

# Research on the Ethical Anomie of Virtual Wealth and Physical Wealth Under Chinese Path to Modernization

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## Abstract:

In the era of digital intelligence, wealth has rapidly evolved in both physical and virtual forms of expression due to continuous innovation and development of science and technology. This evolution has resulted in a series of ethical anomies associated with physical wealth and virtual wealth, posing a significant challenge to the Chinese path to modernization. Therefore, it is crucial to examine the ethical misconduct related to both physical wealth accumulation and virtual wealth accumulation, and to identify the underlying reasons for such ethical lapses. Through this analysis, an implementation path emphasizing ethical norms for wealth accumulation to achieve high-quality development has been proposed. This path includes recommendations such as prioritizing the real economy, ensuring equal economic opportunities, and enhancing distribution systems. By addressing these key areas, a better understanding and regulation of ethical issues pertaining to wealth accumulation can be achieved, ultimately contributing to sustainable social development.

## Keywords:

Physical Wealth, Virtual Wealth, Ethics Anomy

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## 1. Introduction

In the age of digital intelligence, the boundary between real wealth and virtual wealth has become increasingly blurred, spurred by the rapid development of the Internet and the rise of the virtual economy. Physical wealth, such as real estate, jewelry, and cash, comprises material assets that can be touched and felt. On the other hand, virtual wealth encompasses electronic and non-material forms like digital currency, stocks, and online virtual assets [1]. However, the proliferation of virtual wealth has brought about ethical challenges. Anonymity and convenience in handling virtual wealth have emboldened some individuals to engage in illicit activities like money laundering and online fraud. Such behavior not only inflicts economic harm on individuals and society but also contravenes accepted moral and ethical norms. Moreover, the volatility in the value of virtual wealth has incited some to excessively covet it, leading them to neglect important values and interpersonal relationships in

their relentless pursuit [2]. This unchecked greed can culminate in personal psychological strain, emotional turmoil, and broader societal repercussions such as market instability and heightened financial risks. Furthermore, the intangible nature of virtual wealth poses challenges for accurately assessing its true value and associated risks. Market sentiment, media influence, and other extraneous factors can distort investors' perceptions and decision-making processes, potentially resulting in substantial financial losses and exacerbating systemic instability.

As the ethical divide between physical and virtual wealth garners attention, it is imperative to explore and contemplate how to judiciously manage and utilize virtual wealth in the digital era, as well as foster and uphold sound wealth ethics. Only through establishing a balanced and symbiotic relationship between physical and virtual wealth can authentic wealth expansion and societal advancement be realized. This endeavor is essential for instating a regulated wealth accumulation framework and creating the foundation for shared prosperity.

## **2. Ethical Misrepresentation of Physical Wealth and Virtual Wealth**

### ***2.1. Ethical Anomalies in the Accumulation of Physical Wealth***

#### ***2.1.1. Excessive consumption of resources and environmental damage: the cost of pursuing economic growth***

The pursuit of economic growth has become the primary goal for many countries and regions in today's society. However, this quest often results in excessive consumption of resources and environmental damage, leading to ethical concerns surrounding the accumulation of physical wealth. Excessive consumption of resources, characterized by overexploitation and depletion of natural resources to fuel economic growth, is a prevalent issue. In the rush for rapid development, enterprises and governments frequently ignore the finite and sustainable nature of resources, neglecting resource protection principles and engaging in extensive mining of mineral resources, deforestation, and water usage. This unbridled consumption has resulted in resource scarcities and supply-demand imbalances, exacerbating the already precarious resource situation. Environmental damage, a direct consequence of economic growth, further compounds these challenges. The industrial production and urbanization processes generate significant amounts of waste, pollutants, and greenhouse gas emissions that contaminate soil, water sources, and the atmosphere, disrupting ecological balance and environmental health. To amass wealth, many enterprises ignore environmental protection principles, releasing harmful substances and waste that pollute the air, water, and soil. Consequently, this environmental deterioration poses threats to human health and disrupts ecosystem equilibrium. Deforestation and land reclamation activities contribute to biodiversity loss and ecosystem degradation, precipitating significant disasters for both humans and other organisms. The implications of these issues extend beyond the present, imperiling not only our immediate living environment but also impacting the prospects for future generations.

