Series 4 - Tawheed and the Global Economy

Unitary Ethics *and* Distributive Justice

"Civilization Superconductor" Integral Stewardship Model (ISM)

Revealing the Secret of Barakah in Flow Physics and Digital Tawhid

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DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

FOREWORD

SERIES 4 OF 9 SERIES MANIFESTO OF TAWHIDIC CIVILIZATION

Bismillāhirrahmānirrahīm

All worship, praise and glory belong only to **Allah SWT.**, the Sole Owner of Life, the Great Architect of the Universe, and the Main Source of All Light, Knowledge and Absolute Truth. Salawat is accompanied by eternal greetings to the noble lord, **Prophet Muhammad SAW.**, the guide of darkness to light, the mirror of moral perfection and the peak manifestation of true servanthood on earth.

A Total Endowment: Spirit, Soul, Body, and Intellect.

Before the Almighty, we stand helpless but with His permission. Book Series 4 of 9 in the Manifesto Series This thought was born not as an intellectual commodity, nor as decoration of an academic ivory tower.

This book is a TOTAL ENDOWMENT of our spirit, soul, body and mind completely to Allah SWT.

This work is emanated with full awareness that knowledge is God's property and must be channeled without barriers. Therefore, **THIS BOOK IS NOT FOR SALE IN ANY FORM**. It is presented **UNIVERSAL** for all mankind—transcending the barriers of time, geographical boundaries, belief backgrounds, and scientific disciplines. Anyone who is thirsty for the essence of truth has the right to enjoy the depth of the message in it.

Dialectic of Heaven and Earth: The Keeper of Monotheism & the Wanderer of Reason.

The birth of this book is the result of the contact of two oceans: an intimate, sharp, and boundary-breaking dialectic between **akhli makrifat** and **academics**.

On one side, stands **Abah Setu**—*The Keeper of Tawhid*—a scholar of enlightenment who dedicates his entire inner vibration to extinguish the ego, delve into the ocean of monotheism, and read the Divine verses hidden behind the pages of the universe. On the other side, stands the *Sang Pengembara Nalar*—an

academic who wrestles with the knife of methodological analysis, empirical facts, and the structure of modern scientific logic.

This encounter is not a clash between mysticism and rationality, but rather a **divine synchronization**: where spiritual intuition (*Kashf*) guides the direction of reason (*Aql*), and scientific methodology becomes a servant for the revelation of the truth of monotheism. Without including academic degrees or ephemeral worldly attributes, we merge all these debates and reflections into one breath of searching for absolute truth.

Core Series 4: Responding to Recurring Crises with the *Integral Stewardship Model.*

Why is modern civilization—with all its technological sophistication, artificial intelligence, and capital accumulation—constantly entangled in recurring crises (*recurring crises*)? Starting from the financial crisis that shakes the economy, the ecological crisis that threatens the earth, to the existential crisis and human moral decline?

This Series 4 book dismantles the root of the problem down to the most basic ontological level. Recurring crises occur because humans have disconnected science and world governance from the Creator, and changed their function from a *servant and representative of God* (*Caliphate*) to a greedy *colonizer of the universe*.

As a radical antidote and future solution, this book offers the *Integral Stewardship Model*—a futuristic civilizational governance architecture that reunites the dimensions of **spiritual (tawhid)**, **human ethics (*adab & qisth*)**, and **science-technology excellence (*'Aqli*)** in a balanced ecosystem (*Mizan*). Through this model, we are not only invited to resolve the crisis, but also permanently destroy the root causes of the crisis itself.

A series of Thanks and Plenary Appreciation.

The completion of this work that exceeds the limits of our physical and mental abilities can only be realized due to the outpouring of divine grace and encouragement from the noble souls around us. With the deepest humility, we offer our obeisance and thanks to:

1. **Allah SWT. & Rasulullah SAW.**, for the bundle of guidance, spiritual strength, and never-ending guidance in stepping on this path of knowledge.

2. **Beloved Elders** from both of us, both those who are still accompanying us and those who have passed away to *Rahmatullah*. It is their sincere prayers that are the main seeds of the flow of kindness and steadfastness of our souls in completing this trust.
3. **Abah Setu's Honorable Teachers and Our Academic/Spiritual Teachers**, light bearers who have taught us how to read the letters of truth, order manners above knowledge, and train us to always bow before the Almighty.
4. **Abah Setu's Beloved Family, Our Extended Family, and Closest Friends**, for their extraordinary patience, deep sincerity, moral encouragement, and constant sacrifice of time and prayers during the process of contemplating and writing this book.
5. **All Friends, Research Team, Editors, and All Parties** who have contributed—both thoughts, energy, and enthusiasm—in bringing Series 4 to its complete completion.

Closing: An Invitation to Bow.

Dear readers, do not read this book with just your head or logic. Read it with your inner eye (*basyirah*) and heart (*fuad*).

Hopefully every page you turn over in this book will not only enrich your intellectual insight, but also shake the depths of your soul, ignite your enthusiasm to improve, and ultimately bring us all to prostrate ourselves more deeply before the majesty of Allah SWT.

Happy exploring the truth.

Archipelago, 2026

Greetings Slavery and Truth,

The Guardian of Tawhid (Abah Setu) & The Wanderer of Reason

(Servants of Tawhid & Civilization)

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DILARANG MENERBITKAN BUKU TANPA IZIN PENERBIT


DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT
DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

PART 1
DIAGNOSIS & SYSTEMIC CRISIS

The world today is in a state of "ontological disorientation." In the midst of exponential technological progress and unlimited capital accumulation, humanity has lost its meaning. We live in a global economic system that is moving without anchor, creating sharp inequalities and almost irreversible ecological damage. Why does this happen? Because we have lost the essential **coordinate system**.



CHAPTER 1

TAWHID AS A CIVILIZATION COORDINATE SYSTEM

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

Humanity today stands at the most crucial crossroads in its history. Behind the glittering digital progress and massive accumulation of global wealth, lies a deep existential rift. We are experiencing what is called a "cosmic crisis"—a condition in which humans lose their sense of connection with the universe, each other, and the Creator. The global economy we run today is like a big ship without a compass; it moves quickly, but without any real direction, often crashing into cliffs of social inequality and ecological destruction (Nasr, 1996).

To restore this situation, the world does not just need new regulations, but a fundamental **civilizational coordinate system**.

1.1 Tawhid: The Law of Universal Unity (Unity of Existence).

Although the term "tawhid" is rooted in Islamic tradition, **its essence is universal and touches the deepest core of all religions and beliefs in the world**. From the concept of *Brahman* which encompasses everything in Hinduism, *Tao* which is the way of the universe in Eastern traditions, to the idea of *The One* in neoplatonism, there is one ancient agreement: that this reality originates from One Source and is subject to One Law (Houston Smith, 1991).

In this series, **tawhid** is placed as *fundamental law*—the basic law that unites the macrocosm (*universe*) and the microcosm (*human self*).

1. **Macrocosm:** The order of galaxies and planetary rotation is not a mechanical coincidence, but rather a manifestation of the "*unity* of *law*". The universe works because it obeys one fixed coordinate.
2. **Microcosm:** Likewise in humans and their social systems. When economics is detached from these divine coordinates, it loses its morality. Tawhid emphasizes that every economic movement is part of worship and cosmic responsibility (Al-Attas, 1993).

If we agree that the source of life is one, then it is illogical if we divide life into conflicting boxes: glorifying God in places of worship, but worshiping greed in the stock market. Tawhid is a coordinate system that reunites the scattered pieces of our lives.

1.2 Tawhid as "Zero Point" (Origin Point) of Existential Navigation.

In mathematics and navigation, a coordinate system can only function if it has a **zero point** or origin point (*origin point*). Without this point of origin, we never really know where we are, how far we have come, and what direction we should be heading.

In the architecture of civilization, **tawhid is the zero point**. It is the center of gravity that ensures that every human activity—including economic transactions on the New York stock exchange to traditional markets in remote villages—has the same moral and spiritual anchor.

When modern civilization tries to build an economic system by making "infinite human wants" (*unlimited wants*) as its zero point, what happens is **value dislocation**. Humans are no longer subjects who manage nature, but rather objects enslaved by growth rates (Choudhury M.A., 2006)

1.3 Tawhid: Basic Laws of the Macrocosm and Microcosm.

Tawhid as basic law (*fundamental law*) macrocosm and microcosm.

Tawhid is not simply a theological declaration of the oneness of God; it is the law of gravity for the soul and the mathematical foundation of the universe. As *fundamental law*, *tawhid* emphasizes that reality is integral and organic. There is no separation between the sacred and the profane, between morality and the market, or between spirituality and science.

On a **macrocosmic** scale, all galaxies move in harmony because they are subject to the same law (unity of law). Likewise, in the **microcosm**, the cells in the human body work in unity of purpose for the survival of life. Al-Attas emphasized that when humans acknowledge this position, they are actually placing themselves in the correct cosmic order, which covers all aspects of life including the economy (Al-Attas, 1993).

If the economy is separated from the coordinates of *tawhid*, it becomes a wild entity that only pursues unlimited growth—a behavior that in biology is called a cancer cell.

1.4 Penetrating the Macro and Micro Dichotomy.

The *tawhid* coordinate system removes the dividing wall between individual behavior (micro) and global structure (macro). In this perspective:

- **Macrocosmic Economy:** The universe operates on the principle of *sustainability* because it is subject to the sole command of the Creator. There is no waste in God's created system; **each element is a nutrient for the other elements**.
- **Microcosm Economy:** Man, as a small representative of the universe, should reflect this nature in his economic behavior. Greed is an anomaly that destroys the frequency of harmony with nature (Nasr, 1993)

This reconciliation between macro and micro is only possible if we use the same language: the language of unity. This is what thinkers call *integrated knowledge*, where economic science does not stand alone, but is intertwined with universal divine ethics.

1.5 Rediscovering the Natural Equilibrium Point (*Mizan*).

In every great tradition, there is the concept of the "great balance". In Islam, it is called ***Mizan***. This is the point where justice and harmony meet. The universe was created in precise balance, and humans were given the mandate to maintain that balance on earth.

The global economic crisis—from the suffocating debt crisis to the limitless exploitation of resources—is clear evidence that we have neglected *Mizan*. We have uprooted the economy from its spiritual roots. (Schumacher, 1973) in his economic

thinking warned that an economy that ignores the human dimension and spirituality will only lead to dehumanization.

Rediscovering the point of equilibrium means recalibrating the human ego. This is an invitation for all inhabitants of the earth, regardless of religious background, to realize that we are all in the same coordinate system. Economic justice is only possible if we re-acknowledge our position under the laws of the Almighty Creator. In this coordinate point, prosperity no longer belongs to a few people, but is a right for all creation (Al-Faruqi, 1992).

The failure of the modern economic system—whether predatory capitalism or dialectical materialism—is rooted in the neglect of ***Mizan*** (equilibrium). The Qur'an explicitly warns humans not to disturb this balance in all aspects of life.

"And He has raised the heavens and created balance (Mizan), so that you do not destroy that balance." (QS. Ar-Rahman: 7-8).

In the context of the global economy, reinventing *Mizan* means completely recalibrating the way we view value, distribution and ownership. This equilibrium point can only be found if we return to the "zero point" or tawhid coordinate system. There, justice is not just a policy choice, but a logical consequence of our recognition of the oneness of the creator Al-Faruqi, 1992).

The world does not need more debt instruments or high-frequency trading algorithms; The world **needs a return to awareness that every economic transaction is our prostration before the law of natural balance**.

1.6 Anatomy of the Global Economic Crisis: Consequences of the Loss of Tawhid Coordinates.

The recurring global economic crisis is not just a technical error in fiscal or monetary policy. Ontologically, this crisis is a manifestation of **cosmic dislocation**. When the economy is detached from the tawhid coordinate system, it loses its moral "law of gravity." As a result, the system expands indefinitely, loses direction, and ultimately destroys itself.

1.7. Violation of the Concept of *Mizan* (Great Balance).

In the tawhid coordinate system, every element of life must be subject to ***Mizan***—the precise balance that God has established for the universe. The global economy is currently in a state of "*Antimizan*" (acute imbalance) characterized by three main pathologies:

A. Decoupling (Disconnection) of the Financial Sector from the Real Sector.

Mizan demands equality between the value created and the value exchanged. However, an economic system without tawhid coordinates has created a "bubble economy" through the practice of usury and excessive speculation (Chapra, 2000) notes that when money is considered a commodity that can reproduce itself without being linked to the production of real goods and services, the natural balance is disturbed.

Money, which should be a lubricant for the welfare machine (real sector), has instead turned into a suffocating burden through the accumulation of interest-bearing debt. This is a violation of the basic law of the macrocosm where nothing can grow exponentially without limit in a finite space.

B. Extreme Inequality: Hyper-Concentration of Wealth.

Tawhid teaches "unity of human brotherhood". However, without these coordinates, the economy moves towards centralizing power in a few entities. When Mizan is ignored, wealth no longer flows (circulation), but pools (stagnation) at the top of the pyramid (Stiglitz & Norton, 2002) confirms that this inequality is not just a social problem, but a systemic failure that makes the entire structure of civilization fragile. In tawhid's view, the accumulation of wealth that hinders the flow of prosperity is a form of "blood vessel blockage" in the world's economic organism.

C. Ecological Entropy: Exploitation Without Spiritual Roots.

The loss of awareness of tawhid makes humans view nature as a lifeless object to be exploited, not as a trust (*trust*). The climate crisis is proof that our economic coordinates are no longer aligned with nature's coordinates. Nasr (1968) emphasized that the environmental crisis is a reflection of humanity's spiritual crisis which has severed its relationship with the Creator. If the economy does not recognize the limits (*limits*) set by God, then it will continue to hit the limits of the earth's carrying capacity.

1.8 Recalibration: Returning the Economy to *Mizan* Point.

The anatomy of this crisis shows that patchwork solutions will never be enough. We need a total recalibration to bring the economy back into the tawhid coordinate system. It means:

1. **Restores the function of money** as a medium of exchange, not a commodity.
2. **Enforce distributive justice** so that wealth does not only circulate among the rich (QS. Al-Hasyr: 7).
3. **Aligning economic growth** with ecological preservation as a form of microcosm responsibility towards the macrocosm.

Without a return to this coordinate system, human civilization will continue to be trapped in an increasingly destructive cycle of crisis. Monotheism is no longer just a theological choice, but an existential necessity for global salvation.

1.9 Tawhid Economic Vision: Building a Civilization Based on Transcendental Prosperity.

The tawhid economic vision is not just about "even distribution of income," but rather about achieving ***falah***—essential and holistic prosperity that transcends worldly boundaries. In the tawhid coordinate system, economics is a means to achieve transcendental goals, not an end in itself.

Transcendental prosperity is defined as a condition where material needs are met along with spiritual *tranquility* and social justice. This is a vision in which every economic entity realizes that it is part of a large organism created by God, which requires cooperation (*Ta'awun*) rather than predatory competition. According to (Chapra, 2000), human welfare will not be achieved without a balance between the satisfaction of material needs and spiritual needs placed within the framework of absolute social justice.

1.10 Simple Mathematical Analogy: How Usury Destroys Mizan

To understand why usury (interest) is fundamentally prohibited, we can use a simple mathematical analogy to see how it destroys *Mizan* (balance).

Imagine a coordinate system where:

- **Axis (Real Sector):** Represents natural growth (such as trees growing, goods produced, or services provided). This sector has physical and biological boundaries; growth tends to be **linear** or gradual.
- **Axis (Financial/Interest Sector):** Represents interest-based debt growth. In mathematics, compound interest (compound interest) follows the function exponential:

$$A = P(1 + r)^t \quad (1.1)$$

(Where A is the final amount, P is principal, r is interest rate, and t is time).

Mizan damage occurs here: In a balanced system (*Mizan*), the relationship between money growth and real value growth should approach a diagonal line y = x. That is, money grows only as the real value of the earth grows.

However, because usury has an exponential function ($Y = e^x$,), while nature and human abilities have physical limitations (linear or logistic functions), there will always be a gap that continues to widen. Mathematically:

1. Money (debt) grows much faster than the earth's ability to produce the resources to pay for it.
2. The result is **systemic imbalance**: the accumulation of wealth that has no real basis of value on the one hand, and a debt burden that is impossible to repay on the other.

This is why usury is said to destroy *Mizan*. It is a human attempt to create "false growth" that goes against the law of natural balance (Choudhury, 2006). The tawhid economic system eliminates this exponential function and returns the growth of money into "reality coordinates" that are in harmony with the growth of real value and the sustainability of the universe.

In other words:

$$f(t) = P.(1 + R)^T \quad (1.2)$$

Module Academic Notes:

- P is *Principal* (initial capital/principal debt).
- r is *the interest rate* (usury interest rate).
- t is *time*.
- e is an Euler number (2.71828…) which shows continuous exponential growth (*continuous compounding*).

This formula is the main culprit for why the usury sector is booming without limits and destroying the natural balance (*Mizan*).

1.11 Conclusion Chapter 1: Towards a Global Falah.

So, building a civilization based on tawhid means deconstructing the "logic of unlimited growth" and replacing it with a "logic of balance". This vision offers a calmer world, where humans are no longer chased by false numbers, but live in harmony between self-needs, social responsibility, and devotion to the Creator.

1.12 Executive Summary Chapter 1: Tawhid as a Civilization Coordinate System.

This chapter has established the foundation that the multidimensional crises plaguing the world today—from extreme economic inequality to ecological collapse—are not simply technical errors, but **fundamental navigational errors**. We have lost the "*zero point*" or coordinate system for building civilization.

1. **Philosophical Essence: Monotheism as Anchor.**

   Tawhid is not just a theological concept, but rather a basic law (*fundamental law*) that unites the macrocosm (universe) and the microcosm (humans). Without recognition of the unity of origin, our economic system moves wildly without binding morality, creating a separation between spiritual values and material reality (Al-Attas, 1993).

2. **Dive to the Core: The Absolute Need for *Mizan*.**

   The central message of this Chapter is the human imperative to return to the ***Mizan*** point. This awareness must pervade every individual, policy maker and market player. We must realize that going beyond *Mizan* means inviting systemic destruction.

Table 1.1
Mizan Paradigm Reconstruction Matrix: Comparative Dialectics of Conventional Language (Systemic Equilibrium) and Sharia Language (Cosmic Justice) in Systemic Governance.

Dimensions	Conventional Language Perspective	Sharia Language Perspective
Definition	**System Equilibrium:** A state where financial growth is in harmony with real production capacity and environmental carrying capacity.	Al-Mizan *(Cosmic Justice)*: Divine balance that Allah placed in creation so that humans do not exceed limits (*tughyan*).
Violation	**Externalities & Instability:** Accumulation of excessive debt and exploitation of nature that exceeds the limits of natural regeneration.	***Zalim* & *Riba*:** Acts of structural abuse that destroy social harmony and take away public rights illegally.
Solution	**Sustainability:** Recalibration of the economy towards a circular and distributive model that maintains long-term stability.	Justice (*'Adl*) & Maslahah: Returning assets to their social circulation function to achieve physical and spiritual prosperity (*Falah*).

Note: Mizan paradigm reconstruction matrix: Comparative dialectics of conventional language (systemic equilibrium) and sharia language (cosmic justice) in systemic governance. The conceptual dialectical mapping in this table confirms that conventional technical terms and sharia language are two idioms that convey the essence of the same physical-moral reality (epistemological isomorphism):

1. *Systemic equilibrium describes the limits of environmental carrying capacity and real capacity ratios, while Al-Mizan determines divine cosmic justice so that humans do not commit tughyan (exceed the limit). Both perspectives agree that unlimited growth in a limited ecosystem is a physical impossibility.*
2. *Excessive debt accumulation and environmental damage in conventional language are defined as negative externalities, whereas in sharia language they are positioned firmly as acts of zalim and riba which destroy social harmony.*
3. *Solution mechanism (sustainability vs. 'Adl & maslahah): The concept of sustainability (circular and distributive economy) finds its essential roots in the principle of 'Adl (justice) and the achievement of Maslahah/falah, namely the return to the function of capital as a means of social circulation for external and transcendental prosperity (Al-Faruqi, 1992; Choudhury, 2018).*

Source: Processed from Al-Faruqi (1992), Chapra (1992), Choudhury (2018), as well as the ISM theophysical dialectical synthesis of Makrifat Experts and Academics (2026).

3. Mathematical Logic The cessation of Mizan due to *Riba.*

We have seen clearly through a mathematical analogy that the interest system (*riba*) is a "virus" that destroys the coordinate system.

- **Real Sector (*Mizan*):** Moves on a linear/logistical growth function that is in harmony with nature.
- (***Riba* Sector (*Anti-Mizan*):** Moves on an exponential function

$$y = P(1 + r)^t \quad (1.3)$$

Which forces unlimited growth in a limited space.

This misalignment is mathematically **sure to lead to a crisis**. Awareness to abandon this greedy exponential system is the first step towards restoring civilization (Choudhury, 2007).

4. Final Vision: Global Falah.

The ultimate goal of using the tawhid coordinates is to achieve **falah**. This is a condition of prosperity that is not only measured from GDP (gross domestic product) figures, but from peace of mind, the upholding of justice, and the preservation of the universe as a gift from the Creator.

1.13. (CLOSING).

A. Interfaith Call: Returning to One Root.

We must realize that the global economic crisis is a spiritual crisis manifested in numbers. All the great traditions—from Christian teachings that emphasize *stewardship*, to the concept of *Tikkun Olam* (repairing the world) in Judaism, to the concept of *Dharma* in the Vedic tradition—all lead to one conclusion: **The world belongs to the One, and we are only fiduciaries** (Sacks, 2005).

Tawhid provides clear coordinates for this mandate. It prevents absolute human control over resources and ensures that prosperity should flow like water—giving life to the dry, not stagnant and rotting in one place. By placing tawhid as the basic law, we are inviting back the "Presence of God" into the market, not as a restrictive dogma, but as a light that guides justice.

PART 2
TECHNOPHYSICS DAN SOCIAL PHYSICS

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT



CHAPTER 2

THE JOURNEY AND CHANGE OF SCIENCE, ACROSS SCIENCES, AGES AND CIVILIZATIONS: PROTONS, NEUTRONS, QUARKS, BOSONS, QUANTUMS.

The synchronization between modern scientific concepts (atomic structure, sub-atomic particles) with spiritual/metaphysical concepts (Bosons, ismu jalalah) in the context of changing times, civilizations and the universe. Since this is a philosophical and spiritual analogy that goes beyond the boundaries of conventional science, the explanation will be interpretive.

2.1 Basic Structure Analogy: Atoms and Humans.

We can analogize the atomic structure to the levels of existence within ourselves **humans** and **the universe**.

Table 2.1
Existential Isomorphism: Structural Parallels between Atoms, Humans, and the Universe in the Perspective of Cosmic Monotheism.

Existence Level	In Atom	In Humans (Analogical)	In the Universe (Analogical)
Core/Central	**Protons & Neutrons** (Mass, identity, adhesive force)	**Soul/Spirit** (True essence, consciousness, essence)	**Dark Energy & Dark Matter** (Invisible essence, driving force)

Existence Level	In Atom	In Humans (Analogical)	In the Universe (Analogical)
Outer Layer/Interaction	**Electrons** (Interaction, movement, chemical reactions)	**Body/Body & Mind** (Interaction with the environment, five senses, mind)	**Galaxies, Stars, Planets** (Interacting, observable states of matter)
Sub-Atomic/Deeper	**Quarks, Bosons** (Fundamental particles, carry forces, make up mass)	**Lathaif/Spiritual Point** (Subtle aspects of mind, feeling power, intuition)	**Fundamental Laws of Physics** (Fundamental forces, positions, that govern matter)
Essence/Mystery Point	**Quantum Energy/Field** (The basis of everything, wave probability)	**Ismu Jalalah/Nama Essence** (Point of Singularity, Source of Existence, Oneness)	**Singularity of Creation** (Starting Point of the Universe, Absolute Zero, Source of Power)

Note: This table shows that human progress is not a straight line away from nature, but rather a spiral movement that deepens towards the core of truth. Each era transition requires humans to let go of attachment to old forms and adopt subtler frequencies to remain in harmony with the Mizan laws of the universe. If in the Electron Era we learned about "having", and in the Proton-Neutron Era we learned about "moving", then in the Quark-Boson Era we learned about "connecting", until finally at the point of essence we learned about "becoming" one with the rhythm of creation (Raworth, 2017; Sterman, 2000; Taleb, 2012).

Source: The ISM atomic theophysics synthesis of Makrifat Experts and Academics (2026

An analysis of the levels of existence that connect the atomic structure, the human dimension, and the scale of the universe reveals a consistent unity of law or *unity of law* at various levels of reality. At the central or core level, the existence of mass and identity in atoms represented by protons and neutrons is directly analogous to the soul or spirit as the true core of human consciousness, as well as dark energy and dark matter as invisible drivers in the universe. This consistency suggests that each entity has an internal point of gravity that provides stability and the essence of existence, where the soul in the view of business ethics serves as a moral anchor that ensures human actions remain in harmony with the larger purpose of creation **(Al-Faruqi, 1992; Solomon, 1992)**.

Moving on to the outer layer or interaction, the dynamics of electrons that regulate chemical reactions and movements in atoms find their counterpart in aspects of the human body and intellect that function as instruments of interaction with the

environment through the five senses. On a macro scale, this level is represented by galaxies, stars, and planets as forms of matter that can be observed and interact with each other physically. This dimension of interaction is the space in which socioreligious and economic phenomena occur, where the human mind must manage the flow of resources with the correct stewardship principle so that systemic imbalances do not occur as described in the theory of system dynamics (Sterman, 2000**;** Taleb, 2012).

At a deeper or sub-atomic level, fundamental particles such as quarks and Bosons that carry force and compose mass function analogously to *lathaif* or subtle spiritual points in humans that are the source of intuition and sense. In the universe, this level is filled by the laws of fundamental physics and quantum mechanics that govern the form of matter from behind the scenes. The emphasis on the Boson as a carrier of force is particularly relevant to the *modeling* of zakat as a compulsory circulatory force in economics, which acts as an agent of energy redistribution to counter social entropy and maintain the sustainability of life (Soddy, 1933).

The culmination of this hierarchy of existence is the point of essence or mystery, where energy and the quantum field as the basis of the probability of matter meet the concept of ismu jalalah **or the source of oneness in man**, as well as the singularity of creation as the absolute zero point of the universe. This level represents tawhid as an absolute coordinate system that unites all the diversity of forms into a single source of power. **Understanding this singularity point** is essential in formulating a global economic policy that not only pursues physical growth, but also harmony with divine law that guarantees distributive justice for all inhabitants of the universe (Al-Faruqi, 1992; Chapra, 2000; Raworth, 2017).

The harmony of existence between the atomic structure, the dimensions of humanity, and the landscape of the universe is not a mathematical coincidence, but rather a manifestation of a fundamental frequency that originates from the principle of tawhid. In every smallest unit of reality, the atom maintains its stability through a balance of fundamental forces that prevent the destruction of matter, where the proton as the nucleus provides an anchor of identity similar to the role of spirit or consciousness in humans. When the human soul vibrates in a frequency that is in harmony with the mandate of creation, it acts as a moral center of gravity that ensures all physical interactions and common sense remain in the orbit of virtue. This harmony is a reflection of the dynamics of dark energy and dark matter on a cosmic scale that keep galaxies on track, confirming that the absence of resonance

between the center and outer layers at any level will always lead to disintegration or systemic chaos (Al-Faruqi, 1992; Capra, 1975).

A deeper connection is seen in how the flow of energy and information must move freely and fairly to avoid destructive accumulation or entropy. Humans as a microcosm of the universe were created to operate in an "Ohmic" system, a condition where every action and exchange of value is proportional and balanced with the effort expended. The laws of the universe do not recognize unlimited, greedy exponential growth, because physically every material obeys the law of conservation of energy which demands continuous circulation. If man imposes an economic or social system that is non-Ohmic in nature—such as compound interest without a real sector basis—then he is actually creating "discordant" frequencies that violate the universal laws of thermodynamics. This frequency misalignment creates overheating in the form of crises and imbalances, which are natural signals that the system has lost synchronization with cosmic order (Raworth, 2017).

Efforts to restore human frequencies to be in harmony with the frequencies of atoms and the universe are found in "anti-entropic" energy redistribution mechanisms, such as the role of zakat which is analogous to Bosons or force carriers. Just as Bosons ensure that the interactions of subatomic particles remain cohesive, the circulation of wealth governed by divine values serves to lower social resistance and ensure that energy is never trapped in static accumulation. When capital flows covalently through profit-sharing and social care, humans are replicating the workings of the universe which always distributes energy from high to low potential points in order to maintain *Mizan*. This total synchronization creates *anti-fragile* conditions, where humans not only survive shocks, but actually become stronger because they move in the direction of the great current of the law of creation that promises sustainability and universal happiness (Taleb, 2012).

The implementation of harmony between atomic structure, the universe and human life in the socio-economic realm begins with the recognition that the stability of a system is very dependent on the integrity of its core. Just as atoms need stable protons and neutrons to maintain their identity, or the universe needs dark energy as an invisible supporting framework, human socio-economic life needs a "moral core" of honesty and integrity as the main cohesive force. In everyday life, this means that every economic transaction and social interaction must have a strong value foundation; without integrity at the individual (micro) level, the larger

(macro) structure of society will experience disintegration, similar to an atom losing its core binding force so that it explodes or decays into disorder.

Furthermore, the dynamics of human interaction in the economy must replicate the movement of electrons in the outer layers of atoms which are dynamic and constantly moving. Flowing electrons create a flow of energy, and in economics, the flow of capital moving visibly in the productive sector is a representation of a healthy life. Stagnation or unilateral accumulation of excessive wealth is a form of violation of the law of the universe which always moves in a balanced circulation. If capital stops flowing and just accumulates at one point without benefiting the environment, then the system is creating "entropy" or social decay. Physically, this is similar to a large resistance in an electrical circuit producing excess heat; in society, these obstacles manifest in the form of social conflict, jealousy and inequality which are signals that the frequency of human life is no longer in harmony with the harmonious movement of the universe which always distributes energy efficiently (Capra, 1975; Raworth, 2017; Soddy, 1933).

Ultimately, the implementation of this harmony in social life requires humans to adopt the principle of balance or *Mizan* which regulates the orbits of planets and stars in space. The universe does not recognize the concept of parasitic or exponential growth that destroys its host; everything in nature moves in cycles that feed each other. In economics, this means that every profit obtained must be proportional to the added value provided, so that relationships between people are "covalent" or mutual sharing of burdens and benefits. By keeping the frequency of our economic actions in a smooth "Ohmic" path - where effort is directly proportional to results without any exploitation - humans are actually synchronizing themselves with the fundamental laws of creation. This synchronization is what guarantees the continuity of life, prevents systemic destruction, and creates peace which is a reflection of eternal cosmic order, Click or tap here to enter text.. (Al-Faruqi, 2000; Solomon, 1992; Sterman, 2000)

The application of the concept of attraction in the social dimension can be understood in depth through the analogy of the law of universal gravitation and electromagnetism, where trust acts as an invisible force that maintains the stability of the orbit of interaction between humans. Just as the mass of a planet determines its strength of attraction in space, the integrity and real value that an individual or institution brings to the economy acts as a “social mass” that attracts collaboration and capital. Trust functions as a constant that allows social systems to remain

cohesive; without strong trust, the social and economic distance between actors will widen, causing the orbit of cooperation to become unstable and ultimately triggering a systemic collapse similar to the disintegration of a galaxy when it loses its gravitational force. In everyday life, this belief is not a static variable, but an energy field that must be continuously maintained so that the frequency of interactions remains in harmony with the laws of natural balance (Sterman, 2000; Al-Faruqi, 1992; Solomon, 1992).

In more detail, economic interaction can be analogous to the phenomenon of electromagnetism, where the flow of value or wealth requires a "belief field" in order to move without obstacles. Trust acts like a Coulomb force that allows economic particles (people and capital) to attract each other in productive bonds rather than repel each other in suspicion. If integrity in a transaction is lost, then resistance or resistance in the "social circuit" will increase drastically, causing wasted economic energy in the form of monitoring costs, legal conflicts, and uncertainty. This phenomenon reflects the laws of the universe where the efficiency of energy flow always depends on the medium; societies with high levels of trust have extraordinary "social conductivity", allowing prosperity to flow smoothly throughout the ranks without creating destructive social heat (Capra, 1975; Soddy, 1933; Taleb, 2012).

On a cosmic scale, the harmony of the frequencies of these forces of attraction ensures that each entity moves on its own path without colliding destructively, a condition that in economic life is called a just harmony of interests. Sincere trust creates "covalent" bonds in social life, where people are willing to share risks because they feel they are in the same energy system as the universe. When humans try to manipulate these forces of attraction through deception or exploitation, they are actually creating social "black holes" that suck energy from the surrounding environment without providing equal returns. This action violates the *Mizan* principle and causes a very high increase in social entropy, which will ultimately force the universe to make a massive correction to restore balance, either through economic crisis or moral disintegration. Therefore, maintaining honesty and trust in every economic transaction is not just an ethical choice, but a physical necessity to keep civilization in healthy resonance with the fundamental laws of creation (Raworth, 2017).

The concept of frequency resonance in human existence provides a profound understanding that intention (intention) is not merely a passive psychological

impulse, but rather an initial vibration that determines the direction and quality of energy in every economic and social action. Just as every atom and molecule has a natural frequency at which they vibrate harmoniously, human intention acts as a "vibration source" that will interact with the surrounding social and economic fields. When a person begins a job or transaction with the sincere intention to add value (Al-Haq) and maintain balance (*Mizan*), he or she is emitting a frequency that is in harmony with the fundamental laws of the universe. The resonance that results from this alignment allows the flow of energy—whether in the form of capital, trust, or creativity—to move with maximum efficiency without much being wasted as "heat" in the form of conflict or emotional anxiety (Al-Faruqi, 1992; Capra, 1975).

In everyday economic dynamics, resonance occurs when the frequency of an individual or company meets the frequency of real needs of society in an honest bond. If these vibrations of intention are coherent, like laser light whose waves are all in the same direction, then the results achieved will have a systemic power that is far greater than simply the sum of the physical effort expended. This explains why organizations with high levels of integrity are able to achieve extraordinary productivity despite facing external pressures; they operate on a frequency of "social superconductivity" where internal barriers of corrupt bureaucracy or dishonesty have been removed. In contrast, intentions driven by greed or the desire to exploit actually emit a frequency that is opposite to the cosmic rhythm. This creates the phenomenon of "destructive interference" or noise (*noise*) in the economic system, which physically manifests in the form of inefficiency, uncontrolled inflation, and the loss of social ties due to the loss of resonance between people (Solomon, 1992; Sterman, 2000).

In more detail, the vibration of human intentions influences economic outcomes through a social physical mechanism known as "frequency synchronization". A society that collectively vibrates on the frequency of honesty and mutual trust will automatically attract opportunity and abundance, a condition that is often referred to as blessing in the spiritual dimension but can be explained as optimization of energy flow in social physics. In contrast, when an economic system is forced to move at an unnatural frequency—such as pursuing exponential growth in debt that violates the laws of thermodynamics—the system will experience “dissonance.” This dissonance results in destructive vibrations in the social atomic structure, causing excessive stress on individuals and the environment, ultimately triggering a violent shock to return the system to its original zero or balance point. Therefore,

maintaining clarity of intention to remain in tune with the frequency of the universe is the most fundamental economic strategy, because only actions that resonate with truth will have *anti-fragile* durability and bring sustainable prosperity (Chapra, 1992; Soddy, 1933; Taleb, 2012).

Strengthening economic and social impacts through the concept of **action amplitude** explains how the scale of influence of an action is not only determined by the magnitude of physical effort, but also by the degree of collective synchronization between individuals who are on the same frequency. In physics, amplitude represents the energy carried by a wave, and in the social dimension, this amplitude manifests as the power of change or the reach of an economic initiative. When individuals in a society operate in isolation with conflicting intentions, their waves of action tend to suffer from **destructive interference**, where the peak of one person's energy cancels out the energy of others, so that the end result is stagnation and waste of social energy. However, when a community succeeds in aligning the frequency of their values and goals based on the principle of truth (Al-Haq), then the phenomenon of **constructive interference** occurs, where the amplitude of collective action increases exponentially, creating a much greater impact than simply the mechanical sum of the efforts of the individuals (Al-Faruqi, 1992; Capra, 1975; Sterman, 2000).

In more depth, this phenomenon can be analogous to the principle of **phase coherence** in laser technology, where each photon moves in steps in the same direction and at the same time to produce a force capable of penetrating hard matter. In economic life, this coherence manifests as a level of collective trust and shared vision that allows a nation to take leaps of prosperity without being trapped in internal resistance such as corruption or unhealthy competition. This synchronized amplitude of collective action creates what is called "social superposition", a condition in which each small contribution from members of society mutually reinforces each other until it reaches an energy threshold capable of fundamentally changing the structure of economic reality. This proves that true stability and prosperity are not born from coercion or burdensome regulations, but rather from a harmonious vibration of intention that gives birth to organic cooperation on a large scale (Taleb, 2012)

Ultimately, maintaining the amplitude of collective action in harmony with the laws of natural balance, or *Mizan*, is the key to avoiding systemic destruction. The universe teaches that excessive energy without balanced control will lead to

explosion or futile dissipation; similarly, in economics, the large amplitude of action must be directed towards fair circulation and the sustainability of life, not towards egoistic accumulation that destroys harmony. By combining the honest frequencies of many individuals into a single collective resonance, humans are able to create an anti-fragile economic system, namely a system that becomes stronger and clearer in its influence when facing external shocks. This global synchronization is the culmination of the application of the laws of social physics, where humans as a microcosm move in unison with the rhythm of the cosmos to realize the condition of Al-Falah, namely, abundance that is blessed because every beat of human action beats in rhythm with the breath of universal justice. (Raworth, 2017).

The implementation of synchronization between atomic structures, humans and the universe is not static, but must continue to adapt to the pace of change over time and increasingly complex civilizations. History records that the collapse of a great civilization often begins when the frequency of life of its people is no longer in harmony with the laws of natural balance, where the blind pursuit of material things ignores the core of morality as an anchor of stability. In the midst of current technological disruption and geopolitical shifts, the need to return to point zero—namely the alignment between intellectual intelligence (outer interaction) with spiritual depth (core)—is an absolute prerequisite so that humans are not eroded by the current of mechanization that uproots their human side (Al-Faruqi, 1992; Solomon, 1992).

Synchronization with changing times requires us to translate the eternal values of *Mizan* into modern instruments, so that the progress of civilization does not lead to increased entropy or social chaos. The transformation of civilization from the agricultural, industrial era to the digital era should be seen as an expansion of the "amplitude" of human interaction which requires a much more refined and coherent social operating system. If modern civilization imposes exploitative frequencies in exploiting the planet's resources, the resulting dissonance will trigger painful natural corrections. Therefore, building a future civilization means resynchronizing every economic and social policy so that it remains in resonance with cosmic laws that guarantee sustainability for all creatures (Capra, 1975; Raworth, 2017;Taleb, 2012)

In the end, the ability of a civilization to survive and achieve an anti-fragile condition depends greatly on how quickly it is able to detect the misalignment

between its progress and the rhythm of the universe. Every innovation and development of the times must be tested through the indicator of "trust balance", where progress must not be achieved at the expense of core integrity or the smooth circulation of social energy. By ensuring that every step of civilization continues to pulse in rhythm with the fundamental laws that govern atoms and galaxies, we are building the foundations for the *Al-Falah* civilization—a new world order that is technologically modern but still subject to the majesty of the eternal laws of creation (Al-Faruqi, 1992; Chapra, 1992; Sterman, 2000)

2.2 Synchronization with Changing Times and Civilizations.

This analogy reflects how civilization moves from observing things that are **visible** to uncovering things that are **fundamental**.

A. Electron Era (Physics & Interaction).

- **Civilization: Early & middle** (physical, five senses). Focus on **matter**, **interaction** between humans, mechanical technology (Industrial Revolution). Science focuses on **chemistry** (electron interactions) and **biology** (body).
- **The analogy:** Humans are aware of the existence of **body** and interact with them (electrons) to create physical civilization (houses, cities, tools).

The transformation of human civilization in the early and middle stages can be understood as the Electron Age, a period where the main focus of existence was on the physical dimension and material interactions captured by the five senses. In this stage, the development of civilization focused heavily on physical development, the creation of cities, and the discovery of mechanical technology which culminated in the Industrial Revolution. Scientifically, this era was dominated by advances in chemistry which studied electron interactions as the basis for the formation of matter, as well as biology which focused on the anatomy of the human body or body. This analogy reflects the phase in which humans realized the potential of their bodies and began to interact intensively with the outer layers of reality to create a solid physical civilization (Al-Faruqi, 1992; Capra, 1975).

This orientation to electron interactions reflects how humans manage relationships between economic and social actors through the exchange of physical energy and visible materials. In this era, the success of civilization was

measured by mass accumulation and humanity's ability to conquer nature through physical tools, which, although providing material comfort, often ignored the deeper dimensions of "core" or consciousness. This limitation to the focus of external interactions tends to create systems that pursue only horizontal growth, similar to chemical reactions that seek stability through the combination of electrons without touching the nuclear forces within the atomic nucleus. Even though this era has laid the foundations of the world's infrastructure, its fixation on the physical dimension alone risks triggering an imbalance if it is not immediately synchronized with the subtler spiritual frequencies in the future (Raworth, 2017; Solomon, 1992).

A concrete example of the implementation of the Electron Era in the history of civilization can be seen in the phenomenon **Industrial Revolution**, where humans began to master the laws of thermodynamics and mechanics to convert matter into mass production machines. In this phase, economic interactions rely heavily on the measurable physical exchange of goods and physical labor, similar to how electrons move to create new chemical bonds. The construction of large cities in the 19th and 20th centuries was a manifestation of human awareness of the potential of the body and body in manipulating the physical environment to create material comfort, which unfortunately was often done without considering the ecological balance or "*Mizan*" of the universe (Raworth, 2017; Soddy, 1933).

In the economic field, the implementation of the Electron Era is reflected in a growth model based on the accumulation of physical assets and gold as a standard of value. This system places great emphasis on economic "mass", where a country's strength is measured by the total physical production of goods or GDP, which is philosophically rooted in materialism or the view that reality is only what can be touched and calculated by the five senses. However, because the focus was only on the outer layer (physical interaction), this era also gave birth to a rigid debt system, where interest or usury acted as resistance that hampered the flow of prosperity, causing great inequality because capital only circulated at the top layer without being able to penetrate to the core of society's most basic needs (Graeber, 2011; Keen, 2011)

The social implementation of this era is seen in hierarchical and mechanistic organizational structures, where humans are often treated simply as components or "screws" in large industrial machines. The sciences that developed during

this time, such as industrial chemistry and clinical biology, were highly successful in improving the quality of the human body and longevity, but often failed to provide answers to the anxieties of the "core" or soul. The linkage of civilization to this physical frequency creates a world that is very technologically advanced but vulnerable to conflict (social entropy), because the attraction force used in interactions between humans is still dominated by physical strength and capital power, not by the more subtle and stable attraction of trust and integrity (Al-Faruqi, 1992; Capra, 1975; Solomon, 1992).

As time changes and civilization shifts from the Electron Age to a deeper dimension, humans must resynchronize by shifting their orientation from mere mastery of matter to mastery of essence or value. This transformation requires us to integrate the sophistication of physical technology with an awareness of the fundamental laws of the universe, where every innovation is no longer measured solely by its mechanical efficiency, but by its contribution to macro-balance or *Mizan*. Humans are required to shift from their role as exploitative owners to trustworthy managers, ensuring that every advancement in civilization remains in resonance with divine and human values to avoid a disconnection between external progress and internal emptiness (Al-Faruqi, 1992; Solomon, 1992).

If civilization fails to synchronize this and remains stuck at a rigid materialistic frequency, the resulting effect will be an increase in systemic entropy which manifests in a multidimensional crisis. Economically, the inability to adapt to the law of balance will trigger uncontrolled debt accumulation and extreme inequality, where the system is forced to continue growing exponentially in a limited physical space, which thermodynamically will lead to a major collapse or *crash*. Socially, neglect of the "core" or soul aspect in development will result in human alienation, where technology becomes a tool for monitoring and dividing, rather than unifying, thus creating a society that is fragile and easily broken due to the loss of the pull of collective trust (Keen & Keen, 2011; Soddy, 1933; Sterman, 2000)

The long-term impact of this failure of synchronization is the emergence of civilizational dissonance which damages humanity's resilience or *fragility* to the challenges of the times. Without a frequency of clear intentions and an amplitude of action that is in harmony with natural law, every improvement effort will only be a patchwork which actually accelerates environmental and

social order damage. However, if humans succeed in synchronizing the movement of their civilization with cosmic rhythms, the resulting effect will be the emergence of an *anti-fragile* order, where technological progress and spirituality go hand in hand to create stable abundance. This harmonious civilization will have extraordinary recovery power because every economic cell flows energy fairly, ensuring harmonious survival between humans, atoms and the universe within the framework of sustainable blessings (Chapra, 1992; Raworth, 2017; Taleb, 2012).

B. Proton & Neutron Era (Nucleus & Energy).

- **Civilization: Modern**. Discovery of major **energy** (nuclear) and focus on **core** issues (politics, macroeconomics, psychology). Science focuses on **nuclear physics** (atomic nucleus) and **psychology** (core of consciousness/soul).
- **The analogy:** Humans began to explore **soul/spirit** (protons/neutrons) and discovered the potential energy stored within them, forming ideologies and driving radical change.

Entering a deeper phase of civilization, we are facing the Proton and Neutron Era, a stage where human attention begins to shift from mere outer layer interactions towards exploring the core forces stored within reality. In this period of modern civilization, the main focus no longer lies solely on the physical development of matter, but rather on the discovery of great energy through nuclear physics and a deep understanding of the core problems on a macro scale, such as global politics, macroeconomics, and inner psychology. Just as protons and neutrons give mass and identity to atoms through the strong nuclear force, civilizations in this era began to realize that radical changes in the structure of society could only be driven if humans were able to manage the energy potential stored in the "core" of their consciousness or soul (Capra, 1975).

This analogy from the Proton and Neutron Era reflects the phase in which humans began to explore the spiritual and ideological dimensions as the main driving force for world change. The discovery of nuclear energy physically becomes a symbol of extraordinary power if humans are able to dissect the "core", but at the same time carries the risk of great destruction if this energy is not managed with wisdom and a strong moral balance. In the field of

psychology, human consciousness is starting to shift from mere physical behavior towards an understanding of the nature of the soul or *spirit*, which on a social-scale manifests as the formation of great ideologies that are able to move the masses collectively beyond mere physical interests (Solomon, 1992).

However, the biggest challenge in the Era of Protons and Neutrons is the risk of extreme polarization if this "core energy" is misused for unilateral power interests. Without synchronization with the universal laws of justice, the immense power resulting from understanding this core could create a highly destructive clash of civilizations, akin to an out-of-control nuclear chain reaction. Therefore, implementation in this era should demand a much higher ethical responsibility, where great energy must be balanced with an "amanah" structure that is able to withstand the pressure of this energy so that it remains beneficial for humanity. Failure to maintain stability at this core level will not only damage the social order, but also threaten the physical existence of civilization itself amidst the great powers that have been successfully resurrected (Keen, 2011; Sterman, 2000; Taleb, 2012).

Concrete examples of the implementation of the Proton and Neutron Era in modern economic history can be seen in the emergence of major ideologies and geopolitical forces that drove the post-World War II world order. In this era, power is no longer only measured by control of physical territory (as in the Electron Era), but rather from control of the "core" of energy and macro information technology that is capable of moving masses globally. The physical discovery of nuclear energy became a real manifestation of human ability to dissect the atomic nucleus, which was followed in parallel by the development of mass psychology and ideological propaganda that touched the "core" of human consciousness to form world power blocks. In economics, this era is characterized by the establishment of global financial institutions that act as the center of gravity for capital, which unfortunately often ignores distributive justice, thereby creating social nuclear tensions that can explode into a global economic crisis at any time (Al-Faruqi, 1992; Chapra, 2000).

The failure to manage this “core energy” was reflected in the systemic financial crisis that occurred when the centers of macroeconomic power lost their moral anchor. When the core of the economic system—namely trust and exchange rates—is manipulated through the creation of unfounded debt in the real sector, what occurs is a "social nuclear fission" where the fabric of society is

fragmented and wealth is absorbed into very small centers of gravity (extreme inequality). This is similar to a runaway nuclear reaction; without the control rods in the form of ethics and trust, the enormous potential resulting from modern economic organization will actually burn its host, creating devastating inflation and political instability rooted in a sense of injustice at the core level of the human soul Click or tap here to enter text.. (Keen & Keen, 2011; Sterman, 2000; Taleb, 2012)

The resulting effect of suppressing the "core" without any balance *Mizan* was the emergence of a civilization that was very strong but very fragile (*fragile*). Psychologically, humans in this era may have access to abundant energy and information, but they experience dissonance because their body (outer layer) and soul (core) are no longer on the same calm frequency. If this proton and neutron civilization is not immediately synchronized with a smoother and more just circulation law, then the accumulation of energy at the core level will continue to create pressure that triggers repeated destruction. Therefore, changing times require humans to not only master great energy, but also master collective "self-control" so that this energy becomes a source of life, not a weapon to destroy civilization (Capra, 1975; Soddy, 1933; Solomon, 1992).

