing ventures. Specialization has made us dependent on others to survive and thrive. Today, few people build their own homes, make their own clothes, purify their own drinking water, and grow or source their own food. Even those who choose to live off the grid usually buy tools from others to build their homes, grow crops, and obtain food by hunting.

Money facilitates commercial transactions, allowing people to obtain resources to survive and thrive from others. Money functions as a medium of exchange that supports these point-to-point commercial transactions between buyers and sellers. The medium can be tangible, such as cash or coins, or intangible, such as credit, where buyers promise payment in the future.

Results and discussion

In our opinion, the fundamental work on the role of money in the development of society can be called the work of German philosopher, economist, sociologist and public figure K. Marx. In 1867 the 1st volume of the three-volume book “Capital” [9; 645] was published. This is the main work of the German scientist, which gives a critical assessment of capitalism. The work uses a dialectical-materialist approach, including the analysis of social-historical processes. This work describes the economic foundations of life in capitalist society. The author reveals in detail the basic laws and concepts of capitalist society. Originally, the work consisted of three volumes, each of which is devoted to one topic — the importance of capital, the peculiarities of its formation and role in social life and the economy. Marx's work is based on the concept of surplus value and commodities, the idea of the subsequent cycle of money accumulation. The division of purchased surplus value between the working class and capitalists, the problems of relations between classes are also discussed. Marx pointed out that conflicts in society are the result of injustice of distribution.

The author begins by looking at capitalist society as a mass of commodities, each with its own use value. This price is set by the owner. At the same time we can speak of an exchange value determined by the market in which the commodity is traded. This type of cost is based on the cost of production of goods. In his economic treatise, he notes that every product has a definite owner, which must be recognized by the other owners of its owner. Proof of ownership of a commodity can be obtained through the process of its exchange. Each has a monetary equivalent. K. Marx put forward the formula “commodity-money-commodity”. In fact, this means that the value of the sold commodity is compared with the value of the purchased commodity, if the exchange is carried out on alternative terms.

One of the brightest representatives of the irrationalist direction of the so-called late philosophy of life German philosopher and sociologist G. Simmel is the author of “The Philosophy of Money” [10; 79]. This book was one of his first works on the spirit of capitalism. In the treatise Philosophy of Money, the author argues that money is not only a means of subsistence, but also an important means of communication between people as well as between entire nations. In The Philosophy of Money, Simmel is able to formulate his own theory. Within its framework, he considers money as a part of the sociocultural life of each person. In his book, the philosopher considers a number of issues that are of particular interest to any person. In “The Philosophy of Money”, the author tries to assess its value, exchange, as well as the monetary culture that exists on the planet as a whole. According to Simmel, man lives in two completely independent and parallel realities. Firstly, it is the truth of values, and secondly, the truth of existence. The author of The Philosophy

of Money notes that the nature of values exists separately so that each person complements the reality around him. Thus, from the philosopher's point of view, if a person begins to pay less attention to money itself and more to its object and purposes, as well as the ways of acquiring it, then we can conclude that the purposes themselves are, will eventually become available to him. The goal of earning income just for the sake of income does not lead to success. And to realize a perfectly clear and specific goal, one must earn money.

Max Weber in his work "Protestant Ethics and the Spirit of Capitalism" argues that the emergence of the capitalist system is linked to the Reformation and the rise of the Protestant movement in Christianity [11]. Protestants placed special importance on labour and entrepreneurship, which according to Weber contributed to the formation of qualities such as diligence, punctuality, honesty and responsibility. He bases this on statistics showing that among entrepreneurs and owners of capital, as well as highly skilled professionals, Protestants constitute a large majority.

Weber asks the question, "Why do Protestants have such a desire for wealth?" He offers several arguments in support of this idea. First, Protestants are more likely to come from wealthy families because of historical reasons. Second, Protestants, unlike Catholics, are more likely to have a college education, which increases their chances of success in entrepreneurship. Weber observes that there is less interest among Catholics in obtaining management skills, as many of them choose liberal arts majors.

In addition, Protestants are more active in their career paths and seek advanced training, whereas Catholics often stay in the trades. This confirms that human psychology and the strict discipline formed in the family and religious environment significantly influence the choice of profession and the development of activity in it.

As a result, Weber concludes that cultural and religious factors play a key role in shaping the capitalist spirit, and the differences between Protestants and Catholics in their approach to labour and education determine their success in business.

Robert Kiyosaki is an American entrepreneur, mentor, investor, writer and author of 25 books on finance. The writer has a theory called Cash Flow Quadrant which describes the flow of money and the influence of individuals on it [12]. With the help of this theory, one can understand the importance of each individual in the allocation of capital. The quadrant is created from a figure consisting of four sectors. Each one is a reflection of the people of the financial world. R. Kiyosaki's cash flow quadrant divides people into four categories:

1. E (Employee) — Employee. Receives a salary for his work.
2. S (Self-Employed) — Self-Employed. Self-employed, but also actively exchanges time for money.
3. B (Business Owner) — Business Owners. Create systems and teams that work for them.
4. I (Investor) — Investors. Use money to create more capital by earning a return on investment.