#### ***2.1.2. Unfair trade and labor exploitation: low-cost production and social responsibility***

In today's globalized economic environment, unfair trade and labor exploitation are two ethical violations in the accumulation of real wealth, forming a tense opposition

between low-cost production and social responsibility. Low cost production plays an important role in the accumulation of physical wealth, but it often accompanies the exploitation of labor rights and the neglect of social responsibility. Unfair trade is a key factor leading to ethical misconduct in the accumulation of physical wealth. Unfair trade refers to an unfair phenomenon that exists in international trade. Some developed countries implement low-cost production by reducing labor and environmental costs, in order to gain greater market share and profits. However, this low-cost production often comes at the expense of sacrificing labor rights in other countries. A typical manifestation of this is that developed countries export high value-added products to developing countries, earning huge profits from them, while developing countries undertake the production of low value-added labor-intensive products, with very little profit. This unfair trade relationship has further exacerbated the wealth gap, putting developing countries at a disadvantage in the global economy. In addition, unfair trade has also brought about unreasonable allocation of resources, leading to environmental damage and ecological collapse. The existence of this trade model makes the accumulation of real wealth more unfair, and the widening wealth gap further weakens social fairness and stability, making the process of accumulating real wealth in some countries and regions full of ethical misconduct.

## ***2.2. The Ethical Misrepresentation of Virtual Wealth Accumulation***

### ***2.2.1. Moral issues of financial speculation: high-risk investment, information asymmetry***

Financial speculation, a topic of significant concern in today's society, involves the accumulation of virtual wealth. Despite its importance, financial speculation is fraught with ethical violations, particularly high-risk investment and information asymmetry. High-risk investments, such as cryptocurrencies and stock futures, are commonly favored by investors seeking higher returns. However, the inherent nature of high-risk investments exposes individuals to significant risks. Speculators often treat these investments as forms of gambling, neglecting risk management and rational investment strategies, leading to investment traps and irreversible losses like asset depreciation and market crashes [3]. Such behavior not only results in personal financial losses but also poses systemic risks to the entire financial market, impacting the overall stability of the economy. Moreover, information asymmetry represents a critical moral issue in financial speculation. Information plays a pivotal role in financial markets, with parties possessing information advantages being able to exploit it for personal gain. This information disparity can result in market unfairness and imbalances, disadvantageously positioning some investors. [4] The presence of information asymmetry undermines the efficiency and fairness of financial markets, violating fundamental market principles. In essence, both high-risk investment behavior and information asymmetry pose significant moral dilemmas within the realm of financial speculation.

### ***2.2.2. The unfair distribution of virtual wealth: the digital divide, the richer the richer***

In today's digital age, the accumulation and distribution of virtual wealth have led to various ethical issues, with a particular focus on the unfair distribution of virtual wealth. The digital divide and the phenomenon of "the richer the richer" have attracted significant social attention. The digital divide, as the primary factor, manifests in creating disparities in individuals' access to digital technology and

network resources. This gap facilitates the accumulation of virtual wealth by some individuals who possess the necessary skills and resources, while excluding others who lack such means, thereby worsening the unequal distribution of virtual wealth and accentuating social inequality. Additionally, the accumulation of virtual wealth intensifies the phenomenon of the wealthy becoming wealthier. Individuals or organizations possessing substantial virtual wealth swiftly amass more through strategic investments and transactions, resulting in a concentration of wealth [5]. Consequently, this leads to an expanding wealth gap, limiting opportunities for less affluent individuals to harness their capabilities fully. This increasing trend not only exacerbates socioeconomic disparity but also erodes social equity and cohesion. As a remedy to these challenges, efforts should be focused on promoting the widespread adoption of digital technology and enhancing access to network resources to bridge the digital divide. This proactive approach aims to instill a fair competitive environment, bolster regulatory oversight, mitigate the "rich getting richer" pattern, advocate for the equitable redistribution of virtual wealth, and ultimately foster societal common prosperity.

### **3. The Reasons for the Ethical Deviation Between Virtual Wealth and Physical Wealth**

#### ***3.1. The Common Reasons for the Ethical Misconduct of Virtual Wealth and Physical Wealth***

##### ***3.1.1. Conflict between interest driven and moral concepts***

In today's society, virtual wealth and physical wealth have become integral aspects of people's daily lives. Virtual wealth is acquired through online platforms, virtual currencies, and other digital means, while physical wealth consists of tangible assets such as real estate and stocks. The pursuit of wealth often leads individuals to face ethical dilemmas characterized by conflicts between self-interest and moral principles. This clash between self-interest and ethics is a prevalent factor contributing to ethical transgressions associated with both virtual and physical wealth. Many individuals are primarily motivated by personal gain when seeking wealth, often resorting to any available means, whether ethical or otherwise. Such self-interested behavior frequently results in a erosion of moral values and can ultimately lead to ethical misconduct. Moreover, societal emphasis on the acquisition of wealth as a measure of success is a driving force behind ethical deviations related to virtual and physical wealth [6]. The prevailing belief that wealth signifies achievement compels many to strive relentlessly for increased prosperity. This relentless pursuit of wealth may prompt individuals to forsake moral principles, thereby engendering ethical misconduct. Furthermore, the blurring distinction between virtual and physical wealth exacerbates ethical lapses. As technology advances, virtual assets hold greater significance for individuals, who sometimes equate virtual wealth with physical assets. This indistinct boundary can obscure moral considerations in the pursuit of wealth, culminating in ethical impropriety.