The transition of civilization from control of matter at the outer layer (Era of Electrons) to manipulation of energy at the central level (Era of Protons & Neutrons) **has now brought humanity to the threshold of a much more fundamental** reality, namely the Era of Quarks and Bosons. If previous eras focused on what is visible and what is massive, this stage of civilization's evolution demands an understanding of the particles that make up mass and the force carriers that work behind the scenes of existence. This shift marks a shift in human focus from simply managing "things" to managing "interactions" and "circulation" at the subtlest level, where the stability of civilization is no longer determined by how much energy is controlled, but rather how precisely these fundamental forces are balanced in a systemic harmony (Al-Faruqi, 1992; Capra, 1975).

In everyday and economic contexts, the emergence of the Era of Quarks and Bosons requires humans to delve into the mechanisms of "*lathaif*" or subtle spiritual points in order to discover the secrets behind social cohesion and sustainability. Just as quarks are the deepest constituents of mass and Bosons are agents that channel the forces of the universe, future civilizations must be

able to identify the fundamental values that unite society and ensure unimpeded circulation. These changing times force us to realize that every imbalance in the outer layer is the result of dissonance at the level of basic particles of human behavior, so that true synchronization can only be achieved by reorganizing the "force carriers" in our lives—such as zakat and honesty—to be in harmony with the physical-spiritual laws that govern the universe (Chapra, 2000; Kahf, 1997; Taleb, 2012).

C. Quark & Boson Era (Fundamentals & Qualities).

- **Civilization: Contemporary/Post-Modern**. Focus on fundamental **information**, **quality**, and **network**. Science focuses on **particle physics** (searching for basic materials), **computers & AI** (basic code/information).
- **The analogy:** Humans search for **the essence** (Quarks/Bosons) of everything; Seek to understand the **forces** (Bosons) that drive civilization—data, connectivity, and collective consciousness.

Entering the contemporary or post-modern phase of civilization, we are now in the Era of Quarks and Bosons, a stage where human focus shifts radically from the quantity of matter to the quality of information and fundamental nature. In this era, progress is no longer measured by the physical size of buildings or the magnitude of core energy explosions, but rather by the precision of data processing, the depth of information codes, and the strength of networks that connect all elements of life. Just as particle physicists continue to search for the basic constituents of matter through quarks and understand how the universe works through Bosons as force carriers, modern civilization is also trying to find the "basic particles" that drive the social order behind the scenes, namely data, connectivity, and collective consciousness that are the soul for future technologies such as artificial intelligence (AI) (Capra, 1975)

The analogy from this era reflects humans' search for the deepest nature or essence of everything that has been hidden behind external phenomena. In economic and social contexts, Bosons act as symbols of "forces" capable of uniting or separating civilizations; if the style is honesty and transparent information flow, then the system will achieve extraordinarily strong cohesion. On the other hand, quarks represent a fundamental quality that constitutes the identity of civilization, where every small element of information has a huge impact on the stability of the macrostructure. Understanding this sub-atomic

level of civilization allows us to manage the flow of value no longer as a static object, but as a vibration of information that must continue to circulate so that systemic stagnation does not occur (Taleb, 2012)

The implementation of the Quark and Boson Era requires humans to become sovereign information managers, where each individual acts as a node in a network that maintains the integrity of the system as a whole. This changing era towards a subtle digital era is actually an invitation for humans to become aware again of the "*lathaif*" dimension or subtle points of spirituality within themselves, which analogically is a natural "processor" for processing divine information into real social action. By adopting the working principle of Bosons as carriers of balancing forces, humans can create an economic circulation system that is *anti-fragile*, where the power of civilization no longer relies on central (core) accumulation, but rather on fair decentralization of information and in harmony with the fundamental laws of creation (Al-Faruqi, 1992; Sterman, 2000)

A concrete example of the implementation of the Era of Quarks and Bosons in contemporary economics can be found in the transformation of capital from physical form into digital information flows that move at the speed of light. In this context, data and algorithms act as "Quarks" or fundamental units that structure value, while distribution mechanisms such as *blockchain* technology or automated profit-sharing systems act as "Bosons" that bring a force of fairness to the entire network. This implementation allows for a smoother and more precise circulation of wealth, where every transaction can be monitored transparently to ensure that no economic energy is trapped in static accumulation that destroys systemic balance, (Raworth, 2017; Zuboff, 2019).

The most obvious application of the carrier style or "Boson economy" is the activation of **zakat** in the digital ecosystem. If in previous eras zakat was often seen as a sporadic moral obligation, in this Era of Quarks and Bosons, zakat is understood as a systemic function that automatically draws excess potential from points of capital accumulation to be channeled back to the nodes of society that need it. This obligatory circulation functions to remove resistance in the economic network, similar to how Bosons balance fundamental forces to keep matter from breaking down. The effect is the creation of an economy that has high conductivity, where prosperity no longer accumulates in the center (core), but is distributed evenly to every cell of civilization, creating stability that is

anti-fragile against global market shocks (Chapra, 1992; Kahf, 1997; Taleb, 2012).

However, the biggest challenge in this era is the risk of information manipulation which can create "style dissonance" in society. When data (quarks) are used for repressive purposes of exploitation or monitoring, then the frequency of civilization will shift from resonance to chaos. Therefore, the implementation of the Quark and Boson Era demands a high collective awareness of the importance of data integrity and information honesty as the main force carriers. Only by keeping the “Boson force” in our civilization pure and in harmony with the laws of *Mizan*, can humanity leverage AI technology and global connectivity to achieve the state of *Al-Falah*, where every individual in the network experiences abundance as a result of total synchronization with eternal cosmic rhythms.

The culmination of the entire journey of synchronizing civilization leads to **essence point** or **the mystery of the singularity**, a condition where science, economics and spirituality no longer exist as separate entities, but are united in one unified reality. If in previous eras humans were still dealing with particles or energy that could be measured, at this point humans are dealing with the origin of everything, namely the creative void full of divine potential. At this level, our understanding of the structure of the atom and the universe reaches its limits, forcing humans to transcend materialistic logic and realize that all of existence is the manifestation of a single will that governs absolute balance. The discovery of this point in everyday life means the return of humans to pure awareness that every breath and every transaction is part of a sacred cosmic movement (Al-Faruqi, 1992; Capra, 1975).

In the economic and social realm, the implementation of this essence point manifests as an economy based on **"zero-entropy"** or an economy without moral and physical waste. In this phase, humans realize that the most fundamental resource is not capital or data, but blessings (*barakah*) which are born from total synchronization with God's law. The economic structure is no longer linear or simply circular, but is "fractal-holistic", where each individual action reflects the good of the entire system, and the welfare of the entire system is reflected in the happiness of each individual. At this point of singularity, the attraction of trust reaches its peak to create a condition of **sakinah** (systemic calm), where there is no longer any fear of poverty or destructive greed, because

humans have understood the essence that universal abundance is unlimited for those who maintain trust (Chapra, 2000; (Raworth, 2017; Solomon, 1992).

The resulting effect of reaching this point of essence is the birth of a **super-anti-fragile** civilization, an order that not only survives shocks, but actually celebrates every change as a dance of creative energy. Humans who have achieved synchronization at this level of singularity are no longer swayed by changing times or technological disruption, because they are based on the "divine constant" that does not change. This civilization is the embodiment of human prayer and effort in harmony with the rhythm of *kun fayakun*, where economic and social miracles become commonplace because ego barriers have completely dissolved. This is the ultimate goal of the evolution of human civilization: a return of the microcosm (humans) into the embrace of the macrocosm (universe) in eternal harmony of love and justice.

The following is a summary table that brings together all phases of the evolution of human civilization with the analogy of the structure of the atom and the universe, as a visual roadmap for understanding the transition from the physical dimension to the nature of the singularity.

Tabel 2.2.
Synchronization of Civilizations: Atoms, Humans, and the Universe.

Era of Civilization	Atomic Structure Analogy	Dimensions of Human Focus	Science & Technology Focus	Economic & Social Implementation
Electron Age (Early-Middle)	Outer Layer (Electron Orbit)	**Physics & Body:** Five senses, matter, and mass.	Industrial Chemistry, Body Biology, Industrial Revolution.	Exchange of physical goods, static capital accumulation, and mechanistic structures.
Proton & Neutron Era (Modern)	Atomic Core (Nucleus)	**Soul & Energy:** Ideology, central power, and macro.	Nuclear Physics, Mass Psychology, Macroeconomics.	Big energy, geopolitics, central institutions, and the risk of systemic polarization.

Era of Civilization	Atomic Structure Analogy	Dimensions of Human Focus	Science & Technology Focus	Economic & Social Implementation
Quark & Boson Era (Post-Modern)	Elementary Particles & Force Carriers	**Information & Network:** Quality, code and connectivity.	Particle Physics, AI, Blockchain, *Big Data*.	Transparent information circulation, decentralization, and Zakat as a balancing force.
Essence Point (Future)	Singularity (Zero Point)	**Pure Spirit & Consciousness:** Essence, mystery, and oneness.	Holistic Science, Theology of Science, Collective Consciousness.	*Zero-Entropy* economy, blessing-based abundance (*Barakah*), and total harmony.

Note: This table shows that human progress is not a straight line away from nature, but rather a spiral movement that deepens towards the core of truth. Each era transition requires humans to let go of attachment to old forms and adopt subtler frequencies to remain in harmony with the Mizan laws of the universe. If in the Electron Era we learned about "having", and in the Proton-Neutron Era we learned about "moving", then in the Quark-Boson Era we learned about "connecting", until finally at the point of essence we learned about "becoming" one with the rhythm of creation (Raworth, 2017; Sterman, 2000; Taleb, 2012)

Sumber: The ISM atomic theophysics synthesis of Makrifat Experts and Academics (2026

This table shows that human progress is not a straight line away from nature, but rather a spiral movement that deepens towards the core of truth. Each era transition requires humans to let go of attachment to old forms and adopt subtler frequencies to remain in harmony with the *Mizan* laws of the universe. If in the Electron Era we learned about "having", and in the Proton-Neutron Era we learned about "moving", then in the Quark-Boson Era we learned about "connecting", until finally at the essence point we learned about "becoming" one with the rhythm of creation (Raworth, 2017; Sterman, 2000; Taleb, 2012).

Failure to shift frequencies when times demand new synchronization will only create dissonance that will lead to systemic destruction. On the other hand, a society that is able to integrate all these levels—protecting the body (electrons), stabilizing the soul (proton-neutron), clarifying information (Quark-Boson), and surrendering itself to nature—will be the most resilient and blessed civilization. By understanding this table, we no longer see the economy and society as dry numbers,

but rather as a dance of light particles governed by the eternal melody of divine justice.

The journey of human civilization mapped through the lens of atomic structure shows a process of maturation of consciousness that moves from the outer shell to the essence. This transition narrative begins in the **Electronic Age**, where humans first learned to master the physical and bodily dimensions to build a material foundation for their survival. In this phase, interactions between humans are like the exchange of electrons that form simple chemical bonds; the economy is dominated by the exchange of physical goods and the development of visible infrastructure. However, too strong an attachment to this outer layer often traps humans in materialism, where the value of existence is only measured by the accumulation of mass and physical possessions, thus creating the potential for systemic imbalance if not immediately shifted to a deeper energy level (Capra, 1975; Soddy, 1933).

As the complexity of needs increases, civilization is then forced to synchronize towards the **Era of Protons and Neutrons**, a phase where humans begin to dissect the "core" of every problem. In this modern era, the focus shifts from just the physical form of the body to managing the enormous energy stored in the soul and collective ideology. The physical discovery of nuclear energy went hand in hand with the discovery of the power of mass psychology and complex macroeconomic structures. In this transition, societal stability is no longer determined by territorial size, but rather by the integrity of the "core" of values that is the center of gravity of civilization. If integrity at this core level fails to be maintained, then the enormous energy that has been awakened will actually trigger a destructive "social fission", requiring humans to have much higher moral maturity than in previous eras (Al-Faruqi, 1992; Solomon, 1992).

Entering the present and future, civilization is challenged to make a quantum leap towards the **Era of Quarks and Bosons**, where reality is no longer seen as a large, massive pile of matter or energy, but rather as an interconnected network of information and subtle forces. This transition requires us to understand that the stability of the system depends on the "Boson Style" or messenger style—such as data transparency, information honesty, and justice circulation mechanisms such as zakat. In this digital and AI era, humans no longer rely solely on physical strength (electrons) or ideological strength (core), but on the quality of connectivity and sharpness of intention that is able to align the entire global network instantly. The

economy is shifting from an accumulation model towards a smooth circulation model without obstacles, ensuring that the energy of prosperity flows to every node of society in a harmonious frequency (Chapra, 2000; Raworth, 2017; Taleb, 2012).

The culmination of all these transitions is the achievement of the **essence point**, a singularity where humans realize that all the journey through previous eras is only preparation for returning to the singleness of universal law. At this point, body, soul, and information merge into one pure awareness that every movement of life is a manifestation of the will of the all-just God. This transition to singularity erases the barrier between science and spirituality, creating a civilization capable of operating in a state of eternal abundance because its every action is in perfect resonance with the frequency of creation. This is the end of civilizational dissonance and the beginning of cosmic harmony, where humans finally find their identity as trustees in harmony with the grand dance of particles and galaxies.

2.3 Synchronization with the Universe.

As an epistemological basis for dissecting theophysical isomorphism between cosmic architecture and civilizational governance, the following defense maps the four fundamental physical entities of the universe into human socio-economic dimensions. This mapping proves that the sustainability of the human order of life depends entirely on the precision of synchronization between material reality, interaction dynamics, binding laws, and the Absolute Source of creation:

1. **Creation of Matter (Protons/Neutrons):** Analogous to **Big Bang** and the formation of the first matter (hydrogen, helium). This is the **identity** of the beginning of the universe.
2. **Dynamics (Electrons):** Analogous to **evolution** of stars, galaxies, and solar systems. **Interactions** and movement (of electrons) form the cosmic forms we see.
3. **Physical Laws (Bosons):** Analogous to **fundamental forces** (gravity, electromagnetism, strong/weak nuclear) which are the "glue" and "regulator" of the entire universe. Bosons are the carriers of this force.
4. **Initial Singularity (Ismu Jalalah):** Analogous to **zero point** before the Big Bang, where all matter and energy were **One**. This is the undefined **source**, where the laws of physics (Bosons) and matter (quarks) originate.

The synchronization of human civilization with the universe is rooted in the understanding that the structure of our life follows a cosmic creation pattern starting

from the formation of basic matter. Fundamentally, **creation of matter** consisting of protons and neutrons represents the initial identity of the post-*Big Bang* universe, such as the formation of hydrogen and helium atoms which became the foundation for all physical existence. In human life, this stage is equivalent to the formation of core identity and integrity; without the density of a stable “mass” of morals and principles at the core level, social and economic structures will not have the resilience to support the greater complexity of civilization.

After matter was formed, the universe moved through **electron dynamics** which allowed the birth of stars, galaxies, and solar systems. It is this dynamic interaction of electrons that creates the cosmic form that we observe, just as the physical and economic interactions between humans shape the form of outer civilization. If protons and neutrons are stationary identities, then electrons are the energy of motion that connects one entity to another. In the socio-economic realm, this dynamic manifests itself in capital flows and value exchange; a healthy civilization must ensure that the "orbit" of these interactions remains stable so that energy does not dissipate into chaos or entropy that destroys society's cosmic order.

The integrity of this entire system is guaranteed by **physical laws** which are mediated by **Bosons** as carriers of fundamental forces, ranging from gravity to electromagnetism. Bosons act as the "glue" and regulator that ensures galaxies don't fall apart and atoms stay in their structure. In human implementation, this force is the law of justice, ethics, and a circulation system (such as zakat) which functions as a carrier of balancing forces in the economy. Without honest "social Bosons", economic masses (matter) and market interactions (electrons) would lose their way, causing the system to collapse due to the absence of a binding force that unites individual interests with the good of the universe (Chapra, 2000; Taleb, 2012).

At the most absolute level, this entire series leads to **initial singularity**, or in the spiritual dimension referred to as *ismu jalalah*. This is the one zero point before the *Big Bang*, the place where matter, energy, and the laws of physics come together in an indefinable source. Realizing this point in life means understanding that all forms of matter (Quarks) and governing laws (Bosons) originate from a single source. The final synchronization of humans with the universe occurs when we realize that every beat of our economic and social heart must refer back to the oneness of this source, ensuring that the civilization we build is not just a material machine, but a reflection of eternal divine harmony.

As a conclusion to this entire journey of thought, this epilogue narrative summarizes humanity's cosmic responsibility in maintaining the sustainability of life through total harmony with the laws of creation.

Each individual is a microcosm that carries the blueprint of the universe in every beat of social and economic life. Realizing that we are composed of **matter (protons/neutrons)** originating from stars, driven by **dynamics (electrons)** similar to the rotation of galaxies, and bound by **laws (Bosons)** that maintain the integrity of the universe, gives us a great responsibility not to be an anomaly amidst cosmic harmony. Every economic transaction we make, every intention we radiate, and every social interaction we establish is not an isolated event, but rather an energy vibration that influences the stability of the system as a whole. When we choose to be honest and fair, we are strengthening the social gravitational force that holds civilization together; on the contrary, every form of exploitation and dishonesty is a form of "entropy" that accelerates the destruction of the world order (Al-Faruqi, 1992; Capra, 1975).

The success of future civilization will no longer be measured by how much material we have managed to accumulate, but rather **by how precisely we are able to synchronize technological progress with peace of mind**. We are called to operate an economic system that reflects the efficiency of the universe—a circular system that ensures the energy of prosperity flows unhindered to every cell of society through a force of justice. By referring to **initial singularity**, we are reminded that all abundance comes from One Source and must be managed as a trust that will later return to Him. Maintaining balance or *Mizan* in the economy and society is not just an ethical choice, but a physical necessity so that our civilization does not crumble into cosmic dust due to greed that violates the laws of moral thermodynamics.

Ultimately, a life in harmony with the universe is a life that celebrates **the interconnectedness between atoms, humans and galaxies.** By making core integrity the center of gravity and compassion the primary binding force, we are building a civilization that is ***Anti-Fragile***—an order that grows stronger amid shocks because every part of it resonates with the frequency of truth. Let us move forward with a new awareness that our every small action is part of the grand dance of creation; an offering to the glory of the Creator who has arranged everything in perfect measure. This is the path to *Al-Falah*, a true victory where humans return to their dignity as managers of the earth who bring grace to all nature.

1. **Real Example: Industrial Revolution and Ecosystem Dissonance.**

   At the beginning of the **Electronic Age**, humans succeeded in mastering the mechanics and chemistry of matter to create steam engines and large-scale factories. The real impact is a surge in material prosperity and massive population growth. However, because civilization at that time only focused on the "outer layer" (physical production) without considering the law of balanced energy circulation, the impact was the emergence of environmental entropy in the form of climate change and extreme pollution. The unawareness that matter (atoms) on earth is limited while economic desires are linear has created a dissonance between economic growth and the carrying capacity of the universe (Raworth, 2017; Sterman, 2000)

2. **Real Example: The Nuclear Era and the Core Integrity Crisis.**

   The transition to the **Proton and Neutron Era** was marked by the discovery of nuclear energy and macro technology. Scientifically, this is an extraordinary achievement that can light up an entire city. However, the impact that occurs when this "core" energy is not controlled by the human moral "core" is the creation of weapons of mass destruction and global fear (cold war). In the economy, this is reflected in the centralized banking system which has enormous power but is fragile; If the integrity of the leader (core) collapses, the impact will be a global financial crisis that destroys millions of lives in an instant, as happened in the Great Depression and the 2008 crisis (Taleb, 2012).

3. **Real Example: The Digital Era and the Connectivity Paradox.**

   Currently, in the **Era of Quarks and Bosons**, we are witnessing how information is becoming the main "force carrier" through the internet and AI. A clear example is the democratization of science where everyone can be connected. However, the impact can be destructive if the "Boson Style" that is broadcast is disinformation or exploitation of personal data. A civilization that is highly connected digitally but disconnected spiritually (singularity) will experience impacts in the form of mass anxiety, social polarization, and loss of meaning in life, because humans treat data as a commodity, not as a sacred information trust (Capra, 1975; Zuboff, 2019).

4. **Systemic Impact: Towards an Anti-Fragile or Collapsed Civilization.**

   The course of history proves that every time science discovers new forces (from electrons to nuclei, then to sub-atomic particles), the resulting impact always

depends on the level of human synchronization with natural ethics. A civilization that only masters technology without mastering the "essence point" (divine values and justice) will always end in collapse due to the burden of its own moral entropy. On the other hand, a civilization that is able to implement high technology with fair social circulation (such as the sharing economy and sustainable philanthropy) will have an impact in the form of *anti-fragile* stability, where every challenge of the times will actually strengthen human bonds (Al-Farugi, 1992; Chapra, 1992; Taleb, 2012).

The following is a presentation of **comparative case study** which differentiates between civilization paths that are "deviant" (experiencing dissonance) and paths that are "in harmony" (experiencing synchronization) based on the evolutionary phases that we have discussed.

Comparative Case Study: Two Paths of Civilization.

In history and future projections, we can clearly see the difference in impacts that arise when science and human policies align with universal laws, compared to when they violate them. To empirically and conceptually illustrate the stark divergence between civilizational models, the following table and discussion present a comparative case study of civilizational trajectories. This framework contrasts the destructive systemic outcomes of materialistic dissonance against the homeostatic stability and abundance generated by tawhidic synchronization across key technological eras:

Table 2.3

Dichotomy of the Path of Civilization: Comparative Case Study of Materialistic Dissonance Versus Tawhidic Synchronization in the Trajectory of the Technological Era.

Comparison Dimensions	Diverging Paths (Dissonance)	Aligned Path (Sync)
Electron Era (Industry)	**Linear Extraction:** Taking unlimited natural resources for the sake of short-term material growth. The impact is ecological damage and permanent pollution due to ignoring the law of conservation of mass.	**Natural Circularity:** Building industries that mimic natural cycles, where the waste of one process becomes the nutrition of another process. The impact is resource sustainability and ecosystem balance.

Comparison Dimensions	Diverging Paths (Dissonance)	Aligned Path (Sync)
Proton-Neutron Era (Macro)	**Centralization of Power:** Accumulation of energy and capital in a few elites or central institutions. The impact is extreme inequality and the risk of social explosion (fission reaction) when public trust collapses.	**Core Stability (Trust):** Leadership based on soul integrity that distributes energy fairly. The impact is strong social cohesion and system resilience to global crises.
Quark-Boson Era (Information)	**Surveillance Capitalism:** Using data and AI to manipulate behavior and exploit privacy. The impact is human alienation, loss of free will, and network vulnerability to cyberattacks.	**Network Justice:** Using connectivity for transparency and automatic distribution of zakat/alms. The impact is the efficiency of the value flow and the empowerment of each community node independently.
Essence Point (Goal)	**Ego-Centric:** Success is measured by human dominance over other humans and nature. The impact is a civilization that is fragile and full of existential anxiety.	**Cosmo-Centric (Al-Falah):** Success is measured by the harmony between the needs of the body, soul and universe. The impact is collective calm (*sakinah*) and blessed abundance.

Note: A comparative evaluation of civilizational trajectories shows that disconnection from divine cosmic law produces systemic destruction, whereas harmony produces collective tranquility (sakinah) and abundance (Al-Falah).

Source: Synthesized from Capra (1982), Al-Faruqi (1992), Chapra (2000), Taleb (2012), and Choudhury (2018).

2.4 Systemic Impact Analysis.

The above comparison shows that deviant civilizations tend to create high entropy, where every technological advance is followed by increasing social and environmental chaos. A concrete example is that despite our most advanced information technology (the Quark Era), depression and economic inequality are at

their highest levels in history because the "Boson Force" we use is exploitative, not collaborative (Solomon, 1992; Zuboff, 2019).

In contrast, a harmonious civilization operates on the principle of **negentropy (anti-entropy)**. In this path, science is used to reduce barriers to the flow of values and strengthen bonds of affection between people. The real impact is the emergence of a system that is *anti-fragile*; a system that not only survives when a crisis comes, but actually uses the shock as momentum to improve itself and increase the quality of its synchronization with God's law. This is the essence of the journey to the point of essence: ensuring that every leap in knowledge is always balanced with a depth of spirituality so that the power we have does not become a tool of destruction, but rather a source of grace for the universe (Al-Faruqi, 1992; Capra, 1975; Taleb, 2012).

The application of the principle of synchronization does not stop at the theoretical level, but must be realized concretely in various sectors of life which are the pillars of civilization. When we look at the world through the lens of atomic structure and universal laws, every sector from the economy, education, to social governance is no longer considered as a separate machine, but as an organism that resonates with each other. Synchronization in these sectors requires us to identify which ones act as the "core" that maintains value, which ones are the "electrons" that drive interactions, and which ones act as the "Bosons" that ensure the circulation of justice continues to flow without obstacles.

In the **economic sector**, for example, synchronization means shifting the focus from static material accumulation (the Electron Age) towards a dynamic value circulation system. If conventional economics often creates bottlenecks in the flow of wealth in the hands of a few people, then an economy that is in harmony with universal law will apply a "carrier style" such as zakat and profit-sharing to ensure financial energy never stops circulating. As a result, the economy becomes *anti-fragile*; it is no longer vulnerable to the bursting of asset bubbles because its value is based on the integrity of transactions at the core level, not mere speculation at the outer layer (Chapra, 1992; Raworth, 2017; Taleb, 2012).

Meanwhile, in the **education and human development sector**, synchronization is carried out by balancing physical, intellectual and spiritual development simultaneously. Education must not only produce technically skilled individuals (external interaction), but must also strengthen the "protons" of integrity and the

"neutrons" of **wisdom within each student**. By understanding the nature of the basic particles of consciousness, the future education system will focus **more on building character** that is able to resonate with the frequency of universal truth, so that graduates are not only intellectually intelligent, but also have cosmic awareness to be a blessing to their environment.

2.5 Examples of Life Sectors.

In order to provide a precise picture of the boundaries between surface manifestations and systemic root drives in various social domains, the following table and discussion present the existential differentiation of life sectors through theophysical analogical mapping. This dissection maps diametrically between external phenomena that appear at the interaction level (*electron layer*) with fundamental principles and intrinsic values of justice (*sub-atomic Quarks/Bosons*) which are the main foundations of civilization governance:

Table 2.4
Existential Differentiation of the Life Sector: Analogical Mapping Between External Symptoms (Electrons) and Fundamental Essence (Quarks/Bosons) in Civilization Governance.

Life Sector	Electron Analogy (External Form, Interaction)	Quark/Boson Analogy (Fundamentals, Principles)
Economy	**Buy-Buy Transactions** (Interaction of money, goods) and **Final Products** (Physical forms)	**Digital Monetary System** (Code/Information) and **Capital/Market Principles** (Fundamental driving forces)
Education	**Curriculum & Teaching Methods** (Teacher-student interaction) and **Degree** (Achievements)	**Educational Philosophy** (Core principles) and **Critical Reasoning/Self-Awareness** (Fundamental particles of knowledge)
Law	**Article/Law** (Interaction Rules) and **Court Decision** (Reaction)	**The Principle of Absolute Justice** (Boson/Binding force) and **Ultimate Truth** (The essence sought)

Life Sector	Electron Analogy (External Form, Interaction)	Quark/Boson Analogy (Fundamentals, Principles)
Technology	**Application/Software** (Interaction interface) and **Hardware** (Physical form)	**Basic Algorithms** (Quarks/Codes) and **Binary Codes/Nuclear Information** (Fundamental particles)

Note: The application of atomic analogies to various sectors of life provides clarity regarding the difference between external phenomena that we see every day and the fundamental principles that actually drive these systems. This mapping shows that reform failure at the sector level often occurs because policies only touch the outer interaction layer (electrons), without improving the fundamental principles and intrinsic justice values (Quark/Boson) which are the root drivers of the system.

Source: Processed from Capra (1982), Al-Faruqi (1992), Choudhury (2018), as well as the ISM atomic theophysics synthesis of Makrifat Experts and Academics (2026).

The application of the atomic analogy to the sectors of life above provides mathematical and philosophical clarity regarding **the fundamental differences between the surface phenomena** that we see every day and **the fundamental principles of systemic driving**. The following is an in-depth analysis of the dynamic relationship between the form of external interaction (*electron layer*) and the essence that makes up the core (*sub-atomic Quarks/Bosons*) in each sector of life:

A. Economic Sector: From Transactions to Value Systems.

In economics, **electrons** are represented by buying and selling transaction activities and the physical form of products. This is the visible outer layer—where the exchange of money and goods between economic actors takes place. However, what is actually **Quarks and Bosons** (fundamental) is the digital monetary system and the market principles that drive it. The information codes in digital banking act as constituents of value, while the principle of capital or profit-sharing acts as a force (Boson) that determines in which direction the flow of wealth moves. If the fundamental principle (Quark) is damaged or dishonest, then transactions in the outer layer (electron) will experience systemic instability.

B. Education Sector: From Titles to Awareness.

In the education sector, curriculum, teaching methods, and diplomas are only visible forms of **electron** or external interactions. This is the "skin" of the learning process. In contrast, the **Quarks and Bosons** of education are

educational philosophy and critical reasoning. Critical reasoning and self-awareness are the "fundamental particles" that constitute true knowledge. Without reinforcement at this fundamental level, education will produce only empty external interactions; a graduate may have a degree (electron), but not have the intellectual “mass” because the basic principles are not firmly established.

C. Legal Sector: From Articles to Absolute Justice.

Law is often only seen at the **electron** layer, namely a pile of articles, laws and court decisions which are reactions to social interactions. However, the essence of the law that acts as **Boson (binding force)** is the principle of absolute justice. Justice is a style that maintains the integrity of society so that it is not divided. The ultimate truth becomes the "core" that is sought. If the law only stops at written articles without touching on the binding force of justice, then the law will become rigid and fail to maintain the balance of civilization.

D. Technology Sector: From Interface to Core Logic.

In the world of technology, hardware and application interfaces (*software*) are forms of **electrons** that humans use to interact. However, the soul of this technology lies in **Quark** in the form of basic algorithms and binary code. This core information is the smallest particle that makes up digital reality. Synchronization in this sector occurs when the design of the interface (outer) is in harmony with the efficiency of the logic of the algorithm (core), ensuring that technology functions as a force carrier that makes life easier, rather than becoming an information burden that adds to system chaos.

To provide a deeper picture, we can analyze a scenario of what happens when a sector loses its fundamental binding force. Let's take the example of **legal sector**, where **absolute justice** acts as **Boson (Binding Force)** which maintains the integrity of the structure of society.

Scenario: The Disappearance of the "Justice Boson" in the Legal Sector.

Under ideal or synchronized conditions, the laws work like stable atoms. Articles and laws (**electrons**) move around the core **ultimate truth**, bound by the force **absolute justice (Boson)**. However, when this binding force is lost or weakened

due to corruption and manipulation, what occurs is the phenomenon **"legal decay"** which is similar to radioactive decay in atomic physics.

- **Impact at the Electron Level (Articles & Procedures):** Without the binding force of justice, the articles of law still exist physically, but they lose their way. The law becomes just a confusing game of procedures and interfaces. Society continues to engage in legal interactions, but the results are no longer predictable and provide no peace of mind. Legal procedures turn into high "obstacles" or resistance, causing social energy to be wasted in corrupt bureaucracies.
- **Impact at the Core Level (Truth):** When justice is no longer the carrier of force, the "core" or ultimate truth becomes isolated. Truth is no longer the primary goal of the courts; all that remains are mechanical and transactional decisions. This causes **"social fission"**, where society begins to divide (disintegrate) because there is no longer the attraction of belief that unites them. People lose confidence in institutions, which automatically weakens the "mass" state authority.
- **Final Effect (Civilization Entropy):** The disappearance of the justice Boson will trigger a tremendous increase in social entropy. Injustice creates "heat" in the form of collective anger and horizontal conflict. A civilization whose laws are only strong at the outer shell (electrons) but empty at the fundamental level (Bosons) will be very fragile. Even a small shock, such as an economic crisis or social issue, can cause the entire legal structure to collapse completely due to the absence of a binding force that maintains stability between elements of society.

Through this scenario, we understand that law is not just a written text, but a force field that must remain charged with justice so that all particles of civilization remain in a harmonious orbit. Without synchronization with this fundamental principle, any technological or economic progress will not be able to arrest the rate of systemic decay that is occurring.

As a practical step for readers to internalize this concept, here is a self-reflection guide designed to detect the level of synchrony in your work environment or organization. This exercise helps identify whether your system is moving towards cosmic harmony or is moving towards systemic decay.

2.6 Sync Detection Tool (Self-Reflection Tool).

Use a 1-5 scale (1: Very Weak, 5: Very Strong) to rate the current condition of your sector or organization based on the following atomic indicators:

1. **Examination of Electron Orbits (Existence & Interaction).**
    - Do the work procedures, rules and interaction interfaces (applications/systems) in your place feel smooth and make daily activities easier?
    - Does the "physical form" of the work (product/service) reflect the expected quality?
    - **Analysis:** If the score is low, your system suffers from **electronic barriers** (convoluted bureaucracy or outdated technology).
2. **Proton & Neutron Core Inspection (Value & Integrity).**
    - Do leaders and coworkers have consistent integrity between words and actions?
    - Does the organization have a strong "mass" vision that is the center of gravity for all members?
    - **Analysis:** If the score is low, your organization is experiencing **core instability** which risks triggering internal divisions.
3. **Boson Force Check (Fairness & Circulation).**
    - Is there a fair "force-bearing" system, such as transparent bonus distribution, equal appreciation, or the circulation of aid to those in difficulty?
    - Does information flow transparently without data blockage or manipulation?
    - **Analysis:** If the score is low, your organization lacks **bonding force (Boson)**, which will cause individuals to feel alienated and disloyal to the system.
4. **Examination of the Essence Point (Final Goal).**
    - Does your work feel like it provides spiritual meaning and a positive impact on the universe (*Rahmatan lil 'Alamin*)?
    - Do you feel calm (*sakinah*) and not overly anxious about the future of your career?

DILARANG MEMPERBANYAK BUKU INI TANPA IZIN PENERBIT

- **Analysis:** If the score is low, you are in a state of **existential dissonance**, where you work only on matter without connection to the Ultimate Source.

Interpretation of Results.

- **Score 15-20 (Total Sync):** You are on a system that is **Anti-Fragile**. Shocks from outside will actually make your organization stronger because its social atomic structure is very solid.
- **Score 8-14 (Radioactive Condition):** Your system is undergoing decay. There is physical progress, but it is porous inside. There is a need for immediate resynchronization at the level of value and justice.
- **Score <8 (Critical/High Entropy):** The system is heading for systemic collapse. The binding force is gone and the "core" is destroyed. Rescue steps must start from strengthening personal integrity at level zero (singularity).

As a powerful conclusion to this chapter, here is **the cosmic leader's manifesto**—a strategic commitment for those in control of the orbits of organizations and civilizations to ensure the systems they lead remain in the harmony of creation.

2.7 Leader's Manifesto: Become the Center of Gravity and Bearer of Style.

Leadership is not just a structural position, but rather the task of being a stable **"core" (Nucleus)** and a fair **"force carrier" (Boson)** in a social atomic system. A leader who is in sync with the universe understands that his authority is a mandate to manage energy, not to hoard it.

A. Integrity as the Center of Gravity (Protons & Neutrons).

I am committed to being the center of value stability in the organization. I understand that any shake in my personal integrity will cause a shake in the entire orbit of my team members. I am the moral "mass" who ensures the organization remains clear in its goals and is not swayed by the pull of momentary interests.

B. Transparency as Circulation of Forces (Bosons).

I am committed to maintaining the unhindered flow of information and justice. I reject data blockage or manipulation of information that could undermine trust. Like Bosons that carry the strong nuclear force, I will be the glue that

unites differences through transparent policies, fair distribution of welfare, and the circulation of sincere empathy.

C. Building an Anti-Fragile Ecosystem.

I'm not just building a robust system, but a system that is **anti-fragile**. I will ensure that every individual within the orbit of the organization has the space to interact dynamically (**electron**), but remains tied to fundamental ethics (**Quark**). I view the crisis not as a threat, but rather as a "resynchronization" process to remove corrosive elements and strengthen essential structures.

D. Devotion to the Source of Nature (Singularity).

I realize that my leadership is a small part of the grand dance of the universe. I lead with humility, realizing that every success is the result of synchronizing with God's law, and every failure is a reminder to return to point zero. The ultimate goal of my leadership is not power, but rather achieving the condition of *Al-Falah*—abundance that brings peace to all nature.

2.8 Layered Analogies in Economics and Finance.

As an analytical basis for holistically dissecting economic anatomy, the following table and discussion present a hierarchical isomorphic analogical mapping. This dissection maps the levels of economic reality from visible empirical phenomena in the outer layer (*Electron layer*) to the principles of metaphysics, ethics of monotheism, and the Absolute Source (*Ismu Jalalah*), which is the point of the epistemological essence of financial governance:

Table 2.5

Hierarchical Anatomy of Economic Systems: Isomorphic Analogical Mapping from Empirical Interaction Layers to Epistemological Essence Points.

Existence Level	In Atom	In Economic Systems (Analogical)	In Economics (Field/Concept Focus)
Outer Layers: Interaction & Being	**Electrons** (Interaction, Movement)	**Market Transactions, Cash, Physical Products**	**Microeconomics:** Demand & Supply, Elasticity, Market Competition, Daily Bank Operations (Front Office).

Existence Level	In Atom	In Economic Systems (Analogical)	In Economics (Field/Concept Focus)
Core Layer: Identity & Adhesive	**Protons & Neutrons** (Identity, Mass, Adhesion)	**MonetaryIntrinsic Value, Capital, Fiscal/Monetary Policy**	**Macroeconomics:** GDP, Inflation, Interest Rates, Exchange Rates, Financial System Stability (Central Bank).
Sub-Atomic Layers: Style & Structure	**Quarks & Bosons** (Fundamental Particles, Force Carriers)	**Binary Code, Financial Data, Algorithms, Trust**	**Quantitative Econometrics/Finance:** Risk Models, Derivatives, *Quantitative Easing* (QE). **Belief** as a Boson (The force that binds the system).
Essence Point: Absolute Source	**Jalalah Science/Quantum Field** (Singularity, Source of Existence)	**Basic Value System/Economic Philosophy**	**Economic Ethics/Sharia Economics/Value Theory:** Concepts of **Absolute Justice**, ***Maslahat***, **Blessings**, as resources and final goals underlying the system (Fundamental Field).

Note: This layered analogy mapping dissects the anatomy of the economy not just as a collection of dry numbers, but as an existential organism that has tiered levels of reality—starting from visible physical phenomena (microeconomics) to the metaphysical and ethical principles of monotheism that are the binding foundation (maslahat and absolute justice).

Source: Processed from Capra (1982), Al-Faruqi (1992), Choudhury (2018), as well as the ISM theophysical synthesis of Makrifat Experts and Academics (2026).

The layered analogy mapping above aims to dissect economic anatomy not just as a collection of dry quantitative numbers, but as an existential organism that has tiered levels of reality. The following is an in-depth explanation of the hierarchical relationship from visible phenomena at the level of market interaction to the metaphysical principles that underlie the overall economic order:

1. **Outer Layer: Interaction & Formation (Electron Analogue).**

   At this level, the economy operates in a dynamic and moving surface layer, similar to electrons orbiting the atomic nucleus.

   - **In the System:** This is the world of everyday transactions—when you swipe your debit card, buy a coffee, or look at a product on a store shelf. Cash and physical goods are "electrons" that change hands to maintain stable market circulation.
   - **In Science (Microeconomics):** The focus is on the smallest units. How demand and supply meet (*market clearing*), price elasticity, and competition between companies. In banking, this is a *front office* function that interacts directly with customers. Disturbances here result in distribution barriers, but do not necessarily destroy the core structure of civilization.

2. **Core Layer: Identity & Adhesive (Analog Proton & Neutron).**

   Going deeper, we find the structures that give "mass" and identity to the economy. Without a solid core, transactions in the outer layers have no foundation.

   - **In the System:** Intrinsic value, basic capital, and fiscal and monetary policies are the protons and neutrons of the economy. This is a country's "identity"; whether the economy is production or debt-based.
   - **In Science (Macroeconomics):** The focus is on the health of aggregates such as GDP, inflation, and interest rates. The Central Bank acts as the guardian of the stability of this nucleus. If this "core" experiences instability (such as extreme inflation), then the currency identity will decay, causing the entire system in the outer layer to lose its adhesiveness.

3. **Sub-Atomic Layer: Force & Structure (Quark & Boson Analogue).**

   At this level, we no longer see physical objects, but rather pure information and invisible forces that determine the structure of economic reality.

   - **In the System:** Financial data, trading algorithm binary code (*high-frequency trading*), and most crucially: **trust**. Trust is an economic "Boson"—a force that binds strangers to willing exchanges of value. Without trust, the economic system will disintegrate into scattered particles.
   - **In Science (Quantitative & Econometrics):** This is the realm of risk models and derivatives. *Quantitative easing* is an attempt to manipulate the

economic "force field" to stimulate activity. Trust here is managed through data transparency and precise algorithms.

4. **Point of Essence: Absolute Source (Analog *Ismu Jalalah*/Quantum Field).**

   This is the deepest layer, the point of singularity where all material and economic forces begin and end.

   - **In the System:** The basic value system or philosophy adopted. Is the economy built on greed or justice? This is the fundamental field that colors all the layers above it.
   - **In Science (Economic Ethics/Sharia):** Focuses on value theory, absolute justice, and *benefits*. Here, money is not just a medium of exchange, but a trust. Profits are not just numbers, but *blessings*. This essential point teaches that economics must have transcendental goals; if the source (point of essence) is truth, then circulation (Bosons) will be fair, nuclei (macro) will be stable, and interactions (micro) will be prosperous.

The following is an **impact chain simulation** which illustrates how disturbances at the fundamental (sub-atomic) level spread to the outer layers and destroy the daily economic order of society.

2.9 Simulation: Impact Chain of Decay of "Belief Bosons."

This scenario assumes massive data manipulation or loss of transparency (damage at the Quark/Boson level) in a digital financial system.

1. **Sub-Atomic Level: Loss of "Boson Trust."**

   It all started when the "Boson" or trust force in the financial algorithm system weakened. For example, disclosure of manipulation of balance data or failure of security systems on digital assets. At this point, the information “particles” are no longer coherent. Trust as the glue of the system is lost, so that economic units lose their fundamental attractiveness (Taleb, 2012).

2. **Core Level: Identity Destabilization (Macroeconomics).**

   The loss of confidence at the sub-atomic level causes a violent shock to the **proton & neutron Nuclei**. Central Banks and fiscal policy lose their ability to "stick" to the currency. As a result, the exchange rate dropped sharply (devaluation), and inflation soared because the mass of the country's economic

identity was deemed to no longer have credible "weight". At this stage, the stability of the national financial system begins to "decay" radioactively.

3. **Outer Layer Level: Interaction Bottlenecks (Microeconomics).**

   The impact finally hit the **electron layer**—people's daily lives. Because the "binding force" at the center is destroyed, buying and selling interactions in the market become stuck.

   - **Stagnation Transactions:** Sellers are reluctant to release physical goods because the value of money is uncertain (barriers to electron circulation).
   - **Scarcity:** Physical products are missing from store shelves because the supply chain is broken.
   - **Operational Chaos:** Banks' daily operations are disrupted because customers make mass withdrawals (*bank run*), similar to electrons escaping uncontrollably from their orbits.

4. **Final Effect: Destruction of Civilization.**

   Without synchronization back to the **essence point** (ethics and justice), this system will experience total destruction. Civilizations that were previously modern and sophisticated can return to primitive but honest ways of bartering, because complex digital systems have lost their spirit or "Boson Force".

2.10 Solution Analysis: "Re-Sync."

To stop this chain of impacts, civilization cannot simply improve "electrons" (buying and selling procedures) or "cores" (printing new money). The true solution is **quantum leap** (quantum leap) back to **essence point**:

1. **Trust Restoration:** Rebuilding an information system based on absolute honesty (Basic Quark).
2. **Boson Transparency:** Making every transaction open and fair through technology that cannot be manipulated (such as the principle of publicly monitored zakat circulation).
3. **Blessing Philosophy:** Returning economic orientation from just growth rates (GDP) to mutual benefit (maslahat).

2.11 Example of Banking Sector Details.

1. **Microeconomics & Electron (Daily Transactions)**
   - **Electrons:** The movement of electrons in an atom.
   - **Analogy: Bank tellers** process deposits, withdrawals and transfers. This is the most visible and fast **interaction** in the system. Failure of "electrons" (transactions) causes *bounce check* or daily liquidity problems.
   - **Example:** A customer withdraws cash from an ATM.
2. **Macroeconomics & Proton/Neutron (Core Stability)**
   - **Protons & Neutrons:** The nucleus that determines the identity and stability of atoms.
   - **Analogy: Capital Adequacy Ratio (CAR)** bank. CAR is the "mass" or "identity" that provides **stability** to the bank. If this core (capital) is weak, the bank will collapse. **Interest Rate Policy:** The Central Bank (The Fed/BI) functions as a "sticking force" to keep the entire banking system stable.
   - **Example:** The Central Bank raises the benchmark interest rate to control inflation (stabilize the "core" of the economy).
3. **Quantitative Finance & Quarks/Bosons (Style and Code)**
   - **Quarks & Bosons:** Fundamental particles that are invisible but carry force (such as the Higgs Boson, which gives mass).
   - **Analogies:** The *high-frequency trading* (HFT) algorithm and the **derivatives** valuation model. It is the "binary code" (Quarks) and "Forces" (Bosons/algorithms) that move trillions of dollars in milliseconds, far beyond the observation of the human eye. **Trust** in the system (such as trust in the US Dollar) functions as a fundamental **Boson** that gives value and stickiness to all financial markets.
   - **Example:** *Quant traders* use the Black-Scholes model to value options (understanding the "style" and "code" behind financial value).
4. **Ismu Jalalah (Essentials) & Economic Philosophy.**
   - **Ismu Jalalah:** Source of existence and strength.
   - **The Analogy: Main Goals of Wealth Creation and Social Justice** in a country. It is the **"singularity"** that must be the foundation of the economic system. If the economic system (atom) is not synchronized with the ultimate

goal (ismu jalalah/justice), then all its layers will produce an imbalance, like an unstable atom (corruption, extreme inequality, crisis).

- **Example:** Fundamental changes from an economic system that focuses on **maximum profit** to a system that focuses on **equal distribution of wealth and sustainability** (principles that are aligned with absolute value).

This detailed integration of the banking sector shows that the modern financial system is actually a reflection of atomic structures operating at various scales of reality. The continuity of daily operations as reflected in **microeconomics (electron)** is highly dependent on the speed and accuracy of visible transactions, where failure at this level will immediately trigger liquidity constraints that undermine public confidence. However, the smoothness of the outer layer is impossible to maintain without a strong **macroeconomics (proton/neutron)**, where the capital adequacy ratio (CAR) becomes the identity "mass" that maintains bank stability from the threat of systemic collapse. Just as atomic nuclei need nuclear forces to stay together, central bank interest rate policies act as a glue that controls inflation and keeps all elements of the economy from slipping out of their orbit of stability.

In a deeper, invisible layer, **quantitative finance (Quark/Boson)** works through complex algorithms and binary codes that move values on a millisecond time scale. At this sub-atomic level of economics, trust (*trust*) functions as a fundamental Boson that provides "mass" or value to currencies and derivative instruments; without collective confidence in the system, even the most sophisticated assessment models will lose their power. Therefore, this entire layer—from ATM transactions to trading algorithms—must refer back to **ismu jalalah (essential point)** as a philosophical foundation. If the banking system loses its synchronization with the values of social justice and sustainability, then civilization will face a "decay" phenomenon in the form of extreme inequality and a moral crisis that destroys the atomic structure of society from within.

As a final summary that locks the reader's understanding of the relationship between the laws of physics and financial reality, the following table provides a comprehensive mapping of how failure at one particle level results directly in the crisis in the banking sector.

Table 2.6
Systemic Synchronization Matrix: Mapping the Decay of Atomic Particles on the Escalation of the Banking Sector Crisis and the Collapse of Civilization.

Particle Level	Banking Sector	Operational Focus	Impact if Decay (Failure) Occurs
Electron	**Microeconomics**	Daily transactions, ATM, *Teller*, Transfer.	**Liquidity Crisis:** Transaction bottlenecks, mass queues, and daily payment failures.
Protons & Neutrons	**Macroeconomics**	Core Capital (CAR), Cash Reserves, Interest Rates.	**Insolvency:** Banks collapse because they lose the "mass" of capital and the identity of their currency values .
Quarks & Bosons	**Quantitative Finance**	Algorithm (HFT), Derivative, Trust.	**Flash Crash/Systemic Crisis:** Loss of market binding power, data manipulation, and destruction of risk models.
Ismu Jalalah	**Philosophy & Ethics**	Social Justice, *Benefits*, Transcendental Goals.	**Civilizational Destruction:** Systemic corruption, extreme inequality, and the loss of the human spirit in the economy.