R. Kiyosaki emphasizes the importance of moving from the left side of the quadrant (E and S) to the right side (B and I) to achieve financial independence.

It is rather difficult to answer the question when people came to understand the necessity of saving money. This is probably due to the realization that people need to satisfy both their immediate and future needs and desires. The need to save money, as well as saving money for future spending is also important for our lives for many people. The reason is simple and trivial [13]. The future is uncertain and unpredictable, any crisis, be it a pandemic, environmental disaster or military conflict can destroy the material well-being of a person. The only way out is financial planning.

In Western scientific rhetoric, a new scientific trend has emerged, which has grown into the new discipline of Cultural finance. According to this doctrine, money and attitude to money are considered through the prism of national culture. Traditionally, the prevailing view has been that consumers around the world pursue similar financial goals. However, different cultures treat money differently, which has implications for international financial marketers. History shapes attitudes toward finance.

Savings rates vary from country to country. For example, household savings in China have traditionally been high compared to other countries. One reason for this is thought to be the one-child policy that was in place in the country until 2015. This policy meant that a family needed to spend less on children, as the ability to rely on children in retirement was low. The influence of Confucianism and Taoism also played a big part in this issue, where thrift is valued and culturally people are more inclined to save money.

Germans as well as people from the former Soviet Union are famous for their love of cash, which certainly existed before the pandemic. This is due to people's collective memory of painful historical events such as severe inflation during the Weimar Republic era, or devaluation during the rise of the CIS nation states at the dawn of independence, as well as a strong desire for privacy and distrust of surveillance of any

kind. Prior to Covid19, people in Germany paid twice as much in cash for restaurant visits and grocery shopping as the European average. Added to this was a general aversion to credit cards and personal debt.

However, over the past few years, Kazakhstan's residents have begun to switch to cashless payments, which is primarily due to advances in the banking sector. It should be noted that this phenomenon is characteristic mainly for young people and middle-aged people. The older generation still prefers cash and savings in cash rather than in a bank account.

Many cultures pay attention to dates, certain calendar days or symbols when making important financial decisions. The most popular example is Friday the 13th. In Western culture, this combination, which occurs 1–3 times a year according to the Gregorian calendar, causes special hysteria.

The meanings that different cultures attach to symbols or dates can influence financial decisions. A frequently cited example in the West is Friday the 13th, when (a word for the fear of Friday the 13th). In the Gregorian calendar, Friday the 13th falls on any month that begins on a Sunday, which happens 1–3 times a year.

In the national folklore of many nations there are many proverbs, sayings and omens related to money. Proverbs are short folk sayings able to its edifying meaning, is practically a folk aphorism. So the proverb “A miser pays twice” reflects the folk wisdom that saving on the quality of goods can lead to even greater costs. The proverb “Money goes to money” reflects people's observations that the rich get richer and the poor get poorer. The proverbs “Happiness is not in money, but in its quantity” and “Money is power” most capaciously reflect people's attitude to money. The English proverb “Money is a good servant but a bad master” brings to people the main meaning of money — a man should dispose of money, not money a man!

A huge number of omens associated with money, their attraction and preservation are still popular among ordinary people. So, whistling in the walls of the house, as well as late removal of rubbish can lead to moneylessness. One of the popular talismans for attracting money is a three-legged toad with a coin in its mouth. According to the ancient Chinese doctrine of feng shui three-legged toad not only attracts in the house of prosperity but also helps to make favourable deals, creates harmony in the house promoting prosperity.

In Eastern countries, gold is a special symbol of wealth and success and plays a leading role in many traditional rituals. Apart from cultural reasons, gold is also considered a safe way to preserve capital in countries with high inflation or unstable economies. Many people prefer to invest their funds in gold instead of currency because of its stability and protection against economic crises. It is also worth considering that gold has high liquidity, meaning it can be easily sold and exchanged for money. This makes it an attractive asset not only for individuals but also for investors and financial institutions [14]. Thus, cultural and economic factors together make gold one of the most valuable and popular assets around the world.

Different attitudes towards money are observed in countries with individualistic and collective type of thinking. In G. Hofstede's theory of cultural dimensions, one of the axes is individualism/collectivism [15]. Broadly speaking, Western societies tend to be more individualistic, while Eastern societies tend to be more collectivistic (although the degree, varies from country to country). This can affect attitudes to risk — for example, in collectivist societies, where people can rely on family members and friends in case of financial difficulties, the propensity to take risk in investing may be higher. On the other hand, individualistic societies may prefer to invest individually, seeing investment as a means of achieving personal goals and independence. They may be more risk averse and prefer to invest in stocks, bonds or real estate than in collective investment funds or joint financial projects.

In general, attitudes towards money can vary widely from culture to culture and reflect particular collective or individual mindsets. This is an important aspect of financial behaviour that needs to be taken into account when planning financial strategies and investments. Money has the strongest influence on people, which shapes their behaviour and social relationships, demonstrating their social status and role in society (Shapilov).

