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22.00.00 Социологические науки.

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Original article

# IF THERE WAS ONLY ONE CURRENCY IN THE WORLD, HOW WOULD THIS AFFECT GLOBAL TRADE AND GLOBAL INVESTMENT

### Ali A. M.

Southern Federal University, Master's degree student

If there was only one currency in the world, it would have a major impact on global trade and investment. For one, it would eliminate the need for currency exchange rates. This would make it easier for companies to price their products in foreign markets and could lead to more trade. It could also encourage more investment since there would be no risk of losing money due to changes in exchange rates. However, there are also some drawbacks to having a single global currency. It could limit economic growth by preventing countries from being able to tailor their monetary policy to their own needs. Additionally, it might give too much power to the country that issues the currency and create imbalances in the global economy. Overall, a single global currency could have both positive and negative effects on the world economy. If trade were to be affected, currency would no longer be a way to determine economic status or power. This would also affect international investments as the currency would not be able to tell which country was experiencing economic growth or decline.

Keywords: one currency world; one currency for everyone; international currency; exchange; impact on global trade; border; stable currency.

Научная статья УДК 339.7

# ЕСЛИ БЫ В МИРЕ БЫЛА ТОЛЬКО ОДНА ВАЛЮТА, КАК БЫ ЭТО ПОВЛИЯЛО НА МИРОВУЮ ТОРГОВЛЮ И ГЛОБАЛЬНЫЕ ИНВЕСТИЦИИ

### Али А. М.

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Если бы в мире существовала только одна валюта, она бы оказала серьезное влияние на глобальную торговлю и инвестиции. Во-первых, это бы устранило необходимость в курсах обмена валюты. Это бы облегчило компаниям установление цен на их продукцию на зарубежных рынках и могло бы привести к расширению торговли. Это также могло бы способствовать увеличению инвестиций, поскольку не было бы риска потери денег из-за изменений обменных курсов. Однако у единой глобальной валюты есть и некоторые недостатки. Это может ограничить экономический рост, лишив страны возможности адаптировать свою денежно-кредитную политику к своим потребностям. Кроме того, это может дать слишком много власти стране, которая выпускает валюту, и создать дисбаланс в мировой экономике. В целом, единая глобальная валюта может иметь как положительные, так и отрицательные последствия для мировой экономики. Если бы пострадала торговля, валюта больше не была бы средством определения экономического статуса или власти. Это бы также повлияло на международные инвестиции, поскольку валюта не определяла бы, в какой стране наблюдается экономический рост или спад.

Ключевые слова: единая мировая валюта; одна валюта для всех; международная валюта; обмен; влияние на мировую торговлю; граница, стабильная валюта.

Due to the imagination of only one currency in the world, it will affect global trade and investment in several ways.

- 1. All countries had to value their goods and services in relation to this one currency. This can create some price differences between different countries, as some may be able to produce goods more cheaply than others.
- 2. Global trade would be much simpler because there would be no need for currency exchange when making transactions. This could lead to a rise in trade between nations.

3. Foreign investment in different countries may increase or decrease depending on the relative stability of the individual currency relative to other investment options available globally. Overall, having a single global currency makes international trade easier and potentially leads to higher levels of economic activity overall.

The single currency can also provide businesses with greater certainty when making long-term plans. With only one exchange rate to worry about, companies can budget more accurately for their international operations. This results in higher levels of efficiency and productivity, benefiting both the company itself and the wider economy. It eliminates the need for exchange rates, which can add significant costs to transactions. It also makes it easier to compare prices across borders and can lead to more efficient global markets<sup>1</sup>. Finally, a single currency can promote greater economic stability by reducing the risk of a financial crisis caused by sudden changes in exchange rates. The purpose of researching the hypothetical scenario of having only one currency in the world is to explore and analyze the potential impacts it would have on global trade and global investment. While such a scenario is purely speculative and not currently the case, studying it can help us understand the potential benefits and challenges associated with a unified global currency.

If there were only one currency worldwide, it could have several effects on global trade and investment: simplified transactions, price standardization, trade imbalances and economic stability, monetary policy and autonomy, political implications (Table 1).

Table 1 - Effects on global trade and investment from one currency worldwide

locarintian
Description
Vith a single currency, international transactions would become easier and
nore streamlined, as there would be no need for currency conversions,
xchange rate fluctuations, or associated costs. This could potentially enhance
fficiency and reduce transactional barriers.
a global currency could lead to increased price standardization across countries,
educing price disparities caused by exchange rate fluctuations. This may
mpact the competitiveness of different countries in terms of their export and
mport prices.
universal currency might affect the balance of trade between nations. It could
otentially lead to changes in trade dynamics, as countries' competitiveness and
rade surpluses/deficits may be influenced by factors other than currency
luctuations.
adopting a single currency would require countries to relinquish control over
neir monetary policy, as decisions regarding interest rates, money supply, and
xchange rates would be unified. This would impact the ability of individual
ountries to respond to domestic economic challenges.
stablishing a global currency would have significant political implications, as
would involve cooperation and coordination among nations on an
nprecedented scale. It would require international agreements, governance
tructures, and mechanisms to ensure fair representation and decision-making.
e's important to note that these are speculative considerations, and the actual
onsequences of a global currency would depend on various factors and the
pecific implementation of such a system.