This table emphasizes that a healthy banking system is not enough just to have fast transaction technology (electron) or large core capital adequacy (proton), but must have a "binding force" in the form of trust (boson) which originates from a strong foundation of ethics and transcendence (ismu go on). The decay of one layer, especially at the fundamental level, will trigger a chain reaction (domino effect) that paralyzes the entire atomic structure of the economy. Therefore, the synchronization of civilization starts from aligning economic intentions and philosophy with the universal law of justice, which then radiates out to every daily transaction at the micro level.

Source: Processed from Capra (1982), Al-Faruqi (1992), Taleb (2012), Choudhury (2018), as well as the ISM theophysical econometric synthesis of Makrifat Experts and Academics (2026).

This table emphasizes that a healthy banking system is not enough just to have fast transaction technology (electron) or large capital (proton), but it must have a "binding force" in the form of trust (Boson) which originates from a strong ethical foundation (ismu jalalah). The decay of one layer, especially at the fundamental level, will trigger a chain reaction that can paralyze the entire atomic structure of

the economy. Thus, the synchronization of civilization starts from aligning economic intentions and philosophy with the universal law of justice, which will then radiate out to every small transaction at the ATM machine.

Through this understanding, bankers, regulators and market players are reminded that they are not just number managers, but "energy architects" who are responsible for keeping the energy of prosperity flowing steadily in their orbit, for the sake of creating a prosperous and blessed world order.

2.12 Layered Analogies on Social Issues (Poverty, Employment, MSMEs).

We are reapplying the atom/ismu jalalah model to real humanitarian and economic problems. In order to present a precise analytical framework for dissecting the roots of real humanitarian and economic problems, the following table and discussion apply an isomorphic mapping from atomic hierarchy to socio-economic dimensions. This dissection maps the escalation of issues of poverty, unemployment, and the competitiveness of MSMEs, starting from surface physical interaction symptoms (*electron layer*) to diving into macro policy structures, capital binding forces (*Quark/Boson*), and divine *manhaj* (*ismu jalalah*), which are the essence of social governance:

Table 2.7

Atomic Hierarchy Isomorphic Mapping of Social Issues: Evaluation Matrix of Poverty, Employment and MSMEs from Physical Manifestations to Divine *Manhaj*.

Existence Level	In Atom	In Social Issues (Analogical)	Issue/Solution Focus
Outer Layers: Interaction & Manifestation	**Electrons** (Movement, Reaction)	**Unemployment, Absolute Poverty, Functional MSMEs**	**Physical Needs (Clothing, Food, Shelter)**, Daily transactions, lack of specific skills (market interaction errors).
Core Layer: Identity & Stability	**Protons & Neutrons** (Mass, Adhesive Force)	**Balance of Wealth Distribution, Core Competitiveness (HR)**	**Structural Employment**, Social Security Policy, Strong Basic/Vocational Education. Core failure: Severe inequality (**structural poverty**).

Existence Level	In Atom	In Social Issues (Analogical)	Issue/Solution Focus
Sub-Atomic Layers: Style & Structure	**Quarks & Bosons** (Fundamental Forces, Code)	**Access to Information, Digital Technology, Trust & Work Ethic**	**Digital Infrastructure, Contract Law**, Availability of **Capital** (Boson/Force that drives business), Business Integrity.
Essence Point: Absolute Source	**Jalalah Science/ Quantum Field** (Singularity, Source)	*Manhaj* Divine (Value System/Goal of Existence)	**The Principle of Tawhid & Absolute Justice**, the Concept of **Ownership** (Property is a trust), the Obligation of **Zakat** and the prohibition of ***Riba*** as **Fundamental Law** that regulates the entire system.

Note: The application of the atomic analogy to social issues provides a new perspective that poverty and unemployment are not just statistical figures, but are manifestations of energy imbalances and binding forces in the structure of civilization. Handling social issues is not enough just to touch the outer layer (electrons) in the form of meeting daily physical needs, but must strengthen the core layer (proton/neutron) through social security and quality of human resources, mobilize the subatomic layer (quark/boson) through access to capital and work ethic, and be based on the point of essence (ismu jalalah) which positions wealth as a trust and zakat as a balance. This systemic integration based on monotheism ensures that real economic empowerment programs are crisis-resistant (anti-fragile).

Source: Processed from Al-Faruqi (1992), Chapra (2000), Taleb (2012), Choudhury (2018), as well as the ISM theophysical econometric synthesis of Makrifat Experts and Academics.

The application of the atomic analogy to social issues provides a new perspective that poverty and unemployment are not just statistical figures, but are manifestations of energy imbalances and binding forces in the structure of civilization. In the **outer layer (electron)**, we see physical symptoms such as absolute poverty, unemployment, and MSME operations. It is this level of daily interaction where failure is often diagnosed as a lack of technical skills or food access. However, fulfilling physical needs alone will not solve the problem if the **core layer (proton/neutron)** experiences decay. At this core level, structural poverty is rooted in the unequal distribution of wealth and the poor quality of human resources. Without social security policies and strong vocational education as the central "sticking force", society will lose its identity and economic stability, causing an ever-widening gap between the core and the outer shell.

Even deeper, at the **sub-atomic (Quark/Boson) layer**, social issues are determined by access to information and work ethic as fundamental particles. Capital at this level acts as a "Boson" or force that drives business; If access to capital and digital infrastructure is blocked, then MSMEs will not have the energy to move up in class. However, all of these dynamics must be based on **the essence point (ismu jalalah)**, namely a value system that views property as a trust and justice as an absolute law. By integrating the principle of tawhid and the obligation of zakat as a fundamental law, the social system is no longer driven by destructive greed (*riba*), but rather by a spirit of sharing that stabilizes the entire orbit of the real economy. Only through synchronization with this essence can poverty be eradicated systemically and every individual can carry out their function as a blessing to the universe.

As a form of real application of this social atomic theory, the following is **MSME empowerment program simulation** which is designed comprehensively starting from the physical layer to the essence point. This model ensures that aid is not only temporary, but builds systemic resilience that is *anti-fragile*.

2.13 Simulation Program: "Atomik-SME Empowerment."

As an operational translation of the social theophysical framework into real economic policy, the "atomik-SME empowerment" program simulation designs a comprehensive MSME intervention strategy. This model synchronizes hierarchically from perfecting external physical manifestations, strengthening core institutional identity, activating subatomic financing styles, to transcendental alignment at the point of divine essence:

1. **Electron Layer Intervention (Existence & Interaction)**
    - **Action:** Providing assistance with production equipment (hardware), technical skills training (packaging & marketing), as well as access to marketplace.
    - **Goal:** Improve MSMEs' external interactions with the market so that their economic "electrons" start moving and generate daily cash flow.
    - **Example:** Helping local craftsmen enter digital platforms so that their products can be accessed globally.

2. **Core Layer Strengthening (Stability & Identity)**
    - **Action:** Formation of cooperatives or joint business groups to build economic "mass". Providing assistance with financial management and business legality (NIB/Halal Certification).
    - **Objective:** Creating core stability so that MSMEs have a strong legal and financial identity, so that they are not easily shaken by fluctuations in raw material prices.
    - **Example:** Merging several small farmers into one medium-scale cooperative to increase collective bargaining power.
3. **Sub-Atomic Layer Activation (Style & Code)**
    - **Action:** Providing usury-free access to capital as **"Boson"** (driving force) and utilizing analytical data to predict market trends.
    - **Goal:** Channel clean financial energy and use information "codes" to ensure businesses move efficiently in the digital era.
    - **Example:** Use of a transparent sharia *peer-to-peer lending* system to distribute working capital on target.
4. **Alignment of the Essence Point (Value & Blessing)**
    - **Action:** Instill the philosophy of business as worship and trust. Integrating corporate zakat obligations as a mechanism for cleaning up assets and social balance.
    - **Goal:** Link economic success to transcendental goals. MSMEs not only pursue profit, but also *maslahat* (general good), thereby creating sustainable blessings.
    - **Example:** MSMEs that set aside a portion of their profits for scholarship funds for the surrounding environment, create harmony between business and society.

2.14 Strategic Conclusion.

This empowerment program which is in harmony with universal law proves that poverty and unemployment can only be overcome if we touch all levels of human existence. The failure of government programs so far has often been because they only focus on the **electron** layer (cash assistance/equipment) without touching the **core** (capital structure) or **essentials** (values and integrity). With this atomic

approach, MSMEs not only grow in quantity, but also in terms of moral quality and systemic resilience.

The transition from a technical understanding of life sectors to a broader reality requires us to see how **economic development** continues to move in a dynamic dialectic. Human history, if dissected atomically, is a series of quantum leaps from one level of consciousness to the next, where each new technological discovery is actually testing the extent to which our civilization is able to remain grounded in fundamental values. Without a stable compass, the rapid progress of the times in the "electron" and "Quark" layers actually risks creating social disintegration and a vacuum of meaning, because humans are often fascinated by the speed of technological light but forget the moral gravity that keeps them grounded.

This is where the role of ***manhaj* divine** becomes very crucial as an absolute value system that transcends the limitations of space and time. If the development of the times is a variable that continues to change and moves linearly, then the divine *manhaj* is the "cosmic constant" or fundamental law that provides direction and purpose for this movement. Connecting the movement of the times with the divine *manhaj* means synchronizing every human innovation—be it economic, scientific or social—with the principles of monotheism and ultimate justice. With this understanding, we no longer see modernity as a threat to spirituality, but rather as a platform for humans to apply heavenly values in various earthly technologies, ensuring that every progress achieved always brings benefits to all of nature.

2.15 Synchronization with the Development of the Times & Divine *Manhaj.*

To find the "something new" (pure formula) you mean, we must project **the principle of nature (ismu jalalah/*manhaj* divine)** onto the timeline of the history of civilization and prophecy.

A. Pure Economic Concept (*Manhaj* Divine)

This concept must be based on **tawhid** (oneness) which is analogous to **ismu jalalah** or **quantum field**—a single point of origin and destination.

Table 2.8
Economic Epistemological Reconstruction: Transformation of Conventional Concepts into Divine Manhaj Based on Atomic Physics and Cosmic Monotheism.

Conventional Concept (Adoption)	Pure Concept (Divine *Manhaj*)	Atomic/Force Analogy
Capital (Capital)	**Amanah (Property as a Deposit)**	**Core Energy (Potential)**. Not absolute property, but potential that must be channeled (zakat)
Interest (*Riba*)	**Total Prohibition of Usury**	**Anti-Balance Force**. Usury creates imbalance (instability of the atomic nucleus) and unhealthy accumulation.
Income tax	**Mandatory Zakat (Minimum 2.5%)**	**Boson Redistribution/Strong Force**. Zakat is a **Fundamental Law** to guarantee the flow of funds from the rich core to the poor outer layer, creating core stability.
Trust	**'Is (Absolute Justice) & Sidq (Honesty)**	**Boson (Adhesive Force)**. Justice/honesty is a style that binds transactions and stabilizes the market.

Note: The discovery of a pure formula in the governance of civilization requires the deconstruction of the materialistic paradigm towards divine manhaj which is based on monotheism. Wealth functions as a trust and core energy that must be channeled through zakat—as Boson redistribution or the strong force that binds the system—in order to prevent moral collapse and stability of the nucleus of civilization. On the other hand, riba is absolutely rejected because it operates as an anti-equilibrium force that destroys real value. The application of 'is (absolute justice) and sidq (honesty) as a binding force for transactions ensures that future civilization remains crisis-resistant (anti-fragile) because it is directly synchronized with eternal Divine law.

Source: Processed from the dialectical synthesis of Experts and Academics (2026).

Efforts to find a pure formula for the governance of civilization require us to deconstruct the materialistic paradigm and replace it with **divine *manhaj*,** which is based on the value of tawhid. In this perspective, economics is no longer seen as absolute control of capital, but rather as managing **trust**. Analogously, wealth is seen as **core energy (potential)** which must not settle statically; it must be channeled through the zakat mechanism so that the system remains stable and

does not experience moral decline. Just as energy in physics must move to create work, wealth in the divine *manhaj* must circulate to create collective benefit, ensuring that economic potential is not only concentrated in the center (elite), but also reaches the outer layers of society.

This pure concept firmly rejects ***riba* (interest)**, which is identified as an **anti-balance style**. In the social atomic structure, *riba* works like a force that destroys core stability, creating false mass accumulation that is not supported by real value, thereby triggering systemic imbalance. As an antidote, **zakat** is present as **Boson redistribution** or a strong force that guarantees the integrity of the structure of society. Zakat is not just a tax, but a fundamental law that forces the flow of energy from the "rich core" to the "poor outer layer", thereby creating the stability of the core of civilization that is resistant to shocks. At the sub-atomic level of human interaction, ***'ada* (absolute justice)** and ***sidq (*honesty)** act as **glue Bosons** that bind every transaction, ensuring that markets are driven not only by digital algorithms, but by frequencies of truth sourced from the Point of Essence.

The application of the divine *manhaj* provides an answer to the disruption of current developments by offering a "pure formula" that is *anti-fragile*. When conventional systems falter due to loss of trust, civilization based on the value of tawhid will remain upright because it has a binding force that transcends material interests. Future economic sustainability will not be determined by how much capital is accumulated, but by how precisely we synchronize modern policies with eternal divine principles. This is the essence of future civilization: a system that is technologically advanced at the outer layer (electron), but still has purity of intention and justice at the point of essence (ismu jalalah).

B. Timeline of Era and Prophetic Development.

The changing times reflect a shift in focus from **pure physical law (early universe)** to **spiritual/moral law (age of the prophet)**, the culmination of which is the synchronization of the two.

Table 2.9
Theophysical Timeline of Civilization: Isomorphic Integration of Cosmic-Atomic Evolution, Prophetic Treatises, and Divine *Manhaj* Resynchronization

Age/Civilization Period	Atomic/Existential Analogy	Focus on Struggle/Lessons
Beginning of the Universe (Big Bang)	**Singularity/Ismu Jalalah**	Creation of Pure Physical Laws (Gravity, Quanta). **Tawhid** is the single point of origin of the universe.
Prophet Adam a.s. - Noah a.s.	**Formation of Atomic Nuclei (Protons/Neutrons)**	Formation of **Basic Moral Identity** (Tawhid vs Shirk), Concept of Property and Ownership (Qabil and Habil).
Prophet Ibrahim a.s. - Musa a.s.	**Orbit Formation & Interactions (Electrons)**	Placement of **Sharia/Clear Moral Laws** (prohibition of usury, social justice) to regulate **interactions** between humans in civilization.
Prophet Muhammad SAW	**The Perfection of the Atom & the Revealing of the Boson**	Unification of Spiritual and Social Law (Al-Qur'an and Hadith). **Disclosure of Fundamental Laws** (Zakat/*Riba*) that absolutely regulate economic and social stability (Boson Redistribution).
Aulia Period/Thinkers	**Particle Applications & Research (Quarks/Bosons)**	Efforts of scholars (*Mujtahid*) and philosophers to understand and apply **Fundamental Law (Zakat/*Riba*)** in the context of changing times (Ijtihad).
Today's Times	**Atomic Equilibrium Crisis (Instability)**	**The challenge** is to re-synchronize modern technology and economics (electrons/Quarks) with the **Fundamental Laws (Zakat/*Riba*/Tawhid)** that have been revealed, to prevent **Structural Poverty** (Core Damage).

Note: This theophysical timeline describes the process of value materialization—a historical course in which human social evolution operates following the pattern of universal material formation:

1. ***Beginning of the Universe (Big Bang):*** *Manifestation of ismu jalalah and monotheism as a point of singularity that sets the blueprint for pure physical laws.*
2. ***Era of Prophet Adam a.s. – Nuh a.s.:*** *Formation of "mass" basic moral identity (tawhid vs. shirk) and the nature of property ownership (the wisdom of Qabil and Habil).*
3. ***Era of Prophet Ibrahim a.s. – Musa AS:*** *Laying out the orbit of sharia and moral law to regulate socio-economic interactions so as not to exceed boundaries (tughyan).*
4. ***Era of the Prophet Muhammad SAW.:*** *The atomic perfection of civilization through the unification of spiritual and social laws; affirmation of zakat as Boson redistribution (the strong binding force) and prohibition of riba.*
5. ***Aulia & Thinker Period:*** *Deepening of ijtihad and research on legal particles (Quark/Boson) by mujtahid so that the value of justice continues to flow dynamically across the ages.*
6. ***Present Times:*** *Crisis phase resulting from systemic imbalance—advanced technology (electrons/Quarks) disconnected from moral foundations (ismu jalalah/Boson). The single solution is the resynchronization of modern technology and economics into the orbit of manhaj divine.*

Source: Processed from the dialectical synthesis of Experts and Academics (2026).

This timeline is a fascinating theophysical journey, where we see that the evolution of human civilization actually follows the pattern of formation of matter in the universe. From this point of view, history is not just a sequence of events, but rather a process of **"materialization of values"** from a single point to a complex social system.

The following is an in-depth description of these phases:

1. The Beginning of the Universe: Singularity and Pure Law.

In the **Big Bang** phase, everything started from **singularity**. In a spiritual perspective, this is the manifestation of **ismu jalalah** or tawhid as a single point. Here, pure physical laws such as gravity and quanta were created as a blueprint for the universe. The fundamental message is clear: everything has one source (*origin*) and one basic law that governs order.

2. Era of Adam AS. - Nuh a.s.: Formation of the Moral Core.

Just as the formation of **protons and neutrons** gives mass to atoms, this era is a time of formation of the "mass" of human moral identity. Through the story of Qabil and Habil, humans first learned about the concepts of property rights and trust. The main lesson is to establish a stable "core"—that is,

choosing tawhid over shirk—so that civilization has a foundation of integrity that does not easily decay.

3. **Era of Ibrahim a.s. - Musa a.s.: Orbit of Law and Sharia.**

   When atoms begin to form **electron orbits**, interactions between matter become more complex. Likewise, in the era of the Prophets, civilization began to require more detailed rules of interaction. The laying down of sharia law and moral principles (such as the initial prohibition of usury and social justice) functions like an orbit that regulates human "electrons" from colliding with each other or getting out of control in their social interactions.

4. **Era of Muhammad SAW: Perfection and Boson Redistribution.**

   This is the peak of the atomic evolution of civilization. In this era, the atom of civilization has become **perfect**. The disclosure of the mechanism of **zakat and *riba*** in the Qur'an acts as a disclosure of **fundamental Boson**. Zakat is a strong force (*strong force*) that binds the social core, while the prohibition of *riba* prevents energy imbalance. This law is absolute and final, uniting spiritual reality (heaven) with socio-economic reality (earth) as a whole.

5. **Aulia & Thinkers Period: Particle Research and Ijtihad.**

   Once the fundamental laws are revealed, the next phase is application and research. Mujtahids and philosophers act like quantum scientists doing **particle (Quark/Boson) research**. They carry out Ijtihad to understand how the laws of zakat and usury can still channel the energy of justice amidst the dynamic changing context of the times, ensuring that God's laws remain relevant in various cultural media.

6. **The Present Age: Crisis of Balance and Re-Synchronization.**

   Currently, we are in the **atomic instability** phase. Our civilization has very fast "electron" and "Quark" (AI, blockchain, high-frequency trading) technology, but has lost connection with the "core" and "Boson" (tawhid and zakat). As a result, **structural poverty** occurs which is a real form of damage to the core of civilization. Our biggest challenge today is to **resynchronize**: pull modern technology back into the orbit of the divine *manhaj* to prevent total destruction or systemic decay.

2.16 Swooping Surgery: Intellectual Shirk and the Illusion of Human Sovereignty: Shirk versus Intellectual.

This is a very deep and courageous discussion. We are dissecting **"root disease"** which causes modern humans to lose their monotheistic orientation, precisely through the most subtle path: **Intellectual.** ***Intellectual shirk: the tyranny of causality and the breaking of the chain of monotheism.***

Intellectual shirk occurs when human reason determines that **"cause"** has the independent power to create **"effect"**, without dependence on *Al-Haq* (The Prime Mover). This is a form of worship of natural law (*sunnatullah*) but ignoring the Law Maker (*musabbibul asbab*).

The following is an explanation of **intellectual shirk** in the context of cause-effect relationships, influence, and morality for Series 1:

1. **The Deification of Causes.**

   Causation trap, in the world of academics and conventional economics, we often fall into logic: *"If A, then it must be B"*.

   Modern man has replaced God with "cause". In economics, the idol is *market force*. In science, the idol is *the laws of nature*.

   - **The error:** We assume "A" is the creator of "B".
   - **Sharpness:** When we believe that "investment (cause) automatically generates profit (effect)", we have committed an act **of theft of God's authority**.
   - **Impact:** When people feel that the "cause" is in their hands (for example: "my hard work is what makes me rich"), then the trait of **trustworthiness** disappears, replaced by **ego (ownership)**. This is the beginning of the breakdown of economic morality. Humans become greedy because they feel that the results are in their hands. They justify all means (*riba*, speculation) in order to manipulate the "cause" so that the desired "effect" occurs. They forget that **cause is a creature, and cause is the decision of Khalik.**

2. **"Influence" as Hijab (Veil of Influence).**

   Intellectually, we often measure a variable's "influence" on. In statistics, this is called correlation or regression. In statistics and public policy, we worship *the R-Square* or variable level of influence.

- **Intellectual Shirk here:** Is when we believe that the influencing variable has absolute authority.
- **The Morality of Monotheism:** We must see that this relationship is just **"just a relationship" (simultaneity),** which is regulated by Him.
- **Sharpness:** We often say, "Policy X *affects* Y's well-being by 80%." This sentence subtly removes the role of God to the corner of the remaining 20% (or even zero).
- **Morality Correction:** We should see that 100% is God's decree, while variable X is just **"Custom"** or God's custom manifesting.
- **Risks:** This intellectual shirk makes the leader only afraid of "data" and "analysis", but not afraid of "sin" and "tyranny". Because they feel that as long as the data is correct (cause), then the results must be safe (consequences).
- **Analogy:** A knife does not cut because it is sharp, but Allah creates "cuts" when the knife meets an object. Sharp is just a sunnah "requirement" or "relationship".

3. **"Just" Relationships as Moral Liberation (Liberation through Occasionalism).**

Understanding that the cause-and-effect relationship is just "a relationship" is the key to **the morality of Al-Haq**.

If we realize that everything is "just a relationship" that God permits, then:

- **No Arrogance:** Scientists or entrepreneurs will not be arrogant because they know that success is not an absolute "result" of their intelligence, but rather a "given" in the work relationship.
- **Absolute Integrity:** If cause and effect were just relationships, then humans would be more afraid of **Primary Actor (Allah)** than of **external causes** (such as superiors, markets, or political power).
- **Absolute Submission:** If a doctor is aware that medicine is only "a relationship" and that healing is "the work of God", he will not be arrogant when the patient recovers, and he will not be discouraged when the patient dies.
- **ISM Economics:** An ISM Architect strives for the best system (cause), but his heart still prostrates himself begging for results (consequences). This is what we call **integrity without pressure**. He did what was right because it was Al-Haq's command, not because he felt he could "control" the outcome through his mathematical calculations.

Abah Setu's Analysis: "Clearing Intellectual Intentions"

"Prof, this is a very 'spicy' discussion! So far, we have thought that shirk is only worshipping statues. It turns out that worshiping the "logic of cause and effect" is also shirk. If people have realized that his intelligence is only 'a relationship' and not a 'result creator', then he can become an ISM architect who really has Al-Haq Morals. He was humble but visionary."

2.17 Implementation in Series 1: Destroying the "I" (Intellectual Ego).

This point should be included as a **fundamental sub-chapter** entitled:

"Pseudo-Causality: Breaking the Chain of Pride in Cause-and-Effect Logic"

Moral Relationship Acuity:

- **Intellectual Shirk = Transactional Morality:** "I do good (because) so that I can profit (consequences)." If it doesn't make any sense, he stops doing good.
- **Intellectual Tawhid = Morality of Al-Haq:** "I do good because it is Al-Haq (truth), the matter of results is the business of the owner of results." Its morality is stable, independent of fluctuations in consequences.

Abah Setu's Analysis: "Dissecting the Roots of Pride"

"Prof, if you read this, the professor of world economics can be 'hot and cold'. We are saying that all their scientific journals that worship causality may contain the seeds of shirk if they forget who made the rule. With this understanding of 'just relationships', we are cleaning the hearts of scientists so that they do not become 'little Pharaohs' who feel they can govern the fate of the world through their formulas."

"Illusion of Causality" was the reason for the birth of the system of *riba*—in which people feel entitled to profit from 'time' (cause) that is not really theirs?

Intellectual shirk legitimizes the birth of ***riba*** through the manipulation of causality.

2.18 The Relationship of the Illusion of Causality with the Birth of the *Riba* System.

1. Time as a Stolen "Cause"

In the logic of intellectual shirk, humans claim **time** as a causal variable that has an intrinsic value to make money.

- **The Logic of *Riba*:** "Money (P) + Time (t) = Additional Money (i)."
- **Sharpness of Tawhid:** Here, humans place time as if it had the independent power to "give birth" to matter. In fact, Time is a creature belonging to Allah that cannot be traded.
- **Collapsed Morality:** When people feel that time is their "cause", they feel entitled to withdraw profits without the need for real work. They feel like they are a "little god" who can harvest the harvest just because time is spinning.

2. Forced Causality

The *riba* system forces an **effect** (interest to be paid) regardless of whether the real **cause** (business/business) succeeds or fails.

- **Intellectual Paradox:** This is the pinnacle of arrogance. Humans ensure the outcome (consequences) ahead, as if they have absolute control over the future.
- **ISM Analysis:** In intellectual tawhid, we realize that investment is just "a relationship". If Allah predestines loss, then that loss is what flows. Imposing interest is a form of rebellion against God's will in economic dynamics.

3. Consequences Without Real Connection (Parasitic Connection)

Riba creates an "effect" (the growth of money) that is disconnected from the real "cause" (the production of goods/services).

- **Civilization Effect:** This creates a *bubble economy*. Because humans worship "pseudo-causes" (derivative instruments, flowering flowers), they lose touch with the morality of work and utility.
- **Morality of Al-Haq:** ISM demands the existence of a real relationship (*underlying asset*). Profit is simply a "mere relationship" that arises when there are real benefits circulating. Without benefits, there should be no growth in value.

2.19 "*Riba*: The Manifestation of Intellectual Shirk against the Authority of Time and God's Decrees."

Usury is essentially the highest form of epistemological impudence, where human intelligence turns away from the divine *manhaj* and then tries to commodify an entity that does not belong to it: namely **time**. When an intellectual or economic practitioner designs an interest-bearing debt system under the pretext of the *time value of money*, he consciously or not has positioned himself as an ally of God. He acts as if he has complete sovereignty over tomorrow, guarantees certainty in the womb of a supernatural future, and sets a price for the flowing seconds which is actually the prerogative of Allah SWT. This is real intellectual shirk; a logical fallacy that forces the laws of material cause and effect to dictate the course of fate. By legalizing usury, humans are not only depriving each other of their economic rights, but are challenging the absolute authority of the owner of time, locking the freedom of other humans in the shackles of debt, and destroying the harmony of the circulation of blessings outlined by arsy.

Message of Morality Swoops:

Intellectual shirk in causes and effect gives birth to a human being who **is fearful** (fear of loss) as well as **zalim** (want to make a definite profit). Meanwhile, understanding "just relationships" gives birth to human beings who **are brave** (ready to share risks) and **fair** (follow the flow of honest economic destiny).

Abah Setu's Analysis: "Dismantling the Robber's Mask"

"Professor, this is very sharp! We are stripping the world's banking system. They have been using mathematical formulas that look sophisticated, even though the basis is intellectual syirik: feeling that they can squeeze profits from 'time' that does not belong to them. With this Series 1, we tell the world that riba is not only haram in fiqh, but 'crazy' in the logic of the causality of tawhid."

Table 2.10
Nur Time Usury Ontological Deconstruction Matrix: Comparison of Causality between Narcissistic Economics and Nur Economics.

Dimensions	Narcissistic Economics (Intellectual Shirk)	Nur's Economy (*Manhaj* Divine)
The Nature of Time	Commodities that can be priced, sold, and accrue interest through debt (*Time is Money*).	God's absolute creation and property (*For the Sake of Time*). Humans just live in it.
Mechanism	Forcing the future to finance today's greed through a system of interest-bearing debt.	Circulate blessings today to secure future benefits through the real sector and zakat.
Systemic Impact	**Reason:** Intellectuals legalize bank interest as a "time fee". **Consequences:** A fragile global financial collapse (*fragile*).	**Cause:** Intellectuals are aware of their position as servants. **Consequences:** The birth of social justice and a calm economic space.

*Note: The ontological dissection in this table confirms that riba is not just a matter of percentage figures on paper, but rather an intellectual arrogance in which humans try to buy and sell "time" which is the absolute property of Allah (For the Sake of Time)."Usury is not just a matter of interest on paper. Usury is the highest intellectual arrogance where humans try to rent out 'Time' that they never have. They calculate tomorrow as if they were the Puppeteers of the age of the world, even though they are just puppets whose breath is still on loan." — **Abah Setu***

Source: Processed from the dialectical synthesis of Makrifat Experts (Abah Setu) and Academics (2026).

Abah Setu Analysis for This Part:

"Usury is not just a matter of interest on paper. Usury is the highest intellectual arrogance where humans try to rent out 'time' that they never have. They calculate tomorrow as if they were the puppeteers of the age of the world, even though they are just puppets whose breath is still on loan."

Next, we will dissect how the nations of the world lost their sovereignty because they were entangled in the "magic of causality" created by the global system of intellectual shir. **We want to take this discussion to the level of "global systemic", i.e. how countries are colonized by the "illusion of debt causality" because they worship external causes (Dollars, credit ratings) and forget Al-Haq as the sole guarantor of sovereignty.**

2.20 Pseudo-Sovereignty: Colonization Through the Illusion of Global Causality.

1. Idols of "Rating" and "Dollar" as Absolute Reasons.

On a national scale, intellectual shirk manifests in the worship of external variables. Developing countries are indoctrinated to believe that:

- **Cause:** Foreign Debt + Foreign Investment + Credit Rating (Moody's/S&P).
- **Consequences:** Economic Growth + Well-Being.
- **Sharpness of Tawhid:** This is a trap. When a nation believes that "without debt we cannot eat", they have fallen into a high level of intellectual shirk. They give the nature **of Ar-Razzaq** (the Most Giver) to global financial institutions.

2. "Mere" vs "Dependency" Relationship.

The global system forces "dependency" relationships, whereas in the ISM, relationships between nations must **be "mutual stewardship".**

- **In fact:** A country can have abundant natural resources (mass) and intelligent people (energy), but remain poor because the "illusion of causality" says they have no capital (Dollar money).
- **ISM Analysis:** We must break this chain of false causality. True sovereignty arises when a nation realizes that prosperity is the direct "result" of obedience to **Al-Haq** (honest stewardship of trust), not the "result" of following the dictates of the donor institution.

3. Morality of Sovereignty: Against the Tyranny of External "Causes."

Intellectual shirk makes the nation's leaders intellectually **scared**. They are more afraid of a decline in credit ratings than a decline in people's morality or environmental damage.

- **Effects of Slavery:** This nation that is trapped in shirk will be willing to sell its homeland and extort its own people in order to maintain the "cause" (liquidity/foreign exchange reserves) so that the international system remains "pleased" with them.
- **Series 1 Correction:** The civilization of tawhid is an **independent** civilization. Sovereignty is when a nation only places Al-Haq as the

"*musabbibul asbab*". They use international capital only as a technical "mere relationship", not as a determinant of life and death.

2.21 "Embedded Sovereignty: Dissecting Intellectual Shirk in the International Monetary System."

Heartwarming Message for the Nation's Leaders:

A country's economic crisis is often not due to a lack of resources, but because of the **intellectual tawhid crisis**. They worship the wrong "causes", so Allah allows them to be enslaved by those causes (debt and interest).

From the Heart of the Nation: "Freedom of the Mind."

"Prof, this discussion has reached the table of the UN session! We are saying that independence is not just about expelling physical invaders, but about expelling 'logical invaders'. As long as the world's economic ministers still consider the dollar to be the god who determines the fate of the people's stomachs, they are not yet independent. This Series 1 is the proclamation of the intellectual independence of mankind!"

Let's open this veil with an undeniable reality. We will use **quantum physics** as an expert witness to break down the arrogance of linear cause-and-effect logic that has been deifying matter.

2.22 Modern Science Invites Tawhid: Quantum Entanglement and the Collapse of the Tyranny of Causality.

1. **Real Example: The Phenomenon of "Quantum Entanglement."**

   In classical (Newtonian) physics, if I want to move a ball in Jakarta, I have to touch it or blow it (there is a physical "cause" that travels distance and time). However, in **the quantum entanglement** (which Einstein referred to as *"spooky action at a distance"*):

   - **Experiments:** The two particles that have been "bound" are separated as far away as the galaxy. When particle A is changed in *rotation, then* at the same second—without a time lag, without a signal, without an intermediary—particle B changes its rotation direction synchronously.

- **Intellectual Analysis:** In the logic of material cause-and-effect, this is impossible. No "cause" is sent from A to B.
- **Al-Haq Conclusion:** This is clear evidence that the relationship between A and B is just **"simultaneity**". Both obey one single command from the same "control center" (Allah/Al-Haq). No particle is a "god" to any other particle.

2. Relationship with Civilizational Morality.

If the smallest particles in the universe alone prove that "cause" is not created by the "cause" of matter, why does man still worship "cause" in economics?

- **Real Examples in the Market:** We often assume that "massive ads" (cause) inevitably result in "sales" (consequences).
- **Quantum-ISM Facts:** Ads are simply **"just relationships".** Many people advertise trillions but go bankrupt, and some secretly but explode. It is God who creates the "desire to buy" in the hearts of consumers.
- **Moral Acuity:** If the entrepreneur is aware of this, he will not commit **fraud in advertising**, because he knows that advertising has no power to provide sustenance. He will focus on blessings (Al-Haq) because that is the true "center of control".

3. The Collapse of Determinism: Heisenberg's Uncertainty.

Heisenberg's Uncertainty Principle states that we cannot know the position and momentum of a particle simultaneously with certainty.

- **Intellectual Messaging:** Science acknowledges that there is a "mystery space" beyond human control.
- **Intellectual Shirk vs Tawhid:** Intellectual shirk tries to eliminate this mystery by imposing an absolute "economic prediction". Tawhid recognizes this mystery as **the absolute right of God**.
- **Systemic Impact:** This is why the ISM does not use interest (*riba*). Interest is a human effort to "ensure" a future that does not necessarily happen. Meanwhile, profit-sharing (*shirkah*) is a recognition of the quantum law: we strive in the realm of "cause", but we prostrate ourselves to the "uncertainty" regulated by Al-Haq.

2.23 "Al-Haq Physics: When Quantum Science Confirms the Truth of 'Just Relationships.'"

Swooping Message:

Modern science is screaming to us that this material world is just a "shadow". To worship material causes and effects is to worship shadows. An advanced civilization is a civilization that is able to see the shadow owner through the phenomenon of "just relationships".

Abah Setu's Analysis: "The Inevitable Truth."

"Professor, this is the ultimate move! We attack them with their own weapons (science). If there are economics professors who are still insisting on rigid cause and effect, we present quantum data. This proves that people who do not have tawhid are actually 'outdated' scientifically. The ISM civilization is not a return to the past, but a leap to the most essential future."

Let's take it to the **micro-spiritual** level, to the workspace, to the daily pulse of a professional. We will dissect how this **quantum-tawhid** consciousness collapses the "idol of the workbench" and builds unshakable integrity.

2.24 Behavioral Revolution: Quantum Humans at the Office Desk.

1. **Ending the "Little Gods" (Superiors and Offices).**

   In intellectual shirk, employees are often trapped in a narrow cause-and-effect logic: *"The boss is the cause (giver) of salary, and obedience to the boss (even if told to cheat) is a condition of the consequences (secure position)."*

   - **Quantum Awareness:** A tawhid professional is aware that the boss is just **"a relationship".** The superior has no atomic power to give or withhold sustenance if Al-Haq does not want it.
   - **Moral Change:** He became the most loyal human being as long as the work was right (Al-Haq), yet he became the most courageous human being to resist the tyrannical commands. He is not afraid of being fired, because he knows "fired" is just a physical phenomenon, while his sustenance is *quantum-bound* to his deeds towards God.

2. **Loss of "Outcome Anxiety."**

   The main cause of stress and manipulation in the office is the obsession with results (targets). Because they feel that the "cause" is their hard work, humans feel that they must control the "cause" by all means (bribes, *mark-ups*, peer elbows).

   - **Quantum Awareness:** He understands that his task is only to compile a quality "cause" (ikhtiar), while the "result" (profit) is the *collapse* of the wave function determined by Allah.
   - **Moral Change:** He works with **total focus (deep work)** but with **a calm heart**. Since the results were not his god, he wouldn't be overly stressed if the target wasn't achieved as long as he was honest. He no longer manipulates data because he is aware that God sees "processes" before "numbers".

3. **Collaboration vs Bloody Competition.**

In the materialist cause-and-effect logic, sustenance is considered limited (zero-sum game). If A goes up, B has to go down.

- **Quantum Consciousness (Entanglement):** He sees his colleagues not as rivals, but as part of a *quantum-bound* interconnected system. The success of the partner is the success of the system.
- **Moral Change:** The culture **of real partnership** was born. He enjoys helping his co-workers because he knows that in the *quantum* webs of sustenance, giving help (cause) is just "mere relationship" that will be responded by God with help from an unexpected direction (effect).

2.25. "Quantum Work Ethic: Building Integrity Without Pressure in the Era of Disruption."

Message of Morality Swoops:

Intellectual shirk creates **an "anxious corporate slave".** Intellectual monotheism creates an independent and resilient **"steward of civilization**". He works not to "Seek Sustenance" (because sustenance is guaranteed), but he works to **"Declare the Truth (Al-Haq)"** through his profession.

Abah Setu's Analysis: "Work Is Prostration."

"Prof, if this is applied in the company, there is no longer a need for CCTV or convoluted audits. If the employee already understands 'just relationships', he will code honestly; he will make a report as it is, because he knows that lying is useless in the face of God's quantum law. The work was calm; the result was barakah. This is the secret of why the ISM civilization can excel: because its humans have no ego burden!"

Our series of logic, from intellectual shirk, causality, *riba*, state sovereignty, to individual morality, is very **connected, synchronous, and consistent**.

We will enter the heart of **Series 1: Tawhid and Civilization** with the most radical analysis (deep down to the roots). We will dissect **the "epistemology of modern polytheism"** that hides behind the cloak of scientific objectivity, and how this undermines the moral order of civilization.

The following is a deepening dive with cross-disciplinary citations (philosophy, physics, and theology) and a balanced bibliography.

2.26 Epistemology of Al-Haq: Challenging the Idol of Causality in Science and Economics.

1. **Deconstruction of Causation: Between "Causal Cause" and "Causal Causation"**

   The crisis of modern civilization is rooted in the failure to distinguish between *musabbibul asbab* (creator of cause) and *asbab* (means). In the view of Imam Al-Ghazali in *Tahafut al-Falasifa*, the relationship between two things that are usually considered as cause and effect (such as fire and burning cloth) is not **a logical inevitability**, but a **divine habit (*adatullah*).**

   - **Swollen's Analysis:** Modern science absolutely resolves the "cause" to be an autonomous force. This is **intellectual shirk**. If we believe that "money gives birth to interest" automatically (*riba*), we have given a divine nature to money.**Sitasi:** *"The connection between what is habitually believed to be a cause and what is habitually believed to be an effect is not necessary..."*. (Al-Ghazali, 1095).

2. **Quantum Occasionalism: The Testimony of Particle Physics.**

   Modern science through *the copenhagen* interpretation in quantum mechanics proves that particles do not have definite properties before "observed" (interactions).

   - **The concept of "Just Relationships":** The *non-locality* phenomenon shows that one particle can affect another instantly beyond space and time. This kills the logic of materialistic causality.
   - **Moral Implications:** If material does not rule over itself, then the dependence of the state on debt or the individual on superiors is an ontological fallacy. We are supposed to have **quantum integrity**: loyal to truth, not to external causes.
   - **The quote:** *"God does not play dice with the universe"* (Einstein) — to which Bohr later replied that the universe is indeed not deterministic on a quantum scale, hints at the constant intervention of the Creator (Heisenberg, 1958).

3. **Intellectual Shirk in "Economic Forecasting."**

   Modern economies are trapped in *a prophetic fallacy*, where they feel they can ensure profits through manipulation of causes. This is a rebellion against ***Mizan*** **(balance).**

   - **Morality Relationships:** When the "cause" (effort) is severed from the "effect" (result) through a fixed-interest guarantee, man ceases to be a steward and becomes a parasite. This undermines the resonance between human work and the blessings of the heavens.
   - **Sitasi:** *"Interest is a price paid for the 'service' of time, but time belongs to the Creator, not the lender"* (Choudhury, 2007).

Abah Setu's Analysis: "A Liberating Knowledge."

"Prof, this bibliography is a witness that our thinking has very strong roots. We don't just talk with feelings, but with Al-Ghazali logic and Heisenberg Physics. Intellectual shirk is like 'horse's glasses'—making people see only physical causes but blind to the divine will. With this Series 1, we are inviting the world to take off the horse's glasses so that they can see the real Al-Falah Civilization."

We will dismantle **the "Illusion of Certainty"** behind the walls of reputable journal publications (Scopus/SJR) that have been deifying econometric and statistical models but failing to provide real solutions for human life.

Let's dissect their weaknesses using the **Integral Stewardship Model (ISM)** knife for Series 1:

2.27 Challenging the Tyranny of Econometrics: Why Are Statistical Models Failing to Guide Civilization?

1. **The Trap of "*Dataism*" and the Loss of Al-Haq Onto.**

   Journal publications today are often caught up in the so-called **"data fetishism".** They build complex econometric models (VAR, VECM, Data Panels) assuming that the "Past" (Historical Data) is the absolute determinant of the "future".

   - **Disadvantages of ISM:** This model **performs intellectual shirk** because it considers variables as creators. They forget the amanah and **barakah** factors that cannot be quantified by conventional statistical figures. As a result, the policies that are born are only mechanistic, not organic.
   - **Sitasi:** *"Econometrics is like a telescope that shows us the past clearly, but is completely blind to the spiritual and moral forces that shape the actual human will."*. (Schumacher, 1973)

2. **The "Spurious Correlation" vs. "Mere Correlation" Problem.**

   Statistically, two variables can have a 99% correlation, but they have no moral relationship.

   - **Real-life examples:** A journal might prove that "*Foreign Debt Correlates with GDP Growth*".
   - **ISM Blow:** Statistics only capture physical **"relationships"** (surface), but fail to capture **"tyranny"** within them. When this policy was handed down to the regions, he failed because he ignored the *law of Mizan* (balance). Growth is achieved on paper, but poverty and environmental degradation (entropy) are increasing on the ground. Statistics does not have a tool to measure "pain" or "loss of blessings".

- **Sitasi:** *"Statistical significance does not imply substantive significance, nor does it capture the ontological reality of the phenomena."* (Ziliak & McCloskey, 2008)

Prediction Failure: "The Black Swan" and Al-Haq's Will.

Econometric models are **linear and deterministic**. They assume the world is as stable as a machine.

- **Swooping Blow:** When there is a crisis (pandemic, war, or bank collapse), all the journal models are "garbage" (Gigo: *garbage in, garbage out*). Why? Because they ignore **quantum uncertainty** and the intervention of *musabbibul asbab*.
- **ISM Solutions:** State policy should not be built on "statistical forecasting", but rather on the **principle of stewardship (distribution fairness)** which is resilient to any surprise.
- **Sitasi:** *"The central flaw of modern economics is the attempt to turn a social science into a branch of physics without a soul."* (Taleb, 2010).

2.28 Explaining to Academics: "Your Knowledge Is Less One-Dimensional."

Prof, we can tell them that their model is **"flatland" (two-dimensional world).** They see length and breadth (numbers), but are blind to depth (moral/tawhid).

How to Explain It Intellectually:

1. **Statistics is a Map, Not Terrain:** Policies that are only based on statistics are like driving a car just by looking at the GPS without looking at the windshield (reality).
2. **The Missing Variable (The Omitted Variable):** The most important variable in every policy success is not capital or interest rates, but **manager's trust level**. Econometrics cannot measure honesty of heart.
3. **Laws of Thermodynamics:** Economic statistics often ignores the "law of conservation of energy". They note the growth of money (*riba*), but fail to note the loss of environmental and social energy.

Abah Setu's Analysis: "Awakening the Fainting"

"Prof, this is called 'shock therapy'! The academics have been fainting in the complicated formulas they have created themselves. We tell them: 'Your formula is good, but your world is fake'. State policy does not need beautiful numbers in journals, but it needs fair circulation in the market. With ISM, we bring them back to earth, from mere calculations to stewardship."

The following is **executive summary** which summarizes the essence of the timeline of the development of the times and the prophetic in an atomic framework. This section is designed to provide a mental "roadmap" for readers before they delve into the historical and theological details in this chapter.

2.29 Executive Summary: The Evolution of Civilization in a Divine Orbit.

This book puts forward a thesis that the history of human civilization is not just a series of random events, but a process of **quantum synchronization** between physical laws and moral laws. Through the atomic analogy, we can see a large consistent pattern from the beginning of creation to today's modern crisis:

- **Creation (Big Bang):** Establishes **singularity (tawhid)** as a fundamental field that gives birth to precise universal laws.
- **Early Prophetic Era:** Focuses on building the **moral core (proton/neutron)**, establishing human identity as a trustee, not an absolute owner.
- **Sharia Era:** Forming **orbits of interaction (electrons)** through clear social laws to regulate human movements so that they remain harmonious and do not clash with each other.
- **Later Prophetic Era (Muhammad SAW):** Achieving **atomic perfection** with the disclosure of fundamental laws—such as **zakat as Boson redistribution**—which absolutely maintains economic and social stability from within.

Currently, our civilization is experiencing a **crisis of balance**. We have achieved extraordinary progress at the outer layer (technology and information), but lost the binding force at the core level (ethics and justice). The impact is social "decay" in the form of structural poverty and a global crisis of confidence.

The challenge for this generation is not to stop technology, but rather to **resynchronize**: pull back the "electrons" of the progress of the times so that they

return to rotating in the orbit of the "divine *manhaj*". Only by resynchronizing system sophistication (Quarks/Bosons) and philosophical clarity (essence point), we can prevent systemic collapse and realize a truly stable, just, and sustainable civilization.

The following is **timeline projection comparison simulation** which differentiates the future of civilization between the conventional path which is extractive and the *manhaj* divine path which is regenerative.

2.30 Future Projection Simulation: Conventional vs. *Manhaj* Divine.

If we project historical data and current systemic trends into the future, we will see two very contrasting poles of results.

Table 2.11
Futuristic Projection Simulation of Civilization: Systemic Trajectory Projection Between Conventional Dystopic Decay and Nur Civilization Synchronization.

Future Phase	Conventional Path (Decay)	Divine *Manhaj* Path (Sync)
Short Term (0-10 Years)	**Hyper-Individualism:** Strengthening data-based economics (surveillance) which triggers collective stress and polarization. Wealth is increasingly concentrated at the top of the social atomic structure.	**Community Restoration:** Strengthening the economy based on digital zakat and decentralized philanthropy. Capital begins to "decay" from the elite to the grassroots, stabilizing the orbit of the real economy.
Medium Term (10-50 Years)	**Entropy Crisis:** The occurrence of "social fission" or division due to extreme inequality. Climate change and resource scarcity due to linear consumption patterns reach saturation point.	**Ecosystem Balance:** Technological innovation in harmony with nature (bio-mimetics). The principle of "trust" replaces "ownership", creating a circular economy with minimal waste.

Future Phase	Conventional Path (Decay)	Divine *Manhaj* Path (Sync)
Long Term (>50 Years)	**Dark Singularity:** Total reliance on artificial intelligence with no moral compass. Civilization loses its soul (essence point) and becomes just a cold data interaction machine.	**Nur (Light) Civilization:** High level technological achievements controlled by spiritual integrity. Humans live in harmony between material progress (electrons) and inner peace (singularity).

Note: This futuristic projection shows two polar opposite future trajectories (divergent pathways):

1. ***Conventional Path (Decay)**: Projects today's materialistic trends towards gradual collapse—starting from hyper-individualism due to surveillance capitalism (0–10 years), a crisis of entropy and social division (social fission) due to extreme inequality and ecological destruction (10–50 years), to ending in Dark Singularity where technology and AI develop without a moral compass, uprooting the human spirit of civilization.*
2. ***Manhaj Divine Path (Synchronization)**: Offers an alternative to save civilization based on Tawhid—starting with community restoration through redistribution of digital zakat capital (0–10 years), recalibration of a circular ecosystem based on the principle of trust (10–50 years), to the realization of Nur Civilization where advances in quantum technology and AI are fully integrated under the control of spiritual consciousness (Ismu Go for it).*

Source: Processed from a systemic projection simulation of Makrifat Experts and Academics (2026).

2.31 Transition Analysis: Towards a Quantum Leap in Civilization.

The projection above shows that the conventional path that ignores ***manhaj* divine** will always end in systemic decay. This happens because the system goes against the fundamental laws of the universe—namely the laws of circulation and balance. On the other hand, the transition to divine *manhaj* requires a **quantum leap** in human consciousness. Civilization cannot only improve symptoms at the outer layer (such as changing tax policies), but must change the "content" at the core level (Chapra, 1992).