##### ***3.1.2. The impact of social environment and institutional deficiencies***

The imbalance in ethical standards between virtual wealth and physical wealth in contemporary society is a growing concern, influenced significantly by social dynamics and institutional inadequacies. The societal landscape skews individuals'

pursuit of wealth towards an excessive reverence for money, wherein material prosperity serves as the primary yardstick for personal worth and social standing. This environment fosters an insatiable hunger for wealth and an uptick in avaricious conduct. Consequently, ethical breaches related to virtual and physical wealth are on the rise. The allure of virtual wealth is amplified by technological advancements and the widespread internet usage. Many are drawn to invest in virtual assets for quick, lucrative gains, leading to a corrosion of moral values and a disregard for risk assessment. Furthermore, the ethical divide between virtual and physical wealth is exacerbated by institutional failings. Inadequate regulatory structures within financial markets and investment circles breed disorder and malpractice due to weak oversight, incomplete regulations, and lax enforcement. Criminal elements exploit these regulatory deficiencies to perpetrate fraud and deception, causing substantial harm to investors and society at large. The complexities of virtual wealth pose unique challenges for regulatory bodies, as the multifaceted nature of these assets complicates effective oversight. The rapid proliferation of various forms of virtual wealth online, coupled with delays in the development and enforcement of corresponding legal frameworks, creates fertile ground for illicit activities within regulatory blind spots. Similarly, shortcomings in the supervision of physical wealth enable unscrupulous entities to amass riches through unethical means, underscoring the pressing need for more robust regulatory controls to curb such practices.

### ***3.2. The reasons for the ethical deviation between virtual wealth and physical wealth***

#### ***3.2.1. The special attributes and risks of virtual wealth***

Virtual wealth and physical wealth differ in their unique attributes and risks. Virtual wealth, such as cryptocurrencies and digital assets, is generated in the digital realm, while physical wealth pertains to traditional tangible assets. Virtual wealth is characterized by a high level of digitization and virtualization, existing in cyberspace with unstable value that is easily impacted by market fluctuations and manipulation fueled by market speculation. The highly speculative nature of virtual wealth increases the risk associated with it, making it prone to speculation, market bubbles, and vulnerable security that necessitates stringent technical safeguards. Trading virtual wealth occurs on digital platforms, which are susceptible to manipulation, money laundering, and regulatory challenges, escalating the risk of hacker attacks and cybercrime. The liquidity and anonymity of virtual wealth facilitate cross-border transactions without the scrutiny of financial institutions, yet also present opportunities for illegal activities like money laundering and smuggling, resulting in ethical breaches. The anonymity of virtual wealth transactions provides a veil for criminal activities. In contrast, physical wealth is characterized by stability, reliability, transparent and standardized transactions, aligning more closely with traditional ethical norms.

#### ***3.2.2. Differences in profit models and ethical considerations***

There is a significant difference in ethical misconduct between virtual wealth and physical wealth. Virtual wealth trading is vulnerable to network attacks and requires strengthened security measures; The rapid acquisition of virtual wealth is prone to speculation and gambling, and requires stricter regulatory regulations. In contrast, physical wealth emphasizes stable production and service exchange, which is more in line with social ethical norms. The process of profiting from physical wealth needs to

consider social responsibility and legal regulations. The profit model of physical wealth is more recognized by society, which helps maintain market order and social harmony, and promotes sustainable development. Moral considerations not only maintain market order but also promote social harmony and sustainable development. In terms of moral considerations, the profit model of virtual wealth often requires more regulation and control to ensure market fairness and transparency, and to avoid unfair competition and fraudulent behavior. Physical wealth places greater emphasis on social responsibility and ethical standards, such as companies complying with environmental regulations and protecting employee rights. The profit model of physical wealth is more in line with social ethics and legal norms, making it easier to gain social recognition and support. Therefore, physical wealth is more socially recognized in terms of moral considerations, helping to maintain market order and social harmony. The differences in profit models and moral considerations between virtual wealth and physical wealth highlight the ethical misconduct between the two, emphasizing the need to strengthen supervision and regulation to promote rational wealth accumulation and sustainable social development.