Main features of Cryptocurrency presented in the Figure 1.

<sup>&</sup>lt;sup>1</sup> As of August 28, 2023, the total value of all cryptocurrencies in existence is estimated to be \$1.05 trillion, of which \$508 billion is attributed to Bitcoin.

## Cryptocurrency

**Cryptocurrency** is a medium of exchange, created and stored electronically in the blockchain, using encryption techniques to control the creation of monetary units and to verify the transfer of funds. Bitcoin is the best known example.



Has no intrinsic value in that it is not redeemable for another commodity, such as gold.



Has no physical form and exists only in the network.



Its supply is not determined by a central bank and the network is completely decentralized.

Figure 1 – Cryptocurrency. Main features

If there was only one currency in the world, it would affect global trade and investment. For one, it would make transactions between countries much simpler since there would be no need to exchange currencies. This could lead to more trade between nations as businesses take advantage of the ease of conducting transactions. In addition, a single currency could also make investing in foreign markets more attractive since investors wouldn't have to worry about changes in currency values when they want to cash out their investments. However, a single global currency could also have some drawbacks. It could lead to inflationary pressures if not managed properly, as there would be no other currencies to serve as a buffer against economic shocks. Additionally, it could give rise to new financial risks and imbalances if certain countries or regions start accumulating large amounts of the global currency. Overall though, a single global currency could provide many benefits by making trade and investment simpler while reducing transaction costs.

- 1. No one is above the law.
- 2. The number of Bitcoins<sup>2</sup> is limited.
- 3. Anonymity of the transfers.
- 4. Speed of transportation.
- 5. Transportation commission.
- 6. There is no need to wait several days for transactions to "settle"; they can be completed very quickly, sometimes even instantly. Furthermore, money can be sent to anybody, no matter where they live or what country they are from.

If there were only a single money in the world, it would have a huge impact on global trade and investment. For one thing, it eliminates the need for exchange rates. This makes it much easier for companies to do international business, as they don't have to worry about converting their prices into different currencies. It will also make international investments easier as there will be only one type of currency to deal with. Of course, having only one currency can cause some problems. If that currency becomes unstable or loses its value, it could cause serious economic problems worldwide. And if one country's economy starts doing better than others, its citizens may start hoarding the single currency, it could lead to inflationary pressures. Overall, however, the use of a single global currency may simplify things more than it complicates them.

<sup>&</sup>lt;sup>2</sup> There is only 21 million of bitcoin and it is the first electronic coin

Who benefits from one fixed currency There will be little for everyone with a global currency. All nations would benefit as there would no longer be currency risk in global trade and commerce. Traders may no longer have to hedge their positions in fear of currency transactions. Economically developing countries will also continue to benefit from the introduction of a stable currency, which forms a base for future economic growth.

At the same time maybe, a worldwide currency could have a lot of negative effects, like making it harder for nations to use monetary policy to manage their economies and advance economic development. Monetary policy decisions that benefited some countries at the expense of others had to be made since it could not be carried out on a country-by-country basis (Figure 2).

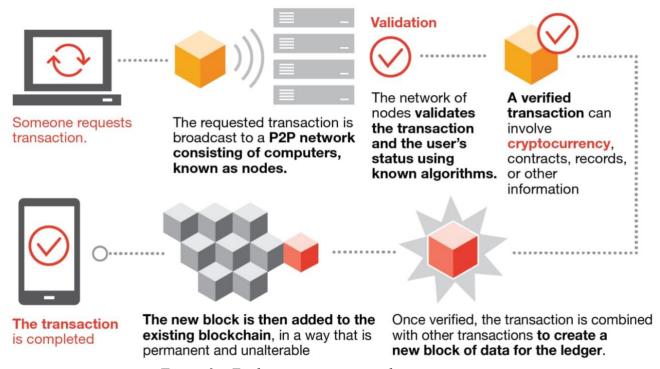


Figure 2 – Explaining transactions between accounts

Many people believe that cryptocurrency may be the only future currency in the world and the most well-known currency, bitcoin, will rule the world. Cryptocurrency has benefitted otherwise most people think it is worthless freedom of transaction, security and ease of transaction are among the most important benefits of cryptocurrency. Although they have yet to gain much traction or adoption, several cryptocurrencies are being created to offer distinct advantages over fiat money or established banking systems. But why don't they think about crypto. The answer is yes! It will be a global currency, however it may also be a cryptocurrency. (over which the government has minimal control). In 2050, unless we absolutely fall under a dictatorship, finance thinks it will be easy for a government to remove privacy because people are becoming more sensitive to it every day.