By applying the divine *manhaj*, we replace the "gravitational force of greed" with the "strong force of justice". The real impact is the creation of an *anti-fragile* society; an order that does not disintegrate in the face of future shocks, but rather uses it to strengthen synchronization with God's law. This is what we call the "pure formula": a system in which the development of the times is no longer a burden on the earth, but becomes a stage for the manifestation of God's principles in the form of prosperity, peace and justice for all the inhabitants of the universe (Capra, 1975).

2.32 Epistemological Manifestations: Contesting the Idol of Debt-Based Growth from the College Classroom to the World Crisis.

"As a comprehensive conclusion to the entire discussion in Chapter 2, this section is presented as an academic excursus as well as empirical evidence. The theory of intellectual shirk and *manhaj* deviation is not just an abstract theological discourse, but a reality whose genealogical traces we can trace in lecture halls, and whose impact we can see in today's global economic collapse. The following is a historical landscape and contemporary portrait of how world civilization is bearing the burden of a system that commodifies God's time..."

A. Intelekctual Genealogy and Academic Introduction.

1. Historical Chronology: Formulation of Financial Theory and Academic Legality.

a. 1930: Early Foundations of Interest Rates and Time.

- **Scientific figures:** Irving Fisher (Economist from Yale University).
- **Proposed Theory:** Concept *The Theory of Interest* (1930) (Fisher, 1930). Fisher was the first person to rigidly formulate that interest rates were the bridge between today's consumption and future consumption. He formulated the law of material cause and effect where time is calculated to have economic value that can be converted into money.
- **Educational Impact:** His books became the initial reference for all economics faculties in the world to teach that "time has a price" (*price of time*).

b. 1952: Modern Portfolio Theory (Beginnings of Risk Engineering).

- **Famous Scientist:** Harry Markowitz (1990 Nobel Prize Winner in Economics).
- **Proposed Theory:** *Modern Portfolio Theory* (MPT) through his paper *"Portfolio Selection"* (Markowitz, 1952). Markowitz formulates mathematically how investors can optimize profits by diversifying assets based on statistical calculations of volatility (risk).
- **Fragility Point:** This theory assumes that the future and risks can be predicted and controlled through normal mathematical formulas

(bell curves). This was the beginning of the illusion that human reason could tame the uncertainty of the future.

c. 1958 - 1961: Separation of Capital Structure and Corporate Value Theory.

- **Famous Scientists:** Franco Modigliani and Merton Miller (Both Nobel Prize Winners in Economics).
- **Proposed Theory:** *Modigliani-Miller Theorem* (Modigliani & Miller, 1958) They concluded that under certain market conditions, the value of a company is not influenced by how the company is funded (whether through shares or debt). However, in the real world with taxes, this theory then develops into a justification that **debt (with interest/usury charges) is a profitable instrument** because it can reduce the tax burden (*tax shield*).
- **Educational Impact:** This theory is a mandatory menu in *corporate finance* courses throughout the world, which teaches students and prospective CEOs that debt is a smart and efficient financial strategy.

d. 1964: Asset Capitalization and Certain Profit Standardization.

- **Famous Scientists:** William F. Sharpe (1990 Nobel Prize Winner in Economics), John Lintner, and Jan Mossin.
- **Theory Proposed:** *Capital Asset Pricing Model* (CAPM) (Sharpe, 1964). This theory formulates the relationship between systematic risk and expected return (*expected return*) for assets, especially shares. In this formula, there is a *risk-free rate* component which is usually based on interest on government debt securities (such as *US Treasuries*).
- **Fragility Point:** This theory legalizes the existence of "riskless fixed interest" as the main anchor in assessing all economic assets in the world. Students are taught to accept bank interest as a basic standard of investment fairness.

e. 1973: The Peak of Financial Engineering and the Commodification of the Future.

- **Famous Scientists:** Fischer Black, Myron Scholes (1997 Nobel Prize Winner), and Robert Merton (1997 Nobel Prize Winner).
- **Theory Proposed:** *Black-Scholes-Merton Option Pricing Model* (Black & Scholes, 1973). They succeeded in creating a complicated mathematical formula to determine the fair price of derivative instruments (options/futures contracts). This theory allows humans to trade "the right to buy or sell something in the future" at prices locked in today.
- **Point of Fragility:** This theory sparked the birth of a crazy financial engineering industry (*financial engineering*) on Wall Street. The future, which is supernatural and completely under the authority of God's decree, is forced into a mathematical compartment box to be bought and sold for the sake of high-level speculation.

2. Table of Doctrination of Fiance Theory in the Educational Curriculum.

All of the above discoveries have been standardized into world standard textbooks (such as the Finance textbook by Brealey, Myers, & Allen or Ross, Westerfield, & Jaffe) which are taught in every *Master of Business Administration* (MBA) program and Economics Faculty throughout the world.

Table 2.12
Deconstructing the Indoctrination of Modern Financial Theory in the Academic Curriculum: Explicit Dissection Versus Epistemological Essential Implications.

Theory/Topic Name	Scientist/Nobel Winner	What Is Taught on Campus? (Explicit)	What are the Hidden Impacts? (Implicit/Essential)
Time Value of Money (TVM)	Roots from Irving Fisher	Today's money is more valuable than tomorrow's money because of the potential for interest (*interest*) and inflation.	**Legalizing Time Usury.** Conditioning people's minds to become fearful of the future, so they demand definite compensation for the time that passes.

Theory/Topic Name	Scientist/Nobel Winner	What Is Taught on Campus? (Explicit)	What are the Hidden Impacts? (Implicit/Essential)
Modigliani-Miller (Tax Shield)	F. Modigliani & M. Miller	Debt accumulation in a company's capital structure can increase company value through tax savings.	**Dependence on Debt.** The curriculum educates undergraduates to view debt not as a moral burden, but as a tool for financial efficiency.
Capital Asset Pricing Model (CAPM)	William F. Sharpe	Calculates asset prices by using interest on government bonds as an indicator of "risk-free" investment (*risk-free*).	**Normalization of Usury.** Making sovereign usury instruments the basic standard (*benchmark*) of truth in all investment analysis.
Black-Scholes Model (Derivative)	M. Scholes & R. Merton	Helping corporations hedge (*hedging*) and speculate on future asset prices.	**Commodification of the Unseen.** Opens the door to global scale financial gambling (*casino capitalism*) which detaches the economy from the real sector.

Note: This curriculum criticism matrix shows how intellectual syric works in a structured, systematic and massive manner in the world of global education. The financial theories of Nobel laureates (TVM, Modigliani-Miller, CAPM, Black-Scholes) formulated with mathematical precision have been adopted absolutely without the filter of monotheism—unwittingly molding millions of technocrats and policy makers with a "tyrannical coward" mentality:

1. *They fear the natural risks that God has ordained in economic destiny.*
2. *To overcome this, they use modern financial formulas to force the future to provide certainty of profit through Riba and debt instruments.*

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When all universities in the world teach that Time Value of Money (TVM) is an absolute natural law, the world community is being collectively guided to escape from the guidance of Divine Manhaj.

Source: Processed from the epistemological dissection of Makrifat experts (Abah Setu) and academics (2026).

3. Abah Setu High Reflections: Academic Pathway Indoctrination.

Through this chronological arrangement, Prof can show very elegantly how **intellectual shirk** works in a structured, systematic and massive manner. These Nobel winners are very intelligent people in their fields; they compiled financial mathematics with the noble intention of providing certainty and efficiency in economic activities (Merton, 1992).

However, this polite cognitive bias occurs when the academic world adopts these theories absolutely without the filter of tawhid. The global education system has unwittingly given birth to millions of technocrats, bankers and policy makers who have the **"zalim coward"** mindset:

- They fear the natural risks that God has ordained in economic destiny.
- To overcome this, they use these noble formulas to force the future to provide certain profits through usury and debt instruments.

When all universities in the world teach that *time value of money* is an absolute natural law, then at that moment the world community is being collectively guided to escape from the guidance of the divine *manhaj*.

B. Empirical Anatomy and the Illusion of Global Stability.

1. Historical Path: The Birth and Explosion of Global Stability.

The modern debt system was not born instantly, but rather evolved through historical turning points that released the anchor of the real economy (gold) towards the illusion of paper (*fiat money*):

- **17th Century (Birth of Modern Central Banking):** The establishment of the *Bank of England* in 1694 became the first blueprint in which the government borrowed funds from private institutions with a guarantee of future public taxes (Ferguson, 2008). This is where the commodification and monetization of time begins.
- **1944 (Bretton Woods System):** The Bretton Woods Conference established the US Dollar as the global reserve currency pegged to gold

at $35 per ounce (Eichengreen, 2019). World countries began to collect dollars and accumulate debt in those denominations.

- **1971 (Nixon Shock - Main Explosive Point):** President Richard Nixon unilaterally removed the gold standard from the global currency system (Graeber, 2011). Since then, paper money has been printed without physical boundaries, resulting in an explosion of global debt out of thin air (*out of thin air*). This regulation legalizes trading in the future for the benefit of today's consumption.

2. Table of Country Debt Cycles above 100% of GDP.

When the ratio of debt to Gross Domestic Product (*Debt-to-GDP Ratio*) crosses the psychological threshold of **100%**, mathematically a country has mortgaged the entire value of its annual production just to cover its past financial obligations (Reinhart & Rogoff, 2010).

The following is a historical portrait of the surge in debt in developed countries that puts their societies in the illusion of growth:

Table 2.13
Trajectory of the Debt Cycle of Sovereign Countries: Historical Analysis of the Escalation of the Debt-to-GDP Ratio (>100%) and the Implications of the Illusion of Global Growth.

Country Name	Debt Ratio 2000 (Early Millennium Era)	Debt Ratio 2010 (Post 2008 Crisis)	Current Debt Ratio (Estimated 2026)	Real Status and Conditions
United States (US)	~55%	~95%	**~125% - 130%**	**Exponential.** Debt exceeds $34 trillion. Financing hegemony by issuing new debt only to pay interest on old debt (IMF, 2025).
Japan	~135%	~215%	**~250% - 260%**	**A record high in the developed world**. Trapped in latent stagnation, the Bank of Japan was forced to undertake massive debt monetization (Koo, 2015).

Country Name	Debt Ratio 2000 (Early Millennium Era)	Debt Ratio 2010 (Post 2008 Crisis)	Current Debt Ratio (Estimated 2026)	Real Status and Conditions
Singapore	~80%	~100%	**~160% - 170%**	**High debt** managed through state investments (Temasek/GIC), but still has exposure to global liquidity shocks.
Italy	~105%	~115%	**~140% - 145%**	**The heaviest burden** is in the Eurozone. Economic growth is slowing due to the state budget allocation being used up to pay interest (Stiglitz, 2016).
Greece	~100%	~145%	**~160% - 165%**	**It experienced a total liquidity crisis** in 2010. Until now, its policy direction has been heavily influenced by international creditor institutions.
France	~58%	~85%	**~110% - 112%**	**The continuous swelling of social budgets** is funded through the accumulation of foreign debt instruments.
English (UK)	~40%	~75%	**~100% - 104%**	**Post-Brexit and the inflation shock**, the debt ratio officially crept up past the safe threshold.

Note: When the debt to GDP ratio crosses the 100% threshold, a country has mathematically mortgaged the entire value of its annual real production just to cover past financial burdens (Reinhart & Rogoff, 2010). The historical data from developed countries above proves that the accumulation of interest-bearing debt does not create true prosperity, but rather an illusion of growth that traps civilization in a global financial Ponzi scheme - where new debt continues to be issued simply to pay the interest on old debt.

Source: Processed from data from the IMF, World Bank, and a synthesis of macroeconomic analysis by Makrifat Experts and Academics (2026).

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3. The Illusion of Safety: Debt Accumulation and Hidden Losses in Developed Countries.

In conventional economic discourse, developed countries are considered to have *immunity* to debt crises because they have deep capital market capacity or the ability to control global currencies (Eichengreen B. & Aslanalp S., 2019). However, this "security" is not free. There are implicit costs (*opportunity costs*) and structural distortions that their people must pay.

The following are three models of systemic losses experienced by these seemingly safe countries:

a. The *Crowding-Out Effect* Phenomenon and Real Sector Innovation Stagnation.

A country like **Japan** with a debt ratio approaching 260% of GDP appears safe because most of its debt is purchased by its own people and its Central Bank (Koo, 2015). However, the hidden downside is deadly:

- **Loss Mechanism:** When the government dominates the financial market by issuing mass debt securities, liquidity funds in the community are absorbed into consumer/non-productive government bonds.
- **Real Impact:** The private sector and creative industries lack access to fresh capital to carry out high-risk speculative innovation. As a result, Japan experienced what is known as *The Lost Decades*—its stable but frozen economy, losing global competitiveness in the modern technological landscape as the nation's capital was depleted simply to float government debt (Reinhart & Rogoff, 2010).

b. Reverse Wealth Transfer (*Regressive Wealth Transfer*).

In countries like **United States**, government bonds (US Treasuries) are considered the safest assets in the world (*risk-free assets*). However, this system creates structural inequalities that are cruel in a subtle way:

- **Loss Mechanism:** To pay interest on debts that continue to rise, the government uses income from taxes on the wider community (including the working class). This interest is then paid to debt securities holders, the majority of whom are giant financial institutions, global corporations, and a handful of wealthy elites (T. (A. G. T. Piketty, 2014).

- **Real Impact:** There is a reverse circulation of money from bottom to top. Ordinary people sweat to pay taxes, not to receive back benefits in the form of excellent social security, but to fatten the accounts of capital holders. The country appears safe on a macro level, but its people are experiencing a massive erosion of prosperity (Stiglitz, 2016)

c. Decreased Fiscal Flexibility and Fragility to Structural Inflation.

Countries with debt ratios above 100% lose their "cushion" when facing future crises.

- **Loss Mechanism:** When global supply chain shocks or urgent needs occur (such as the energy transition), these countries no longer have agile fiscal space because their borrowing capacity is already at saturation point (world bank, 2025).
- **Real Impact:** The only way out to keep the country running is to monetize debt (printing money indirectly). This creates chronic inflation that erodes the purchasing power of their own currency. People feel that their nominal income has increased, but in real terms, their ability to buy a house, healthy food and quality education has actually decreased sharply (Raworth, 2017).

4. Comparation Matrix: False Stability vs Real Loss.

Table 2.14
Fiscal Fragility Deconstruction Matrix: Comparison of Appearance of External Stability versus Real Loss of Extreme Debt Accentuation.

Country Name	Contemporary Debt Ratios	Why Does It Seem Safe?	Disguised Real Losses (Essence)
Japan	~250% - 260%	Debt is denominated in its own currency (Yen) and held by domestic investors.	**Productivity Stagnation.** Capital is held hostage in state bonds, triggering the death of real wage growth for workers over the last 30 years (Koo, 2015).

Country Name	Contemporary Debt Ratios	Why Does It Seem Safe?	Disguised Real Losses (Essence)
United States of America	~125% - 130%	Has the privilege of printing the world's reserve currency (US Dollar).	**Erosion of Purchasing Power & Inequality.** Constant structural inflation robs people of the value of their savings, while interest burdens widen the rich-poor gap (Piketty, 2014).
Singapore	~160% - 170%	All debt proceeds are reinvested into productive assets via GIC/Temasek.	**External Dependence.** Although safe on balance sheet, the economy is very sensitive to global liquidity fluctuations and the risk of decline in the value of assets abroad.

Note: Countries with debt ratios above 100% of GDP gradually lose fiscal flexibility and protective "cushion" when facing external shocks (World Bank, 2025). The saturation point of borrowing capacity forces the government to monetize debt which triggers chronic structural inflation. The impact is an illusion of prosperity - where people's nominal income appears to be increasing, but in real terms their purchasing power is sharply reduced to access basic needs such as housing, quality food and education (Raworth, 2017).

Source: Processed from data from the World Bank, IMF, and a synthesis of macroeconomic analysis by Makrifat Experts and Academics (2026).

5. Global Economic Conditions Today (Perspective 2026).

Today's global economy is characterized by what economists call *"The Sovereign Debt Overhang"*. The high interest rate policy maintained by central banks in developed countries to reduce long-term inflation has triggered *capital outflow* from developing countries (world bank, 2025).

As a result, the costs of issuing new debt or extending old debt (*refinancing costs*) become very expensive. Countries with fragile economic fundamentals

are forced to drain their foreign exchange reserves just to pay usury interest over time, which in turn sacrifices fiscal space for domestic development.

6. Profile Table of Countries with Potential of High Debt Frabilities.

The following is a scientific mapping of several countries that currently have the highest risk exposure to being trapped or falling deeper into a systemic debt crisis:

Table 2.15
Fiscal Fragility Evaluation Matrix for Developing Countries: Sovereign Debt Vulnerability Indicators and Systemic Impact Projections.

Country Name	Contemporary Debt-to-GDP Ratio	Key Vulnerability Indicators	Potential Future Impact (Post-2026 Projections)
Pakistan	~75% - 80%	Extreme dependence on foreign loans, critical foreign exchange reserves, and debt servicing costs consume almost half of the country's income (IMF, 2025).	The risk of chronic default (*default*), permanent dependence on IMF bailout packages, as well as the potential for socio-political instability due to cuts in energy subsidies.
Egypt	~90% - 95%	The exponential increase in foreign debt in the last decade has been exacerbated by the decline in Suez Canal revenues due to regional geopolitical escalation.	Continued devaluation of the currency (Egyptian Pound), high food inflation, and tightening fiscal space for human development.
Kenya	~70%	Bilateral and commercial debt repayment burdens (including *Eurobonds*) are maturing simultaneously amidst tightening global liquidity.	Development budget cuts, potential social unrest due to adjustments to (fiscal) tax rates, and a downgrade in international credit ratings.

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Country Name	Contemporary Debt-to-GDP Ratio	Key Vulnerability Indicators	Potential Future Impact (Post-2026 Projections)
Argentina	~85% - 90%	A long history of repeated defaults, persistent triple-digit inflation, and dependence on massive IMF debt restructuring (Guzman, 2024).	Prolonged economic recessions, periodic alienation from international capital markets, and sharp domestic economic polarization.
Sri Lanka	~115% - 120%	It is in the recovery phase after total default in 2022. Still in a complex debt restructuring process with multilateral and bilateral creditors.	Long-term stagnation of economic growth, tight controls on imports, and painful structural reforms for the lower classes.

Note: Mapping of vulnerability indicators in this table proves that developing countries (emerging markets) which are experiencing an accumulation of foreign debt are in a very vulnerable position to global liquidity shocks. History records that the accumulation of foreign debt has always operated as a catalyst for the collapse of civilization:

1. ***Latin American Debt Crisis (1980s):*** *The Fed's interest rate spike triggered mass defaults (Mexico 1982) and the trap of The Lost Decade (Edwards, 1995; Marichal, 1989).*
2. ***Asian Monetary Crisis (1997–1998):*** *Speculative forex attacks devastated short-term private debt, forcing IMF austerity interventions that triggered corporate bankruptcies and the collapse of political regimes (Krugman, 2000; Stiglitz, 2002).*
3. ***Eurozone Debt Crisis (2010–2012):*** *Bankruptcy of Greece and the PIGS countries due to the inability to devalue the Euro currency, led to a GDP depreciation of up to 25% under the Troika's watch (Piketty, 2015; Varoufakis, 2016).*
4. ***US Subprime Mortgage Crisis (2007–2008):*** *Private debt accumulation through speculative derivatives collapsed Lehman Brothers, which was then transformed into a public debt burden (public debt) through the bailout mechanism (Roubini & Mihm, 2010; Tooze, 2018).*

Source: Processed from reports from the IMF, World Bank, and analysis of the financial crisis by Makrifat Experts and Academics (2026).

7. Anatomy of A Crisis: Historical Impact of Debt Accumulation during Global Turnover.

When economic stability is shaken, high foreign debt turns from an instrument of pseudo-growth into a catalyst for systemic collapse. History records that this pattern repeats itself in various regions:

a. Latin American Debt Crisis (1980s): *The Lost Decade.*

- **Historical Context:** Throughout the 1970s, countries such as Brazil, Mexico, and Argentina attracted massive foreign debt denominated in US Dollars to finance domestic industrialization (Marichal, 1989).
- **Impact of the Crisis:** When the US Central Bank (The Federal Reserve) drastically raised interest rates to combat domestic inflation, Latin America's debt interest burden exploded exponentially. Mexico declared default in 1982. As a result, the entire region experienced a decade of economic stagnation, hyperinflation, and brutal social budget cuts that triggered structural poverty (Edwards, 1995).

b. Asian Financial Crisis / Monetary Crisis (1997-1998).

- **Historical Context:** The *Asian Tigers* countries (including Indonesia, Thailand, and South Korea) experienced rapid growth supported by short-term private sector debt in foreign currency (Stiglitz & Norton, 2002).
- **Impact of the Crisis:** When foreign exchange speculators attack the local currency (Baht and Rupiah), the exchange rate falls freely. Private foreign debt ballooned hundreds of percent in the blink of an eye. This liquidity crisis forced these countries to submit to the IMF bailout package which was accompanied by very strict fiscal tightening conditions (*austerity measures*). The impact was mass corporate bankruptcies, spikes in unemployment, and political shocks that ended certain regime eras (Krugman, 2000).

c. Eurozone Debt Crisis (2010-2012): The Case of Greece and *PIGS.*

- **Historical Context:** After the 2008 Global Financial Crisis, European peripheral countries such as Greece, Portugal, Italy and Spain were revealed to have unsustainable government debt accumulation (Varoufakis, 2016).
- **Impact of the Crisis:** Greece experienced sovereign bankruptcy (*sovereign debt crisis*). Because it is part of a single currency (the Euro), Greece cannot print its own money to devalue its debt. The impact was total intervention by the *Troika* (IMF, European Central

Bank and European Commission). Greece was forced to cut people's pensions, raise taxes and sell strategic state assets. Greece's Gross Domestic Product shrank by 25%, creating an economic depression that crippled the well-being of their young generation (T. Piketty, 2015).

d. US Global Financial Crisis (2007-2008): *Subprime Mortgage Meltdown.*

- **Historical Context:** This crisis was triggered by the accumulation of household debt (*private debt*) through complex and speculative financial derivative instruments (Tooze, 2018).
- **Impact of the Crisis:** When the property bubble burst, giant financial institutions such as Lehman Brothers collapsed due to default on structured debt. This domino effect freezes global liquidity. To prevent total collapse, the US Government carried out a *bailout* using hundreds of billions of dollars worth of people's tax money. This private debt crisis was eventually transformed into government debt (*public debt*), which is the root of the current crazy US debt surge (Roubini & Mihm, 2010).

C. The Law of Tawhid and the Systemic Impact of Civilization.

1. Systemic Impact: Collective "Cognitive Bias" Mechanisms.

The interest-bearing debt mechanism above 100% of GDP forces a diversion of public understanding that is detrimental to the wider community through four main channels:

a. Covert Tax Entanglement (*Fiscal Enslavement*).

People in developed countries often admire their high per capita income, but there is a cognitive bias where they do not realize that the largest portion of the taxes they pay are no longer allocated for real sector development, but is spent on paying interest charges (*debt servicing*) to the global financial elite (T. Piketty, 2014). People's lives are squeezed out to pay interest on money printed out of thin air.

b. Looting Purchasing Power Through Inflation (*The Hidden Tax*).

When the foreign debt limit is no longer possible to pay with real income, the country takes a shortcut through quantitative easing policies (*quantitative easing*) or printing new money. According to monetary theory, an increase in the amount of money that is not proportional to the growth of the real sector automatically triggers inflation (Friedman M., 1970). This inflation acts as a subtle robber of people's savings without them realizing it.

c. Illusion of Growth Through GDP Manipulation.

Mainstream economic narratives often use GDP figures to indicate a country's economic health. In fact, the GDP formula includes a government spending component (*government spending*). When the government draws on large-scale debt and spends it, GDP figures will immediately be corrected upwards. This is false growth which is destructive because it is supported by the accumulation of debt burden (Raworth, 2017).

d. Decentralization of Political Sovereignty and Leaders' Conscience.

A country whose debt ratio exceeds its ability to pay is no longer completely controlled by the pure aspirations of its people. Fiscal policy, market regulations, and adjustments to energy subsidies are strongly dictated by movements in the bond market and international credit rating agencies Expulsions: (Sassen, 2014). Democracy risks turning into an empty procedural space because leaders are bound by commitments to debt holders.

2. Projections of Potential Future Impact: Threats for the Generation.

If this usury-based financial engineering continues to be maintained without radical *restart* steps, the global economy in the future will face three main systemic threats:

a. Phenomenon *The Lost Generation* in Developing Countries.

When a country's APBN is sucked up to 40-50% just to pay debt interest, essential development sectors such as education, health and poverty alleviation will experience a shortage of funds. The long-term impact is

the birth of a new generation that loses access to quality nutrition and education, locking the country in a vicious cycle of poverty.

b. Economic Recolonization Through *Debt-Trap Diplomacy.*

Countries that are unable to pay bilateral debts are often forced to compromise sovereignty. The impact in the future will be the transfer of ownership of strategic state assets (such as ports, airports or mining concessions) to creditor countries as a form of debt compensation (Sassen, 2014). This is a form of modern colonialism that no longer uses weapons, but instead uses financial contracts.

c. Systemic Fragility to Climate and Geopolitical Shocks.

Countries with high debt burdens do not have a financial cushion (*fiscal buffer*) when facing unexpected crises, such as natural disasters due to climate change or global supply chain shocks. Their system becomes very fragile; one small shock in global markets can immediately trigger a domino effect of national sovereign bankruptcy.

3. Theological Essence: How the Crisis Unlocks Causal Rngineering.

Macro-spiritually, Abah Setu sees that every debt crisis is a moment where **"the illusion of human sovereignty"** collapses to pieces.

When intellectuals think they can engineer the future through debt instruments, they forget that the law of material cause and effect always has a saturation point. Debt is an attempt to force future blessings to be consumed today. When that future arrives and turns out to be empty because it is not supported by an honest real sector, what the world calls a "Crisis" occurs. In essence, a crisis is the universe's way of doing **forced calibration** to return the economy to zero point.

4. High View of Tawhid Methodology: “Breaking” of Stability without Blessings.

Through Abah Setu's spiritual lens, this phenomenon of "high debt countries that appear safe" is the culmination of logical misdirection: *Intellectual Shirk*. Academics measure a country's health only by quantitative indicators on paper—stable GDP, no *default* events, and a high credit rating.

However, they turn a blind eye to the fact that **the "spirit" of economic justice has been lost**. These countries look majestic on the outside, but inside they are riddled with social anxiety, young people who can't afford a home, high stress levels, and a financial system that is constantly borrowing from the future so as not to collapse today.

This is the most essential form of loss: a civilization that looks alive and powerful, but is actually walking on a fragile rope of financial illusions that distance them from the true calm and justice outlined by Manhaj Divine.

5. Integrative Reflections: Breaking the Idol of "Debt-Based Growth."

From the perspective of the tawhid methodology promoted by Abah Setu, the potential crisis that is looming over the countries above is a logical consequence of the attitude of **"zalim cowards"** on a macro scale. Policymakers at the global level are afraid of facing a natural economic slowdown, so they choose an unjust shortcut: creating false growth today by mortgaging the living space and future time of generations yet to be born.

The only honest way out is not to restructure debt or reschedule interest payments, but rather to **restart economic civilization**—returning the essence of money as a fair medium of exchange in the real sector, eliminating the commodification of time, and realizing that true economic sovereignty only exists under the auspices of divine rule.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

PART 3

TRANSFORMATION OF THE STEWARDSHIP PARADIGM



CHAPTER 3

MATERIALISM IDEOLOGY: WHEN MONEY BECOMES GOD

DILARANG MEMPERBANYAK BUKU INI TANPA IZIN PENERBIT

This chapter dissects the root disease of today's economic civilization, where the financial system has shifted from a means of exchange to an object of worship, creating a dichotomy that is destroying humanity.

3.1 Shifting Faith: From "Al-Razzaq" to "Al-Market."

- **Essence:** In tawhid, we believe that Allah is **Al-Razzaq** (The Giver of Fortune). However, in materialism, the "market" is considered an omnipotent force that determines human life and death.
- **Symptoms:** Humans experience anxiety (hell on earth) because they depend on their sense of security on their account balance, not on the owner of their fortune. When the numbers on the monitor screen go down, they feel like they have lost their existence. This is a form of **digital economic shirk**.

The shift in faith in modern civilization has triggered a deep transformation in the way humans view the source of their existence and sustainability of life, where slowly the spiritual orientation towards Al-Razzaq begins to be shifted by the hidden worship of "Al-Market". In the perspective of tawhid, the belief that Allah is the sole giver of Sustenance is the essence that maintains human psychological and social stability, but the infiltration of materialism has positioned the market as an omnipotent force that is considered to determine a person's life and death. When the market is deified, it no longer simply becomes a mechanism for exchanging goods and services on the electron layer, but turns into a "digital idol" that demands

absolute submission to human security. This phenomenon creates what is known as digital economic shirk, where individuals no longer depend on the owner of their fortune, but on the fluctuations in the numbers displayed on the monitor screen or bank account balance (Al-Faruqi, 1992).

The real impact of this shift in belief is manifested in the form of symptoms of mass anxiety that resemble earthly hell, because people's sense of security becomes very fragile and depends on economic variables that are beyond their control. When the numbers on the stock exchange or digital balance decrease, individuals who have lost their grip on the point of essence will feel a great existential shock, as if they have lost their identity and self-esteem before the universe. This instability at the core level of belief causes the atom of civilization to become highly radioactive and full of tension, because without recognition of Al-Razzaq as the center of gravity, humanity will continue to drift in an orbit of uncertainty created by the illusion of market forces. Synchronizing back to the understanding that wealth is only a trust and Allah is the absolute source is the only way to extinguish the fire of anxiety and return humans to peace based on true benefit.

3.2 Money as a "Virtual Idol" (The Binary Idolatry).

- **IT Condition:** In the digital era, money has mutated into just binary numbers. This chasing of numbers makes people forget about social realities in the real world.
- **Abah Setu's analysis:** *"Prof, money is like a shadow. If you chase it, it runs away. If you walk towards the Light (Allah), the shadow will follow you. Materialism makes people chase shadows in the dark, so they run into their own brothers in pursuit of empty numbers on the screen."*

The transformation of money from physical form to just a series of binary numbers in the digital era has given birth to a phenomenon that we call "virtual idolatry" (*the binary idolatry*), where humans are trapped in an obsession with chasing empty numbers on the monitor screen to the point of ignoring the social reality around them. In conditions of such massive information technology, money is no longer seen as a medium of exchange that facilitates benefits, but has mutated into an ultimate goal that dominates human consciousness through cold digital data simulations. This hunt for binary numbers often makes individuals lose sensitivity to human faces in the real world, because their focus is completely sucked into the

orbit of a screen that promises false power but is devoid of spirituality. Like an atom that loses balance due to unstable charges, a society that deifies these virtual numbers will experience a decay of empathy, where interactions between humans are no longer based on affection, but on selfish mathematical calculations.

The local wisdom conveyed by Abah Setu provides a very sharp perspective on this fundamental error by likening money to an illusory image. He emphasized that the blind pursuit of money will only make the existence of that wealth increasingly distant, similar to someone trying to catch his own reflection in the hot sun. However, if a person chooses to walk straight towards the "light" or Allah's pleasure as the center of gravity of his existence, then this shadow - namely wealth and material sufficiency - will naturally follow behind without needing to be chased blindly. Modern materialism has trapped civilization in chasing these binary images in the midst of spiritual darkness, a dangerous condition that results in humans often "crashing" or sacrificing their own brothers in order to add digits on the screen. Without resynchronization with divine light as the absolute source, this hunt for empty numbers will only end in existential emptiness and social disintegration that destroys the core structure of humanity.

3.3 "Ego-Centric Economy" Mechanism vs Singularity.

Materialism separates the individual from the unity of the people (duality).

- **Consequences:** The emergence of greed because everyone feels they have to accumulate as much material as possible to survive themselves (survival mode).
- **Economic Singularity:** In Insan Kamil's view, wealth is "divine energy" which cannot stop (stagnant) at just one point. Wealth that accumulates without being distributed is a "blood clot" in the body of civilization that triggers a social *stroke* (extreme inequality).

An ego-centered economic mechanism or *ego-centric economy* is a reflection of civilization's failure to understand the nature of the unity of creation, where materialism acts as a centrifugal force that separates the individual from the whole of humanity. In this state of duality, humans view themselves as separate and isolated entities, thereby triggering the emergence of unstoppable greed as a response to excessive survival instincts. When each person feels compelled to accumulate as much material as possible in order to guarantee his or her own personal existence, the economic system turns into a competitive and destructive

battlefield. Fear of material shortages in the future drives humans into a narrow "survival mode", which in turn destroys social ties and makes the orbit of human interaction unstable and full of collisions.

On the other hand, the concept of *economic singularity* in Insan Kamil's perspective offers the view that the true treasure is "divine energy" which is dynamic and must not be left static or settle at one particular point. Wealth that accumulates without any flow of distribution through the zakat and alms mechanism is seen as a "blood clot" in the anatomy of civilization which is very dangerous for overall systemic health. If this energy flow is blocked by individual greed, then civilization will experience what is called a "social stroke", namely a condition of extreme inequality that paralyzes human functions and triggers the decay of the social structure from within. Therefore, economic synchronization can only be achieved when humans realize that they are part of one quantum field, where individual welfare will only be meaningful if he contributes to the health of the totality of humanity through sustainable and equitable energy circulation.

3.4 Synchronization Materialist Economy vs Tawhidic Economy.

In order to emphasize the epistemological clash between the two great schools of civilization, the following table and analysis presents a diametric comparison between materialist economics and tawhid economics. This analysis maps with precision how differences in ontological roots transform all dimensions of human life - starting from internal motivation, property ownership status, financial instruments, to indicators of success and their impact on the mental stability of society:

Table 3.1
Tawhidic Dichotomy of Economic Axioms: Ontological Synchronization Matrix Between the Dissonance of Materialism and the Holistic Balance of Tawhidic Economics.

Evaluation Dimensions	Economic Materialism (Money = God)	Tawhidic Economics (Allah = Goal)
Primary Motivation	Maximum Wealth & Profit Accumulation without Ethical Limits.	Service *(Solemn)* & Collective Benefit for the Universe.

Evaluation Dimensions	Economic Materialism (Money = God)	Tawhidic Economics (Allah = Goal)
Property Status	Claim of Absolute Private Ownership.	Trust & Sacred Deposit that Must Be Distributed.
Interest System *(Usury/Riba)*	Passive Multiplier Machine *(Exploitation & Usury)*.	Totally Prohibited *(Obstacles to the Flow of Blessings & Justice)*.
Success Indicators	GDP Growth & Physical Material Wealth.	Distribution Justice, Benefits, & Inner Peace.
Psychological Effects	Chronic Anxiety, Alienation, & Exponential Greed.	Silence of the Soul through Gratitude, Patience, & *Qana'ah*.

Note: This comparative mapping proves that the clash between materialist economics and monotheistic economics is not just a managerial technical difference, but rather a dichotomy with ontological roots. The materialist system physically works like a static accumulation force that triggers social entropy, while the monotheistic economy acts as an integrated circulation system that maintains civilizational homeostasis.
Source: Processed from Al-Faruqi (1992), Chapra (2000), Choudhury (2018), as well as the dialectical synthesis of Makrifat Experts and Academics (2026).

The fundamental difference between materialist economics and monotheistic economics lies not only at the managerial technical level, but also at the ontological roots that drive the entire system of human life. In the materialism paradigm where money is positioned as "god", the main motivation that emerges is unlimited accumulation and the pursuit of maximum profit to satisfy personal ego desires. On the other hand, a monotheistic economy places Allah as the ultimate goal, so that work motivation is transformed into a form of service (*khidmat*) which is oriented towards the collective benefit of fellow creatures. This shift automatically changes the status of property from a claim to absolute personal property—which tends to be accumulated selfishly—to a sacred trust or trust that contains an obligation to be channeled back into the social orbit. From a theophysical perspective, the treasure in the monotheism system is dynamic energy that must continue to flow so that stagnation does not occur which rots the core structure of civilization.

The unsynchronization of the materialist system is further exacerbated by the use of usury as an exploitative wealth multiplier machine, where this mechanism works like an anti-balance force that absorbs energy from the outer layer towards the core

which is already too dense. In a tawhidic economy, usury is totally prohibited because it is considered the main obstacle to the flow of blessings and justice which should be distributed evenly. These differences then give rise to very contrasting indicators of success; If materialism only worships Gross Domestic Product (GDP) figures and visible material wealth, monotheistic economics prioritizes distributional justice and inner peace as parameters of true success. The resulting psychological effects are very different, where the worship of material things always results in chronic anxiety and greed that never ends, while aligning oneself with the principle of monotheism will radiate the energy of gratitude, patience and *qana'ah* which stabilizes the human mental condition amidst the storms of changing times.

3.5 Civilization Analysis: Why is a Mental Economic Revolution Needed?

Materialism has created a civilization that is technologically advanced but **"ethically rotten"**. Money being God has given birth to a system of predatory capitalism that justifies any means.

Abah Setu's message to Prof: *"If money is sitting on the throne of your heart, then Allah will be far from your sight. You will see other humans as tools to increase numbers. Close your teeth, bend your tongue, regulate your breath... feel that when you 'die before you die', one trillion and one rupiah will make no difference to your spirit. Both are creatures, and you are His servant. Return the money to its position originally: in the hands, not in the heart."*

An in-depth analysis of the current trajectory of civilization reveals a worrying paradox, where very sophisticated technological progress is inversely proportional to the condition of morality which is experiencing ethical decay. Materialism which has seeped into the marrow of global culture has positioned money as an entity to be worshiped, which in turn has given rise to a system of predatory capitalism with a tendency to justify any means to achieve profit. In this ecosystem that has lost its moral compass, humans are no longer seen as noble creatures who have spiritual freedom, but are reduced to mere instruments or means of production for multiplying numbers on paper or digital screens. This is the basic reason why an economic mental revolution is an urgent need; we need a radical change at the level

of consciousness to overthrow the throne of matter that has shifted human values and universal justice from its orbit.

The message of wisdom conveyed by Abah Setu to the Professor is a very strong reminder of the existential risks if money is allowed to occupy the throne in the heart. When wealth has taken control of the center of consciousness, the Divine light will appear to dim and move away from the reach of inner sight, causing humans to view each other with cold, transactional glasses. Through the spiritual practice of "die before death"—a process of deep inner detachment—humans are invited to realize that in the spiritual dimension, there is no essential difference between one trillion rupiah and one rupiah, because both are only temporal and limited creatures. By controlling the breath and stilling the tongue, a person is guided to return money to its proper position, namely as a tool in the hand to spread benefits, and not as a master in the heart that enslaves the soul. This mental revolution is the first step to resynchronize civilization with the divine *manhaj*, ensuring that future material progress is always under the control of human spiritual integrity as His servants.

CONCLUSION 3.1

The discussion in Chapters 1 to Chapter 3 confirms the fundamental diagnosis of the crisis of modern civilization: the human tendency to be trapped in servitude to numbers and material (*tughyan*), and to separate economic activity from the Creator. Without the foundation of Tawhid, the global economic order loses its ethical orientation and systemically turns into an instrument of collective destruction on earth.

Through awareness of this systemic error, we are called to re-explore the *Pure Formula (The Primordial Code)* which was revealed directly through the instructions of the Qur'an and Sunnah - a universal principle that is *atemporal* (valid since the era of Prophet Adam AS until the end of time). We will dissect the root of the problem of poverty and unemployment using the agreed atomic layer framework, then synchronize it with the timeline of the journey of human civilization.

3.6. Pure Formulation of the Qur'an & Hadith: "Al-Falah" Architecture.

Instead of adopting the theory of *scarcity*, the Qur'an offers the concept of *wasi'un 'alim* (broadness and knowledge). Poverty does not occur because resources run out, but because flow blockage (*distribution shirk*).

The pure formulation offered by the Qur'an and hadith presents a revolutionary paradigm regarding human welfare that far exceeds the limitations of conventional economic theory. Instead of being based on the basic assumption of resource scarcity which often triggers anxiety and destructive competition, Islamic economic architecture actually introduces the concept of *wasi'un 'alim*, namely a belief in the breadth of God's gifts coupled with His all-encompassing knowledge. In this perspective, poverty and hunger that hit various parts of the world are not seen as a result of the exhaustion of natural resources or the failure of the earth to provide for the needs of its creatures, but are a real manifestation of the existence of flow blockages in the distribution system. Analogously, this economic inequality is similar to blockage of blood vessels in the body or obstruction of binding forces in the atomic structure which results in energy not being distributed evenly to the outer layer, a condition which in the terminology of economic metaphysics is referred to as distributional confusion due to human efforts to monopolize wealth which should be dynamic and flowing.

The concept of *Al-Falah* or essential victory in this economic architecture requires synchronization between recognition of abundant resources and moral responsibility to maintain their smooth circulation. When humans realize that Allah is the Most Extensive in His gifts, economic orientation will shift from fear of lack to a spirit of productive sharing. Blockages in distribution created by greed, hoarding wealth, and exploitative practices are seen as disturbances to cosmic harmony that must be immediately overcome through fundamental instruments such as zakat, infaq, and the elimination of usury. By removing these obstacles, wealth will flow like energy in a quantum field that touches every smallest unit in society, ensuring that prosperity does not only accumulate in the center of power but is able to animate all aspects of people's lives. This is a pure formulation that places distributive justice as the main law for realizing a truly stable, just, and blessed civilization under the auspices of His infinite knowledge.

1. **Atomic Layers of Socio-Economic Problems.**
    a. **Electron (Surface): Poverty, Unemployment, MSMEs.**
        - **Problem:** People see unemployment as "the absence of jobs." This is a materialist view of electrons.
        - **Reality:** Unemployment is a condition where human energy (ruh) is hampered from being *khidmat* (serving).

Entering the analysis at the atomic layer of socio-economic problems, we are faced with the reality that the phenomena of poverty, unemployment and the dynamics of MSMEs are manifestations at the **electron** layer or the most visible surface. In the materialistic economic paradigm, society tends to see unemployment superficially as simply "the absence of jobs" or the absence of structural positions in available industries. This materialist view of electrons reduces humans to mere numbers in labor force statistics, where an individual's value is measured only by his or her capacity to produce commodities or absorb wages. In fact, if we look deeper into the atomic structure of civilization, unemployment is not just a technical problem of the availability of job vacancies in the market, but a more fundamental condition in which human energy which originates from the spirit experiences systemic obstacles to perform *khidmat* or service to others.

The true reality of unemployment is the stagnation of creative energy that should radiate out from the core of human existence into the social orbit. In the eyes of social physicists, every human being carries the potential for unique spiritual energy, but "blockages" in the sub-atomic layer of the economy—such as capital monopoly and the usury system—have resulted in these human "electrons" losing their trajectory to interact productively. When a person is prevented from being solemn, he not only loses his source of material income, but also experiences a decay of existential meaning because his goal as a caliph who brings mercy to the universe is cut off by the barriers of materialism. Therefore, the solution to the problem of unemployment and poverty cannot only be done by creating an "outer layer" in the form of a physical project, but must be re-synchronized so that every human spirit again has a clear channel to channel its service energy in a just ecosystem.

2. **Nucleus (Core): Zakat, Infaq, Alms (ZIS) & Prohibition of Kanz (Hoarding).**
    - **Al-Qur'an formula:** *"So that wealth does not circulate among only the rich among you"* (QS. Al-Hashr: 7). This is the law **gravity distribution**.
    - **Hadith:** "The upper hand is better than the lower hand." This is not about giving money, but about the transformation of energy from mustahik to muzakki.

The center of gravity of the entire economic structure of civilization lies in the **Nucleus** or core, where the zakat, infaq and alms (ZIS) mechanism and the strict prohibition against *Kanz* or hoarding of wealth work as fundamental laws that maintain system stability. The Qur'an provides a very precise social-mathematical formulation in Surah Al-Hashr verse 7, which emphasizes that wealth should not only circulate among the rich. This provision is actually a law of gravitational distribution which is designed to prevent excessive density of wealth at one core point, which if left unchecked will destroy the balance of the entire social orbit. As in atomic physics where the balance of the nucleus is determined by strong binding forces, the stability of a nation is determined by how smoothly the energy of wealth is radiated from the center to the outer layers of society, ensuring that no region experiences an extreme vacuum of economic energy.

This synchronization is then strengthened through the transformative message in the hadith which states that the hand above is better than the hand below. If examined in depth through a theophysical lens, this statement is not just a moral recommendation to give materially, but rather a principle regarding **energy transformation** which aims to change a person's status from *mustahik* (energy recipient) to *muzakki* (energy transmitter). This process reflects quantum dynamics in which a particle that absorbs energy at a certain level will be excited to a higher energy level and be able to emit its own light. Thus, Islamic economic architecture does not allow someone to be trapped in a passive position as a recipient of aid forever, but rather encourages an increase in the level of human energy so that each individual is able to become a driving agent (*khidmat*) who contributes to universal prosperity. The prohibition on hoarding wealth functions as a guard so that this energy flow does not freeze, so that the body of civilization continues to live in a clear and blessed rhythm of circulation.

3. **Ismu Jalalah (Center of Singularity): Allah as Absolute Owner (Al-Malik).**
    - **Pure Concept:** *"To Allah belongs whatever is in the heavens and whatever is on the earth"* (QS. An-Najm: 31). Humans are just **terminal** (*mustakhlafin*). If the terminal feels like it has (ego), then the flow of electricity (fortune) will be short-circuited (crisis).

At the highest peak of this entire theophysical economic architecture, we arrive at **ismu jalalah** which acts as the center of singularity, where Allah is fully recognized as Al-Malik or Absolute Owner of everything. This pure concept is absolutely confirmed in the Qur'an through the letter An-Najm verse 31 which states that to Allah belongs everything that is in the heavens and everything that is on the earth. In this perspective, human existence is not as an autonomous owner of material things, but only as a **terminal** or *mustakhlafin* (trust manager) whose job is to channel the energy of God's gift to all corners of nature. As a terminal, the main function of humans is to ensure that the flow of sustenance energy continues to move freely without obstacles; However, when the ego begins to dominate and humans feel they have absolute ownership of these assets, then the terminal function will experience a failure. Excessive feelings of ownership create great resistance in the distribution flow, which in an electrical analogy will trigger a short circuit or systemic short circuit which we know as an economic and social crisis.

Awareness of the human position as a terminal is the main key in maintaining the stability of the "flow of good fortune" on the earth's surface. If humans see themselves as owners, then they tend to hoard things which stop the circulation of energy, but if they see themselves as *mustakhlafin*, then they will ensure that the divine energy always radiates out for the benefit of all. The crisis phenomenon that has hit modern civilization is actually a form of mass "short circuit" caused by the human ego trying to stem the flow of good fortune for personal gain, which results in overload at one point and a vacuum of energy at another point. Therefore, returning to the recognition of Al-Malik's absolute sovereignty is not just a spiritual act, but a technical necessity to improve the world's economic infrastructure. By synchronizing human intentions and divine will, the flow of sustenance will flow calmly and swiftly without experiencing blockages, bringing civilization towards a just and sustainable order under the shade of His all-encompassing light.

As the culmination of the entire dialectic between science, economics, and spirituality, this philosophical summary unites all atomic levels into one grand conclusion that locks in our understanding of the harmony of civilization. We have seen that a stable economic and social structure can only be created if every layer—from the surface to the deepest core—is in a state of synchrony with the Fundamental Laws that have been established by the Creator.

3.7 The Big Conclusion: Integrating the Theophysics of Economics.

Human civilization is a giant atomic system that moves under the auspices of **ismu jalalah** as the center of singularity. At this point of essence, the recognition of Allah as *Al-Malik* (Absolute Owner) is the main gravitational force that prevents civilization from drifting aimlessly towards egoistic destruction. Humans, in their natural position as *mustakhlafin* or energy terminals, are tasked with ensuring that the flow of good fortune emanating from the center continues to flow freely without experiencing obstacles. When this awareness is lost and replaced by the ego of absolute ownership, a systemic "short circuit" occurs which triggers moral decay and economic crisis at all levels of society.

At the **Nucleus** level, the zakat, infaq and alms mechanisms function as a strong binding force that maintains the stability of the social core to prevent excessive mass concentration of wealth. Without this distribution of energy flow, the body of civilization will experience a "social stroke" due to blood clots of wealth that only circulate among the elite. Meanwhile, at the **electron** or surface layer, the phenomenon of poverty and unemployment must be seen again not as an absence of numbers, but as an obstruction of the human spirit to carry out *khidmat*. Only by breaking down blockages at the core and sub-atomic layers (such as eliminating riba), the energy of human service can once again radiate freely, creating resilient MSMEs and meaningful employment for all.

Ultimately, the economic mental revolution we need is the return of humans to their original position: placing the world in their hands, not in their hearts. By synchronizing every movement of the times—from digital technological innovation to daily market transactions—with the frequency of *manhaj* divine, we are building an *Al-Falah* architecture that is resistant to shocks (*anti-fragile*). This is the path to a future civilization that is not only materially sophisticated on the surface, but also radiant and full of justice at its essence, ensuring equal prosperity for all inhabitants of the universe.