#### **4. The Implementation Path of Ethical Norms for Wealth Accumulation of High Quality Development**

##### ***4.1. Focusing on the real economy and preventing and controlling the risk of shifting from reality to illusion***

###### ***4.1.1. The real economy is the foundation of comprehensive national strength***

The report of the 20th National Congress of the Communist Party of China emphasized the importance of building a modern industrial system with a focus on the real economy as the main driver of economic development. The meeting of the Central Committee of Finance and Economics reiterated this, highlighting the critical role of a modern industrial system supported by the real economy in shaping future development. The Central Committee of the Communist Party of China further elaborated on the economic landscape by stressing the need to promote the construction of a modern industrial system, foster emerging industries, and enhance pillar industries as immediate priorities. The modern industrial system serves as the material and technological backbone of a country, with the real economy forming its core and foundation. Real wealth, which constitutes the cornerstone of the economy, is pivotal for the high-quality development of the real economy and the accumulation of wealth among residents. While the virtual economy may offer advantages in wealth creation, the value-added from its detachment from the real economy does not reflect genuine wealth growth. Excessive reliance on the virtual economy can lead to inflation and asset bubbles, ultimately eroding residents' wealth [7]. This overdependence on the virtual economy underscores its instability and lack of long-term sustainability. At a macro level, the foundation of wealth accumulation among residents on the real economy serves as a critical yardstick for evaluating the standardization of wealth accumulation. Establishing such a standard is essential for navigating the interplay between wealth accumulation, the real economy, and the virtual economy effectively, thereby deterring unfounded practices of wealth accumulation through virtual capital operations. [8] Ensuring that wealth accumulation is securely rooted in the development of the real economy represents a key aspect of sustainable and stable economic prosperity.

#### ***4.1.2. Empowering the development of the real economy with new quality productivity***

The Chinese path to modernization is heavily reliant on a highly developed social productivity, which serves as both a crucial foundation and driving force. Social productivity is pivotal in determining a country's economic strength and level of social development. The modernization process in China has seen an enhancement in social productivity through advancements in technology, industrial improvements, and institutional reforms. Leveraging highly developed social productivity has enabled China to become the world's second largest economy by providing the necessary power and resources. Despite this progress, there is still room for improvement in productivity. Critical to achieving common prosperity is the expansion of the middle-income group and elevating the earnings of low-income individuals. The emergence of new quality productivity presents opportunities to overcome challenges [9]. By harnessing new productive forces, such as digital and intelligent technologies, China can drive transformation in the real economy, optimize industrial structures, improve economic efficiency, and boost overall competitiveness. This can be realized through a three-pronged approach. Firstly, implementing the national innovation-driven development strategy by enhancing innovation in key technological sectors and establishing a sustained innovation ecosystem. Secondly, advocating for the adoption of technologies like artificial intelligence, environmental conservation tools, and high-end equipment in manufacturing to facilitate the upgrading of traditional industries [10]. This shift towards advanced manufacturing can create high value-added products and services, ultimately leading to an increase in labor income. Thirdly, emphasizing the development of agricultural technology to foster new agricultural productivity, drive rural modernization, and boost the income levels of rural inhabitants.

#### ***4.2. Equal economic opportunities and improved employment security mechanisms***

##### ***4.2.1. Improve the market economy system and unleash the entrepreneurial spirit***

To enhance the wealth creation ability of different groups and narrow the income distribution gap in the economy's high-quality development, it is imperative to leverage the fundamental role of the market in resource allocation, uphold market operating laws, and enhance the socialist market economy system. The first step towards refining the socialist market economy system involves invigorating various market entities, enhancing the private economy's development environment, and their pivotal role in wealth creation and employment generation. Additionally, it is crucial to delineate the government-market relationship, safeguard property rights of private enterprises and entrepreneurs within legal frameworks. Emphasis should be placed on expediting the establishment and refinement of the property rights system to bolster entrepreneurs' investment and operational security, ensuring their stable expectations of wealth acquisition through legitimate means. Furthermore, the socialist market economy system must capitalize on its institutional strengths, fostering enterprise spirit under Party leadership, providing a level playing field for entrepreneurs to engage in market competition equitably, and expanding competitive markets continuously. Under the "dual circulation" development framework, it is vital to eradicate institutional and industry barriers stemming from policy issues, creating more high-quality job opportunities, investment avenues, and research and development ventures propelled by entrepreneurs, thereby bolstering wealth creation

capabilities sustainably through the facilitation provided by high-quality economic development and market mechanisms.