One example of collectivism in action is *tanda*, a method of saving money in Latin America and the Caribbean. This method of collectivism helps people with less financial ability to save money for big purchases or to make necessary expenses without resorting to borrowing or loans. It is also a way to strengthen community and support each other in difficult times.

Participants in a *tanda* trust each other and know that everyone will fulfill their obligations. It is also a way of teaching financial responsibility and discipline. Such collectivist methods can be very useful for communities with limited access to banking services or credit. They demonstrate that joint efforts and trust can benefit all members of the group [16]. An example of collectivism in Kazakhstan is the custom of

“Zhyly zhyndau”, or “zhyly” in short, which is still widespread in some areas. This custom of collective mutual assistance to those who have fallen into trouble, lost livestock, lost their home, or lost their breadwinner was mentioned in the code of laws “Zheti zhargy”, adopted under Khan Tauke. Religious influences also play an important role in attitudes towards money.

Religion can significantly influence attitudes towards money, and Islamic finance is a striking example of this. They are based on the belief that money itself should not be considered a value, but rather a tool for exchanging goods and services that have real value. In this context, the idea arises that it is unacceptable to make money on money, which implies avoiding the practice of charging interest on either the payment or the receipt of money. Islamic finance is indeed an interesting phenomenon in the modern financial world. The idea of a fair distribution of profit and risk, combined with the principles of Sharia, creates a unique model that attracts both individuals and businesses, especially in developing countries. Many financial institutions are now realizing the importance of Islamic finance and are starting to offer products that are Sharia-compliant. For example, Amanah by HSBC is a great example of how large banks are adapting to the needs of Muslim customers, providing them with access to a wide range of services, including credit cards and other instruments that align with their values. Interestingly, this area continues to grow and develop, with more and more people and businesses discovering the benefits of Islamic finance every year.

Conclusions

Money is not only a medium of exchange, but also a reflection of the values and culture of a society. Philosophically speaking, money can be perceived as an abstraction that embodies social relations. Money can have different meanings in different cultures: in some societies it symbolizes success and status, while in others it is a source of moral dilemmas. For example, in some philosophical traditions money can be seen as a source of corruption, while in others it is a tool for achieving justice and equality.

The cultural aspect of money is also interesting: how it influences art, literature and social norms. For example, in literature one can often find images associated with money that shows its influence on human relationships and moral choices. The philosophy of money is a multifaceted and deeply meaningful field that studies not only the economic, but also the social, cultural and ethical nature of money. In the process of analysis, we see that money is not only a medium of exchange, but also a reflection of human values, aspirations and relationships. They can both unite and divide, creating both opportunities and obstacles for individuals and societies.

Modern challenges such as globalization, digitalization and financial crises highlight the need to rethink our relationship with money. We must consider how we can use money not only to achieve personal well-being, but also to create a fairer and more sustainable world. The philosophy of money thus opens up important questions for us that require deep reflection and discussion. Ultimately, money is not just a tool, but also a means by which we can shape our future and influence the world around us.

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Ақша мәдени феномен ретінде: философиялық-мәдениеттанулық аспект

Мақала философиялық-мәдениеттану форматындағы мәдени құбылыс ретінде ақшаның тарихы мен философиясын зерттеуге арналған. Мақаланың негізгі мақсаты — ақшаның қоғамдағы пайда болу тарихы мен рөліне конструктивтік талдау жасау. Зерттеудің теориялық негізін тарих, философия және мәдениеттану бойынша жұмыстар құрайды. Бұл мәселені талдай отырып, авторлар ақша мен ақшаға деген көзқарас ұлттық мәдениеттің объективі арқылы қарастырылатындығымен келіседі. Дәстүр бойынша, бүкіл әлемдегі тұтынушылар ұқсас қаржылық мақсаттарды көздейді деген пікір басым болды. Алайда, әр түрлі мәдениеттерде ақшаға әр түрлі қарайды. Ақшаға деген көзқарас дін мен тарихқа да байланысты, ол халық фольклорында мақал-мәтелдер түрінде көрініс тапты.

Кілт сөздер: ақша, ақшаның пайда болу тарихы, ақша философиясы, ұлттық мәдениет, ұлттық тарих, мәдени орта, фольклор, дәстүр.

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Деньги как культурный феномен: философско-культурологический аспект

Статья посвящена истории и философии денег как культурного феномена в формате философско-культурологического исследования. Основная цель статьи — провести конструктивный анализ истории появления и роли денег в обществе. Теоретической основой исследования стали работы по истории, философии и культурологической науке. Анализируя данную проблематику, авторы сходятся во мнении, что деньги и отношение к деньгам рассматриваются сквозь призму национальной культуры. Традиционно господствовало мнение о том, что потребители во всем мире преследуют схожие финансовые цели. Однако в разных культурах к деньгам относятся по-разному. Отношение к деньгам зависит и от религии, и от истории, что нашло свое отражение в народном фольклоре (поговорки и приметы).

Ключевые слова: деньги, история появления денег, философия денег, национальная культура, национальная история, культурная среда, фольклор, традиция.

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