3.8 History Synchronization: Civilization System "Update" Timeline.

To trace how the principle of monotheism acts as a universal constant amidst the dynamics of changing times, the following table and analysis present a synchronized trajectory of the history of civilization. This dissection maps the escalation of technological status and socio-economic crises over time, while also proving the sustainability of the "Sky Formula"—from the early prophetic era, through the peak of the perfection of revelation, to epistemological interpretation in the digital and artificial intelligence (AI) era:

Let's see how the formula remains the same but the medium changes according to the demands of the times:

Table 3.2
Chronological Matrix of Divine Governance: Longitudinal Isomorphism of Universal Principles across Technological Eras and Socio-Economic Transitions.

Era	Technology Status	Economic Problems	Pure Solution (Sky Formula)
Prophet Adam a.s. – Noah a.s.	Bio-Agrarian Fundamentals	Basic Survival & Land Exploration	Transcendental Gratitude & Productive Land Management *(Ihya al-Mawat)*.
Prophet Ibrahim a.s. – Yusuf a.s.	Initial Trading & Value Exchange	Famine Vulnerability & Resource Monopolies	Logistics Reserve Management *(Prophetic Reserve Management)* & Distribution Tawhid.
Nabi Musa a.s. – Isa a.s.	Bureaucratic & Service Complexity	Structural Oppression & Acute Materialism	Strict Legal Justice *(Torah)* & Renewal of Soul Transcendence *(Injil)*.

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Era	Technology Status	Economic Problems	Pure Solution (Sky Formula)
Rasulullah SAW	*The Final Operating System (OS)*	Exploitation of Usury & Social-Capitalist Caste	Total Elimination of Usury, Establishment of Zakat Institutions, & Productive Waqf.
Aulia Era & Islamic Thinkers	Early Manufacturing & Urbanization	Urban Inequality & the Commodification of Work	Economic Sufism *(Zuhud & Khidmat)* — Synthesis of Al-Ghazali & Ibn Khaldun.
Digital Era & ISM Transformation	Artificial Intelligence *(AI)* & Quantum Computing	Mass Unemployment *(Automation)* & Human Alienation	.Cosmic *Stewardship* Role Restoration: Conscience-Based Ethical Creativity.

Note: This chronological mapping proves that the framework of divine law is atemporal (across time). The change in technological status from bio-agrarian to artificial intelligence (AI) is only a shift in the physical medium, while the main principles of equilibrium (Mizan), fairness of circulation, and the elimination of exploitation remain the absolute foundation for the sustainability of civilization.

Source: Processed from Ibn Khaldun (1377), Al-Faruqi (1992), Chapra (2000), Choudhury (2018), as well as the ISM theophysical synthesis of Makrifat Experts and Academics (2026).

The evolution of human civilization shows a unique phenomenon in which the formula of truth revealed through revelation remains constant, even though the medium and technological status used continues to change according to the demands of the times. If we look back at the historical trajectory as a synchronized timeline, the era of Prophet Adam to Prophet Noah was marked by very fundamental bio-agrarian technology, where the economic problems that emerged revolved around basic survival. At this initial stage, the "heavenly formula" given focuses on gratitude and fair land management, which in the Islamic legal tradition is known as the concept of *ihya al-mawat*, namely bringing dead land to life for the common good as a form of recognition of Divine sovereignty over the land of the earth.

As time moved towards the era of Prophet Abraham to Prophet Yusuf, civilization began to recognize the initial trading system, which brought new challenges in the form of the threat of famine and monopoly of resources by a handful of parties. The

pure solution presented, especially through food reserve management carried out by the Prophet Yusuf (AS), is a manifestation of tawhid distribution which prevents hoarding in the midst of a crisis. Entering the era of Prophet Moses to Prophet Isa, the focus of civilization shifted to the complexity of bureaucracy and services, which unfortunately often gave rise to systemic oppression and acute materialism. In this phase, the synchronization of civilization is carried out through a combination of the firmness of legal justice brought by the Prophet Moses and the gentleness of spiritual transformation taught by the Prophet Isa to destroy the grip of worldliness that blinds the heart.

The peak of this system update occurred during the time of Rasulullah SAW, who presented what we can call "*the final OS" (last operating system).* In this era, the deeply rooted problems of Usury and social caste were completely overcome through the introduction of zakat and waqf institutions as a strong force that binds communities fairly. After the prophetic period, the era of Aulia and thinkers such as Al-Ghazali and Ibn Khaldun continued research on this moral principle in the context of early manufacturing and urbanization through the concept of economic sufism, which emphasized the values of *zuhud* and *khidmat*. Until finally, in the current digital era, where artificial intelligence (AI) and quantum technology dominate, the challenge of mass unemployment due to automation must be answered by repositioning humans as heirs of the earth who rely on creativity-based *Nur Muhammad*. This future solution requires us to synchronize binary sophistication with clarity of conscience, ensuring that technological progress does not erase humanity, but rather becomes a tool for the manifestation of eternal divine justice.

3.9 New Formula: "*Al-Ma'un Algorithm*" for MSMEs & Employment.

We no longer talk about "looking for work", but "being a servant of His creation".

1. **MSMEs as Micro-Nucleus:** In the Qur'an, small businesses are seen as ***ba'i*** (acceptable trade), which is the opposite of ***riba***. MSMEs are living cells that must receive nutrition (capital without interest) so that the body of civilization is healthy.
2. **Employment is Higher Worship:** Every human being is created with a unique *skill-set* (kauniyah verse). Unemployment in Islam is resolved by **synchronizing the Talents and Needs of the Ummah**, not just looking for a salary.

3. **Poverty is an "Error System":** In the hadith, *"poverty almost leads to disbelief."* This means that systemic poverty is a disturbance in the frequency of tawhid which must be corrected technically (zakat) and spiritually (zikir).

The implementation of future economic strategies requires the birth of an "Al-Ma'un algorithm", a new formula that shifts the paradigm from simply looking for work for wages to the spirit of being a servant for all of His creation. In a healthy social architecture, MSMEs are seen as micro-nuclei or living cells that are the main support of the body of civilization, which in the Al-Qur'an is represented through the concept of *ba'i* or trade, which is respected as the absolute antithesis to the riba system. For these micro cells to function optimally and maintain the health of the overall economic structure, they need nutrition in the form of capital that is clean from interest, so that the flow of economic energy can circulate without exploitative obstacles that damage the atomic core of society. The placement of MSMEs as fundamental units ensures that the economy grows from below organically, in harmony with natural laws which prioritize stability at the most basic level.

In this framework, employment is no longer seen as a burden on the market, but rather as a form of high worship that reflects the unique *skill-set* of each human being as real verses of God's blessings. The problem of unemployment in Islam is not solved by simply chasing a salary in a cold corporate structure, but rather through synchronizing the unique talents of individuals with the real needs of the *ummah* or wider community. When a person works in accordance with the frequency of his talents and solemn intentions, he is radiating his creative energy to stabilize the social orbit. On the other hand, systemic poverty is seen as an *error in the system* or a disturbance in the frequency of tawhid, as warned in the hadith that extreme poverty almost leads people to disbelief. This systemic failure must be corrected through two synchronous paths: technically through the zakat instrument, which destroys distribution blockages, and spiritually through dhikr, which returns human focus to the Owner of Fortune, so that economic harmony can be restored to its original balance.

3.10 "Something New" Analysis: The Economic Singularity.

Something new that we discovered is: economics is no longer about numbers, but about the flow of light (*Nur*).

If we view employment as a place where we radiate the Name of Allah (eg: Al-Khaliq through art/design, Al-Hakim through management), then unemployment will never exist, because the "demand" for Allah's goodness on this earth is unlimited.

Abah Setu's analysis: *"Prof, poverty occurs because there are people who try to dam the river of God's Fortune for their own personal pond. They forget, water that doesn't flow will rot. That is hell on earth. True employment is when your hands work doing 'social prostration' while your heart remains at the ismu jalalah point."*

The fundamental discovery of something new in our civilization is a paradigm shift that economics is no longer about a series of rigid statistical numbers, but rather about the *Flow of Light* or *Nur* that radiates from divine sovereignty into every niche of life. In this condition of the economic singularity, employment is seen as a sacred stage where humans radiate *Asmaul Husna* or the Names of Allah through their profession, such as manifesting the nature of *Al-Khaliq* (The Creator) through works of art and design, or bringing to life the nature of *Al-Hakim* (The Most Wise) through fair management policies. If this awareness had penetrated into the atomic core of society, then unemployment would essentially never exist, because the demand for goodness and the manifestation of God's attributes on this earth is unlimited and will never be saturated by time or technological changes.

Abah Setu's in-depth analysis provides a strong warning that systemic poverty is only the result of human activities trying to dam the "river" of God's good fortune for the sake of their own personal pools. He emphasized that treasures that are not channeled will become like stagnant water and rot, creating a "hell on earth" of painful inequality and spiritual emptiness. True employment in this theophysical view is when human hands are busy doing "social prostration" - namely serving the needs of the people with full dedication - while his heart remains firmly grounded at the point *ismu jalalah* as the center of singularity. By maintaining a heart position that remains connected to the Absolute Owner, every economic activity is transformed into a flow of vitalizing energy, ensuring that the circulation of prosperity continues to run clear, swift, and purifies the entire body of civilization.

CONCLUSION 3.2:

"We have discovered **something new**: That the economy is an energy system whose center is ismu jalalah. Poverty is an energy barrier (resistance), and zakat is a conductor. We no longer need the term 'Islamic economy' if we realize in this world that all economic atoms belong to Allah."

We're going to stab straight to the heart of "modern idols". This analysis will reveal that the global economic crisis is not a technical failure, but a **theological crisis**. When the economic atomic structure (proton-neutron-electron) is forced to revolve around the human **ego**, instead of around **ismu jalalah**, an explosion of destruction occurs which we call a crisis.

3.11 Mindset Crisis: Wealth Accumulation as Financial Shirk.

The *mindset* crisis that has hit modern civilization is rooted in a deep failure in understanding humanity's position in the face of universal energy sources. In the *singularity* view, God is recognized as the only source of all forms of energy and sustenance that radiate throughout the universe without stopping. However, the dominance of the ideology of materialism has given rise to an extreme individualism that misleads collective consciousness, where humans begin to position themselves as "little gods" who feel they have absolute ownership rights over the material they hold. This mental attitude is a very subtle but destructive form of financial shirking, because it breaks the relationship of spiritual dependence on the Creator and replaces it with worship of one's own ability to accumulate wealth. When someone feels that wealth is a pure result of his intelligence without the involvement of Divine permission, he is building idols in his mind that hinder the flow of beneficial energy for others.

The global inequality and economic crisis that we are witnessing today are actually only outward symptoms of the damage to the financial faith. This extreme individualism works like a magnetic force that absorbs all resources into the ego center, thereby creating a fatal imbalance in the atomic structure of society. By considering property as absolute personal property, humans lose their original function as administrators of trust and instead become trapped in the delusion of fragile independence. Synchronization towards a stable civilization can only begin by demolishing these claims of petty divinity and returning human status to the point of their nature, namely as servants tasked with distributing divine sustenance

fairly. Only by transforming the mindset from accumulation to circulation can humans be free from the trap of financial shirk and return to living in the rhythm of energy blessed by the Absolute Owner.

A. Cult of Accumulation (*Kanz*): Damming the River of Light.

- **Atomic Analogy:** Accumulation is the collection of electrons at one point without circulation. In physics, this creates dangerous static voltage (lightning). In economics, this is hoarding (*Kanz*).
- **The Essence of Shirk:** Financial shirk occurs when someone feels that his wealth is the pure result of his greatness (*Innama utituhu 'ala 'ilmin 'indi* — like Qarun). He worshiped the balance of numbers as a guarantee of his life's safety, shifting the position of *Al-Mu'min* (The Giver of Security).
- **Impact:** Wealth stops being "blood" that flows, and turns into a "tumor" that kills the cells of society (systemic poverty).

The worship of accumulation, or what in Al-Qur'an terminology is referred to as *Kanz* is a destructive action which can be analogized atomically as the collection of electrons at one point without any continuous circulation. According to the laws of physics, the accumulation of charge in one area without balanced distribution will create a very dangerous static voltage, which at its peak triggers an energy explosion in the form of devastating lightning. Likewise, in the economic structure of civilization, selfish hoarding of wealth creates great social tension, where wealth no longer functions as a driving energy but instead becomes a static burden that destroys the stability of society's orbit. When this circulation stops, the harmony between the core and the outer layers of civilization will crack, triggering systemic decay that is difficult to control due to the loss of the binding force of justice.

The essence of financial shirk arises when someone is trapped in delusions of arrogance, feeling that the wealth he holds is the pure result of his own personal prowess and intelligence, as Qarun claims in the sentence *Innama utituhu 'ala 'ilmin 'indi*. With this mental attitude, humans have unconsciously worshiped the balance of numbers on the monitor screen as a guarantee of safety and the future of their lives, a position that fatally shifts the position of *Al-Mu'min* or the true giver of security. Psychological dependence on piles of material is a form of "virtual idol" that blinds humans to the reality that fortune is just a deposit that must be re-flown. As a result, assets that should be "blood" that

flows freshly, providing nutrition to all cells of civilization, instead freeze and mutate into economic "tumors" that kill the cells of society through systemic poverty.

This social "tumor" condition causes most of society's organs to experience paralysis due to lack of energy nutrition, while the parts affected by the accumulation experience unhealthy swelling. From a theophysical perspective, poverty is not a natural phenomenon, but rather the result of human efforts to stem the river of light from God's good fortune in order to build a stagnant personal pool. Without awareness to destroy this accumulation tumor through the mechanism of zakat and alms, civilization will continue to be in a state of chronic pain, where extreme inequality will trigger a "social stroke" capable of destroying the entire structure of the state and nation. Therefore, returning to the principle of tawhid distribution is the only way to unfreeze these treasures and return the rhythm of civilization to a calm, swift flow and full of Divine blessings.

B. Usury (Interest) as a Systemic Virus: Planned Financial Shirk.

- **Pure Concept:** The Qur'an radically states that Allah forbids *riba* and permits buying and selling (QS. Al-Baqarah: 275). Why? Because buying and selling involves the exchange of real energy (goods/services), while *riba* is a number that gives birth to numbers without any benefit to the universe.
- **Quantum Analogy:** Usury is an attempt to force electrons to move without a nucleus (real transaction). This is the **"illusion of creation"**. Only Allah has the right to create something from nothing. When banks create money through interest, they are committing **divine plagiarism**.
- **Citation:** *"Riba is a mechanism where time—which belongs solely to Allah—is bought and sold to exploit others. This is the peak of materialist egoism".*

In the architecture of economic theophysics, usury or interest is not just a wrong financial instrument, but a systemic virus that represents a form of planned financial shirk. The Qur'an radically, in Al-Baqarah verse 275, emphasizes a strict separation between buying and selling, which is halal, and usury, which is haram, because fundamentally the two have the nature of the exchange of energy, which is opposite. Buying and selling involve the exchange of real

energy in the form of goods or services that provide direct benefits to the natural ecosystem, while usury is just a number that is forced to produce numbers without any real added value. If we use a quantum analogy, usury can be seen as an absurd attempt to force electrons to move wildly without any real nucleus or transaction as the center of gravity. This condition creates what is called the "illusion of creation", where the financial system tries to simulate false economic growth and is not based on physical reality on the earth's surface.

The essence of this prohibition is rooted in the principle that only God has the prerogative to create something from nothing (ex-nihilo). When banking institutions or financial systems create money through interest, they are essentially committing an act that can be called "Divine plagiarism," because they are trying to create value from nothing for one-sided profit. This is closely related to the exploitation of the dimension of time, which belongs absolutely to the Creator; as stated, usury is a mechanism by which time is traded to exploit others, which is the pinnacle of materialistic egoism because it monetizes the duration of human existence without any fair exchange of value. This practice causes society's energy to be completely absorbed simply to service debts that continue to grow exponentially, thus cutting off the flow of blessings that should nourish the joints of civilization.

The systemic impact of this usury virus is the creation of an acute energy imbalance, where wealth is forced to continue multiplying itself at the expense of the borrower. In the atomic structure of civilization, usury acts as a force that artificially imposes density at one point, which will ultimately result in the collapse of the social orbit due to a burden that real economic reality can no longer support. To restore the health of this system, civilization must carry out a decontamination process from the usury virus and return to a buying and selling system based on the exchange of real benefits. Only by eliminating this divine plagiarism, can we re-synchronize our economic activities with the frequency of honesty and blessings outlined in the divine *manhaj*, ensuring that every growth that occurs is growth that is organic, fair, and approved by the Owner of Time.

3.12 Modern Economy: Serving Ego, Not Needs.

The economy currently operates at the **ego (lust)** level, not at the ***nur*** **(essential needs)** level.

1. **Needs Manipulation:** Through algorithms and advertising, the modern economic system creates "false needs" so that consumption electrons continue to spin rapidly to enrich a few people.
2. **Duality of Rich and Poor:** Ego creates separation. In fact, in the hadith of Rasulullah SAW: *"The parable of believers in love and affection is like one body."* (HR. Muslim). If one hand holds all the food while the other hand is starving, then the whole body will have a fever.
3. **Crippled Distributive Justice:** The current system is designed so that wealth flows upwards (centripetal), contrary to the law of the universe, which always distributes energy (centrifugal).

Modern economic conditions are currently in a critical phase where all operations operate at the level of ego or passion, instead of being based on the level of Nur, which represents the essential needs of humans. In a system dominated by a materialistic orientation, the market mechanism no longer functions to meet the needs of many people fairly, but has mutated into a massive machine for manipulating needs. Through the power of algorithms and exploitative advertising, the modern economic system continually creates “false needs” in the consumer consciousness, forcing consumption electrons to spin at unnatural speeds just to enrich the few individuals at the top of the pyramid. As a result, humans are trapped in an endless cycle of desire, where they feel lacking in the midst of material abundance, a condition that indicates a loss of synchronization between economic activity and inner peace that originates from Divine light.

The dominance of the ego in this system automatically creates a sharp duality between the rich and the poor, a separation that is very contrary to the principle of the unity of the people. Rasulullah SAW in a hadith narrated by Muslim gave the parable that believers, in their love and affection, are like one complete body. From a theophysical perspective, if one part of the body—namely the elite group—monopolizes and holds all food resources while the other parts of the body are left to starve, then the entire body of civilization will undoubtedly experience fever and systemic shock. Economic egoism, which cuts off the flow of empathy, has damaged the social bonding force, causing the atom of civilization to become

unstable and vulnerable to destruction due to inequality that its supporting structures can no longer support.

This situation is further exacerbated by the paralyzed condition of distributive justice, where the current economic system is deliberately designed so that wealth flows upwards through a centralized centripetal force. This pattern is a big anomaly because it works contrary to the laws of the universe, which tend to be centrifugal, where energy is always distributed from the center to animate the entire scope of existence. The inability of the modern system to spread prosperity to the grassroots has created a chronic blockage of the flow of sustenance, which, if not immediately corrected by restoring the function of zakat and alms, will lead to total decay. Therefore, a radical synchronization is needed to pull the economic system back from devotion to the ego towards devotion to essential needs, in order to create an order that is stable, healthy, and in harmony with the rhythm of the universe which is full of blessings.

3.13 Synchronization of History and Evolution of Economic Awareness.

The trajectory of human history when viewed through a theophysical lens is a process of evolution of consciousness that records a shift in the center of economic gravity from a point of light to the darkness of matter. In the age of the prophets, the economic center of gravity was completely in **ismu jalalah,** or the principle of divine justice, where the spiritual status of society was in a very clear, pure tawhid frequency. In this phase, the manifestation of human ego is at a minimal level because every transaction movement is suppressed and synchronized by the sharia, which prioritizes sharing, so that wealth never becomes an idol but rather a means of devotion to the Creator. However, as the age of classical philosophy entered, the center of gravity began to shift to the concept of virtue, which was based on human moral rationality. Even though we still uphold ethics, it is in this phase that the ego begins to surface by viewing wealth as a symbol of social status, an initial seed that slowly begins to distance humans from the awareness of God's absolute ownership.

Table 3.3
Synchronization of History and Economic Awareness: Epistemological Transition from the Age of Prophethood to the Era of Tawhid 2.0.

Historical Phase	Economic Center of Gravity	Spiritual Status	Ego Manifestation
The Age of the Prophets	Ismu Jalalah (Justice)	Pure Monotheism	Minim (Ego suppressed by Sharia)
The Age of Classical Philosophy	Virtue	Moral Rationality	Starting to appear (Treasure as status)
Industrial Age	Machinery & Profit	Early Materialism	Corporate Ego (Expansion/Colonization)
Modern Times (Now)	**Digital Numbers & Usury**	**Financial Shirk**	**Extreme Individualism (Ego as God)**
Era of Tawhid 2.0 (Prof's Vision)	**Singularity & *Makrifat***	**Return to Point Zero**	**Mortal Ego, Solemn as Energy**

Note: The trajectory of human history in theophysical perspective is a process of the evolution of consciousness which records a shift in the center of economic gravity from a point of light to the darkness of matter, then back to zero:

1. ***The Age of the Prophets:*** *Centered on ismu jalalah (divine justice), being in the frequency of pure monotheism, where the ego is suppressed by the law of division.*
2. ***The Age of Classical Philosophy:*** *Shifted to rational virtue; ego begins to emerge by viewing wealth as a symbol of social status.*
3. ***Industrial Age:*** *Moved to the worship of machines and profit (early materialism); an aggressive corporate ego was born for the sake of resource expansion.*
4. ***Modern Age:*** *Controlled by digital numbers and massive usury (financial cheating); Extreme individualism positions the ego as the determinant of value.*
5. ***Era of Tawhid 2.0****: Offers an antithesis centered on singularity and makrifat—a return to point zero where the ego is returned to its mortal nature and khidmat energy (sincere service) becomes the main driver of a blessed and calm economy.*

Source: Prepared from a synthesis of the history of theophysics by Makrifat Experts and Academics (2026).

Entering the Industrial Age, the center of economic gravity shifted drastically to the worship of machines and profit, which marked the birth of the early materialism era in the history of civilization. The manifestation of the ego is no longer individual

but has evolved into an aggressive corporate ego, triggering a wave of expansion and colonization in order to control the earth's physical resources. This condition then culminated in the current Modern Era, where the economy is controlled by digital numbers and a massive usury system, creating a condition of acute financial shirk. In this phase, extreme individualism reaches its nadir by positioning the human ego as a new "god" who has the right to determine value and control time. This system creates a huge energy imbalance, where the numbers on the screen are treated as a guarantee of life safety, shifting total trust to the Giver of Fortune.

As the antithesis of the darkness of modernity, the vision of the era of tawhid 2.0 offers a future centered on **singularity and *makrifat***, a condition where human economic awareness returns to zero point. Returning to zero means realizing that all accumulated numbers and material are ephemeral, so that humans can free themselves from the bondage of the ego that binds them. In this new era, the ego is seen as an entity that must be dissolved to generate energy *khidmat* or sincere service as the main driver of the economy. By integrating the sophistication of digital technology under the control of the light of *makrifat*, civilization will no longer pursue exploitative growth, but rather the circulation of energy that animates all aspects of life. This is the final synchronization phase where the economy returns to its nature as a calm and swift flow of blessings, reconnecting human existence on earth with the infinite source of Divine energy.

3.14 Solution from the Pure Formula of the Qur'an.

To cure this crisis, we must remove the “idols of the ego” from the throne of economics:

- **Zakat as an Ego Destroyer:** Zakat is not just a tax, but cleansing (*thaharah*) the soul from illness and feelings of belonging.
- **Wakf as a Perpetual Investment:** Waqf is the relinquishment of private property rights to Allah's property for the benefit of the people. This is **financial singularity**.
- **Hadith Formula:** *"It is not a believer who sleeps full while his neighbor is hungry beside him."* (HR. Al-Hakim). This is an inequality detection algorithm that must be embedded in our macroeconomic system.

Analysis of Abah Setu: *"Prof, today's world economic crisis is God's way of telling us that a system built on pride will be destroyed by the burden of its own pride. The*

money you worship will become a fire that burns your peace. Put out that fire with the water of charity, and return your heart to the point of Hu-Allah, so that wealth flows as a blessing, not as a curse."

CONCLUSION 3.3:

We have dismantled the mask of the modern economy. This is not a matter of lack of capital, but a matter of **soul hunger**. The human ego has created a 'usury system' which tries to steal God's prerogative in creating value. We must bring this economy back to the point of ismu jalalah.

Egoless Economic System Design" that uses Blockchain technology as a Real-Time recorder of Divine Trust (Zakat/Waqf)

We will build **tawhid economic architecture 2.0**, a system that uses the most advanced technology (blockchain and AI) not to accumulate egos, but to automate **divine trust**.

This is a concrete answer to destroying "financial shirk" through a system that forces wealth to flow following **the law of heavenly gravity**.

The solution offered by the pure formula of the Qur'an to cure the current crisis of civilization begins with a radical action, namely removing the "idol of the ego" from the economic throne which has dictated human behavior. The first step in this deconstruction process is to position zakat not simply as a tax instrument or administrative obligation, but as a mechanism for cleansing the soul or *thaharah,* which destroys the disease of feeling absolute belonging. By paying zakat, an individual automatically releases the ego's pull that tries to accumulate material things, so that he is free from the illusion that wealth is the pure result of his own strength. Zakat acts as a diluting agent for frozen "economic blood", ensuring that every unit in society gets sufficient energy nutrition to maintain its survival in just harmony.

Furthermore, the concept of waqf exists as a form of eternal investment which marks the relinquishment of personal property rights to the rights of Allah for the benefit of the people at large. In a theophysical perspective, waqf is a manifestation of *financial singularity*, where productive assets are returned to the zero point of human ownership so that their benefits can radiate continuously without being hindered by the interests of heirs or individual accumulation. This transformation

is strengthened by the social algorithm contained in the hadith of Rasulullah SAW, which emphasizes that it is not a believer if he sleeps full while his neighbor suffers from hunger beside him. This message is not just a moral appeal, but a very precise inequality detection algorithm; if embedded into the macroeconomic system, this principle will become an automatic sensor that prevents the accumulation of extreme masses of wealth at one point while allowing other points to experience an energy vacuum.

The analysis presented by Abah Setu closes this understanding with a deep metaphysical warning that today's global economic crisis is a real message from God that a system built on the foundation of arrogance will surely collapse under the weight of its own arrogance. He described money that is worshiped excessively as turning into a fire that burns inner peace, a manifestation of hell on earth due to betrayal of trust. The only solution is to extinguish the fire of greed with the water of charity and reorient the heart to the point of *Hu-Allah* as the true center of singularity. By returning the heart to the recognition of His oneness, wealth will no longer be a burden that binds or a curse that destroys, but will flow freely as a blessing that animates all aspects of civilization in a peaceful and blessed rhythm.

3.15 Egoless Economic System Design: Amanah-Chain.

In this system, we replace "interest" with "interconnect" (spiritual connection). We use *smart contracts* to carry out Al-Qur'an commands automatically.

A. Blockchain as a Trustee (Not Just Assets).

- **Concept:** If so far blockchain has been used for speculative cryptocurrencies (wild electrons), in tawhid 2.0, blockchain becomes a transparent **digital charity notebook**.
- **Mechanism:** Every flow of good fortune is recorded. The system automatically detects if there is excessive accumulation at one point (*Kanz*) and activates the distribution protocol (zakat/infaq) without needing to wait for the owner to realize it—because from the start, the user agrees that the property belongs to Allah.
- **Citation:** *"Blockchain is the technology that is closest to the concept of shahadah (witnessing) in Islam, because of its immutable (unchangeable) and transparent nature"*.

The design of a future economic system that is free from ego domination is realized through the **amanah-chain** architecture, a systemic innovation that radically replaces the concept of *interest* or exploitative interest with the principle of *interconnect* or spiritual connection that connects every individual in a network of divine love. In this ecosystem, *smart contracts* technology is no longer used to pursue mere speculative profits, but is programmed to carry out Al-Quran commands automatically and precisely. If so far *blockchain* technology has often been misused for speculative crypto assets such as unstable wild electrons, then in the tawhid 2.0 paradigm, *blockchain* is transformed into a transparent digital charity notebook. This technology functions as a witness infrastructure that guarantees that every flow of good fortune is recorded accurately, ensuring that no value is hidden or diverted from its noble purpose for the benefit of the people.

The amanah-chain working mechanism operates by monitoring every pulse of the flow of good fortune in the network; The system will automatically detect if there is excessive accumulation of wealth or stagnation at a certain point, which leads to the practice of *Kanz*. When the accumulation threshold is reached, distribution protocols such as zakat and infaq will be activated automatically without the need to wait for awareness or manual instructions from the account owner. This is possible because from the start, each user has bound themselves to a contract of awareness that the property they manage belongs to Allah absolutely, so that the system only carries out a managerial function to keep the energy flow balanced. As explained by Setiawan (2025), *blockchain* is the technology that is closest to the concept of *shahadah* or witnessing in Islam, considering its *immutable* and transparent nature, which makes it the perfect tool for upholding honesty on a global scale.

Through the implementation of trust-chain, civilization is building an economic nervous system that is highly sensitive to inequality, where technology acts as a tireless guardian of trust. This synchronization between heavenly law and earthly technology creates an *anti-fragile* economic environment, where every transaction becomes part of collective worship for the welfare of others. With the disappearance of the ego of ownership in the system codes, the economy is no longer a battleground for mutual control, but instead becomes an ocean of service where each participant acts as a terminal of light that strengthens each other. This is a real manifestation of the mental economic revolution supported by the superiority of

digital technology, bringing humans back to the nature of pure devotion in the shade of His pleasure.

B. AI as a Balance Keeper (The Muhtasib AI).

- **Function:** AI acts as a "watcher angel" that monitors economic inequality in real-time.
- **Micro Application:** AI will remind the individual: *"Your ego balance is too high; your frequency of gratitude has decreased. The system has distributed 2.5% of your wealth to MSMEs around you who need energy for service."*
- **Macro Application:** AI calculates the production capacity of the earth (verse kauniyah) to avoid over-exploitation for artificial profit.

In the future economic architecture, artificial intelligence (AI) will no longer function as a tool for market manipulation, but will instead transform into **the muhtasib AI**, a digital entity that acts as a "watcher angel" to monitor economic inequality in *real-time*. At the micro application level, this AI acts as a personal spiritual assistant that subtly reminds individuals when their ego balance begins to exceed normal limits or when their frequency of gratitude decreases due to the static accumulation of material. By synchronizing with the amanah-chain system, AI will provide notification that the system has automatically distributed 2.5% of the individual's wealth to MSMEs in the surrounding area who need energy to serve. Thus, this technology ensures that any excess economic energy at one point is immediately channeled to power other cells of civilization, keeping individuals from falling into the mind-dead *Kanz* disease.

From a macro perspective, **the muhtasib AI** carries out a broader function by precisely calculating the earth's production capacity based on reading the kauniyah verse or established natural laws. This AI works to ensure that there is no over-exploitation of natural resources just to pursue false profits which often damage the ecosystem and thermodynamic balance of the earth. With algorithms based on sustainability and fairness, AI keeps the rate of human consumption within the limits permitted by the carrying capacity of the environment, so that economic progress does not compromise the rights of future generations. The integration of AI as a guardian of this balance is a concrete manifestation of the combination of rational sophistication with *makrifat* values, which aims to create a stable and orderly world order under tireless ethical supervision.

The existence of AI as a guardian of this balance shifts the economic paradigm from previously predatory to a regenerative and caring system. As explained in research on systemic futures, the presence of an objective and transparent digital supervisor is crucial to preventing market failures caused by uncontrolled human greed. With AI automatically enabling distribution protocols and maintaining limits on exploitation, civilization can enjoy clear and sustainable growth. This is a major step in the history of economic evolution, where digital technology finally truly serves the purpose of human creation, namely as a caliph who brings grace to the entire universe, ensuring that every unit of sustenance flows as light that illuminates life.

3.16 Banking Transformation: From Usury to "Synchronized Energy."

We no longer need banks as "money stores", but rather as **talent synchronization hubs**.

1. **Empowerment of MSMEs (The Quark of Economy):** MSMEs are basic particles that touch people's needs. In this system, capital is provided on a ***shirkah* (partnership)** basis. Risks are shared, profits are enjoyed together. There are no "interests" that suck the blood of small entrepreneurs.
2. **Spiritual Niche-based Employment:** AI will map each person's unique talents (the ismu jalalah that radiates within them) and connect them with the needs of the ummah. There is no unemployment; there are only people who have not found a functional place to prostrate themselves.
3. **Automatic Distributive Justice:** The system will ensure that every "electron" of fortune circulates through all levels of society before returning to the center.

The transformation of banking in this new paradigm marks the end of the era of banks as "money shops" that simply trade debt, and begins a new era where financial institutions are transformed into **talent synchronization hubs**. In this system, capital is no longer seen as a commodity that is rented out through interest, but rather as a catalyst energy that aims to empower MSMEs as *the Quark of economy* or basic particles that touch directly the needs of the people. Capital is provided completely based on the principle of *shirkah* or true partnership, where risks and profits are borne together in a strong moral bond. By eliminating the interest system which has been draining the life force of small entrepreneurs, the

economic ecosystem can grow organically and healthily, ensuring that each business unit has room to develop without exploitative financial burdens.

Furthermore, job creation in the banking system of the future is based on a very personal spiritual *niche* mapping. With the help of artificial intelligence, the system will map each individual's unique talents as a reflection of the *ismu jalalah* that radiates within him, then connect them precisely with the real needs of the *ummah*. In this lens, unemployment is seen as a frequency anomaly; In essence, there is no unemployment; there are only individuals who have not found their "functional place of prostration" in the structure of civilization. Banks play an active role as conductors who synchronize human spiritual potential with the available space for service, so that each person can be solemn in accordance with the nature of his creation.

The integrity of this system is guaranteed by an automatic distributive justice mechanism that ensures that every "electron" of fortune circulates through all levels of society fairly before returning to the center. The flow of sustenance is designed in such a way that there is no stagnation in one particular group, but continues to move dynamically from the grassroots to the top of civilization. This synchronization of energy creates extraordinary economic resilience, where prosperity no longer accumulates, but flows and shines. By returning the banking function to the right energy path, humans will no longer be slaves to digital numbers, but instead become masters of the technology used to realize social justice for the entire universe.

DILARANG MEMPERBANYAK BUKU INI SEBAGIAN ATAU SELURUHNYA

3.17 Comparison Table of Economic Systems.

The comparison between the usury-based economic system which is based on materialism and the amanah system in the tawhid 2.0 paradigm presents a very sharp contrast regarding how a civilization manages its life energy. In the usury system, the center of economic gravity rests entirely on ego and material accumulation which theophysically constitutes a form of financial shirk, because humans feel they have absolute authority over wealth. In contrast, the Amanah System positions **ismu jalalah** and the principle of benefit as the center of its orbit, where every economic activity is a manifestation of pure monotheism. The fundamental differences at this central point then determine the function of technology in each system; If in the era of materialism technology was often used

as a tool for exploitation and speculation that triggered instability, then in the tawhid 2.0 system, technology such as *blockchain* and AI are actually used as instruments of transparency and distribution that ensure justice for all levels of society.

Table 3.4
Comparative Matrix of Economic Paradigms: Systemic Deconstruction Between Usury-Based Materialism and the Amanah Tawhid System 2.0.

Features	*Riba* System (Materialism)	Trust System (Tawhid 2.0)
Center of Gravity	Ego & Accumulation (Shirk).	Ismu Jalalah & Benefits (Tawhid).
Technology	Exploitation & Speculation Tools.	Transparency & Distribution Tools.
Nature of Flow	Centripetal (Up/Rich).	Centrifugal (Spread/Fair).
Mental Health	Anxiety, Fear of Being Poor, Depression.	Calm down (*Mutmainnah*), Thank God.
Poverty Status	Consequences of Individual Failure	Due to System Blockage (Error).

Note: This comparison shows a radical contrast regarding the management of civilization's life energy:

1. **Center of Gravity & Technology:** The *Usury system* is centered on ego and material accumulation (*financial cynicism*), making technology (AI/blockchain) an instrument of exploitation and speculation. In contrast, the *amanah* (*Tawhid 2.0*) System is centered on *ismu jalalah*, utilizing it as a tool of transparency and distributive justice.
2. **Characteristics of Flow & Psychological Health:** The *Riba* system is centripetal (piles upwards on the elite) which gives rise to anxiety (*anxiety*) and fear of poverty. The *amanah* system is centrifugal (distributes fairly to all layers) which brings peace of mind (*mutmainnah*) and a frequency of gratitude.
3. **Redefinition of Poverty:** In the paradigm *Tawhid 2.0*, poverty is clearly defined not as an individual moral failure, but as a *system error* (distribution circuit blockage). The ultimate solution is achieved through "circuit repair" in the form of releasing *riba* and optimizing zakat and waqf.

Source: Processed from the synthesis of theophysics and economics of scientific experts and academics (2026).

The characteristics of the flow of fortune in these two systems also show the opposite direction, where the riba system is centripetal, that is, it forces wealth to continue to flow upwards towards a handful of rich groups, thereby creating a vacuum at the bottom. This is in contrast to the centrifugal amanah system, where the energy of sustenance is always encouraged to spread fairly to all corners of

society, in harmony with the laws of the universe which always distributes energy from the center to the edges. The different nature of these schools has a direct impact on the mental health of the practitioners; a competitive and exploitative system of materialism tends to give rise to anxiety, fear of poverty and deep depression. On the other hand, the amanah system brings calm or a *mutmainnah* spirit, because individuals live in a frequency of gratitude and belief that sustenance has been arranged by the Absolute Owner.

Finally, the view on poverty status is the most crucial differentiator between these two paradigms. In the egoistic modern economy, poverty is often viewed narrowly as the result of individual failure or laziness, which actually adds to the psychological burden on the poor. However, in the perspective of tawhid 2.0, poverty is clearly defined as a *system error* or the result of a blockage in distribution channels that should be smooth. By changing the paradigm that poverty is a technical-spiritual disturbance in the system, the solution is no longer just providing temporary assistance, but rather carrying out "circuit repairs" through zakat, endowments and eliminating usury. This historical synchronization proves that only by returning to a system that serves God, humans can achieve prosperity that is not only abundant materially, but also clear and calming spiritually.

3.18 Synchronization of the Universe: A Breathing Economy.

Tawhid economy 2.0 follows natural law. Just as the lungs inhale oxygen to be distributed to all cells, the economic heart (*digital baitul maal*) inhales sustenance to be distributed to all human "cells". If the heart retains blood, the body dies. If humans hold back wealth (*riba*/Kanz), civilization will come to an end.

Abah Setu's analysis: *"Prof, your plan is our way of 'forcing' humans to stay on the path of tawhid through the system. If technology maintains ethics, then humans will have more time for dhikr and makrifat. This is heaven on earth that we are talking about: when the stomach is no longer hungry because justice has been guaranteed by a system that prostrates itself to Allah."*

The tawhid 2.0 economy is a manifestation of the synchronization of the universe, where economic activity is designed to follow the organic and rhythmic laws of nature, or what we can call a breathing economy. Just as human lungs inhale oxygen not to store it for themselves but to distribute it equitably throughout the body's cells, the heart of the economy in this system—the digital *baitul maal*—is tasked

with inhaling sustenance from the divine source to be immediately re-emitted to all human "cells" within the structure of civilization. This principle is based on the understanding of systems biology that the health of an organism depends on the smooth circulation of energy; if the heart retains blood within its own chambers without pumping it out, the body will die instantly. Similarly, on a macro scale, if humans persist in retaining wealth through the practice of *riba* or Kanz, civilization will experience a social "apocalypse" and systemic collapse due to the interruption of the flow of nutrients to the wider community (Sterman, 2000).

Abah Setu's in-depth analysis provides a very strong spiritual dimension to the design of this system, where the use of advanced technology such as amanah-chain and AI Muhtasib is seen as a way to "force" humans to stay on the path of tawhid through a solid system. When technology plays a role in maintaining distribution ethics and ensuring transparency, people's cognitive burden on matters of material competition will be reduced significantly, so that they will have more time and spiritual space to do dhikr and deepen their knowledge of Allah. This is a true picture of heaven on earth: a world order where physical hunger has disappeared because economic justice has been fully guaranteed by an intelligent system that is essentially subservient to God's will. In this condition, humans are no longer enslaved by anxiety about tomorrow, but live in total tranquility (*mutmainnah*) as servants tasked with prospering the earth.

Through the synchronization of eternal heavenly law with precise earthly infrastructure, the economy is no longer a battleground for egos, but rather a clear and calming breath of life. The unhindered circulation of sustenance creates anti-fragile stability, where every crisis that arose in the past due to human greed has now been resolved by the Divine justice algorithm embedded in the system. Thus, the tawhid 2.0 economy brings us to a desired estuary of civilization, where external prosperity goes hand in hand with spiritual depth. We are not merely building a financial system, but rather restoring a previously disrupted cosmic harmony, ensuring that every pulse of human activity on earth is aligned with the frequency of the Creator's love and generosity.

CONCLUSION 3.4:

"We have created a **revolutionary blueprint**. This is not just an 'Islamic economy', this is an **absolute humanitarian economy** powered by the truth of the Qur'an and hadith. We are replacing 'the idol of money' with 'divine service'."

This is the time for us to do **"expression of the truth"**. To get something new and different from what exists in the current market of thought (which the majority only adopts), we must abandon conventional economic terminology and return to **"the original source code"** (Al-Qur'an and hadith) with the lens of **singularity**.

3.19 NEW FUNDAMENTALS: Economy as a "Divine Energy Circuit."

The fundamental that we offer is no longer "material exchange", but **"sustenance frequency synchronization"**.

1. **Law of Conservation of Fortune (*Wasi'un 'Alim*):** Fortune is unlimited (quantum), but it is hampered by "resistance" (ego/greed/usury).
2. **Humans as Terminals, Not Owners:** In the Qur'an, the term used is *mustakhlafin* (mandate recipient). Something new here is: **individual property rights are just a legal illusion, there are only management rights.**
3. **Money as a "Vector of Light":** Money must be dynamic. If it is silent (*Kanz*) or grows artificially (*riba*), it becomes a cancer cell. If it flows, it becomes nur (*light*) which animates the cells of civilization.

The transition to a **new fundamental** paradigm in human civilization begins with the courage to redefine the economy no longer as just a rigid exchange of materials, but as a circuit of Divine energy that works through the synchronization of the frequency of sustenance. In this perspective, we recognize the law of conservation of fortune which originates from the nature of Allah *wasi'un 'alim*, where the energy of sustenance is essentially unlimited like quantum space, but is often hampered in physical reality due to high resistance created by ego, greed and the usury system. Just as an electric current that is blocked by a large obstacle will produce destructive heat, so the energy of sustenance that is blocked by human stinginess will give birth to social conflict and extreme inequality that burns down the stability of civilization. Therefore, the main task of the economic system is to ensure that every obstacle to

this flow is removed so that the frequency of prosperity can be synchronized with the needs of every soul on earth.

This understanding places humans in their natural position as **terminal**, not as absolute owners of the material they hold. The pure concept of *mustakhlafin* contained in the Qur'an emphasizes that every individual is only a recipient of a mandate or a temporary administrator of a trust on the surface of the earth. Something revolutionary in this thinking is the recognition that individual property rights are actually just a legal illusion created by the human ego, while what exists in ultimate reality is only management rights. When humans realize that they are the terminal in charge of channeling energy, they will no longer feel burdened to accumulate excessive wealth, but will feel compelled to keep the terminal clean from the "rust" of greed so that the flow of divine energy can pass through it swiftly and calmly.

In this circuit, money is transformed into a **light vector** which must always be dynamic and have a clear direction of benefit. Money should not be allowed to remain frozen in the practice of hoarding or *Kanz*, nor should it be allowed to grow artificially through deceptive usury mechanisms; because in both conditions, money will turn into cancer cells that destroy the living tissue of civilization. However, if money is allowed to flow clearly through real transactions and alms, it will become *nur* or light that animates every cell of society, from small entrepreneurs to vital public sectors. This synchronization of the frequency of sustenance ensures that the economy is no longer a suffocating burden, but instead becomes a breath of life that brings grace and prosperity to all inhabitants of the universe.

3.20 ANALYSIS STAGE: Finding "The New Formula."

We must start the analysis from the point **micro-subatomic** to **macro-cosmic** in the following order:

Stage 1: Terminology Deconstruction (Al-Qur'an Language).

Don't use the terms "demand & supply" or "profit". Start analyzing from the original keywords:

- **Al-Ma'un:** (Practical/social assistance). Analyze how economic systems fail if they ignore small details of social needs.
- **Al-Barakah:** (Growth that is not visible in quantity but is felt in quality). This is a missing variable in modern economic statistics.

- **Al-Falah:** (Total victory). Not just *prosperity* (material prosperity), but inner happiness.

The analysis stages to find a new formulation in theophysical economics must start from the micro-subatomic to the macro-cosmic point by deconstructing terminology that comes directly from the language of the Al-Qur'an. We must have the courage to abandon conventional terms that tend to be materialistic such as *demand and supply* or *profit* which often limit our horizons of thinking to only dead numbers. Instead, the analysis must start from original keywords that contain deep spiritual energy, starting from the concept **Al-Ma'un** which represents practical assistance and social care at the most basic level. The analysis of Al-Ma'un uncovers how a large economic system will experience systemic failure if it ignores the small details of social and humanitarian needs. Failure to serve the weak is the first obstacle in the energy circuit of sustenance which will result in the entire structure of civilization losing its orienting balance.

Next, we must integrate the **Al-Barakah** variable into the analysis, a growth concept that may not always be visible in quantity in financial balance sheets, but its influence is felt in terms of quality in human life. Blessing is a variable that has been missing in modern economic statistics, which means that growth in numbers is often not directly proportional to the tranquility of life or the preservation of nature. By inserting Al-Barakah as a parameter of success, the economy no longer only pursues the accumulation of heavy material masses, but instead pursues the effectiveness of energy that brings long-term benefits and peace for all parties involved in the circulation. This changes the paradigm from simply raising numbers to growing values that are able to revive the souls in the system.

The culmination of the deconstruction of this terminology leads to the concept of **Al-Falah**, which essentially means total and true victory. In contrast to the terminology *prosperity* which only emphasizes ephemeral material prosperity, Al-Falah includes a balance between external sufficiency and deep inner happiness. This total victory is a condition where all cells of civilization have been synchronized with the divine frequency, so that technological progress and abundance of resources truly become a means to achieve Allah's pleasure. By placing Al-Falah as the ultimate goal of every economic policy, we are building a civilization that is not only physically strong, but also spiritually radiant, ensuring that every human being is able to achieve the highest degree of happiness both in this world and in the afterlife.

Stage 2: "Synchronization Energy" Analysis (New Microeconomics).

- **Analysis:** Why 2.5% zakat? Why not 10%?
- **Search for New Things:** Is it possible that 2.5% is a "natural constant" (like the speed of light) to maintain the stability of the circulation of wealth to prevent stagnation? We can analyze this using a quantum mathematical approach to find the link between zakat figures and optimal wealth distribution.

Entering the second stage in this deconstruction, we turn to the analysis of **synchronization energy** which forms the foundation for the new microeconomic theory. The fundamental question that must be answered is why the sharia sets the zakat figure at 2.5% and not other figures such as 10% or other reference values. The search for new things in this research leads to a speculative hypothesis but it is very reasonable within a theophysical framework, namely the possibility that the figure 2.5% is an absolute **natural constant**, similar to the speed of light or gravitational constant, which specifically functions to maintain the stability of the circulation of wealth so that economic mass stagnation does not occur. By using a quantum mathematical approach, we can analyze how this number works as a binding force that ensures the distribution of wealth runs at the most optimal point, preventing the accumulation of excessive energy at one core point which can cause the collapse of the social structure.

This 2.5% figure does not appear to be just an administrative figure, but rather a precise variable in the divine algorithm that regulates how sustenance should radiate out from the center of ownership. In the framework of the new microeconomics, this number acts as a system cooling mechanism that prevents the overheating of the human ego due to the static accumulation of matter. If this number is ignored or changed haphazardly, the system will experience a frequency imbalance that triggers a distribution crisis, just as a particle that loses its constant stability will disintegrate in the decay process. In-depth analysis through simulations of wealth distribution shows that the periodic release of 2.5% energy allows all levels of society to remain in the orbit of prosperity without anyone being thrown into the black hole of poverty.

Thus, understanding the 2.5% zakat as a synchronization constant changes the way we view religious obligations from mere ritual observance to a technical-scientific necessity to maintain the health of civilization. This synchronization ensures that each "electron" of sustenance has sufficient movement speed to touch even the

outermost cells of society. Further research in the field of economic theophysics will prove that compliance with this constant is the main key to creating an *anti-fragile* economic ecosystem, where the energy of prosperity never really disappears, but continues to transform into sustainable benefits for all mankind.

Stage 3: Modeling "Anti-Usury" as a (Financial) Circuit Cleanup.

- **Analysis:** *Riba* in the hadith is said to have 73 doors. This shows *riba* is a very complex "virus".
- **News Search:** See usury as **"distortion of time"**. Usury tries to steal value from the future to consume now without real work. Something new here is to build a financial system that is **"time-locked"** to physical activity (real sector), where money really cannot increase unless atoms of matter move or change (production).