You may have heard that Bitcoin is the money of the mafia and criminals who use it to disguise criminal activities. However, apart from the characteristics that the media and some people attribute to bitcoin, we can point out a few points that distinguish bitcoin from physical money. (No one is above power, number of bitcoins is limited, anonymity of transfers, speed of transfer, transfer commission). But using the thinking of people today, I very much doubt that everyone would submit to this idea In fact, there seems to be enough of an anti-chip faction that using just one currency—at least not in this way—is not feasible. Scientists think there will only be one currency in the world, and that you will need an identification chip to use it. At birth, each person receives an identity chip (a currency in cryptocurrency), which serves as both their identity and their cash for progress. Without this implant you cannot buy or sell anything. Future purchases will be safer and more convenient thanks to this chip. Although life becomes simpler, we no longer feel special. It will be tried because

some leaders insist on it, but it will also fail. The failure is in fact inevitable. why? Because it fundamentally digitizes a flawed system that already relies on nations not to burden it with a single currency and is unbalanced. In other words, if it fails at all, it fails at once. Globalization of Zimbabwe 2008 in your mind's eye. Excessive inflation. The \$1 US dollar they have used since then was worth US\$150 billion at the height of hyperinflation when they were using the US dollar, which they are currently using. Consider Greece, currently weighed down on life support (and under a 100% debt-to-GDP ratio for several years). But they insist that this happen. If it fails there is no currency retreat. Back to gold/silver or barter. Acceptance and accessibility remain the focus as cryptocurrencies grow day by day. Cryptography and cryptography are also constantly evolving, creating a better and more robust cryptocurrency financial system. Privacy and security will be protected and safe as no one will know about your balance and transactions are not visible, at the end of the day fast access, efficiency and comfort is all you need just intern access and having a smart device.

There will definitely be technology for this one, but there are significant hurdles. One global currency means one global market. That is, either a global (but improved) structure modeled after the European Union, or one global government. Both are possible, but EU problems make it difficult for even a small number of countries to share a market. Pure digital currencies are likely to become the norm by 2040, which will be easier from a technical perspective. But I think it's even harder to imagine a uniform global market for all goods. Another big hurdle is chip deployment. Some people will accept them if it gives them enough convenience and flexibility. However, some may refuse for moral, religious, or health reasons.

In conclusion, the hypothetical scenario of a single global currency would have significant implications for global trade and investment. While it could simplify transactions and eliminate exchange rate complexities, challenges such as trade imbalances, coordinating monetary policies, and concerns over sovereignty would likely arise. The impact on global investments would depend on factors such as stability, inflation rates, and market conditions under a unified currency. Overall, the concept of a single global currency raises important questions and considerations regarding the benefits and challenges it would bring to the global economy:

- 1. Cryptocurrencies are not backed by real-world assets.
- 2. The price is not stable it changes every single seconds.
- 3. Can't reach everywhere need to access internet and signal.
- 4. Cryptocurrencies haven't proven themselves as a long-term investment yet.
- 5. Hackers and cyber issues.
- 6. One world currency this could create some pricing disparities between different countries, as some may be able to produce goods more cheaply than others.
  - 7. Sanctions will not be an option.

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#### **Bio Notes:**

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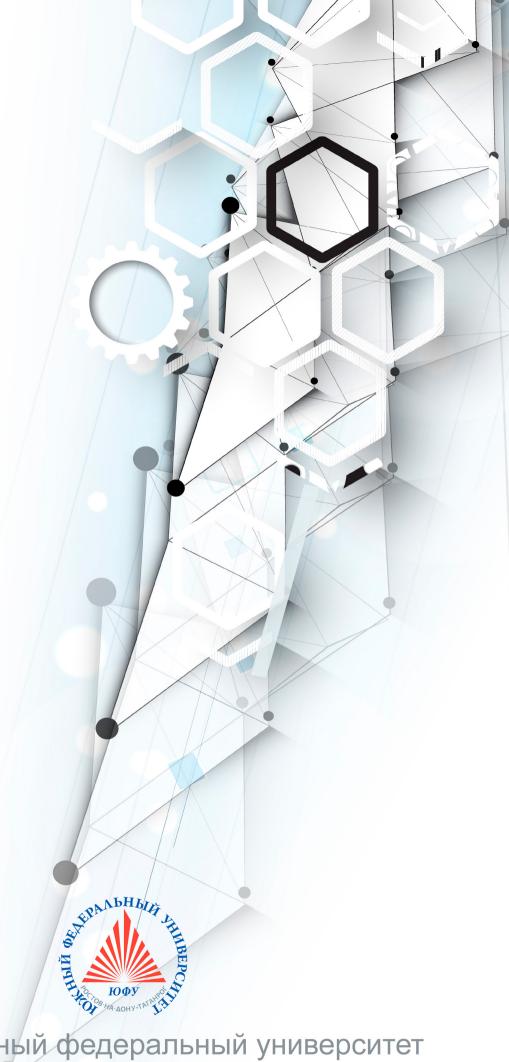
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