#### ***4.2.2. Improve the high-quality industrial system and achieve industrial structure upgrading***

From a global perspective, China has long been at the low end of the industrial chain, with low added value of products and narrow profit margins. Similarly, the economic development level of the eastern, central, and western regions of China has decreased in sequence. Industries in the central and western regions are considered backward and are upgrading slowly compared to the eastern region, resulting in a significant economic development gap. Hence, the central and western regions ought to actively and selectively take on the relatively more developed industries from the eastern region based on their regional specifics. By doing so, they can gradually optimize and upgrade their industrial structure, generate more employment opportunities, avoid widespread structural unemployment, enhance human capital accumulation through worker training, boost worker productivity, and bridge the economic and income disparities between regions, thereby fostering greater economic development shared achievements. Moreover, industrial structure upgrading necessitates a focus on nurturing emerging industries and enhancing the competitiveness of traditional ones. The government can stimulate the growth of emerging industries, drive technological innovation, and promote industrial upgrading through strategic investment guidance and supportive policies. Simultaneously, traditional industries can bolster their competitiveness and market positions through technological renovations and upgrades.

#### ***4.3. Adhere to a distribution system with distribution according to work as the mainstay and multiple distribution methods coexisting***

##### ***4.3.1. Improve the income distribution system and raise people's income levels***

To achieve common prosperity, it is crucial to expand the middle-income group and enhance the income of low-income individuals. China's income distribution system, tailored to meet efficiency and fairness objectives amid specific political and economic constraints, plays a pivotal role in determining the wealth acquisition capacity of different demographic segments. With the overarching directive of promoting high-quality economic development in the contemporary era, certain measures must be undertaken. First and foremost, there is a need to enhance the growth and adjustment mechanism of wages in the initial distribution stage, ensuring a synchronized escalation of wages and labor productivity. This necessitates guaranteeing timely wage payments, safeguarding labor rights, bolstering the share of labor remuneration in the initial distribution phase, and boosting wage income for low-income cohorts. Additionally, instituting a robust mechanism for various factors to partake in the distribution process is essential. This involves implementing a market-determined system to gauge the marginal returns of production factors, fostering factor mobility, stimulating the involvement of knowledge, technology, and information in innovative pursuits, and optimizing rewards for technology, knowledge, and other factors for middle-income populations. Further, the recalibration of the income distribution system should adhere to the principle of incentive compatibility. It should not stifle the initiative of high-income groups in generating wealth and job opportunities. Efforts should be made to amplify the wealth-generating capacity of

high-income groups while moderating their capital income through a judicious expansion of tax progressivity.

#### ***4.3.2. Reduce the proportion of indirect taxes and optimize the direct tax system***

The proportion of indirect tax revenue in China's total tax revenue has long been around 70%, a relatively high figure compared to other countries worldwide. To alleviate the tax burden on low-income residents, the value-added tax rate should be further reduced, and essential items like agricultural and sideline food, clothing, and medicine should be included in the low tax rate bracket. Leveraging the consumption tax's role in income distribution, high-end consumer goods should be subject to multiple tax rates to enhance the tax system's effectiveness. Setting dynamic adjustment mechanisms for consumption tax rates and expanding the scope of personal income tax collection can contribute significantly to regulating income distribution. Targeting high net worth individuals and the digital economy for effective tax management is crucial. In addition, accelerating property tax reform, imposing taxes on self-use housing, and regulating stock wealth based on property holdings can address wealth disparities. Furthermore, exploring inheritance and gift tax systems can extend tax redistribution measures to promote intergenerational income fairness.

## **5. Conclusions**

By analyzing the ethical manifestations and reasons for the ethical misconduct of physical and virtual wealth, this article exposes the ethical issues and challenges inherent in the wealth accumulation process. The ethical misconduct of physical wealth is evident in excessive resource consumption, unfair trade practices, and illegal wealth acquisition, while virtual wealth misconduct is seen in phenomena like financial speculation, false advertising, and unfair distribution. These ethical challenges stem from common sources, including conflicts between self-interest and moral principles, societal influences, and institutional deficiencies, while also bearing unique attributes and risks specific to each form of wealth. To achieve ethically sound wealth accumulation with high-quality development, the article presents several suggestions, such as emphasizing the real economy, preventing the risks associated with the transition from tangible to intangible assets, promoting equal economic opportunities, enhancing job security mechanisms, and advocating for a distribution system primarily based on merit while accommodating various other distribution methods. Ultimately, addressing the ethical dilemmas surrounding physical and virtual wealth is crucial for fostering sustainable economic growth and advancing China's path to modernization.

## **Conflicts of Interest**

The author declare that there is no conflict of interest regarding the publication of this article.

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