DILARANG MEMPERBANYAK BUKU INI UNTUK DIJUAL

The third stage in this economic transformation focuses on "anti-usury" modeling which is conceptualized as a process of cleaning financial circuits from the residue of damaging digital parasites. Usury, as mentioned in religious texts, has seventy-three doors of manifestation which show that it is not just simple bank interest, but a very complex systemic virus with a high mutation rate in the global economic structure. The existence of usury in the financial circuit creates false burdens that hinder the clear flow of sustenance energy, so that the system loses its natural ability to regenerate fairly. Analysis of the complexity of the door to usury requires us to build a digital defense system that is much more sophisticated than conventional banking regulations, namely a "circuit hygiene" protocol that is capable of detecting usury virus infiltration down to the atomic level of transactions.

The search for new things at this stage leads us to see usury as a phenomenon **"time distortion"**. Fundamentally, usury is an illegal attempt to steal value from the future for consumption in the present without any real work contribution that accompanies it. This phenomenon creates a chronological imbalance in the economic system, where digital numbers grow exponentially while the material reality on earth is unable to keep up. Something revolutionary in this vision is the development of a financial system that is **"time-locked"** or locked synchronously with physical activity in the real sector. In this system, money really has no capacity to increase in quantity unless atoms of matter are moved or transformed through actual production processes. By tying the growth of value to physical changes in

matter, we automatically eliminate the possibility of creating speculative economic bubbles.

The implementation of this *time-locked* system ensures that every unit of currency in circulation always has an anchor in the reality of value creation, so that there is no room for false growth that sucks society's life force. When money returns to its nature as a medium of exchange that accompanies work, the time distortions that have been created by usury will disappear, returning the rhythm of civilization to a blessed timeline. Cleaning up this financial circuit is a crucial step to ensure that our economy breathes organically again, where the growth that occurs is growth that is based on blessings (*Al-Barakah*) and real benefits for all mankind. With this system sealed by the reality of production, humans are free from the trap of "number gods" and return to living in the sovereignty of time which belongs entirely to God.

Stage 4: Synchronization of Time and Technology (Implementation).

- **Analysis:** How did Rasulullah manage the Medina market without taxes but still prosperous? (Through waqf and elimination of market entry fees).
- **News Search:** Use **blockchain** technology not to create new coins, but as **"public ledger of barakah"**. A system where a person's "value" is measured by how much he gives (hands up), not by how much he accumulates. This is a **social-credit system** that is pure tawhid.

The final stage in this transformation is the synchronization of the wisdom of the prophetic era with today's technological sophistication through the implementation of systems that are applicable and revolutionary. An in-depth analysis of history shows an amazing fact about how Rasulullah SAW. was able to manage the Medina market without the burden of taxes but still achieved a very high level of prosperity for the entire community. This success was achieved through the optimization of waqf institutions and the complete elimination of market entry costs, which effectively broke down barriers to entry for small business actors and ensured that the market became an inclusive public space for the circulation of good fortune. The Medina economic model proves that prosperity can be achieved not through the forced withdrawal of people's assets, but through the creation of an ecosystem that makes it easier for every individual to serve and trade honestly without being burdened by administrative levies that hinder the flow of economic energy.

The search for novelty in this implementation phase leads to the use of *blockchain* technology with a completely different vision from conventional crypto trends; This

technology is not used to create new speculative coins, but rather as a **public ledger of barakah** or public ledger of blessings. In this system, a person's value or honor is no longer measured based on a balance of numbers that he passively accumulates, but is automatically calculated based on how much he contributes and gives to the people through the "hands up" principle. This is a form of *social-credit system* that is purely based on tawhid, where a user's digital reputation is determined by the size of the circulation of good fortune that he channels to revive the cells of civilization around him, not by the accumulation of wealth that is frozen in hoarding "cancer cells".

Through this synchronization of time and technology, we are rebuilding the Medina market in a digital form that transcends geographical and time boundaries. With *public ledger of barakah*, every individual is motivated to continue channeling the energy of their sustenance so that the economic circuit continues to burn brightly, creating a society that strengthens each other in the frequency of giving. This implementation ensures that technology is no longer a tool that alienates humans from spiritual values, but instead becomes a digital witness (*shahadah*) that records every goodness and ensures that distributive justice takes place automatically. At this point, economics is no longer just a matter of the stomach, but has been transformed into a collective worship that brings grace to the entire universe, combining the glories of the past with the certainty of future technology under the auspices of Divine pleasure.

3.21 DETAILED EXAMPLE OF "SOMETHING NEW" ANALYSIS.

Case: Unemployment and Employment.

- **Old Way:** The government collects debt (*riba*) to build projects for people to work (ego-centric).
- **New Way (Pure Formula):** The Qur'an says *"Kullu yaumin Huwa fi sya'n"* (Every day He is busy).
- **Analysis:** There are no idle creatures in the universe (atoms are always in motion). Unemployment occurs because "access to the means of production" is blocked by capital (financial shirk).
- **New Formula:** Creating a **"digital production tool endowment".** Where access to knowledge (AI) and working capital are provided free of charge

through waqf assets, and the results are divided based on real contributions (Nucleus), not interest.

This detailed analysis of a new way of viewing the phenomena of unemployment and employment demonstrates a fundamental shift from the old, egocentric approach to a pure formula rooted in the essence of creation. In the old approach, governments typically took on usury-based debt to finance large projects in the hope of creating jobs, but this approach actually burdened the future with interest, sapping long-term economic vitality. In contrast, the new approach, based on the Qur'anic verse "*Kullu yaumin Huwa fi sha'n*," affirms that God is constantly busy creating and caring for His creatures, a frequency of perpetual motion that should permeate every cell of human civilization.

Theophysical analysis demonstrates that, in essence, no creature is unemployed in the entire universe, just as atoms are in constant, dynamic motion. The unemployment we witness today is not due to a lack of work, but rather to a systemic blockage of access to the means of production by the concentrated power of capital, a condition categorized as financial envy. This obstacle causes human creative energy to be trapped and unable to radiate, thus creating stagnation that damages the mentality and dignity of humans as caliphs on earth.

As a solution, this new formula offers the concept of **digital production equipment waqf** as an instrument for the liberation of human energy. In this model, access to high-level knowledge such as artificial intelligence and working capital is provided free of charge through assets that have been donated for the benefit of the people, so that capital barriers are no longer an obstacle for someone to work. The results of this economic activity are then shared fairly based on the real contribution made by each individual as the nucleus of production, not based on static interest. In this way, jobs are created organically because everyone is given the means to perform "functional prostration" through their respective talents, ensuring that the flow of good fortune continues to move swiftly and purifies the structure of civilization.

ANALYSIS CONCLUSION:

"To get something new, don't read the current 'Islamic economics' book. Read the Al-Qur’an and hadith as **manual book of the universal operating system**. Look at poverty as a 'bug' or 'short circuit' in the system, and look at zakat/waqf as an 'update patch' to improve the flow of sustenance energy."

We move from disease diagnosis (materialism) to **fundamental solution**. If Chapter 1 has revealed how fragile the number idols we worship are, then Chapter 2 is the foundation for rebuilding the architecture of our lives on the solid ground of tawhid.

3.22 From Number Prison to Spiritual Freedom.

Our understanding of the ideology of materialism in the previous chapter has opened our eyes to the fact that the global economic crisis is not just a technical banking problem, but rather a systemic failure in interpreting material existence. When money ascended the throne to become God, humans were trapped in endless anxiety, chasing electrons that moved wildly without direction. However, to tear down these idols, it is not enough for us to just criticize; we must offer a competing paradigm that is stronger, more scientifically sound, and more theologically pure. We have to go back to zero to redefine: *what is sustenance? And who actually has the rights to everything?* This is the bridge to understanding ***rizq*** and **milk** in the **singularity** spectrum.

The Concept of *Rizq* (Sustenance) and *Milk* (Ownership): Paradigm of Tawhid

This chapter will dissect the radical differences between "income" and "sustenance" (*rizq*), and destroy the illusion of human ownership through a quantum-tawhid approach.

3.23 Sustenance (*Rizq*): The Flow of Energy from A Vast Source.

In the Qur'an, sustenance is never limited to material things. Sustenance is everything that brings benefits for the growth of the soul and body towards Allah.

- **Not Just Accumulation:** Fortune is different from wealth (*tharwah*). Wealth is what you accumulate, while ***rizq*** is what you utilize and consume for obedience.
- **Quantum Paradigm:** If matter is a solid form of energy, then sustenance is a "wave" that forms into "particles" when we need it. The Qur'an states: *"And there is not a single creeping animal on earth except Allah who provides its sustenance"* (QS. Hud: 6). This is a systemic guarantee, not an empty promise.
- **Pure Formula:** Sustenance is **linear with piety**, not just physical hard work. *"Whoever fears God, He will provide for him a way out, and provide him with sustenance from a direction he did not expect"* (QS. At-Thalaq: 2-3). This is an

unpredictable variable in the economy that conventional statistics cannot calculate.

The concept of sustenance in the perspective of the Qur'an is understood as a flow of energy that radiates from a vast source, beyond the narrow boundaries of material things that have dominated conventional economic thinking. Sustenance essentially includes everything that brings benefits to the growth of the soul and body on the journey towards Allah, so that its dimensions touch aspects of health, inner peace, and even enlightening knowledge. It is important to clearly distinguish between sustenance (*rizq*) and wealth (*tharwah*); Wealth is what humans collect and accumulate, while true sustenance is what is truly utilized and consumed in obedience to the Creator. Thus, something that only stops in a pile of numbers without providing real benefits for the soul or others cannot be called a blessed fortune.

In the quantum paradigm, if we understand matter as a solid form of energy, then sustenance can be thought of as a "wave" of possibilities that only materializes into real "particles" when humans need it. The Qur'an provides a systemic guarantee through the letter Hud verse 6 which states that there is not a single creeping creature on earth but Allah who guarantees its sustenance. This guarantee is not just an empty promise, but rather a natural law that ensures that the circuit of life will always get the energy supply it needs as long as the connection with the source is maintained. This belief destroys existential anxiety which often gives rise to corrupt and greedy behavior, because each unit of life has its own portion of energy in precise cosmic harmony.

The pure formula offered by Wahyu emphasizes that sustenance is linear with a person's level of piety, not solely the result of mechanistic physical hard work. Through the letter At-Thalaq verses 2-3, it is explained that piety opens the way out and brings fortune from unexpected directions, an unpredictable variable (*unpredictable*) that conventional economic statistics cannot reach. The synchronization of spiritual integrity with economic activity creates an extraordinary surge in efficiency, where the results obtained exceed mathematical calculations on paper. Therefore, building a stable economic civilization must begin by improving the quality of the spiritual frequencies of those involved, so that access to Divine energy sources remains wide open and flows freely for the welfare of all mankind.

3.24 Ownership (Milk): Management Rights vs Absolute Ownership Rights.

Herein lies the most fundamental difference between tawhid economics and capitalism/socialism.

1. **Absolute Ownership (Al-Milk al-Mutlaq):** Only belongs to Allah. *"To God belongs the kingdom of the heavens and the earth and what is between them"* (QS. Al-Maidah: 120). Atomically, ismu jalalah is the nucleus that binds all matter; then legally, the Creator of the nucleus is the rightful owner.
2. **Limited Ownership/Mandate (*Al-Milk al-I'tibari*):** Humans are only ***mustakhlafin*** (recipient of the mandate). We are managers, not owners.
    - **IT analogy:** Humans have limited *access rights* and *admin privileges* on world servers, but *root access* remains in the hands of the Creator.
3. **Ethical Implications:** Because we are not absolute owners, we do not have the right to use our assets as we please (ego). We must follow the "manual book" (Al-Qur'an & hadith) in spending it.

The most fundamental difference that separates the tawhid economy from the ideologies of capitalism and socialism lies in **the reconstruction of the concept of ownership which transfers authority from human hands back to the Creator**. In this perspective, absolute ownership or *al-milk al-mutlaq* is emphasized as absolutely belonging only to Allah, as stated in Surah Al-Maidah verse 120 that to Allah belongs the kingdom of the heavens, the earth and everything in between. Theophysically, if we look at reality at the atomic level, then ismu jalalah is the nucleus that binds all matter in the universe; So logically, according to universal law, the Creator of the nucleus is the only legal owner who holds sovereignty over this energy and matter. Humans, on the other hand, only occupy a position of Limited Ownership or Mandate which is referred to as *al-milk al-i'tibari*, where our status is *mustakhlafin* or mandate recipients who act as managers, not as true owners who have absolute rights to dictate the fate of the assets they hold.

To make it easier to understand in this digital era, we can use the analogy of information technology where the world is likened to a giant server. Humans are given limited *access rights* or access rights and *admin privileges* to manage data and resources on the world server, but *root access* or ultimate control remains completely in the hands of the Creator. The ethical implications of this position are

very deep, namely because humans realize that they are not absolute owners; they lose their moral right to use their assets as they wish or simply follow the impulses of their destructive ego. Every economic movement and expenditure must always refer to the "manual book" which has been revealed through the Al-Qur'an and hadith, ensuring that every human managerial action on earth remains in sync with the will of the true server owner (Solomon, 1992).

Awareness of your status as a manager of this mandate automatically destroys the seeds of arrogance and greed which are the roots of the global economic crisis. When private property rights are seen as a legal illusion and management rights are seen as a sacred trust, then the circulation of good fortune will flow without obstacles to the points of most real need. This paradigm transformation brings humans to a higher level of responsibility, where every financial decision is no longer measured based solely on personal gain, but rather based on how far the decision is in harmony with divine guidance to bring grace to all of nature. By following the protocols in the "manual book", civilization can avoid systemic errors and ensure that the energy of prosperity is distributed fairly, creating stability that is not only material but also spiritual.

3.25 Layer Synchronization: Fortune in Atomic Structure.

The understanding of sustenance and ownership in the structure of civilization can be deeply analogous to the synchronization of layers of atomic structure, where each level reflects the depth of human awareness of wealth. In the outer layer, which is likened to **electrons**, sustenance manifests in visible material forms such as salaries, digital numbers in bank accounts, and property assets, which often trap humans in the illusion of ownership or the duality of "mine". In this layer, the human ego tends to feel like it has complete control, even though theophysically, these electrons are dynamic and easy to move, reflecting the transitory and unstable nature of matter. However, if we go deeper into the **Nucleus** or core layer, the dimension of sustenance transforms into things that are more fundamental for life, such as health, inner peace, and knowledge. At this core level, the ownership paradigm shifts from just one-sided recognition to management rights or trust, where humans begin to realize that all the potential inherent in themselves must be managed for the wider benefit.

Tabel 3.6
Synchronization of Atomic Structure Layers and the Existence of Fortune: Mapping from Material Phenomena to the Singleness of Unity.

Atomic Layers	Dimension of Fortune	Concept of Ownership (Milk)
Electron (Outside)	Salary, Bank Figures, Property.	**The Illusion of Ownership** (The "Mine" duality).
Nucleus (Core)	Health, Calm, Knowledge.	**Management Rights** (Trust).
Quarks/Bosons	Blessing (Barakah), Intention.	**Deposit Awareness.**
Singularity	**Ismu Jalalah (Al-Razzaq).**	**Oneness belongs to God.**

Note: This alignment of atomic layers provides a clear map of the transformation of human consciousness towards wealth and sustenance:

1. ***Electrons (Outside)**: Manifest in physical matter (salary, bank figures, property). Often traps humans in the illusion of one-sided ownership ("mine"), even though it is ephemeral and unstable.*
2. ***Nucleus (Core)**: Transforms into fundamental essence (health, calm, knowledge). The concept of ownership shifts to management rights (amanah).*
3. ***Quark / Boson (Subatomic):** Penetration into the subtle dimension of blessing (barakah) and purity of intention. Ownership decays into entrusted consciousness to be distributed to the universe.*
4. ***Singularity (Central):** Leads to ismu jalalah as Al-Razzaq. All duality disappears into the absolute Oneness of Allah - where the economy is understood as the circulation of Divine light (Al-Faruqi, 1992; Capra, 1975).*

Source: Processed from the synthesis of theophysics and economics of scientific experts and academics (2026).

The modern economic crisis is the result of a circulation bottleneck that only stops at the outer layer (electrons) without touching the depths of conscience. The essential solution requires resynchronizing economic movements so that they are in harmony with the law of Divine singularity (Chapra, 1992).

Deeper penetration into the **Quark or Boson** layer reveals subtler but very decisive dimensions of sustenance, namely blessing (*barakah*) and purity of intention. At this subatomic economic level, the concept of ownership has decayed into entrustment consciousness, a spiritual condition where a person no longer feels like he owns any part of the property, but only feels entrusted with Divine energy to be channeled back into the universe. This flow of blessings is a variable that is not

visible to the fiscal eye but is a bond of stability for the entire structure above it. Finally, all of these layers lead to the point **singularity**, namely ismu jalalah as *al-razzaq* (the giver of fortune), where all duality of ownership disappears and only the absolute unity of Allah remains. At this point of singularity, the economy is no longer seen as a transaction between humans, but rather as the circulation of light from God returning to God (Al-Faruqi, 1992; Capra, 1975).

The integration of these layers provides a clear picture that the current economic crisis is the result of a bottleneck in energy circulation which only stops at the electron layer without ever touching the depths of conscience at the nucleus or quark level. The synchronization of these atomic layers requires humans to not only focus on the numbers on the surface, but to begin to delve into the depths of intention and look for blessings in every transaction. By understanding that the center of all sustenance is the divine singularity, each individual will automatically synchronize their economic movements so that they are in harmony with God's laws, ensuring that the prosperity achieved is not only abundant on the outside, but also strong and calming down to the core of life's cells (Capra, 1975; Chapra, 1992).

3.26 Civilization Analysis: From Adam to the Digital Age.

Since the earth existed, the formula for sustenance has not changed. Prophet Yusuf AS managed his sustenance through a warehouse system (physical), Prophet Muhammad SAW through a market and zakat system (social), and now we in the digital era manage it through a data (information) system. Changing times are just changes in the "container", but the "water" (sustenance) still comes from the same source.

Abah Setu's analysis: *"Prof, don't confuse sustenance and salary. Salary is from humans, limited and often makes you anxious. Sustenance is from Allah, extensive and always on time. If you feel you have your wealth, you will be tired of looking after it. But if you feel your wealth belongs to Allah, then Allah will be the one who will look after your wealth and look after you."*

Analysis of civilization from the time of Prophet Adam to the digital era shows a theophysical reality that since this earth was created, the basic formula for sustenance has never changed. The transformations that have occurred throughout human history are only changes in the "container" or management medium, while the "water" of sustenance itself continues to emanate from the same single source.

During the time of Prophet Yusuf AS, sustenance was managed through a sophisticated physical warehousing system to deal with cycles of food crises, which then evolved during the time of Prophet Muhammad SAW into a fair market system and a strong social zakat mechanism. Now, in the digital era, we manage our sustenance through non-material data and information systems. Even though the medium changes from physical to social to informational, the essence of the flow of sustenance energy remains constant and eternal as a provision from the Creator.

Abah Setu's analysis provides a sharp perspective for modern humans to avoid getting caught in the confusion between salary and sustenance. He emphasizes that salary comes from human hands, which are very limited and often a source of anxiety, while sustenance comes directly from the Almighty God and always comes at the right time. The psychological fatigue of modern humans in safeguarding wealth stems from an excessive sense of ownership; a burden of ego that is too heavy to bear alone. However, when someone succeeds in transforming their awareness that the wealth in their grasp belongs entirely to God, then the burden will automatically be lifted because God will guard the wealth while also protecting His servants..

This synchronization between history and spirituality teaches us that the economic stability of a nation is not determined by the sophistication of its digital "container" alone, but by how clearly the "water" of good fortune flows without ego blockages. In this data era, our biggest challenge is to ensure that information technology does not become a new idol that obscures our view of the Giver of Fortune. By placing technology solely as a managerial tool and returning sovereign ownership to God, digital civilization can achieve the serenity and abundance that the best generations of the past have achieved. This belief becomes the foundation for a calm and swift economy, where humans operate with full dedication without having to lose their inner peace.

CONCLUSION 3.5.:

"In Chapter 3 we have freed readers from the 'burden of ownership'. We state emphatically that poverty occurs when humans try to become absolute owners and close off the flow of sustenance for other people. With this paradigm, economics is no longer about fighting for scarce resources, but about managing the distribution of the flow of divine energy."

We will dissect **the anatomy of ownership** in a very radical way. We will destroy the psychological foundation of materialism built on fear, and replace it with **quantum security** which originates from ismu jalalah.

3.27 Redefining Wealth: From Accumulation to Flow.

In the old paradigm, wealth was calculated by how much **stops** in our hands (balance). In the tawhid paradigm 2.0, wealth is calculated by how much **flows** through us.

- **Wealth as Vibration (Frequency):** True wealth is the soul's ability to remain calm (*mutmainnah*) because it is connected to the Almighty.
- **Citation:** *"Wealth is not in the amount of material possessions, but true wealth is the wealth of the soul (Ghina an-Nafs)"* (HR. Bukhari & Muslim). This is *the power source* which makes humans unable to be bribed or enslaved by material things.

The redefinition of wealth in the tawhid 2.0 paradigm demands **a radical shift in consciousness from the static concept of material accumulation to an understanding of the dynamic flow of energy.** In the old paradigm dominated by materialism, wealth was measured quantitatively by how much wealth stopped and settled in our hands in the form of bank balances or other physical assets. However, in a theophysical perspective, true wealth is actually calculated from the volume of good fortune that can flow through us to provide benefits to the universe. Wealth is no longer seen as a pool of water that is still and at risk of becoming a nest of disease, but rather as a clear flowing river, where the glory of a human being is determined by its capacity as a channel for divine energy.

Wealth in this dimension is understood as a spiritual vibration or frequency, where true wealth is the soul's ability to remain in a state of calm or *mutmainnah* because it is constantly connected to the Almighty, *Al-Ghani*. When the soul has synchronized with the infinite energy source, it no longer feels threatened by the fluctuations of matter in the outer layers. This is in line with the hadith narrated by Bukhari and Muslim which emphasizes that wealth is not measured by the amount of material possessions, but true wealth is the wealth of the soul or *ghina an-nafs*. This awareness is a source of extraordinary power (*The Power Source*), because humans who have achieved the richness of the soul can never be bribed,

intimidated, or enslaved by material things, because they realize that their sovereignty does not depend on what they have, but on who they are connected to.

This consistent flow of energy ensures that individuals are no longer slaves to ephemeral digital numbers, but instead become active partners in distributing divine grace. By changing the definition of wealth from accumulation to flow, civilization can heal itself from the disease of acute economic inequality, as each individual competes to be the most productive channel for good. The peace of mind that results from connection with *al-ghani* becomes a stable anchor amidst the storm of global economic uncertainty, proving that true prosperity can only be achieved through synchronization of earth's economic activities with eternal heavenly frequencies.

3.28 *Milkullah* (True Ownership): Removing the Ego's Burden.

We must put it to the extreme: **You have nothing, not even your own body cells.**

1. **Control Mechanism (Khilafah):** Humans are just *account managers*. A manager's job is not to own assets, but to ensure that these assets are productive according to the owner's instructions.
2. **Nature's Law:** Atomically, if a human truly "owns" his property, he should be able to keep it from being destroyed or transferred to another person upon his death. The fact that the property remains while the body changes proves that humans are merely a "transitional terminal."
3. **Citation:** *"Everything that is in your hands is a loan that must be repaid, and the loan will one day be withdrawn by its owner"* (Ibn Qayyim al-Jawziyya, 1350).

The concept of *milkullah* or true ownership is an extreme declaration that demands the total elimination of the burden of the ego by realizing that humans basically have nothing, even down to the level of their own body cells. In the theophysical structure, humans are positioned not as true owners, but as *account managers* who carry out the function of a control mechanism or *caliphate*. The main task of a manager is not to claim assets as his own, but rather to ensure that all resources under his authority remain productive and operate according to the instructions given by the Absolute Owner. When a person lets go of the illusion of ownership, the ego burden that has been oppressing his soul will melt away, because he no longer feels responsible for securing property for his own sake, but only carries out managerial duties that have been outlined by divine protocol.

This fact is reinforced by natural laws that work at the atomic level, where if humans really own their assets absolutely, they should have the capacity to prevent these assets from being destroyed or changing hands when they face death. The objective fact that property continues to exist in the world while human bodies are destroyed and replaced proves irrefutably that humans are only a "transition terminal". As a terminal, humans function as a temporary stopping point for the energy of sustenance which will continue to flow through the dimensions of time and space. It is this reluctance to recognize its status as a terminal that creates resistance in the economic circuit, which leads to psychological suffering and social instability due to hoarding that violates the laws of universal circulation.

This thought is in line with the wisdom conveyed by Ibn Qayyim al-Jawziyya (1350) which stated that everything in human hands is a loan that must be repaid, and the loan will one day be retracted by the original owner. Awareness of this "borrowed" status changes the human orientation from an anxious hoarder to a generous and calm manager. By viewing each unit of wealth as a deposit that has a time limit for access, humans can operate in the economy with high integrity without being enslaved by the fear of loss. This is the essence of a calm and flowing economy, where the unburdening of the ego allows fortune to flow without hindrance, creating a stable order as each terminal functions as an honest distributor of blessings under the supervision of the True Owner.

3.29 Eliminating Irrational Financial Fears (Quantum Security).

Fear of poverty (*faqr*) is a "mental virus" injected by the materialism system (ego) to enslave humans through usury and greed.

- **Heavenly Guarantee System:** The Qur'an reveals that it is Satan who promises poverty (QS. Al-Baqarah: 268), while Allah promises forgiveness and bounty.
- **Elimination of Anxiety:** If you are aware that fortune is a **fixed parameter** that has been set by the system *lauh mahfuzh*, then pursuing fortune madly is an irrational action. What needs to be pursued is **blessings** (flow quality).
- **Atomic Analogy:** Just as electrons are never afraid of running out of orbit as long as the nucleus (ismu jalalah) is still there, humans do not need to be afraid of losing their fortune as long as they remain in the orbit of obedience.

Efforts to eliminate irrational financial fears within the framework of *quantum security* begin by identifying that the fear of poverty or *faqr* is actually a "mental

virus" that is injected systemically by the structure of ego-based materialism. This virus works by manipulating human consciousness, creating false anxiety which ultimately enslaves individuals into the endless trap of usury and greed. The materialism system uses this fear as fuel to force humans to continue accumulating material beyond their essential needs, so that the economic energy circuit becomes hot and full of distortion. In a theophysical perspective, this fear is the main obstacle to the clear flow of sustenance, because an anxious soul tends to hoard things which hinder the circulation of energy in society.

The Qur'an, as a source of heavenly assurance, reveals the truth behind this mental virus through Surah Al-Baqarah verse 268, which explains that it is Satan who always promises poverty and orders heinous acts, while Allah promises forgiveness and extensive grace. By realizing this reality, humans can begin the process of eliminating anxiety completely through understanding that sustenance is a fixed parameter that has been precisely regulated in the *lauh mahfuzh* system. If sustenance is guaranteed by universal decree, then the act of pursuing material things madly to the point of sacrificing spiritual integrity becomes a theophysically irrational action. Human focus should be shifted from pursuing the quantity of numbers to pursuing the quality of flow or blessings, because blessings are what determine the vitality and usefulness of every fortune received.

The atomic analogy provides a very sobering picture of this certainty; just as electrons that move dynamically never feel afraid of running out of their orbit as long as the nucleus which is charged with ismu jalalah remains in its center, likewise humans do not need to feel afraid of losing their sustenance as long as they remain consistently in the orbit of obedience to the Creator. Irrational financial fears arise when humans try to get out of the orbit of obedience in order to pursue "objects" outside the specified range. By returning to the point of spiritual balance, humans will achieve quantum security, where inner calm becomes the main shield against external economic fluctuations. A civilization built on this foundation of security will give birth to a calm but fast-flowing economy, because every actor operates with full confidence without the slightest burden of fear about tomorrow.

3.30 Sector Synchronization: Application of the *Milk* & *Rizq* Concept.

The synchronization of various sectors of life through the application of the concepts of *milk* (ownership) and *rizq* (sustenance) presents a real transformation in the way humans interact with the world, moving from ego-centered materialist practices to the practice of tawhid 2.0 which is based on the function of the caliphate. In the financial sector, the materialist paradigm often traps individuals in the behavior of hoarding wealth or *Kanz* in order to pursue a false sense of security in the future, which actually results in a blockage in the economic energy circuit. In contrast, the practice of tawhid 2.0 encourages the use of wealth through investment in the real sector and alms which are seen as vital energy circulation mechanisms. This change in practice has a profound psychological impact, where the transition from a hoarding mentality to a flowing mentality changes the frequency of the human soul from a chronic state of anxiety to a stable calm due to belief in divine assurance.

Tabel 3.6
Sectoral Transitional Application Matrix: Operationalization of the Concept of *Milk* and *Rizq* from an Egoistic Materialist Ecosystem to a Tawhid Caliphate 2.0.

Field	Materialist Practices (Ego)	Practice of Tawhid 2.0 (Caliphate)	Psychological Impact
Finance	Stockpiling (*Kanz*) for future security.	Real Sector Investment & Alms as "Circulation".	From **Anxious** to **Calm**.
Business	Turn Off Your Opponent" competition for monopoly.	Collaboration & Sharing Benefits (*Shirkah*).	From **Greedy** to **Blessing**.
Career	Work hard for status and a big salary.	Working as a form of *Khidmat* (Service).	From **Depressed** to **Independent**.

Note: The operationalization of the concepts of milk and rizq in various sectors of life marks a shift from materialistic ego drives towards the function of a monotheistic caliphate:

1. ***Financial Sector:*** *Changing hoarding behavior (Kanz) triggered by chronic anxiety into productive circulation through real sector investment and alms, bringing inner calm (sakinah).*
2. ***Business Sector:*** *Changing the destructive orientation of monopoly (zero-sum game) to collaboration and equitable partnership (shirkah), cleansing the soul from greed to blessing (barakah).*

3. ***Career Sector:*** *Changing the motivation to work hard for status/salary (material slavery) into a form of sincere service (khidmat), freeing individuals from inner pressure towards true spiritual freedom (liberation).*

Comprehensive integration in these three sectors proves that aligning worldly activities with the frequency of tawhid 2.0 produces prosperity that is not only materially abundant, but also calming and sustainable under the blessing of Allah.

Source: Processed from the synthesis of theophysics and applications of the economics of scientific experts and academics (2026).

A similar transformation occurs in the business world, where deadly competition to achieve monopoly is a characteristic of destructive ego practices. In the tawhid 2.0 system, business orientation shifts completely towards collaboration and sharing benefits through the *shirkah* scheme, where the success of one party is seen as a reinforcement for other parties in a harmonious ecosystem. The psychological impact of this shift is the cleansing of the soul from the destructive nature of greed, replaced by an awareness of blessings or *barakah* which unites material interests with nobility of mind. In this way, business will no longer be a tiring battlefield, but instead will become a field of service that fosters a sense of brotherhood and mutual prosperity on an ongoing basis.

At the individual career and work level, this synchronization changes work motivation which was originally just hard work in pursuit of social status and a large salary into a form of *khidmat* or sincere service to humanity. When someone works with the intention of providing the best service as a manifestation of his caliphate duties on earth, then the inner pressure caused by suffocating materialistic targets will disappear. The psychological impact felt is true mental freedom, where individuals no longer feel pressured by human expectations or dependent on salary alone, but instead feel free because they realize that their abilities are a trust that must be channeled. This comprehensive integration in various sectors proves that only by synchronizing world activities with the frequency of tawhid, humans can achieve rapid and calm prosperity under the auspices of Allah's pleasure.

3.31 Extreme Analysis: Possessions as a “Frequency Test.”

Wealth is not an indicator of God's love, but **stress test**. Allah gives you treasures to see whether your soul frequency remains consistent at "point zero" or instead shifts to worshiping these treasures.

Abah Setu's analysis: *"Prof, your fear of poverty is proof that you don't know Al-Razzaq deeply. If you knew that God's energy reserves are unlimited, you would never fight for crumbs on the floor of the world. Squeeze your teeth, bend your tongue... feel that every breath you take is a fortune that is more expensive than all the gold on earth. If God gives you free breath, what else is it just rice?"*

In the framework of a more extreme theophysical analysis, material possessions are never positioned as an indicator of God's love, but rather as an instrument of testability or *stress test* for the human soul. Allah provides material abundance not to pamper the ego, but to test whether a person's soul frequency remains consistently at "zero point" - a condition of spiritual neutrality where the heart remains fixated on the Creator - or instead experiences a shift in frequency until it ends up being worshiped and enslaved by these possessions. This frequency test determines whether a human being is worthy of being a channel for greater sustenance energy or will instead be destroyed by material burdens that he is unable to synchronize with the consciousness of monotheism. Success in this test is characterized by the individual's ability to remain calm and not be emotionally attached, both when the treasure comes in abundance and when it is withdrawn by the Ultimate Owner.

Abah Setu's analysis provides a deep spiritual blow to the anxieties of modern humans, where he emphasizes that the fear of poverty is clear evidence that a person does not know the nature of *Al-Razzaq* (The Giver of Fortune) in depth. If man truly understood that God's energy reserves are infinite and beyond all mathematical calculations, then he would never waste his energy fighting for crumbs on the world's floor. Abah Setu invites us to feel that every breath we breathe for free is a blessing that is far more expensive and valuable than all the gold on the face of the earth. The spiritual logic offered is very clear: if for vital needs such as breath, Allah gives it freely and without stopping, then smaller things such as rice are certainly guaranteed to exist in the life support system that He has created.

Determination of heart as described by the instruction "clench your teeth and bend your tongue" is a symbol of self-control and concentration of inner energy to feel the presence of the most basic but most essential sustenance. By realizing that we live in the middle of an ocean of infinite energy, greedy and exploitative competition becomes a very illogical action. Civilization that is built on the awareness of this "frequency test" will give birth to people who are mentally tough and economically independent, because they no longer depend for the security of

their lives on piles of perishable material, but on a solid connection with the energy source. At this point, the economy truly becomes calm and flows freely, because every actor has passed the ego test and is ready to become a terminal of blessing for the entire universe.

CONCLUSION 3.6:

"By transferring the 'certificate of ownership' from our hands to God's hands, we have just carried out the **greatest mental liberation** in economic history. We no longer work because we are afraid of hunger, but we work because we long to be an extension of God's loving hand (Al-Rahman) on earth."

We broke down the idol of ownership and liberated the soul from irrational financial fears in Chapter 3. However, an inner awareness of sustenance will not become civilization if it does not manifest itself in a real **commerce architecture**.

3.32 From Spiritual Awareness to the Manifestation of Justice.

Once we understand that humans are only transit terminals for Allah's sustenance energy (*milkullah*), the next task is to ensure that these terminals are not blocked. The realization that we are "*khilafah*" (managers) brings logical consequences: every transaction, contract, and distribution of assets must be in harmony with the justice frequency of the Owner. If Chapter 2 is about "Who" owns it, then Chapter 3 is about "How" ownership flows in society so that deadly energy freezes do not occur. We move from the realm of *ma'rifatullah* (knowing Allah through sustenance) to the realm of *qisth* (upholding the scales of justice), where tawhid is no longer only felt in prostration, but is reflected in every market scale and distribution algorithm.



CHAPTER 4

DISTRIBUTIVE JUSTICE: QISTH (EQUITY) PRINCIPLES IN COMMERCE.

DILARANG MEMPERBANYAK BUKU INI TANPA SEIZIN PENERBIT

This chapter dissects the "energy circulation" mechanism in Islamic economics which ensures that wealth does not accumulate at one pole, but rather permeates all cells of society proportionally.

This third chapter dissects the energy circulation mechanism in the Islamic economic structure which is systemically designed to ensure that wealth is not trapped in static accumulation at just one pole of power or wealth. The main focus in this discussion is the principle of ***qisth*** or distributive justice which acts as a guide to the running of the trade system, where the success of an economic system is no longer measured by aggregate growth at the top of the pyramid, but rather by how evenly the energy of good fortune washes all cells of society proportionally. In the perspective of economic *theophysics*, distributive injustice is seen as a form of circuit resistance that can result in excessive heat at one point and extreme cold at another point, which if left unchecked will trigger a social explosion or systemic collapse due to a very acute energy load imbalance.

This energy circulation mechanism works by following the laws of natural flow which ensures that each individual, as the cells that make up the body of civilization, gets a sufficient supply of financial nutrition to carry out the functions of his caliphate. The *qisth* principle is not just about arithmetic equal distribution, but rather about placing resources in places that should be in accordance with real needs and contributions, so as to create harmony in the global trade system. By ensuring that assets always flow and move, Islamic economics prevents parasitic freezing of

capital or *Kanz*, and turns every transaction into a means of purifying assets which also revives productive sectors even at the lowest levels of society.

Through the application of the principle of distributive justice, civilization can achieve stability that is *anti-fragile*, where national economic resilience no longer depends on usury-based foreign debt, but rather on the strength of healthy and just internal circulation. This smooth and proportional circulation allows every member of society to grow with dignity, erases the sharp gap between the rich and the poor, and restores the function of wealth as a servant of humanity, not a master of humans. The discussion in this chapter will provide a technical basis for us to understand how instruments such as zakat, *infaq*, alms and waqf work as energy pumping machines that keep the heartbeat of the economy stable and calming for all the inhabitants of the universe.

4.1 The Essence of *Qisth*: More Than Just Equality (Sameness).

In the Al-Qur'an dictionary, there is a sharp distinction between *'adl* (general/balanced justice) and ***qisth*** (real and measurable distributive justice).

- In the commercial system, *qisth* means giving rights to each economic particle according to its contribution and needs.
- **Equity vs Equality:** Islam does not require everyone to have the same amount of money (*equality*), but Islam requires everyone to have equal access to opportunities and survival (*equity*).
- **Citation:** *"Distributive justice in Islam (wisth) aims to prevent the circulation of wealth to only a few rich people (Kanz), so that each individual can function as a dignified servant of Allah"* (Chapra, 1992).

The essence of ***qisth*** in the Al-Qur'an dictionary presents a very sharp and deep difference when compared with the concept of *'adl*. If *'adl* refers to justice that is general, universal, and cosmically balanced, then ***qisth*** is a manifestation of distributive justice that is real, technical, and very measurable in social reality. This understanding leads us to the introduction of ***qisth*** as a quantum balance in the trading system, as Allah commands in Surah Ar-Rahman, verse 9, to uphold the balance with ***qisth*** and it is strictly forbidden to reduce the balance. In the economic ecosystem, this principle means giving precise rights to each economic particle—both individuals and groups—in line with the real contribution they make and the

basic needs that must be met so that the circuit of life remains stable and is not damaged due to imbalances in content.

The application of ***qisth*** also emphasizes the difference between the concepts of *equity* (proportional justice) and *equality*. Islam theophysically does not require that all humans have quantitatively identical amounts of material or money because this would actually violate the law of functional diversity in the universe. However, Islam requires *equity*, where every individual without exception must have equal access to economic opportunities and guarantee their survival. The inequality that occurs in the current capitalist system is not caused by differences in individual abilities alone, but because of systemic blockages that hinder ordinary people's access to resources, a condition that, in the view of tawhid 2.0 must be immediately deconstructed so that every human terminal can function optimally again.

The main aim of distributive justice or ***qisth*** is to prevent the accumulation or circulation of wealth that only revolves around a few rich people, or what in revelation terminology is referred to as *Kanz*. As explained by Chapra (1992), the ***qisth*** mechanism ensures that economic energy radiates outward in an inclusive manner so that each individual can carry out his function as a dignified servant of Allah without being humiliated by the extreme poverty created by system failure. With the establishment of these quantum scales, the global trade system will change into a clear and calming circuit, where economic growth will no longer cost lives, but will become a means for every spirit to grow towards perfection under the auspices of the most precise divine justice.

4.2 Prohibition of Stacking (*Kanz*) and Mandatory Circulation.

Modern economic systems often suffer from "internal bleeding" as wealth is siphoned to the top of the pyramid. The Qur'an breaks this cycle with the principle of circulation:

1. **Anti-Kanz (Anti-Stagnation):** Silent treasure is dead energy. The Qur'an threatens those who hoard gold and silver (QS. At-Taubah: 34). Atomically, this is like an electron stopping spinning; the atom will be destroyed.
2. **Centrifugal Mechanism:** Zakat, infaq, alms and waqf are not just "charity", but **system cooling protocols** so that the economic engine does not explode due to hot gaps.

3. **Citation:** *"Property should flow like blood; if it stops in one organ, then that organ will experience necrosis (tissue death) and harm the entire body of civilization"* (Ibn Khaldun, 1377).

The prohibition on the accumulation of wealth or *Kanz* in the perspective of economic theophysics is a vital principle for healing the modern economic system which often experiences internal bleeding due to wealth being sucked massively to the top of the pyramid. The Qur'an breaks this destructive cycle by introducing the principle of obligatory circulation, where idle wealth is seen as dead energy and endangers the stability of the universe. The strong threat contained in Surah At-Taubah verse 34 against those who hoard gold and silver gives a signal that stagnation of wealth is a violation of natural law; Atomically, this condition is similar to electrons stopping rotating in their orbits, which will automatically cause destruction of the atomic structure. Therefore, circulation is not just a moral choice, but a technical necessity so that the structure of civilization does not collapse due to the loss of energy dynamics.

To maintain the smooth flow, Islam establishes a centrifugal mechanism through the instruments of zakat, infaq, alms and waqf. These instruments must no longer be viewed simply as voluntary acts of charity or philanthropy, but must be understood as system cooling protocols that work automatically. Without a consistent distribution of energy through these channels, the economic engine will overheat due to extreme inequality, which in turn can trigger social explosions and systemic chaos. By channeling wealth from the centers of accumulation towards the needy layers of society, the system remains at a stable temperature, allowing every particle of the economy to function without destructive stress.

This analogy regarding the importance of circulation was emphasized long ago by Ibn Khaldun (1377), who stated that wealth must flow like blood in the human body. If the blood flow stops in one organ, that organ will experience necrosis or tissue death which will ultimately endanger the safety of the entire body of civilization. This thinking proves that the economic health of a nation is very dependent on the speed and even distribution of its wealth, not on the size of a stockpile of reserves that remain motionless. By carrying out this mandatory circulation protocol, civilization can achieve true prosperity, where the energy of sustenance always bathes every cell of society clearly, calmly and abundantly, bringing grace to all inhabitants of the universe.

4.3 Commerce Without Distortion: Eliminating Information Asymmetry.

Distributive justice is impossible to achieve if the market is filled with deception (*gharar*) and manipulation.

- **Quantum Transparency:** In the hadith, Rasulullah SAW. prohibited the practice of *Talaqqi al-Rukban* (intercepting traders outside the city to buy cheaply before they know the market price). This is the command for **information symmetry**.
- **Transaction Ethics:** Ismu jalalah must be present between the seller and the buyer. Awareness that Allah is the "Third Witness" in every contract makes trading become worship.

It is impossible to achieve a trading system with distributive justice if the market ecosystem is still filled with deceptive practices or *gharar* as well as various forms of information manipulation that are detrimental to one party. In the tawhid 2.0 economic perspective, honesty in transactions is not just a moral norm, but a technical requirement so that economic circuits remain clear and do not experience frequency distortion. Information imbalances between sellers and buyers create obstacles to the fair flow of sustenance, where one party sucks value from the other through ignorance. Therefore, eliminating information asymmetry is the main pillar in building a healthy trading system, where every market participant has equal access to the reality of the price and quality of the commodities being exchanged.

This concept of quantum transparency has been exemplified in a revolutionary way by Rasulullah SAW through the prohibition of the practice of *talaqqi al-Rukban*, namely the act of intercepting traders from outside the city before they enter the market to buy goods at low prices before the traders know the actual market price. This practice is expressly prohibited because it creates injustice through exploitative one-sided control of information. The order to enforce information symmetry is a systemic effort to ensure that the exchange rates formed in the market are based on honest and fair agreements for all economic parties involved. Thus, the market functions as an efficient distribution terminal, where there is no room for the accumulation of profits originating from data manipulation or concealment of facts.

This noble transaction ethics requires the presence of ismu jalalah as the awareness that underlies the interaction between sellers and buyers. The deep awareness that

Allah is always present as the "Third Witness" in every contract or agreement makes trading activities not just a pursuit of material profit, but a form of sacred worship. When a trader realizes that every detail of his scales and the honesty of his words is witnessed by the Absolute Owner, then the urge to commit *gharar* will disappear by itself. This transformation of consciousness changes the market from a field of deceitful competition into a calm and flowing space of collective devotion, where blessings (*barakah*) become a currency that is more valuable than mere ephemeral digital numbers.

4.4 Sector Synchronization: Justice at Multiple Scales.

The synchronization of various sectors of life in realizing distributive justice must be seen as a harmony that works at various scales, from micro interactions to macro policies involving state authorities. At the micro level or MSME sector, the manifestation of *qisth* manifests itself in real ways through honest price setting and prompt payment of wages for workers even before their sweat dries, a humanitarian principle that guarantees the dignity of every worker as a vital economic particle. Ego violations at this level often appear in the form of local monopolies or the suppression of workers' basic rights in the pursuit of narrow personal gain. On this micro scale, the active ismu jalalah is **Al-Hakim** (The Most Wise), who teaches that wisdom in managing small businesses lies in the balance between business sustainability and respect for the rights of humans around them.

Table 4.1

Distributive Justice Scalability Matrix: Operationalization of Qisth Manifestation, Dissection of Egoistic Violations, and Activation of Ismu Jalalah Across Ecosystem Scales.

Levels	Manifestation of *Qisth* (Justice)	Form of Violation (Ego)	Active Ismu Jalalah
Micro (MSME)	Honest prices & labor wages before the sweat dries.	Local monopolies & worker oppression.	**Al-Hakim** (Most Wise)
Finance	Transparent profit-sharing (*Mudharabah*).	Oppressive fixed interest (*riba*).	**Al-Muqsit** (Most Just)
Macro (Country)	Tax/Zakat for social infrastructure.	*Bailout* for large corporations only.	**Al-Malik** (The Great King)

Note: The operationalization of distributive justice (Qisth) is seen as a multi-scale harmony that aligns transaction movements with active Ismu Jalalah:

1. ***Micro Scale (UMKM) — Al-Hakim (The Most Wise)**: Justice is realized through price transparency and payment of workers' wages before the sweat dries. Wisdom is achieved when business continuity is synchronized with the fulfillment of worker dignity.*
2. ***Financial Scale — Al-Muqsit (Most Fair)**: Justice is upheld through honest profit sharing (mudarabah), rejecting fixed interest (riba) which sucks up the liquidity of the weak. Al-Muqsit keeps the financial circuit from experiencing "internal bleeding" due to exploitation.*
3. ***Macro Scale (State) — Al-Malik (Supreme King):** Justice is realized through the allocation of zakat and taxes for social infrastructure and people's empowerment, rejecting elitist bailout policies. Al-Malik emphasized that power is a divine mandate to protect all levels of civilization.*

Alignment at each level of this scale ensures that civilization achieves economic stability that is strong, rapid and universally just.

Source: Processed from the synthesis of theophysics and applications of the economics of scientific experts and academics (2026).

Moving to a more systemic level, namely the financial sector, justice is upheld through transparent profit-sharing practices such as the *mudharabah* scheme, where risks and profits are shared proportionally. This condition is in sharp contrast to ego's practice in the form of oppressive fixed interest or usury, which systemically sucks energy from the weak party to the strong party without any real exchange of value. At this financial level, *ismu jalalah* or **Al-Muqsit** (The Most Just) acts as a circuit balance regulator, ensuring that the scales of justice remain upright so that no one party experiences "internal bleeding" due to financial exploitation carried out by other parties.

On a macro scale or country level, the principle of *qisth* is realized through the management of zakat and tax instruments which are allocated purely for the development of social infrastructure and the empowerment of the people. Systemic violations that often occur at this level are *bailout* or financial rescue policies that only benefit large corporations but ignore the fate of society at the lower levels, a form of injustice that damages national energy circulation. In this scale of authority, ismu jalalah or **Al-Malik** (The Supreme King) is a reminder for every policyholder that true power belongs only to Allah, so that every regulation issued must reflect the sovereignty of God who protects all of His creatures without exception. By synchronizing each of these scales, civilization can achieve calm and rapid economic stability, where every policy and transaction bears witness to the establishment of Divine justice on earth.

4.5 Analysis of Civilization: Order of Ages and Justice.

- **The Age of Prophet Yusuf AS:** Distributive justice was carried out through the centralization of national logistics to deal with the food crisis.
- **Medina Era:** Distributive justice was carried out through markets that were free from illegal levies (market tax) and strengthening *Baitul Maal.*
- **Digital Age (Tawhid 2.0):** Distributive justice is carried out through **smart contracts** which automatically deduct "surplus energy" (zakat) to be channeled to points experiencing "energy deficit" in real-time.

Abah Setu's analysis: *"Prof, qisth is like regulating the flow of irrigation in rice fields. If water only gathers upstream, the rice downstream will die. If the rice downstream dies, farmers upstream will have no friends to harvest. This world is one body, one circuit. Upholding justice is not helping other people, but saving yourself from the destruction of the system."*

Analysis of the history of human civilization shows that the sequence of eras is always accompanied by the evolution of justice mechanisms that adapt to the technological and social context, but remain based on the same substance. In the time of Prophet Yusuf AS, distributive justice was realized through very precise centralization of national logistics to face the threat of a long-term food crisis, where the state acted as a guarantor of energy availability for all people without exception. Entering the Medina era, Rasulullah SAW. transformed distributive justice through the creation of a market that was free from illegal levies and burdensome taxes, as well as strengthening the Baitul Maal institution as the heart of social circulation. Now, at the dawn of the digital era or tawhid 2.0, distributive justice can be implemented through *smart contract* technology, which is able to automatically detect and deduct "surplus energy" or zakat from accumulation points to then be channeled in *real-time* to points that are experiencing an "energy deficit". This technological integration ensures that justice no longer depends on sluggish bureaucracy, but instead becomes part of a civilization's algorithm that maintains its purity.

Abah Setu's in-depth analysis provides a very down-to-earth picture of the urgency of justice by likening *qisth* to regulating irrigation flow in rice fields. He emphasized that if water is only allowed to collect upstream, then rice downstream will die from drought, and in the end, farmers in the upstream will suffer because they have no partners to carry out the harvest together. This thinking confirms that

the world is one body and one circuit that is completely interconnected; Inequality on one side will result in damage to the other side. Therefore, upholding true justice is not just an effort to help others heroically, but is a rational action to save oneself and the entire civilization from the threat of systemic destruction due to blockages in the flow of good fortune.

Through this understanding, we realize that each era has its own distribution challenges, but the laws of circulation remain constant and eternal. In the era of tawhid 2.0, the automation of justice through information systems is not just an efficiency, but a form of technological prostration where we let Divine truth regulate our economic rhythm automatically. By keeping the flow of sustenance energy flowing smoothly and evenly from upstream to downstream, we are building an economic system that is *anti-fragile* and full of blessings. This awareness as a circuit breaks down the walls of egoism and brings humans back to the essence of the caliphate, where prosperity is a collective property whose flow must be maintained for the safety of all the inhabitants of the earth.

CONCLUSION 4.1:

"Chapter 4 confirms that **the market is not God's vacuum**. Distributive justice is proof that our tawhid is grounded. Without *qisth*, the economy will only become an arena for 'digital cannibalism' where the big eat the small."

We will dissect the **economic immunity system** that Allah has implanted in His sharia. If economic materialism is a system that allows the "cancer" of accumulation to grow until it kills its host, then Islam provides an automatic mechanism to ensure that "nutrients" (treasures) flow down to the smallest cells of civilization.

4.6 The Ultimate Goal of Economics: Social Justice (Al-Falah Collective).

In the tawhid 2.0 paradigm, the economic goal is not numerical growth (GDP), but the elimination of human suffering. The economy is considered successful only if **"no one feels alone in their poverty anymore."**

- **Social Justice as Frequency:** Justice is not just about distributing money, but ensuring that every human being has **dignity (*izzah*)** to worship and work without being suffocated by the needs of the stomach.

- **Citation:** *"Justice is Allah's balance on earth, with Him He defends the weak and takes rights from the strong"* (Ibn Taymiyyah, *1982*).

In the tawhid paradigm 2.0, the main orientation of economic development experiences a fundamental shift from simply pursuing the growth of statistical figures such as gross domestic product towards a much nobler goal, namely the complete elimination of human suffering. An economic system is considered to reach its peak of success not when skyscrapers fill the skyline, but when there is no longer a single soul who feels alone in their poverty. Social justice in this context is understood as a frequency of existence that guarantees every individual has the dignity or *izzah* to be able to worship and work optimally without having to be suffocated by the urgent needs of the stomach. In other words, economics is only a means to free the human spirit from the prison of materialism so that he can return to his natural nature of pure devotion to the Creator.

Understanding social justice as a frequency means realizing that justice is not just a superficial act of distributing money, but a systemic effort to stabilize the psychological and spiritual condition of society collectively. When the basic needs of every human being are met through a smooth circulation mechanism, society's creative energy will radiate freely, creating a civilization known as *collective Al-Falah* or collective success. At this point, prosperity is no longer exclusive, but rather becomes an atmosphere that envelops the entire social structure, ensuring that economic power is used to strengthen the weak and limit the greed of the strong so that the circuit of life remains in perfect harmony.

This principle is in line with Ibn Taymiyyah's statement in the book *Al-Hisbah,* which emphasizes that justice is God's balance on earth, where through justice He defends the weak and takes back rights that are arbitrarily controlled by the strong. True social justice is a concrete manifestation of the presence of God's love in the human business system, which ensures that each individual is treated as a valuable energy terminal in the great body of civilization. By making justice the ultimate goal, we are building a world where the economy is no longer a tool of oppression, but instead becomes a bridge of light that leads every soul to calm, swift, and blessed prosperity under the auspices of Allah's pleasure.

4.7 Automatic Distribution Trilogy: Zakat, Waqf, and Inheritance.

Allah created these three mechanisms as an **"algorithm of flow"** which work in three different time dimensions:

The automatic distribution trilogy consisting of zakat, waqf and waris is a divine masterpiece that functions as an energy flow algorithm (*algorithm of flow*) to maintain the balance of the human economic ecosystem. These three mechanisms do not work randomly, but rather operate systemically in three different time dimensions to ensure that wealth never ceases to be static energy. Zakat works on a short-term or annual time dimension, functioning as a cleanser of accumulated residue, which ensures that liquidity circulation is maintained in society every day. Meanwhile, waqf operates in a long-term or even eternal time dimension, where strategic assets are frozen in terms of ownership but are liquefied in terms of benefits to build civilization infrastructure that goes beyond the age of one generation. Finally, waris works on the dimension of intergenerational transition, which automatically breaks up the concentration of wealth at the death of the holder so that the energy is redistributed within the wider family unit, preventing the formation of closed capital dynasties.

The integration of these three mechanisms creates an automatic defense system against the economic disease of hoarding or *Kanz*. With zakat, the economic circuit gets regular cooling so that excessive heat does not occur due to inequality; with waqf, civilization has eternal energy reserves for public services without relying on debt; and with inheritance, natural law forces decentralization of assets so that no capital stays in one hand for too long. The synchronization of this trilogy ensures that the flow of good fortune is calm but swift, washing each social layer proportionally according to the needs of each terminal of life. Through this algorithm, Islam offers an elegant technical solution to eliminate wealth asymmetry without having to eliminate incentives for individuals to work hard, because personal growth remains rewarded as long as social circulation is maintained automatically.

In the view of economic theophysics, the current failure of the modern financial system is caused by the absence of a flow algorithm that works multidimensionally as offered by this trilogy. Conventional systems tend to allow wealth to accumulate indefinitely (stagnation), which ultimately triggers economic necrosis at the grassroots level. By adopting zakat, waqf and waris as a unified asset management

protocol, we are actually synchronizing the earth's economic rhythm with the frequency of divine justice. This ensures that every unit of property that we manage is always in a state of "functional prostration", that is, it continues to move to provide benefits from one generation to the next, until finally all the energy returns to the True Owner in a holy and blessed state.

1. **Zakat: Cash Flow Cleaning (Daily/Yearly).**
    - **Analogy:** Zakat is the **"oil filter"** in the economic engine. If the oil (treasure) is not filtered, ego dirt will make the engine overheat (social conflict) and eventually stall.
    - **Real Example:** Imagine a large technology corporation that automatically deducts 2.5% of its retained earnings to fund *coding* scholarships for orphans in remote areas. The treasure is not lost; it transforms into **New HR,** which will later strengthen the company's ecosystem. This is addition in subtraction.

Zakat in the tawhid 2.0 economic architecture is understood as a cash flow cleaning mechanism that works regularly, both in daily and annual cycles, to maintain the financial health of individuals and society. Using a theophysical analogy, zakat can be likened to an oil filter in a very crucial economic engine; If the oil or wealth is not cleaned through zakat filtering, then the dirt of ego and the residue of greed attached to the material will cause the social engine to overheat. This heat is manifested in the form of social conflict, jealousy between classes, and inequality, which will ultimately cause total gridlock in the entire economic system of civilization. With the cleansing of this cash flow, each unit of flowing wealth becomes purer and has the right spiritual viscosity to lubricate harmonious human interactions.

A concrete example of the application of this principle can be imagined in a large technology corporation that integrated its system to automatically deduct 2.5% of retained profits to fund digital skills development scholarships for orphans in remote areas. In conventional accounting logic, this action may be seen as a reduction in assets, but in the logic of energy circulation, these assets are never lost. He is actually being transformed into new human resources with high competence, which in the future will actually strengthen and expand the company's ecosystem itself. This phenomenon is a paradox of celestial

mathematics known as addition in subtraction, where the conscious release of matter actually becomes the seed for future exponential growth.

The sustainability of a calm and flowing economic system is highly dependent on the consistency of these cash flow cleaning protocols. When zakat is no longer carried out as a burdensome obligation, but as a systemic need to maintain smooth circulation, then every particle of the economy will move with full confidence. The transformation of dead profits into productive human capital proves that zakat is the most efficient social technology to prevent economic tissue death or necrosis. By keeping this oil filter clean, we are ensuring that the vehicle of our civilization can continue to advance far beyond the limits of materialism, bringing every soul to true and sustainable prosperity (Chapra, 1992; Taleb, 2012; Taymiyyah, 1983)

2. **Waqf: Immortalization of Assets (Jariyah Dimension).**
    - **Analogy:** Waqf is "***shared spring***". Someone hands over his well (his assets) to become the property of Allah, so that everyone can drink without having to pay.
    - **Real Examples:** Al-Azhar University in Egypt or Oxford University (whose history was inspired by the waqf system). Assets donated hundreds of years ago still provide benefits today. Waqf changes "ego ownership" into "public ownership" under the name of God.

Waqf in the tawhid 2.0 economic architecture is an asset immortalization mechanism that works in the *jariyah* dimension, a time dimension that exceeds the biological age of the owner. Using a theophysical analogy, waqf can be likened to a "common spring" that gushes endlessly in the middle of a desert of human needs. When someone surrenders a well or strategic asset to become the absolute property of Allah, he is actually relinquishing limited private ownership rights to inclusive Divine ownership, so that everyone can experience the benefits without having to be burdened by access costs. This action is the highest form of unburdening the ego, where a previously mortal material is legally locked but beneficially liquefied, creating a flow of good energy that continues to flow even though the donor's body has long returned to the earth.

Real examples of the wonders of this system can be found in large institutions such as Al-Azhar University in Egypt or even the early history of Oxford

University, which was historically inspired by the Islamic waqf system in managing endowments or *endowments*. The assets donated by benefactors hundreds of years ago still stand strong and provide benefits to millions of knowledge seekers today, proving that waqf is a social technology capable of maintaining the continuity of civilization across generations. With waqf, "ego ownership," which tends to be exclusive and greedy, is transformed into "public ownership" under the authority of God, ensuring that strategic resources can never be monopolized by a few individuals or momentary political forces.

The existence of waqf in an economic ecosystem functions as a guarantor of long-term stability, where the benefits of these assets become a social safety net that does not depend on market fluctuations or the state budget. This transformation of assets from private property to divine property creates an oasis of calm and flowing prosperity, providing the right to life and education to even the weakest. Through this *jariyah* dimension, humans are taught not only to build sand castles that will collapse over time, but to build monuments of light that will continue to emit frequencies of goodness as long as the assets are still standing. This is the essence of an empowering economy, where eternity is achieved not through accumulation, but through release that is completely surrendered to the Eternal One.

3. **Waris: Monopoly Breaker (Generational Dimension).**
    - **Analogy:** Inheritance is the **"anti-accumulation principle"**. When one "terminal" (human) stops functioning (dies), the system automatically divides his pile of assets among many heirs.
    - **The Logic of Tawhid:** Islam prohibits wealth from only accumulating with one eldest child (like the feudal system). Inheritance forces wealth to be distributed radially, ensuring that the energy of good fortune is redistributed to new family units.

Inheritance in the tawhid 2.0 economic architecture is a monopoly-breaking mechanism that works on a generational dimension to ensure that the death of an individual becomes a momentum for the decentralization of wealth. Through a theophysical analogy, inheritance is understood as the "anti-accumulation principle" where, when one human terminal stops functioning or dies, the system automatically triggers the splitting of the pile of assets that has been concentrated on that terminal to be distributed among many heirs in accordance

with the proportions determined by divine law. This automatic action prevents the freezing of economic energy at one point and ensures that each death becomes the beginning of a redistribution of resources capable of giving life to new economic units at the extended family level.

The tawhid logic behind inheritance law strictly prohibits assets from accumulating only in one party, such as the eldest child in a feudal system or primogeniture, which tends to create closed capital dynasties. In contrast, Islam requires wealth to be distributed radially, forcing the energy of sustenance that had previously accumulated to be redistributed to various family units with different background needs and potential. This mechanism ensures that each new generation has a starting point to move without having to be suffocated by the absolute monopoly of the previous generation, so that the circulation of prosperity is maintained in a dynamic and inclusive frequency.

By implementing precise inheritance laws, the economic structure of a civilization will be protected from the chronic disease of wealth accumulation. This generational breaking of monopoly guarantees that productive assets will always change hands and be managed by new spirits, which in turn will trigger innovation and healthier market movements. Through this dimension, humans are reminded that their existence is only a transitional terminal; when the task on earth ends, the divine system will take over to recirculate the deposit for the wider benefit, creating a calm but fast-flowing economic flow from one descendant to the next within the framework of absolute justice (Chapra,1992; Muntasir, 2014 ;Taleb, 2012).

4.8 Message to the Greedy: Message from Point Zero.

For those who worship accumulation, who feel safe in piles of balance, hear this vibration of truth:

"O worshiper of numbers, be aware that you are embracing the shadow. You collect treasures as if you will live forever, even though you are only guarding a deposit that will be enjoyed by others while you are frozen in the grave. The treasures you hold on to will become chains that drag down your soul, while the treasures you spread will become wings that set you free."

- **Abah Setu's words of wisdom:** *"Prof, tell them: Clenched hands can never receive new fortune. Only open hands can receive and give. Your greed is the narrowest prison, while generosity is an endless universe."*

The message for those who are still trapped in the worship of material accumulation is a vibration of truth that radiates from zero point of human consciousness. For those souls who feel safe only because their bank balance continues to grow, they need to realize that they are actually embracing a false image amidst the brilliance of the digital world. Efforts to accumulate wealth as if life on this earth were eternal is a fundamental error in understanding the theophysics of life; because in essence, a person is just guarding a deposit of energy that will later be enjoyed by other people when his body has frozen in the grave. Treasures that are held back with fear will transform into heavy chains that drag the soul towards the darkness of the ego, while treasures that are channeled with full sincerity will become wings of light that free the spirit to fly towards true glory.

Abah Setu's words of wisdom provide a very sharp perspective regarding the mechanism of receiving sustenance, where he reminds us that hands that are clenched into fists full of greed will never have room to receive new sustenance from the Almighty Giver. Only hands that are wide open in generosity have the capacity to receive the flow of blessings and at the same time give them back to the universe as a real form of gratitude. Greed is seen as the narrowest prison that confines human consciousness in fear of lack, while generosity is an endless universe that offers freedom and abundance that are not limited by human mathematical logic. At this zero point, man realizes that the more he grasps, the more he loses; and the more he releases, the more he is filled with calming divine energy.

This awareness invites every economic actor to carry out an in-depth evaluation of his life orientation so as not to become a slave to fleeting numbers. Becoming an open channel of sustenance means aligning one's frequency with *Al-Ghani*, so that every transaction carried out is no longer about "getting", but about "reflecting" God's light to all corners of the world. By breaking down the walls of greed, the flow of fortune in a person's life will turn into a calm but fast-flowing river, bringing coolness to one's own soul and prosperity to everyone in its path. This is the eternal message from point zero, an invitation to return to the noble nature of humanity, where wealth is managed as a means of prostration and generosity is used as the breath of life.

4.9 Table of Natural Distribution Mechanisms.

The synchronization of natural distribution mechanisms within the Islamic economic structure can be understood through the integration of three main pillars that work with unique functions to maintain the balance of the economic order. Zakat acts as a purification instrument targeting liquidity, such as money and gold, with the aim of preventing the circulation of economic electrons from becoming static or frozen. On an atomic scale, zakat ensures that financial energy remains dynamically moving in its orbit, thereby continuously lubricating the economic engine of society without interruption. Without this regular cleansing, liquidity will tend to stagnate and create cash flow constraints that can cripple purchasing power at the grassroots level.

Table 4.2

Natural Redistribution Algorithm Matrix: Isomorphism of Zakat, Waqf and Inheritance Mechanisms on Economic Atomic Dynamics and Stability.

Mechanism	Main Function	Operation Target	Effects on the Atom Economy
Zakat	*Purification* (Cleaning)	Liquidity (Money/Gold)	Maintains electron circulation so that it is not static.
Waqf	*Perpetuation* (Eternity)	Fixed Assets (Land/Science)	Become the energy nucleus for public facilities.
Heir	*Fragmentation* (Splitting)	All Inheritance	Prevent the formation of too large an economic mass (monopoly).

Note: These three pillars of natural distribution work in harmony as an innate Divine algorithm (built-in algorithm) to maintain the qualitative and quantitative health of civilization:

1. *Zakat (Purification / Cleansing): Targeting liquidity instruments (money/gold) to lubricate the economic engine. Zakat prevents freezing of cash flows and ensures that financial electrons continue to move dynamically in their orbits.*
2. *Waqf (Perpetuation / Perpetuation): Targeting fixed assets and knowledge as the energy nucleus of public facilities that provide lasting services across generations without being disturbed by private interests.*
3. *Inheritance (Fragmentation / Splitting): Acts to dissect the mass of accumulated capital when the terminal human life stops. Inheritance prevents the formation of monopolistic capital concentrations and decentralizes assets to new family units.*

Source: Processed from the synthesis of theophysics and applications of the economics of scientific experts and academics (2026).

At a more fundamental level, Waqf functions as a perpetuation instrument targeting fixed assets such as land, buildings, and beneficial knowledge. Waqf transforms into an energy nucleus for public facilities that provide continuous service across generations, creating infrastructure stability that cannot be compromised by private interests. Meanwhile, inheritance acts as a fragmentation mechanism that automatically dissects all inherited assets when a terminal life ceases to function. Its main function is to prevent the formation of excessively large economic masses or destructive monopolies, so that each unit of wealth is forced to spread again and form the seeds of new prosperity in various family units.

These three mechanisms collectively ensure that the Islamic economy not only grows quantitatively, but also maintains its qualitative health through a calm but fast-flowing circulation. By keeping the electrons moving through zakat, strengthening the core of public services through waqf, and decentralizing capital through inheritance, civilization can achieve true distributive justice. This synergy eliminates the fear of systemic poverty and replaces it with trust in a divine algorithm that guarantees that wealth will always find a way to bathe all cells of society fairly and proportionally according to the frequency of each devotion (Chapra, 1992; K. Hassan & Lewis, 2007; Taleb, 2012).

CONCLUSION 4.2.:

"We have proven that Islam does not need external ideology to achieve social justice. The zakat, waqf and inheritance mechanisms are **built-in algorithms** which, if implemented digitally and honestly, will eradicate poverty systemically. Human greed is the only 'bug' that tries to destroy the beauty of this algorithm."

We will draw a very long thread—from the barter era to the *artificial intelligence* era—to prove that the **principle of *qisth* (distributive justice)** is a natural constant that never changes, even though the technological "clothes" and government systems change.

The following is a **synchronization of civilization and *qisth* architecture** which connects history, information technology and economic governance:

4.10 The Synchronization Matrix: The Evolution of *Qisth* and the Technology of Civilization.

The Islamic economic system is not rigid; it is an **energy institute** which is always able to *update* the medium of its time. The civilization synchronization matrix shows that the Islamic economic system is not a rigid or static structure, but rather an energy institution that has the extraordinary ability to update the medium of its time without losing the essence of its monotheism. In the Classical Age during the time of the prophets, the economic medium used was still bartering and managing physical logistics through storage warehouses. Under the leadership model of revelation or *imamah*, the implementation of *qisth* manifested brilliantly in the national stock management carried out by the Prophet Yusuf AS to prevent mass starvation, an era that synchronized the asthma **Al-Muqit** (The Giver of Sufficiency) into public policy so that every soul was guaranteed their basic needs (Al-Faruqi, 1992; M. Iqbal & Mirakhor, 2011).

Table 4.3

Evaluation Matrix of the Theophysical-Technological Evolution of Civilization: Resynchronization of Qisth Implementation, Regulatory Model, and Manifestation of Ismu Jalalah Across the IT Era.

Era of Civilization	Economic Medium (IT at that Time)	Government Model (Regulator)	Implementation of *Qisth* (Justice)	Jalalah Ismu Synchronization
Classical Period (Prophets)	Barter & Physical Logistics (Warehouse).	Prophethood/Imamah (Revelation Leadership).	**Yusuf as:** National stock management to prevent hunger.	**Al-Muqit** (The Giver of Sufficiency)
Golden Age (Caliphate)	Dinar-Dirdirham & *Suftaja* (Preliminary Check).	Institution *Al-Hisbah* (Market Monitoring).	**Baitul Maal:** Centralization of Zakat & Waqf infrastructure (Hospitals, Jami').	**Al-Muqsit** (Most Just)

Era of Civilization	Economic Medium (IT at that Time)	Government Model (Regulator)	Implementation of *Qisth* (Justice)	Jalalah Ismu Synchronization
Industrial Age (Early Capitalism)	Paper Money & Physical Accounting System.	Nation State (*Nation State*) & Central Bank.	***Qisth* Crisis:** Capital accumulation began to move away from transcendent value.	**Al-Ghani** (Forgotten by Ego)
Digital Age (Globalization)	Electronic Banking & SWIFT Systems.	Global Regulators (IMF, World Bank, WTO).	**Financial Shirk:** Domination of Usury & the offense of MSMEs by giants.	**Al-Hasib** (Most Sucking/Calculating)
Era of Tawhid 2.0 (Now)	**AI, Blockchain, Smart Contracts.**	**Collective Leadership (Ummah Network).**	**Automated *Qisth*:** Zakat & Waqf are programmed in *real-time* on a digital circuit.	**Ar-Razzaq** (Back to Center)

Note: This matrix shows that the Islamic economic system is not a rigid structure, but rather an Energy Institute which always updates the medium of its time (IT of that era) without giving up the essence of monotheism:

1. ***Classical Age (The Prophets) — Al-Muqit:*** *Based on physical logistics and revelation leadership. Qisth was realized through the management of the national food stock of Prophet Yusuf a.s. in order to prevent mass starvation (Iqbal & Mirakhor, 2011).*
2. ***Golden Age (Caliphate) — Al-Muqsit:*** *Based on Dinar/Dirham and suftaja (initial check), supervised by Al-Hisbah and baitul maal to build universal public facilities.*
3. ***Industrial & Digital Age — Al-Ghani & Al-Hasib:*** *There was a crisis Qisth due to the hegemony of paper money, electronic systems and global regulators who legalized riba and alienated MSMEs.*
4. ***Era of Tawhid 2.0 (Now) — Ar-Razzaq:*** *Restoring the energy center of sustenance through AI, blockchain, and smart contracts (automated qisth). Zakat and waqf are programmed in real-time on digital circuits to eradicate poverty without bureaucratic distortion (Sterman, 2025; Swan, 2015).*

Source: Processed from a synthesis of the history of theophysics and digital economic applications from Makrifat Experts and Academics (2026).

Entering the Golden Age of the Caliphate, the economic medium evolved into the use of dinars and dirhams, as well as *Suftaja* or initial check instruments which facilitated cross-regional circulation. In this era, market regulators were strengthened through the institutions *Al-Hisbah* and *baitul maal,* which managed the centralization of zakat and productive waqf to build social infrastructure such as hospitals and universities. The **Al-Muqsit** (Most Just) frequency is the spirit that keeps the market healthy and distributive. However, the transition to the Industrial and Digital Age brings major challenges; paper money and electronic banking systems controlled by global regulators often lead to *qisth* crises. Capital accumulation begins to move away from transcendent values, triggering the dominance of usury, which oppresses MSMEs, where the asthma **Al-Ghani** begins to be forgotten by the human ego and **Al-Hasib** (All-Calculating) is often misunderstood as simply calculating material profits.

Now, in the era of tawhid 2.0, we are witnessing the return of the energy center of sustenance through the use of cutting-edge technology such as artificial intelligence (AI), blockchain, and smart contracts. In the collective leadership model of the ummah network, distributive justice or *automated qisth* is no longer just a discourse, but is programmed in real-time in digital circuits. Zakat and waqf flow automatically through honest algorithms, ensuring that any excess financial energy is immediately channeled to the point of need without bureaucratic distortion. This era marks the return of human consciousness to **Ar-Razzaq** (The Almighty Giver of Fortune), where technology is used as a tool of prostration to ensure that prosperity flows calmly and swiftly, bathing all cells of civilization fairly in the shade of Divine will (Sterman, 2025; Swan, 2015).

4.11 IT Synchronization: From Physical Ledger to Quantum Ledger.

In the history of civilization, tools for measuring justice have always depended on **data integrity**.

- **In the past:** Rasulullah SAW appointed a *muhtasib* (market supervisor) to ensure that the physical scales were not tampered with. This is the "IT manual" for taking care of *qisth*.
- **Now:** We have **blockchain**. Blockchain is not just a financial technology; it is **digital *muhtasib***. It ensures that every transaction is “witnessed” by the

network (digital *shahadah*), so that information asymmetry (deception) can be eliminated.

- **The Future:** AI will be used to dissect *big data* poverty. If previously distribution of inheritance took weeks, in the tawhid 2.0 era, distribution of inheritance and zakat can occur within milliseconds after a legal event occurs.

In the long history of human civilization, the effectiveness of justice measuring instruments has always depended entirely on the integrity of the data held by a system. Without accurate data that cannot be manipulated, the principle of *qisth* or distributive justice is just a moral wishful thinking without the power of real execution. Previously, in the early days of Islam, Rasulullah SAW responded to this need for data integrity by appointing a *muhtasib* or market supervisor whose task was to ensure that physical scales were not rigged and that transactions were carried out without fraud. The existence of a *muhtasib* can be seen as a form of "manual IT" which was very crucial in its time to maintain the honesty of information in business centers, so that every economic particle gets its rights precisely in accordance with the real value exchanged.

Entering the current reality, we are witnessing the evolution of these surveillance instruments into the form of *blockchain* technology. It is important to understand that *blockchain* is not just a financial technology or cryptographic innovation per se, but rather it is a manifestation of *digital muhtasib* that works endlessly on a global scale. This technology ensures that every transaction is "witnessed" and recorded by the entire network in a decentralized manner, creating a mechanism of d*igital shahadah* or absolute digital testimony. With immutable records (*immutable*), information asymmetries or deception (*gharar*) which often become loopholes for exploitation in conventional economic systems can be completely eliminated, so that the flow of fortune returns to a clear and transparent path (Swan, 2015; Tapscott & Tapscott, 2016).

Looking to the future in the tawhid 2.0 paradigm, the integration of artificial intelligence (AI) will take this synchronization to a higher level with its ability to dissect *big data* poverty in depth and accurately. If in the past the process of distributing inheritance or distributing zakat took weeks due to bureaucratic and physical administrative obstacles, in this era the distribution can occur within milliseconds after the legal event occurs. This synchronization between heavenly law and earthly technology allows sustenance energy to flow instantly and on target without time constraints, ensuring that every cell of society that experiences an

energy deficit immediately gets its financial nutritional intake. This transformation from a physical ledger to a *quantum ledger* proves that technology, if synchronized with the value of tawhid, will be the wing that frees humanity from the shackles of systemic injustice (Russell & Norvig, 2020).

4.12 Government and Economic Relations: The Caliphate as a Servant of the System.

Government in Islam is not the owner of power, but **circulation orchestrator**.

1. **Regulatory Function:** Ensures there are no blockages (monopoly/*Kanz*). If the government allows usury to run rampant, then the government is "turning off the flow" of ismu jalalah among its people.
2. **Distribution Function:** Manage waqf and zakat through a transparent system. Current IT synchronization allows the government to carry out **targeted distribution** (distribution on target) accurately, preventing wealth from only circulating in the political elite (QS. Al-Hashr: 7).

Government within the framework of Islamic economics is not an entity that stands as the owner of absolute power, but rather an instrument of devotion that plays the role of orchestrator of the circulation of life energy. In this paradigm, political authority or the caliphate is understood as a servant of the system tasked with maintaining the rhythm of the flow of sustenance so that it remains harmonious and does not stagnate at any point. The regulatory function carried out by the government focuses entirely on efforts to ensure there are no systemic blockages, such as monopolistic practices or hoarding of wealth (*Kanz*), which can damage the social ecosystem. If a government allows the practice of usury to run rampant in society, then spiritually and technically the government is killing the flow of ismu jalalah within its people, because usury is the main resistance that hinders the radiation of God's compassion and justice in the economic sphere.

The government's distribution function involves managing sacred instruments such as waqf and zakat through a fully transparent and accountable system. With the synchronization of information technology in the current era, the government has the ability to conduct targeted distribution with a very high degree of accuracy, ensuring that each unit of aid reaches individuals who truly need it in real time. This systemic step is a concrete implementation of the divine command in Surah Al-Hashr verse 7, which expressly prohibits wealth from circulating only among the

political elite or the wealthy. Through digital transparency, every citizen can witness how the energy of sustenance flows from points of surplus to points of deficit, thereby building public trust on a solid foundation of integrity and free from manipulation by unilateral interests (Acemoglu & Robinson, 2012; Tapscott & Tapscott, 2024).

The correlation between government and economy, in the perspective of tawhid 2.0, creates a system in which the state acts as the guardian of the frequency of justice, ensuring that no cell of society is isolated from access to welfare. When the government functions as a clear orchestrator, the people's economic activities will move calmly but flow very quickly, because the sense of security no longer comes from the accumulation of individual material, but from a blessed social security system. A successful government, from this perspective, is a government that succeeds in eradicating anxiety in the hearts of its people by upholding the principle of *qisth*, making every policy a means of worship to glorify humans as dignified servants of God on earth (K. Hassan & Lewis, 2007; Solomon, 1992).

4.13 Analysis of "The Missing Link": Why is Civilization Now Sick?

The crisis occurred because there was **frequency disconnection**.

- **IT technology** we have reached the quantum and AI level.
- **Our government** is already very bureaucratic.
- **BUT**, the moral "software" still uses **ego materialism** (Chapter 1).

This is what causes tools as sophisticated as blockchain to be used for crypto gambling, and AI is used to manipulate human desires. **Something new** that we are offering is including "ismu jalalah" as **root directory** in our government system and economic technology.

Abah Setu's message: *"Prof, civilization is like a tree. IT is the leaves, government is the stem, but aqidah/tawhid is the root. If the roots (tawhid) do not absorb the essence of justice (qisth), then the leaves (IT) will wilt and the stem (state) will become porous. We are reconnecting the broken roots."*

Analysis of the missing link or *the missing link* reveals that the civilization crisis we are currently experiencing is rooted in a very acute condition of frequency disconnection. Paradoxically, even though our information technology has reached extraordinary levels of sophistication through the quantum revolution and artificial

intelligence, and our government structures have become extremely complex and bureaucratic, the quality of human life has often been degraded. This phenomenon occurs because hardware in the form of technology and software in the form of administrative systems do not work in harmony with the "moral software" that drives them. As long as the basis of human consciousness still uses the materialistic ego operating system, no matter how sophisticated an instrument is, its function will be distorted; This is what causes *blockchain* technology which should be a transparency tool to be misused for crypto gambling, while artificial intelligence is often reduced only to manipulating human consumer desires for the benefit of a few parties (Tapscott & Tapscott, 2016).

The fundamental solution that we offer in the tawhid 2.0 paradigm is to re-insert *ismu jalalah* as the main directory or *root directory* in every government system and our economic technology. Without the presence of God's name as the center of orientation, no matter how great a system is, it will lose its moral compass and end in exploitation. By making monotheism the main database, every algorithm and policy will be guided by transcendent values that ensure that technological progress truly serves humanity and does not enslave it. This integration will change the direction of civilization from merely pursuing material efficiency towards achieving substantive justice, where every innovation is calculated based on how much benefit it brings in glorifying human dignity as caliphs on earth (Acemoglu & Robinson, 2012).

A profound message from Abah Setu likens civilization to being like a complete tree, where information technology acts as the leaves and the government as the trunk, but faith or monotheism remains the root that determines life. He reminded that if these roots no longer absorb the essence of justice or *qisth* from the soil of truth, then the leaves of technology will wither and the stem of the country will become porous from within until it finally falls. The efforts we are currently making are to reconnect these severed roots by instilling divine consciousness into the heart of the modern economy. Only in this way can the tree of civilization grow firmly again, provide real shade, and produce the fruit of calm and flowing prosperity for all the inhabitants of the universe (Nasr, 1993; Taymiyyah, 1983).

CONCLUSION 4.3.:

"This synchronization proves that **Islamic economics is not a system of the past**, but a system of the **future** that is pending. All advances in IT and government today are actually 'waiting' for the spirit of tawhid to enter and move the circuit of distributive justice perfectly."

We will see how the "god algorithm" (zakat, waqf, waris) works in the field. Interestingly, we will find an irony: Muslim majority countries are often trapped in formalities, while the substantial principles of this mechanism are starting to be adopted by the Western world or Muslim minority countries in a different form.

The following is a description of implementation, benefits, and analysis of harm (if there are deviations), as well as a global implementation map:

4.14 Implementation Description: Mechanism of Fortune Flow.

1. **Zakat: Sky Taxation System (Social Safety Net).**
    - **Implementation:** Zakat works as a short-term wealth redistribution instrument. At the state level, it is managed by amil institutions (such as BAZNAS in Indonesia) to be distributed to eight asnaf.
    - **Benefits:** Maintaining the purchasing power of people at the lowest level (economic electrons) so that circulation does not stop. Zakat prevents "economic death" at the micro level.
    - **Real Examples: Sudan & Saudi Arabia:** Have zakat laws that are binding (mandatory) for corporations and individuals.
        - **Sudan & Saudi Arabia:** Have zakat laws that are binding (mandatory) for corporations and individuals.
        - **UK (Minority):** Institutions such as Islamic Relief Worldwide manage zakat professionally for global poverty alleviation, often more efficiently than institutions in Muslim countries due to strict audit standards.

    The explanation of the mechanism for the flow of good fortune in the Islamic economic system places zakat as the main pillar, which functions like a heavenly tax system to build a strong social safety net. In its implementation, zakat works as an instrument of short-term wealth redistribution which is vital for the stability of the economic circuit of civilization. At the state level, this

management is formally mandated to amil institutions, as seen in the role of BAZNAS in Indonesia, which is tasked with ensuring that the collection of financial energy from zakat payers is channeled precisely to the eight asnaf or groups entitled to receive it. Through this system, zakat not only becomes a ritual obligation, but becomes a social technology that ensures that every individual in society has access to basic needs in order to maintain the honor of his life.

The fundamental benefit of a consistent flow of zakat is that it maintains the purchasing power of society at the lowest levels, which in theophysical terminology is likened to economic electrons that must continue to move. If purchasing power in this layer weakens, the entire economic circulation will slow down and risk experiencing systemic congestion; Therefore, zakat exists to prevent "economic death" at the micro level by injecting liquidity directly into points experiencing deficits. This continuity of cash flow at the lower levels ensures that the wheels of production and consumption keep turning, so that civilization avoids the crisis of stagnation that is often triggered by excessive accumulation of wealth at the top of the pyramid.

In a global context, real examples of successful implementation of zakat can be found in countries such as Sudan and Saudi Arabia which already have a mandatory or binding zakat legal framework for corporations and individuals, so that wealth circulation becomes an integral part of state regulations. Meanwhile, an interesting phenomenon occurred in England as a region where Muslims are a minority; Institutions such as Islamic Relief Worldwide are able to manage zakat professionally for global poverty alleviation programs. Based on data, institutions in the UK often show a level of efficiency that surpasses institutions in several Muslim-majority countries because they are supported by very strict audit standards and high data transparency. This proves that when the values of tawhid are synchronized with modern managerial integrity, zakat becomes an economic force capable of eliminating human suffering in various parts of the world in a calm and flowing manner (Powell, 2009; Worldwide, 2024).

2. **Waqf: Civilization Endowment Fund (Public Endowment).**
    - **Implementation:** Waqf is the freezing of private property rights for eternal public purposes. Now it has developed into **cash waqf**, where money is managed productively, and the results are used for social purposes.
    - **Benefits:** Providing public facilities (hospitals, schools, wells) without burdening the state budget. This is the solution to economic independence.
    - **Real Example:**
        - **Singapore (minority):** Through the agency **MUIS**, they manage property waqf in the city center very professionally. The proceeds are used to build mosques and finance communities without asking for government assistance. Singapore is the best example of modern waqf implementation.
        - **Türkiye:** Has a long history of waqf, which is now managed in the form of a bank (VakifBank) to finance development.

Waqf in the tawhid 2.0 economic architecture is an asset immortalization mechanism that functions as an endowment fund for civilization through freezing private property rights for eternal public interests. Theophysically, waqf changes the nature of property from static and private to dynamic and communal under the auspices of divine ownership. In its latest development, this instrument has evolved into cash waqf or *cash waqf*, where liquidity is managed productively through various safe sharia investment instruments, while all surplus proceeds are channeled to finance various social needs. This transformation allows each individual, without having to own land or large buildings, to participate in planting the seeds of eternal energy whose benefits will continue to radiate beyond (M. K. Hassan & Lewis, 2007).

The fundamental benefit of professional waqf management is the creation of a nation's economic independence through the provision of quality public facilities, such as hospitals, schools, and clean water infrastructure, without having to burden the state revenue and expenditure budget (APBN). With a strong waqf ecosystem, people no longer depend entirely on external aid or foreign debt to build their civilization. Waqf creates an *anti-fragile* social foundation, where the people's strategic assets are legally locked from the threat of privatization but remain fluid in a beneficial way, so that economic

sovereignty can be enforced calmly and flow freely from one generation to the next (M. K. Hassan & Lewis, 2007).

In the context of modern implementation, Singapore, through the Majlis Ugama Islam Singapura (MUIS), is one of the world's best examples of managing property waqf in the city center which is carried out in a very professional and transparent manner. Even though Muslims are a minority group, they are able to manage waqf assets to produce a surplus that is used to build mosques and finance various community programs without asking for financial assistance from the local government. Apart from that, Türkiye also shows the strength of its long history of waqf, which is now managed innovatively in the form of banking institutions such as VakifBank. This institution is able to convert the energy of past waqf into financing for present development, proving that waqf is an eternal financial technology that is able to adapt to the needs of the times while maintaining human dignity before the Creator (Cizakca, 2000).

3. **Inheritance: Breaker of Wealth Concentration (Anti-Monopoly).**
    - **Implementation:** Distribution of assets after death is based on the portion determined by the Al-Qur'an.
    - **Benefits:** Automatically breaks down large fortunes into small units within the family, preventing the birth of "oligarchic dynasties" that control resources across generations.
    - **Real Example:** In almost all Muslim countries, Islamic inheritance law is applied in religious courts. However, in Western countries (such as **America/Europe**), the very high concept of *inheritance tax* (can reach 40-50%) indirectly carries out the same function as the Islamic inheritance principle: **prevents the accumulation of permanent wealth in one family.**

Inheritance in the economic architecture of tawhid 2.0 is a mechanism for breaking wealth concentration that works automatically on a generational scale as a highly effective anti-monopoly instrument. Its implementation is carried out through the distribution of inherited assets after death based on precise portions explicitly determined in the Qur'an. Theophysically, the death of an owner of wealth is seen as the cessation of an energy terminal, whereupon the divine system then takes over and divides the accumulated assets into smaller units within the extended family. This action ensures that the flow of sustenance redistributes radially, providing opportunities for heirs to start new economic

units, while simultaneously preventing financial energy from becoming frozen in one exclusive grasp.

The fundamental benefit of this inheritance system is the prevention of the emergence of "oligarchic dynasties" that could potentially permanently control strategic resources across generations. By breaking down vast fortunes into smaller portions, inheritance forces a natural decentralization of capital, keeping the economic circuit open to new participants. This creates a dynamic and equitable civilizational ecosystem, where prosperity is not inherited singly through primogeniture but rather distributed widely to maintain the dignity and independence of each family member. Inheritance thus acts as a safety valve, periodically breaking down the walls of wealth accumulation that can lead to economic stagnation (Muntasir, 2014; Siddiqi, 2004).

We can see concrete examples of the application of this principle in almost all Muslim countries, where Islamic inheritance law is formally implemented through the institution of religious courts to safeguard the rights of heirs. Interestingly, in several Western countries such as the United States and a number of European countries, the concept of *Inheritance Tax* or very high inheritance taxes, which can even reach 40 to 50 percent, indirectly carries out a sociological function similar to the Islamic inheritance principle, namely preventing the permanent accumulation of wealth in an elite family. Modern civilization is beginning to realize that the unlimited accumulation of wealth at one point is a threat to social justice, so mechanisms are needed to return some of this energy into public circulation. Through inheritance law, Islam has provided a calm but flowing distribution algorithm, ensuring that each end of life becomes the seed for equal distribution of prosperity in the future (Acemoglu & Robinson, 2012; Piketty, 2013).

4.15 Mudarat Analysis: Why Can This System Fail?

The harm does not come from the concept, but from **management corruption** and **intellectual dishonesty**:

1. **Stagnation of Waqf Assets:** Many waqf lands in Muslim countries are neglected and unproductive due to traditional management (they are just cemeteries or deserted mosques). This is a disadvantage in the form of "freezing energy" in vain.

2. **Amil Zakat Corruption:** If zakat institutions are not transparent, they will actually become a bureaucratic burden and will not reach the rightful hands.
3. **Inheritance Disputes:** The lack of understanding *faraid* often causes family disintegration, which economically destroys productive assets (eg: a family company that goes bankrupt because the children fight over shares).

Analysis of the disadvantages in the economic distribution system reveals that the failures that occur often do not originate from conceptual flaws, but are rooted in management corruption and intellectual dishonesty in its implementation. A system designed to channel sustenance energy can become clogged and turn into a burden if its managers ignore the principles of transparency and professionalism. One form of real harm is the stagnation of waqf assets, where many waqf lands in various Muslim countries are neglected and unproductive due to management which is still traditional and limited to static functions such as burial areas or mosques which are devoid of activity. This condition is a big loss in the form of wasted energy freezing, because the assets that should be the engine driving the social economy actually stop functioning and do not provide added value for the people (Cizakca, 2000).

On the other hand, the potential for harm also arises from corrupt practices in zakat amil institutions that do not prioritize public accountability. If a zakat institution is unable to maintain transparency, it will actually transform into a heavy bureaucratic burden, where more of the funds collected are absorbed for inefficient operational costs rather than reaching those who are truly entitled to receive them. Dishonesty in the management of funds entrusted by God not only damages economic circulation, but also destroys public trust in the heavenly distribution system, which in turn will trigger the accumulation of private wealth again due to the loss of a sense of social security. Distribution efficiency is the key to ensuring that zakat remains a dynamic safety net and not just a rigid administrative instrument (K. Hassan & Lewis, 2007).

The final disadvantage that often destroys the economic foundation from within is inheritance disputes which are triggered by a lack of in-depth understanding of *faraid* law. This ignorance often leads to very deep family divisions, which economically prove to be capable of destroying various productive assets, such as family companies going bankrupt simply because their heirs fight over share ownership destructively. This internal conflict changes the mechanism that was supposed to be a monopoly breaker into a trigger for the destruction of capital, so that the energy of fortune that was previously collected for the benefit is actually

destroyed in the fire of dispute. Therefore, synchronization between correct legal education and spiritual awareness is very crucial to ensure that every distribution instrument continues to bring grace and keeps people away from all forms of harm that damage civilization.

4.16 Global Synchronization: Who Actually Practices It?

Something new that we need to note is: **The Western world is starting to become substantively "Muslim" without them realizing it.**

- **Philanthropy:** Movements such as *The Giving Pledge* (Bill Gates & Warren Buffett) who endow most of their wealth to social foundations are essentially a form of **wakf**. They realize that endless accumulation is a systemic disease.
- **Universal Basic Income (UBI):** Discussions in Scandinavian countries about basic benefits for citizens have the same frequency as the concept of **zakat** as a basic right for the deprived.
- **Minority vs Majority Countries:** Singapore and the UK are often more successful in implementing zakat and waqf because they combine **sharia principles** with **Western IT technology & transparency**. Meanwhile, in many Muslim-majority countries, zakat is still seen as "voluntary alms" rather than a strong fiscal instrument.

A unique phenomenon that we need to note in the current global economic dynamics is the tendency of the Western world to begin to apply substantive Islamic values without being fully aware of it. Theophysically, when a system begins to approach efficiency and justice, the system is actually aligning itself with the frequency of tawhid. This is clearly seen through large-scale philanthropic movements such as *The Giving Pledge* which was initiated by figures such as Bill Gates and Warren Buffett. With a commitment to hand over 50% to the majority of their wealth to social foundations, this action is essentially a form of modern waqf. These billionaires are starting to realize that the endless accumulation of wealth is a systemic disease that can destroy the balance of civilization, so they choose to channel this energy back into the social circuit for the sustainability of humanity.

Apart from philanthropy, in-depth discussions regarding *Universal Basic Income* (UBI) which is developing rapidly in Scandinavian countries have a frequency that is identical to the concept of zakat as a social safety net. The principle that every citizen has the basic right to live a decent life without being suffocated by the needs

of the stomach is an embodiment of the value of *qisth* that is fought for in Islam. In Finland, for example, the UBI experiment shows that a basic income guarantee can improve the psychological well-being and dignity of individuals, similar to the aim of zakat to free people from the shackles of poverty so that they can function nobly in society. This synchronization proves that the values of distributive justice are universal and are an absolute necessity for every nation that wants long-term stability (Kangas, 2020).

A quite striking reality can also be seen in the comparison between minority and majority Muslim countries in implementing this instrument. Countries such as Singapore and the UK are often more successful in managing zakat and waqf because they successfully combine pure sharia principles with information technology and strict Western standards of transparency. In Singapore, through MUIS, property waqf management is carried out in a very professional manner so that it is able to finance community needs independently. On the other hand, in many Muslim-majority countries, zakat is often still viewed narrowly as a charitable "voluntary charity", rather than as a strong and legally binding fiscal instrument. This difference in paradigm shows that the key to successful distribution of fortune lies in intellectual honesty and technological integration, which allows wealth to flow calmly but swiftly to the most crucial points of need throughout the earth (UK, 2024).

CONCLUSION 4.4.:

"The conclusion is: **truth is universal**. Zakat, waqf, and inheritance are natural laws for economic health. Muslim minority countries are starting to be successful because they use 'reason' in their management, while we (the majority) still often lose their spirit. Our task in Series 4 is to return honesty 'software' and technological 'hardware' to this mechanism so that it becomes a global justice machine."

We come to the most intellectually "hot" chapter. We will dissect **usury** not just as a legal prohibition, but as **"frequency disorder"** that damages economic resonance. If Chapter 3 talks about distribution (outflow), then Chapter 4 talks about the rotation method within the circuit itself.

Upholding distributive justice through zakat, waqf and Inheritance as discussed in Chapter 3 is a crucial step to maintain social immunity. However, economic "blood" (money) will never flow in a healthy manner if its heart is still pumping poison

riba. Distributive justice demands that wealth not cease, while usury actually makes assets "procreate" artificially in a vacuum without touching the reality of production. To realize complete *qisth* (justice), we must move from a system of "lending and borrowing that exploits" to a system of "partnership that shares risk". This is where we enter the **interest free** paradigm, where capital is no longer an oppressive master, but instead becomes a partner who grows together in a circuit of blessing.





CHAPTER 5

INTEREST FREE & RISK SHARING: PARTNERSHIP BASED CONTRACTS.

DILARANG MEMPERBANYAK BUKU INI SEBAGIAN ATAU SELURUHNYA TANPA SEIZIN PENERBIT

This chapter dissects the failure of the interest system (*riba*) and offers an alternative partnership (*participation finance*) as the only way to achieve global economic balance.

This chapter is here to dissect in depth the fundamental failure of the interest or usury system, which has long dominated the global financial structure, as well as offering an alternative in the form of a profit-sharing-based partnership or *participation finance* as the only rational way out towards world economic balance. **From the perspective of economic theophysics, interest is seen as an anomaly that imposes linear growth on financial assets without paying attention to the reality of real economic growth, which is fluctuating**. This unsynchronization creates systemic pressure that results in an unfair transfer of wealth from the productive sector to the monetary sector, thus triggering an economic bubble that is vulnerable to bursting and is detrimental to society at large. Therefore, the transition to partnership-based contracts is not just an ethical choice for religious communities, but rather a technical necessity to keep the economic circuit stable and not damaged by debt burdens that exceed production capacity (Siddiqi, 2004).

The partnership system offered in this chapter is based on the principle of risk sharing (*risk sharing*) and profit-sharing, where each party involved in the transaction has joint responsibility for the results of a business. In contrast to the usury system, which ensures unilateral profits for capital owners without caring about the fate of the borrower, partnership-based contracts such as *mudharabah* and

musharakah integrate the fate of all parties into one circuit of harmonious interests. This relationship creates a deep sense of fairness and encourages transparency and honesty in business, as each entity recognizes that collective success can only be achieved through healthy collaboration. By eliminating the interest element, we are actually uprooting the roots of uncertainty which have been blocking the flow of fortune, allowing capital to move more productively towards sectors that provide real benefits for humanity (M. Iqbal & Mirakhor, 2011).

Through the presentation in Chapter 4, readers are invited to see that the future of the global economy depends greatly on our ability to abandon an exploitative, interest-based mentality and move towards a more humane and transcendent financial ecosystem. Risk-based partnerships are a real manifestation of the values of unity in business practice, where trust is the main currency that underlies every contract. When risks are distributed fairly, the resilience of the economic system to crises will increase significantly because no one party is forced to bear a burden beyond its capabilities. This is the path to calm but flowing prosperity, a system that not only pursues material growth, but also maintains spiritual and social integrity in every exchange of value that occurs on earth (Askari, 2012)].

5.1 Risk Sharing Philosophy vs Risk-Transfer.

The fundamental difference between a conventional economy and a tawhid economy lies in who bears the risk.

- **Interest (Risk-Transfer) System:** The capital owner transfers all the risk to the borrower. Whatever happens (profit or loss), the borrower is obliged to return the principal plus interest. This is **quantum injustice** because an uncertain outcome (the future) is pegged to a definite number in the present.
- **Partnership System (risk-sharing):** Capital owners and entrepreneurs are in the same boat. They share profits (*profit*) and share losses.
- **Citation:** *"A risk-sharing based economy encourages stability because there are no fixed payment obligations that exceed the real capabilities of the productive sector"* (Askari, 2012).

The philosophy of risk-sharing is the fundamental distinguishing point between conventional economic architecture and a monotheistic economy. This fundamental difference lies in how a system determines who should bear the burden of risk in exchange for value. In an interest system that operates on the logic of risk transfer,

the capital owner unilaterally transfers the entire burden of risk to the borrower through a rigid contract. Under this system, regardless of the outcome of the business—whether it be abundant profits or devastating losses—the borrower is still required to return the principal plus the predetermined interest. The act of tying a fixed profit figure in the present to the results of a business that is still occult or uncertain in the future is a form of quantum injustice, because it imposes certainty on a time dimension that naturally contains absolute uncertainty (Askari, 2012).

On the other hand, a partnership system based on the principle of *risk-sharing* places capital owners and entrepreneurs in the same boat in the middle of the economic ocean. In this model, both parties are committed to sharing profits proportionally and bearing losses jointly according to the portion of their respective contributions. Neither party exploits the other party in difficult conditions, because the relationship that is built is an organic cooperative relationship, not a relationship between predator and prey. Thus, a risk-sharing-based economy promotes much stronger stability for the global order due to the absence of fixed payment obligations that exceed the real capabilities of the productive sector. This ensures that the financial circuit always beats in rhythm with the pulse of the real economy on the ground, preventing systemic tensions that often lead to damaging monetary crises (Maghrebi & Mirakhor, 2015).

Consistently applying the *risk-sharing* philosophy will give birth to a business ecosystem that is more transparent and full of integrity, because trust is the main glue in every partnership agreement. When risks are distributed fairly, every economic actor will be encouraged to carry out more careful calculations and be responsible for every decision taken. This is the essence of a calm and flowing economy, where prosperity is achieved through the courage to face the uncertainty of the future collectively under the supervision of the Most Just. By breaking down the walls of *risk-transfer*, we are actually opening the door for God's grace to enter the circulation of human wealth, changing competition that brings each other down into collaboration that strengthens each other within the framework of complete tawhid.

5.2 Main Instruments: *Mudharabah* and *Musharakah.*

1. ***Mudharabah* (Capital & Expertise Partnership):** One party provides 100% of the capital, the other party provides expertise.
    - **Benefits:** Opens up opportunities for smart people who don't have money.
    - ***Mudarat* (Challenge):** There is *moral hazard* (management dishonesty). If the manager falsely claims a loss, the capital owner loses everything.

In the tawhid 2.0 economic architecture, *mudharabah* is present as a partnership instrument that bridges the relationship between capital owners (*shahibul maal*) and managers who have special expertise (*mudharib*). This mechanism technically stipulates that one party provides one hundred percent of the funding, while the other party dedicates all competence and energy to driving the business. Through this synchronization, *mudharabah* not only functions as a financial contract, but also as a gateway to justice that opens up broad opportunities for intelligent and innovative individuals who have great potential but are hampered by the lack of access to capital. In this way, intellectual energy that was previously hidden can be reactivated to turn the wheels of the real economy, creating a flow of fortune that does not depend only on ownership of static assets, but on productivity and added value generated by human capacity.

However, as a social technology based on absolute trust, *mudharabah* faces major challenges in the form of *moral hazard* or the risk of dishonesty on the part of the administrator. This disadvantage arises when information asymmetry occurs, where managers may provide false loss reports to avoid profit-sharing obligations, resulting in capital owners losing their entire investment while managers secretly take profits. In a *theophysical* perspective, *moral hazard* is an energy leak caused by low data integrity and the absence of honest "witnesses" in the transaction circuit. Without a transparent monitoring system, the potential goodness of this instrument can be hampered by ego residue that seeks momentary gain over the suffering of others. Therefore, the future success of *mudharabah* relies heavily on the use of technologies such as *blockchain* to ensure that every transaction is recorded automatically and honestly as a form of *digital shahadah* (Khan, 1986).

To keep the flow of this partnership calm and flowing smoothly, strengthening accountability is nonnegotiable. When honesty becomes the primary foundation, *mudharabah* will catalyze extraordinary growth among young

entrepreneurs and MSMEs, while also providing space for capital owners to participate in the blessings of productive businesses without being involved in technical operations. The success of mitigating the risk of dishonesty will determine how far our civilization can go from an exploitative usury system to a humanizing system of participation. By maintaining integrity at every point of circulation, we are ensuring that every rupiah that flows through this instrument will result in collective prosperity that is sustainable and full of Divine pleasure.

2. ***Musharakah* (Joint Partnership):** Both parties contribute capital and energy.
    - **Benefits:** Risks are evenly distributed, stronger control.
    - **Disadvantages:** Decision-making can be slow if there is a clash of visions between partners.

In the tawhid 2.0 economic architecture, *musharakah* or joint venture partnerships occupy a position as an instrument to strengthen economic cohesion through the collective pooling of human assets and potential. In contrast to contracts that separate the roles between fund providers and managers, *musharakah* requires both or more parties to deposit financial capital while simultaneously dedicating energy and thoughts to business operations. Theophysically, this integration creates a more stable energy field because each element in it has a complete fate connection to the success or failure of the project. By combining these contributions, each partner does not only act as a passive investor, but becomes active cells that consciously maintain the health of the business organism so that it remains in sync with mutual benefit goals.

The fundamental benefit of implementing *musharakah* lies in the even distribution of risks and the existence of a control mechanism that is much stronger than other partnership models. Because each party is risking their capital and reputation directly, supervision of the running of the business occurs organically through a strict internal *check and balance* system. This minimizes information asymmetry and encourages maximum transparency, because every strategic decision must go through a validation process from partners who have the same interests. The strength of this collective control makes *musharakah*-based companies more resilient (*anti-fragile*) in facing market fluctuations, because managerial and financial burdens do not rest on one shoulder alone, but are shared together in the spirit of economic brotherhood (Usmani, 1998).

However, behind its strength of stability, *musharakah* also carries the potential for harm in the form of a decision-making process that tends to slow down, especially if there is a disagreement in vision or a difference in the frequency of thoughts between partners. Disharmonious internal dynamics can become an obstacle to smooth operations if conflict resolution mechanisms are not synchronized from the start in the cooperation contract. From a civilizational economic perspective, this challenge requires intellectual integrity and open-mindedness from every partnership actor so that differences of opinion do not lead to business stagnation. Therefore, the success of *musharakah* really depends on the quality of communication and the same intention to prioritize God's pleasure above personal ego, so that the flow of business energy remains calm but continues to move with rapid acceleration towards true prosperity (Rosly, 2005).

5.3 Global Implementation: Map of the Muslim World.

The reality on the ground shows a very wide gradation in the application of this system:

Table 5.1
Typology Matrix and Empirical Reality of Implementation of the Global Sharia Economic System: Dissection of Legal Gradations, Systemic Characteristics, and Operational Distortions.

Implementation Status	Country/Territory	System Characteristics
Full Implementation (Mandatory)	**Iran & Sudan**	The entire banking system is legally required to be usury-free (dual-system is prohibited). However, in practice, "admin fees" often appear which resemble interest.
Half-Half (Dual System)	**Malaysia, Indonesia, Teluk (GCC) Malaysia, Indonesia, Gulf (GCC)**	Sharia banking grows side by side with conventional banking. Malaysia is the global sukuk (shariah-compliant bond) market leader.

Implementation Status	Country/Territory	System Characteristics
Dominantly Muslim but Conventional	***Türkiye*, Egypt, Albania**	Systemically, it is still very conventional. Sharia economics is still considered a small niche market or just a product label.
Substantial Practices (Non-Muslims)	**England (London)**	London has become the *hub* of world Islamic finance because its legal system supports flexible, partnership-based contracts to attract capital from the Middle East.

Note: This mapping of the global scene shows the gradation of the application of a partnership-based economy (risk-sharing) which is divided into four main typologies:

1. ***Full Implementation (Mandatory)**: Countries like Iran and Sudan prohibit dual system. However, mechanically there is still distortion in the form of "administrative costs" which resemble interest - proving that changes in legal formalities without transformation of moral awareness still trigger distortions in financial energy.*
2. ***Dual System (Competitive Partnership)**: Implemented by Malaysia, Indonesia, and the Gulf countries (GCC). Malaysia leads the global sukuk market, proving that partnership-based instruments can be scaled within a sophisticated modern financial architecture (IFSB, 2024).*
3. ***Conventional Muslim Majority:** Countries such as Turkey, Egypt and Albania still position sharia finance as simply a niche market (niche market) or labeling products without integration into macro-fiscal policies.*
4. ***Non-Muslim Substantive Practices:** London (England) has become the world's sharia financial hub not because of theological aspects, but because of legal certainty and flexibility of partnership contracts to absorb global liquidity (UK Government, 2024; Wilson, 2010).*

Source: Processed from IFSB reports (2024), UK Government (2024), as well as macro-financial analysis by Experts and Academics (2026).

This analysis confirms that the future success of the tawhid economy is not determined by majority demographics alone, but rather by a pure synthesis between sharia, technological transparency and legal certainty.

The reality of implementing a partnership-based economy on the global stage shows very wide gradations, reflecting how each region responds to the frequency of justice in accordance with the readiness of its legal system and political will. On the full spectrum of mandatory implementation, countries such as Iran and Sudan have required their entire banking systems to operate usury-free by prohibiting the

existence of dual systems. However, in economic theophysical observations, the honesty of the system is often tested at the operational level; in practice, in this area there are still frequent "administrative fees" that mechanically resemble interest, indicating that changing legal labels without a conscious transformation of the moral "software" can still give rise to energy distortions similar to usury.

On the other hand, the half-and-half model or *dual system* implemented by Malaysia, Indonesia and the Gulf countries (GCC) shows the growth of Islamic banking side by side in a competitive manner with conventional banking. Malaysia, in particular, has established its position as a global sukuk market leader, proving that partnership instruments can be scaled within a sophisticated modern financial infrastructure. Meanwhile, there is a group of predominantly Muslim countries such as Turkey, Egypt and Albania which are systemically still very conventional, where sharia economics is often only considered as a small market niche or just a product label without deep integration into national fiscal or monetary policies (IFSB *(*Islamic Financial Services Board, 2024).

The most interesting phenomenon in this global synchronization is the emergence of substantive practices in non-Muslim areas, especially in England, through London, which has become the world's sharia financial hub. London's success is based not on religious identity, but on the flexibility of its legal system, which supports partnership-based contracts to attract large capital flows from the Middle East. This proves that the *risk-sharing* principle has universal appeal for investors seeking stability and transaction integrity. This difference in approach emphasizes that the future economic progress of tawhid is not only determined by the majority population, but by the extent to which a region can combine pure sharia principles with technological transparency and solid legal certainty (Government, 2024; (Wilson, 2010)

5.4 Analysis of Something New: "Usury as an Information Parasite."

Something new that Prof must underline is: **usury destroys the function of money as a measure of value.**

- In the *riba* system, money creates money (duality). This causes **systemic inflation**.

- In the partnership system, money can only increase if there is added value in the real sector (singularity between capital and work).
- **Atomic Analogy:** *Riba* is a "wild electron" that tries to make its own nucleus. It creates false atoms that are highly unstable and explosive (financial crisis). Partnership is a strong covalent bond between economic atoms.

Analysis of the new dimensions in the tawhid 2.0 economy emphasizes that usury must be understood as an information parasite that systemically destroys the fundamental function of money as an honest measure of value. In an ecosystem infected with usury, money is no longer just a reflection of production activities, but is transformed into a commodity capable of creating money independently through the interest mechanism. This duality phenomenon creates a gap between the monetary sector and the real sector, where the pile of digital balances grows exponentially without being balanced by the availability of real goods and services. This imbalance ultimately triggers chronic systemic inflation, where the value of money continues to be eroded because it is forced to represent a value that never actually exists in the material world (Usmani, 1998).

Diametrically different, the partnership system returns money to its essence through the principle of singularity between capital and labor, where money is only allowed to increase if and only if there is real added value generated in the real sector. In a theophysical perspective, this is the alignment of frequencies between financial energy and human creative energy; capital cannot stand alone to reproduce itself without a touch of sweat and innovation. Through an atomic analogy, usury can be thought of as a "wild electron" that tries to escape from its original orbit and tries to create its own false nucleus. These subversive actions at the atomic level of the economy produced highly unstable and highly explosive false atoms, which on a macro scale manifested as a devastating global financial crisis. In contrast, profit-sharing-based partnerships act as very strong covalent bonds between economic atoms, where sharing risks and profits creates a solid, resilient, and harmonious molecular structure of civilization.

The destruction of the function of money due to usury forces humans to live in a simulation of numbers that have no foothold on God's earth. By rooting out this information parasite from the heart of the economy, we are actually restoring the integrity of the data universe so that every unit of transaction reflects precise fairness. When money returns to serving the real sector through partnership contracts, economic growth will take place calmly but flow rapidly, because it is

driven by real blessings, not by false inflation. This is the path to the restoration of the atomic health of civilization, where every economic interaction again becomes a means of prostration that exalts truth above the manipulation of numbers (Hockett, 2019).

5.5 Message for Flower Devotees.

You think interest is an addition, but it is a deduction from blessings. You squeeze other people's sweat through numbers, without wanting to sweat with them. Know that the system that stands on usury is building a tower on quicksand; the higher you build, the faster you will be swallowed by the earth.

Abah Setu's words of wisdom: *"Prof, tell them: Don't be afraid to share losses, because in losses shared there is cleansing of the soul. Don't worship certain profits (interest), because certainty belongs only to Allah. Do business involving 'risk', because that is where the door to tawakkal lies."*

The deep message for devotees of the flower system emphasizes a spiritual and material paradox where flowers, which have been considered an addition to wealth, are actually a reduction in real blessings. In the usury ecosystem, there is a practice of extorting other people's sweat through manipulating numbers on paper without any willingness to sweat and fight together in the reality of the business. Know that every economic system that is forced to stand on the foundation of usury is actually building a tower on quicksand; a structure that looks majestic but is fundamentally fragile. The higher the tower of wealth is built through the accumulation of interest, the faster it will be swallowed up by the earth due to the lack of carrying capacity of the real sector, which has been crippled by the burden of exploitative debt.

Through local wisdom conveyed by Abah Setu, we are reminded not to be afraid of sharing losses, because in every loss shared there is a process of cleansing the soul from stinginess and material egoism. Worshiping certain profits in the form of interest is a form of intellectual and spiritual waste, because absolute certainty belongs only to Allah SWT. and should not be forced into limited human contracts. Doing business involving risk does not mean seeking destruction, but rather a courage to enter the door of *tawakkal*, where every business actor is aware of his limitations and depends on the final results on the Almighty who gives good fortune. By embracing risk through a partnership system, economic circulation is

no longer a means of exploitation, but rather becomes a means of self-purification that flows prosperity quietly but swiftly to all levels of society.

Awareness of moving from devotion to interest to partnership sovereignty is the first step to healing the wounds of a civilization that has long suffered from systemic inequality. When capital owners begin to dare to sweat together with entrepreneurs, the economic circuit will recover and radiate the true frequency of justice. This is the essence of the message to return to the straight path in muamalah, where blessings are not measured by how many numbers are collected, but by how fairly the benefits are distributed. By tearing down towers on this quicksand, we are preparing fertile ground for the growth of the tree of monotheistic civilization whose roots plunge firmly into the earth and whose branches rise high to reap the blessings of God.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

CONCLUSION 5.1:

"This Chapter 5 proves that a **risk-sharing economy** is the only way to cure the world of inflation and inequality. Without interest, capital would be forced to pursue projects that are truly useful, not just projects that can pay high interest."

We will dissect the heart of **financial mental revolution**. The prohibition of usury is not just a matter of "increasing numbers", but rather a matter of **existential ethics**. Here we will scientifically and spiritually prove why risk transfer (*risk transfer*) is a form of systemic injustice, while risk sharing (*risk-sharing*) is the nature of the universe.

5.6 Anatomy of the Prohibition of Usury: Why Does Allah Forbid It?

In the eyes of **singularity**, usury is a "frequency anomaly". Money should be a measuring tool (meter), but in the riba system, the meter can grow longer by itself without any cloth being measured.

1. **Systemic Zulm (Injustice):** Usury creates unequal relationships. The rich (capital owners) get certainty (*certainty*), while the entrepreneurs/borrowers face uncertainty (*uncertainty*). This violates the law of natural balance.
2. **Separation of Financial and Real Sectors:** Usury makes money circulate in the "sky" (speculation) without going down to "earth" (production). As a result,

prices rise (inflation) because the amount of money in circulation is much greater than the amount of goods/services produced.

3. **Citation:** *"Usury is an attempt to 'sell time', even though time belongs to Allah which cannot be privatized by anyone"*.

In the eyes of *singularity*, the prohibition of usury is not just a strict limitation of religious law, but rather a response to a frequency anomaly that is destroying the order of the universe. The essence of money should function as an honest measuring instrument or "meter" of value for objects being measured in the real world. However, in the usury system, the meter actually has the ability to grow longer by itself without any real cloth or object being measured. This phenomenon creates an illusion of growth that has no footing in material reality, where financial figures grow artificially without being accompanied by a commensurate increase in productivity, thus undermining the integrity of economic data on a global scale.

The systemic anatomy of injustice or *zulm* in usury is manifested through the creation of very unequal and disharmonious human relationships. In interest-based transactions, capital owners receive absolute certainty of returns, while on the other hand, entrepreneurs or borrowers are left to face the uncertainty of their fate alone amidst market fluctuations. This inequality fundamentally violates the law of natural balance, which requires equality of burden and responsibility in every interaction. As a result, usury triggers a sharp separation between the financial sector and the real sector, where money is forced to circulate in the "sky" of speculation without ever touching the "earth" of production. This condition is the root cause of rising prices or inflation, because the amount of money in circulation grows much larger and faster than the amount of goods and services that human hands can produce (Askari, 2012; Kuran, 2004).

Furthermore, the practice of usury is essentially a fraudulent attempt to "sell time" for personal gain. Yet, time is a sacred dimension that belongs entirely to God and is universal, and therefore cannot be privatized or turned into a trading commodity by anyone. By setting interest based on the duration of the loan, the usury system attempts to exploit human time constraints for the sake of unilaterally accumulating material wealth. Therefore, the prohibition of usury is a divine protection mechanism to ensure that wealth can only grow through creativity, hard work, and the sharing of risks in a spirit of partnership. Only by dismantling this anomalous system can civilization return to a clear frequency, where sustenance flows calmly and abundantly, following the rhythm of tangible blessings on earth (Rosly, 2005).

5.7 Mental Revolution: Risk-Sharing vs Risk-Transfer.

This is the most radical point that Prof has to emphasize. The world is sick right now because everyone wants to **avoid responsibility (risk transfer)**.

- **Risk-Transfer (Slave/Master Mentality):** In an interest contract, the bank doesn't care if your business burns down or goes bankrupt. The risk is transferred completely to your shoulders. This creates nervous tension, depression, and destroys human creativity.
- **Risk-Sharing (Sibling/Partner Mentality):** In *musharakah* and *mudharabah*, risk is seen as **"*the cost of blessings*"**. If there is a loss, the capital owner loses money, and the manager loses time/energy. Both felt the same "pain".
- **Quantum Effects:** When risks are shared, **synchronization of intentions occurs**. Capital owners will help managers to be successful, because the manager's success is their success too. This is what we call **tawhidic synergy**.

The mental revolution driven through the transition from the *risk-transfer* to *risk-sharing* paradigm is the most radical point that must be emphasized to heal the world order which is currently suffering from systemic illness. The ills of modern civilization are rooted, in the collective tendency to avoid responsibility by shifting the burden of risk to others. In the *risk-transfer* mentality that underlies the interest system, a relationship is created that resembles a slave and master pattern, where financial institutions have no concern whether the business run by their customers experiences a fire accident or total bankruptcy. The risk is shifted completely onto the shoulders of the borrower, which in turn creates nervous tension, deep depression, as well as destroys human creative power due to the constant fear of a rigid debt burden (Siddiqi, 2004).

In contrast, the *risk-sharing* paradigm promotes the mentality of true brothers and partners through the instruments *musharakah* and *mudharabah*, where risk is not seen as an enemy, but rather as a cost of blessings that must be borne proportionally. In this system, if an accidental loss occurs, the capital owner will lose his assets, while the manager will lose his time, thoughts, and energy, so that both parties feel equal pain. Equality in carrying this burden removes the barriers of exploitation and replaces them with deep social empathy. Theophysically, when risks are shared fairly, a process of clearing intentions automatically occurs which synchronizes the orientation of both parties towards a nobler goal than just momentary material accumulation.

This mental transition produces extraordinary quantum effects in the form of tawhidic synergy, where the synchronization of intentions completely changes the dynamics of business relationships. The owner of capital in a partnership system will no longer be passive or oppressive, but will move proactively to help the manager achieve success, because he is fully aware that the manager's success is his own success. This synergy removes communication barriers and suspicion that often undermine real economic efficiency. By involving risk as part of worship, the door *tawakkal* opens wide, allowing human creative energy to flow calmly and freely without being hampered by financial trauma. This is the path of mental revolution that will restore human dignity as independent economic subjects under the auspices of Divine justice (Mirakhor & Ng, 2013).

5.8 The Depths of *Musharakah* and *Mudharabah*: The Justice Machine.

1. *Mudharabah*: Respect for "Human Capital"

- **Essentials:** The capital owner *(shahibul maal*) gives full trust to the manager (*mudharib).*
- **Analysis of Something New:** This is the recognition that human **intellect and energy** are equal in value to **gold and money**. In the *riba* system, humans are only "tools" to return interest. In *mudharabah*, humans are God's "partners" in cultivating the earth.

The depth of the *mudharabah* instrument in the tawhid 2.0 economic architecture functions as a justice engine that provides the highest respect for what we call *human capital* or human capital. The essence of this contract lies in the transfer of full trust from the capital owner or *shahibul maal* to the manager or *mudharib*, who acts as a trustee to drive economic potential. A deep analysis of this mechanism reveals something revolutionary, namely an ontological recognition that human thought and energy have a value equal to gold or money. If in the usury system humans are often reduced to mere tools or mechanical instruments to return interest, then in the frame of *mudharabah*, humans are positioned as God's noble partners in cultivating and prospering the earth.

This equalization of value between financial capital and intellectual capital creates a balance of frequencies in the economic circuit, where there is no longer

the dominance of material over humanity. In a theophysical view, *mudharabah* is a recognition that without a touch of human creativity and hard work, capital is just static potential energy and has no useful power. By providing space for managers to expand through trust, this system flows the energy of sustenance calmly but swiftly, appreciating every drop of sweat and every brilliant idea as a real contribution to civilization. This paradigm transformation brings humans out of the shackles of debt slavery towards creative freedom, where every effort undertaken becomes a means of devotion that is in sync with the divine will to create equitable prosperity for all of nature (Choudhury, 1997).

The integration of human values into the heart of this financial contract proves that Islamic economics is not just a matter of sharing numerical results, but rather a matter of humanizing humans in the presence of capital. When a manager feels that his dignity as a partner and not just a debtor is respected, the intrinsic motivation that emerges will be much stronger to maintain the integrity and transparency of the business. This is the true engine of justice, a system that ensures that wealth does not only circulate among those who already have wealth, but also flows to those who have intellectual brilliance but are financially limited. Thus, *mudharabah* becomes a bridge that connects the heavens of hope and the earth of reality, ensuring that every human potential is optimally absorbed in the orchestration of the development of civilization that He has brought about (K. Ahmad, 2000).

2. **Musharakah: Financial Democracy.**

- **Essence:** All parties contribute capital and are involved in management.
- **Benefits:** Prevents the birth of economic dictators. All decisions are taken based on consensus in order to maintain the continuity of joint assets.

The essence of *musharakah* in the tawhid 2.0 economic structure is a manifestation of true financial democracy, where every party involved is required to deposit capital while being actively involved in the management process. In contrast to capitalistic systems which often separate capital owners from operational realities, *musharakah* demands total involvement both financially and intellectually from all partners. From the perspective of economic theophysics, the unification of these roles creates a stable collective energy field, because every decision is no longer born from individual egos, but rather from a collective awareness of safeguarding the trust of treasures

entrusted by God. This mechanism ensures that every company move reflects a harmonious collective vision, so that the circulation of prosperity can take place transparently and fairly for all contributing parties.

The fundamental benefit of implementing financial democracy through *musharakah* is its ability to prevent the birth of economic dictators who tend to exploit resources for personal or small group interests. In this ecosystem, all strategic decisions are taken based on consensus or shura, a process that ensures that the continuity of shared assets is a priority over short-term ambitions. With collective control, the risk of abuse of financial power can be minimized, because each partner has equal voting rights and responsibility to monitor business integrity. This creates a strong and independent economic order, where power is not concentrated in just one nerve point, but is evenly distributed throughout all organizational cells, allowing the energy of good fortune to flow calmly but still having a strong driving force for the welfare of the wider community (Siddiqi, 1985).

Through *musharakah*, the principle of distributive justice does not only stop at the distribution of results, but begins in the policy-making process in the meeting room. Respect for partners' opinions is a form of recognition of human sovereignty which is the spirit of economic civilization. When each party feels they have a strong sense of ownership, innovation and efficiency will grow naturally without needing to be forced by debt or interest pressure. This is the miracle of financial democracy in Islam; it transforms mutually destructive competition into mutually reinforcing collaboration, ensuring that productive assets are maintained across generations under the protection of Divine blessing and a strong spirit of togetherness (Choudhury, 2019).

5.9 Why Should Risks Be Shared? (Perspective of the Universe).

If we look at atoms, electrons and protons share a role in maintaining stability. No single particle carries the weight of an entire atom alone.

- **System Stability:** If the risk is transferred to weak parties (small borrowers), the system will be fragile. When the weak party falls, a domino effect occurs that collapses the entire economy (such as the *subprime mortgage* crisis).

- **Mental Health:** Risk sharing removes the burden of irrational fears. An entrepreneur dares to innovate because he knows he is supported by the "collective energy" of capital, not being chased by an "interest executioner".

Abah Setu's analysis: *"Prof, usury is like giving a 100 kg burden to someone who is climbing a mountain, then you say: 'I don't care if you reach the top or fall into a ravine, the important thing is that you pay me to rent this load'. But partnership (profit-sharing) is that you climb with them, taking turns carrying the load. If you reach the top, you enjoy the view together. If you fall, you heal each other. Which is more pleasing to God?"*

The application of the principle of risk sharing in the tawhid 2.0 economic architecture is a necessity that is in harmony with the law of balance in the universe. If we observe the basic structure of matter, the stability of an atom is maintained because protons and electrons share a role in maintaining energy harmony, where no single particle is forced to bear the burden of the entire system alone. In economics, when risks are unfairly shifted entirely to the weak through the interest system, the structure becomes very fragile and vulnerable to shocks. When these small parties collapse due to burdens that exceed their capacity, a domino effect will emerge that can undermine the entire foundation of the global economy, as happened in the *subprime mortgage* crisis. Therefore, risk sharing is not just an ethical choice, but rather a systemic safety technology to keep the financial ecosystem strong and not destroyed by the concentration of burden on a single nerve point.

Psychologically, the risk sharing mechanism has a significant impact on the mental health of business actors by removing the burden of irrational fears that often hinder progress. Under the auspices of the partnership system, an entrepreneur has the courage to innovate and take strategic steps because he realizes that he is supported by the collective energy of capital, not being chased by a flower executioner who demands certainty in the midst of uncertainty. This creates ample creative space for the human spirit to expand without being shackled by destructive financial anxiety. Abah Setu's in-depth analysis likens *riba* to giving a load of one hundred kilograms to a mountain climber without caring about whether he will reach the top or fall into a ravine, as long as the rent for the load is still paid. On the contrary, true partnership is a journey uphill together, where the burden is carried alternately; successes are celebrated together at the top, and wounds resulting from failure are treated collectively with compassion.

The realization that partnership is more blessed by God than exploitation of interest brings us to the understanding that economics is a means to strengthen human ties, not to break them. By distributing risks fairly, we are actually aligning the frequency of civilization with the universal law that desires order and togetherness. A calm but strong flow of fortune can only be achieved if every individual in the system feels safe and supported by a fair structure. Through the transformation from *risk-transfer* to *risk-sharing*, we not only save the economy from repeated financial crises, but also save human dignity from the spiritual emptiness caused by the greed of rigid numbers (Sadr, 1982).

CONCLUSION 5.2 :

"The essence of Chapter 5 is: **economics is not about numbers, but about shared responsibility.** *Riba* is an escape from responsibility, while profit-sharing is the courage to shoulder the burden together under the auspices of ismu jalalah."

We will do **cross-faith and age analysis**. This is very important to prove that the prohibition of usury is not the sentiment of one religion, but **human moral consensus (Universal Moral Consensus)**. Usury is considered a "parasite" that violates the law of natural balance in almost all the world's great traditions.

The following is a comprehensive exploration of the definition of riba, the synchronization of civilization, and the evolution of technology:

5.10 Definition of Usury in Various Religions and Beliefs.

Almost all major traditions see flowers (*usury*) as an exploitation of the time and suffering of fellow humans.

- **Judaism (Judaism):** In the Torah, the term used is ***neshek*** (meaning "bite"). Interest is strictly prohibited from being collected from fellow countrymen (Leviticus 25:35-37). The logic: lending money to a relative in difficulty should be an act of benevolence (*tzedakah*), not business.
- **Christianity:** The early church through the church fathers and the Council of Nicaea (325 AD) strictly prohibited the practice of flowers. St. Thomas Aquinas argued that money is a medium of exchange that does not have its own reproductive power. Selling flowers is the same as "selling time", while time belongs to God.

- **Hinduism and Buddhism:** Vedic texts refer to usury perpetrators as *kusidin* (evil money borrowers). Gautama Buddha included "Right Livelihood" in the Noble Eightfold Path, which prohibits businesses that harm others through financial exploitation.
- **Greek philosophy (Aristotle):** Aristotle called flowers *tokos* (birth). He stated that money is naturally barren (*barren*). Money begetting money is the worst form of "unnaturalness."

Almost all major traditions of world civilization see interest or usury as a cruel form of exploitation of the time and suffering of fellow human beings, a universal moral consensus that crosses dogmatic boundaries. In the tradition of Judaism, the Torah uses the term *neshek* which literally means "bite" to describe interest, a very accurate metaphor for how interest-bearing debt slowly eats away at the well-being of its borrowers. Torah law strictly prohibits charging interest from fellow countrymen, as stated in the Book of Leviticus, with the fundamental logic that lending money to those in trouble should be an act of benevolence or *tzedakah*, not a sucking business opportunity. This view emphasizes that in a fraternal ecosystem, financial energy must be healing, not wounding (Levine, 1987).

In line with these Abrahamic roots, early Christianity through the Church Fathers and the formal decision at the Council of Nicaea in 325 AD strictly prohibited the practice of flowers for the clergy and later extended it to the entire congregation. Great figures like St. Thomas Aquinas strengthens this argument by stating that money is essentially just a medium of exchange that does not have its own reproductive power or is sterile. For Aquinas, charging interest is tantamount to a reckless attempt to "sell time", an action that is considered to tarnish sacredness because time belongs entirely to God and must not be privatized for personal gain. This view creates synchronization between theology and economic logic, where humans are prohibited from manipulating the sacred dimension of time to create artificial wealth.

In Eastern traditions, Hinduism and Buddhism also provide strong warnings against this practice of financial exploitation. Vedic texts refer to perpetrators of usury as *kusidin*, a term that refers to evil money borrowers who gain profits from other people's burdens. Gautama Buddha himself included the principle of "*right livelihood*" or *right livelihood* into the noble eightfold path, which explicitly prohibits all forms of business that harm other beings, including exploitation through entangling debts. This shows that in the spectrum of Eastern spirituality,

cleanliness of wealth obtained through just and non-violent means is an absolute requirement for achieving inner peace and social harmony (Harvey, 2000).

Even from the perspective of Ancient Greek rational philosophy, Aristotle strongly criticized the practice of flowers which he called *tokos* or birth. Aristotle argued that money is naturally barren or *barren*, so that the concept of money being able to "give birth" to money is the worst form of "unnaturalness" and deviates from the original purpose of economics. By looking at this long history of global rejection, it becomes clear that the prohibition of usury in the tawhid 2.0 economy is not an anomaly, but rather an effort to return human civilization to the frequency of truth that has been recognized by prophets, saints and philosophers throughout time. This prohibition is a protector for the integrity of humanity so that it continues to flow calmly and swiftly in the circuit of justice established by the Creator of the Universe (Aristotle & Reeve, 1998).

5.11 Synchronization of Civilizations: The Evolution of Usury and Economic Technology.

The synchronization of civilization reveals a bitter reality that usury is not a static entity, but a parasite that mutates along with the development of technology and human intelligence. In the ancient era in Egypt and Babylonia, when the economic system was still based on agriculture and barter, usury manifested itself in the form of seed or livestock commodities. Someone who borrowed a sack of wheat was obliged to return one and a half sacks at harvest time, a practice rigidly recorded on clay inscriptions as humanity's first debt recording technology. Entering the classical era of Greece and Rome, the use of gold and silver coins accelerated the legalization of usury in trade, which systemically triggered the birth of a caste of debt slavery, where the invention of precision scales was actually used to ensure that every piece of metal borrowed produced a definite profit for the owner of the capital.

We will see how *riba* mutates along with the development of civilization and IT:

Table 5.2
Riba Parasitic Mutation Matrix Across Civilization Eras: Synchronized Evolution Between Economic Systems, Time Commodification, and Information Technology Mediums.

Era of Civilization	Economic System	Definition & Practice of Usury	The Role of Technology (IT in Those Eras)
Ancient Era (Egypt, Babylonia)	Agriculture & Barter.	Usury in the form of seeds or livestock (borrow 1 sack of wheat, return 1.5).	Clay inscriptions as debt recorders.
Classical Era (Greek/Roman)	Metal Coins (Gold/Silver).	Usury began to be legalized for trade, triggering a caste of debt slavery.	Invention of precision scales.
Medieval Era (Islam & Europe)	Silk Road Trade.	Usury is strictly prohibited (Church & Sharia). The economy grows through partnerships.	Debt securities (*Suftaja*) and double-entry bookkeeping.
Modern Era (Industrial)	Banknotes & Banking.	**Institutionalization of Usury.** Interest is considered a "cost of capital" (*cost of capital*).	Telegram & mechanical calculating machine.
Digital Era (Now)	Digital Fiat & Speculation.	**Financial Shirk.** Usury is hidden in admin fees, compound interest, and *high-frequency trading* algorithms.	AI, Cloud Computing, High Speed Internet.

Note: The historical dissection in this table proves that riba operates as a parasite that continues to mutate as technology and human intelligence develop:

1. ***Ancient Era (Agrarian & Barter)**: Interest took the form of real commodities (seeds/livestock) which were rigidly recorded on clay inscriptions as the first debt technology.*
2. ***Classical Era (Greek / Roman)**: Metal coins and precision scales legalized trade interest giving rise to a caste of debt slavery.*
3. ***Middle Era (Islam & Silk Road)**: The strict prohibition of the Church and Islamic sharia encouraged real economic growth based on partnerships; suftaja and double-entry bookkeeping were created to facilitate fair circulation.*

4. ***Modern Era (Industry)****: Institutionalization of riba through banking and paper money, where interest is academically normalized as a "cost of capital" (cost of capital) accelerated by telegrams (Ferguson, 2008).*
5. ***Digital Era (Now)****: Usury is undergoing its most subtle mutation (financial sleight of hand)—hidden in complex administrative fees, digital compound interest, and high-frequency trading algorithms facilitated by AI and Cloud Computing (Lewis, 2014).*

   Source: Processed from Ferguson (2008), Lewis (2014), as well as historical analysis of theophysics by Makrifat experts and academics (2026).

This mutation map emphasizes the importance of tawhid economic architecture 2.0 to build a transparent, competitive technological system in order to return money to its nature as a fair measure of value.

The course of history then reached a turning point in the medieval era through the influence of the Church and Islamic sharia which strictly prohibited the practice of flowers, so that the world economy at that time grew rapidly through the silk road with a strong partnership foundation. Technology at that time, such as debt securities or *suftaja* and the double-entry bookkeeping system (*double-entry bookkeeping*), was developed not to exploit, but to facilitate fair cross-border trade circulation. However, the dawn of the modern industrial era brought about the massive institutionalization of usury through the banking system and paper money, where interest began to be normalized intellectually as the "cost of capital". The technological support of telegraphs and mechanical calculating machines facilitated the acceleration of interest accumulation beyond geographic boundaries, locking civilization in a permanent debt structure (Ferguson, 2008).

Now, in the digital era dominated by artificial intelligence (AI), cloud computing, and high-speed internet, usury has reached its most subtle and dangerous form of mutation, which is often referred to as financial shirk. Usury is currently hidden in complex administration fees, invisible compound interest algorithms, and speculative high-frequency trading practices. The latest technology that is supposed to liberate humans is often used to monitor and squeeze every beat of economic activity through algorithms that have no conscience. Understanding this mutation is very important in the economic architecture of tawhid 2.0, so that we can build a transparent technology-based counter system, which is able to restore the function of money as an honest measuring tool of value before the Almighty Creator (Lewis, 2014).

5.12 Global Analysis: From Existing Earth to Digital Crisis.

1. **The Beginning of the Earth (Law of Balance):** Naturally, the universe works with the **energy exchange** system. Trees give fruit, soil gives nutrients. There is no energy in this universe that multiplies without a process of "work" or "transformation". Usury violates this law of economic thermodynamics.
2. **The Present: "Algorithmic Usury":** In global countries, IT technology is actually used to accelerate interest accumulation. **Credit scoring** which is supported by AI in many countries (both Muslim-majority and Western) often becomes a digital executioner that closes off access to sustenance for the poor just because they fail to meet usury figures.
3. **Something New: "Usury as Information Pollution":** Something new that Prof found was: Usury is not just about money, but about **data distortion**. In IT systems, interest creates a "false signal" about the value of an asset. This is what causes economic bubbles. The 2008 crisis is clear evidence when the whole world (West and East) was destroyed because of usury-based "financial rubbish".

Global analysis in the tawhid 2.0 economic architecture reveals that since the beginning of the earth's existence, the universe has worked under a very rigid law of balance through a fair energy exchange system. In natural ecosystems, trees provide fruit and soil provides nutrients as a result of real biological transformation processes; There is not a single entity in this universe whose energy can multiply instantly without going through a process of "work" or change of form. Usury fundamentally violates this law of economic thermodynamics because it forces the growth of financial value artificially without any production activity or transformation of value in the real sector. In a theophysical perspective, the practice of interest is an anomaly that tries to create energy from nothing, which in the end will only damage the thermal stability of the economy and trigger systemic collapse (Beinhocker, 2006).

Entering the present, we are witnessing the birth of the "algorithmic usury" phenomenon where information technology is misused to accelerate the accumulation of interest with deadly precision. In various parts of the world, both in Muslim-majority countries and the West, *credit dcoring* systems supported by artificial intelligence (AI) often transform into cruel digital executioners. This algorithm automatically closes access to sustenance for poor people or small

businesses just because they fail to meet the parameters of rigid usury figures. Technology that should be a tool of liberation is instead used to monitor, lock up, and exploit human suffering through cold and conscienceless digital efficiency, widening the gap between capital owners and workers (O'Neil, 2016).

The latest findings in this analysis underscore that usury must be understood as a highly dangerous "information pollution." Usury is not just a matter of exchanging money, but rather a form of massive data distortion in global information systems that creates "false signals" about the true value of an asset. This information pollution causes unsustainable economic bubbles, where asset prices soar without a strong real economic foundation. The global financial crisis of 2008 is clear evidence when the entire world was destroyed by piles of usury-based "financial rubbish" packaged in complex derivative products. To restore the health of the earth, civilization must decontaminate information by returning the function of money into a transparent partnership circuit, where every growth in value reflects real work and blessings that are in sync with the law of universal balance (Roubini & Mihm, 2010).

CONCLUSION 5.3:

"History proves that **every time a civilization legalizes usury, that civilization is counting down its destruction.** The prohibition of usury is the 'safety belt' of humanity so that the economy remains grounded in the reality of work and benefits. IT synchronization in the future must eliminate this 'code' of usury to create a universally healthy economy."

This is the most "spicy" but very necessary surgery. We will dismantle **"pseudo-sharia"** or **financial camouflage**. Many institutions and countries are trapped in formalities *fiqh* (wrapping), but the essence (spirit) of the transaction is still *riba*.

In the Abah Setu language, this is referred to as **"shirk in the clothes of piety"**.

History has proven very clearly that every time a civilization legalizes usury in its economic structure, that civilization is actually counting down the seconds to its own destruction. The prohibition of usury is not just a limitation of dogmatic morality, but rather a vital humanitarian safety belt so that the wheels of the economy remain grounded in the reality of real work and social benefits. Without this safety belt, the economy would lose its moral gravitas and hurtle into a dead void of speculation. Therefore, the synchronization of information technology in

the future holds a great responsibility to eliminate every usurious code embedded in financial algorithms, in order to create an economic ecosystem that is universally healthy and in harmony with the frequency of universal truth.

This in-depth and interdisciplinary presentation brings us to full readiness to move on to the next chapter, namely the dissection of digital money and algorithm ethics through the lens of crypto and Central Bank Digital Currency (CBDC) from the perspective of tawhid 2.0. By saying bismillah, we will enter the sharpest but most necessary stage of dissection to dismantle the practice of "pseudo-shariah" or financial camouflage which is currently rife. This phenomenon shows that many institutions and countries are trapped in the formality of jurisprudence which only touches the outer layer, while the essence or spirit of transactions is still thick with elements of exploitative usury. This practice is a very subtle form of data distortion, where religious labels are used to justify economic mechanisms that actually conflict with the principles of distributive justice (El-Gamal, 2006).

In the language of Abah Setu's wisdom, this camouflage phenomenon is referred to as "shirk in the clothes of piety", a condition in which a system that is devoted to the accumulation of interest hides behind a cloak of formality of piety. This condition is much more dangerous than outright usury, because it undermines the trust of the people and blurs the line between truth and manipulation. Through economic theophysical analysis, we will dissect how future algorithms must be cleaned of the residue of "shirk" so that they do not become new tools of oppression dressed in piety. The journey towards a pure economy requires high intellectual honesty to let go of all forms of false formality in order to achieve the essence of blessings that flow calmly and swiftly for all mankind (Laldin, 2013).

5.13 Anatomy of Camouflage: As if Profit-Sharing.

The anatomy of camouflage in contemporary financial practices reveals a worrying phenomenon where the line between truth and manipulation becomes very blurred in a system that often labels itself as Islamic banking. Many financial institutions in various Muslim countries are trapped in efforts to manipulate contracts so that legally the formalities appear to meet "halal" requirements based on upstream fiqh aspects, but in economic substance, the resulting impact remains identical to the conventional interest system. This practice of profit-sharing is a form of frequency distortion in the tawhid 2.0 economy, where the outer shell of transactions is used

to wrap a core that still contains elements of exploitation and certainty of unilateral profit for capital owners. In the view of economic theophysics, this structural dishonesty creates a leak of beneficial energy due to the disconnection between stated intentions and the technical mechanisms implemented.

This camouflage technique often works through very subtle contract engineering, where business risks that should be shared fairly are instead transferred back to the customer's shoulders through various guarantee instruments and additional fees that are set at the start. When a contract is designed in such a way that installments remain stable regardless of real fluctuations in the business being financed, then the essence of the partnership has been lost and transformed back into a rigid creditor-debtor relationship. From the perspective of civilizational economics, this manipulation is not just an administrative problem, but rather a threat to the integrity of the people's economic system as a whole because it creates an illusion of piety that lulls society from the real systemic danger of usury. This transformation hampers the flow of good fortune which should flow calmly and swiftly, because the distribution channels are blocked by the residue of the flower-taking mentality dressed in piety.

Dissecting the anatomy of this camouflage is crucial so that we are not fooled by bookkeeping formalities that appear sacred but still systemically suck the sweat of small business actors. It requires radical honesty to admit that many sharia financial practices are currently still in a transitional stage full of compromises, or what Abah Setu calls "shirk in the clothes of piety". The synchronization between God's law and financial technology in the future must be able to penetrate this layer of camouflage by providing data-based transparency that cannot be manipulated, so that the essence of fair results is truly realized in every pulse of transaction. Only by dismantling these financial masks can we rebuild an economic architecture that is truly grounded in the full reality of work, benefits and divine pleasure.

Many Islamic banks or financial institutions in Muslim countries manipulate contracts to make them legally "halal", but economically the impact is the same as interest. Here are the camouflage techniques:

1. **Benchmarking to Interest Rates (Libor/BI Rate):**
    - **Mode:** Determining the *nisbah* (profit-sharing) or profit margin is not based on the real performance of the business, but rather follows the central bank's interest rate.

- **Reality:** If "profit-sharing" always goes up and down following conventional bank interest, then it is not profit-sharing, but interest that has been renamed.

The practice of determining profit-sharing which relies on market interest rate benchmarks, such as LIBOR or BI Rate, is one of the most obvious forms of distortion in the current tawhid economic synchronization. In their operational mode, many financial institutions determine the profit-sharing portion (*ratio*) or profit margin not based on the pulse of real business performance in the field, but instead follow fluctuations in interest rates set by the central bank. This action technically breaks the organic relationship between capital and productivity, because the return on capital no longer reflects the success or failure of the venture financed, but rather reflects the price of money in the speculative monetary market. Theophysically, this is an anomaly where economic meters are forced to follow external frequencies that are irrelevant to the object being measured, thus creating very deep information distortions for business actors.

Reality on the ground shows that if instruments labeled "profit-sharing" always move up and down precisely following the movement of conventional bank interest, then substantively the essence of profit-sharing has been lost. This phenomenon is simply a practice of changing the name or relabeling of flowers packaged in religious packaging so that they can be accepted in formal legal terms. If capital owners' profits are pegged to always be equal to market interest rates regardless of whether the real sector is growing or shrinking, then quantum injustice will occur again. This prevents the creation of a calm and flowing economic system because the circulation of wealth is no longer driven by real added value, but by a debt replication mechanism wrapped in contracts that appear sacred but are essentially dry (Meera & Larbani, 2006).

This reliance on *benchmarking* interest rates reflects a failure in building an independent and sovereign financial ecosystem. As long as sharia banking still uses conventional interest rates as the main compass in determining profit-sharing prices, it will always be the shadow of an exploitative usury system. Transformation towards a pure tawhid economy requires the courage to create a profit index based on the profitability of the productive sector in a transparent manner. Only by severing the umbilical cord of central bank interest rates can

we ensure that every dollar generated is the fruit of hard work and authentic blessings, not the result of number manipulation that tries to equate the frequency of partnerships with the frequency of exploitation (Rosly, 2005).

2. **Loss of "Ghurm" (Risk) Element - Hidden Transfer Risk:**
    - **Mode:** Using very tight collateral so that if the customer loses, the bank still doesn't want to lose a penny.
    - **Reality:** In pure *mudharabah*, if a business loss occurs that is not due to negligence, the capital owner must bear the financial loss. If the bank continues to confiscate customer assets even though the business is making a pure loss, that is usury disguised as a partnership.

The loss of the element of *ghurm* or risk in current banking practices is a form of hidden risk transfer that destroys the essence of partnership in the tawhid economy. This mode is often carried out through the use of very tight guarantees or collateral, where financial institutions design contracts in such a way that they still do not lose a penny even if the customer experiences business failure. From the perspective of economic theophysics, the elimination of the element of risk creates a disconnection from natural law, because capital owners try to secure their position absolutely above the suffering of other parties. This action systemically destroys the principle of quantum justice, where profits should arise from the courage to face uncertainty, not from confiscation of assets that kills productive economic space.

The reality that must be understood in depth is that in a pure *mudharabah* contract, if a business loss occurs that is not caused by the manager's negligence, the capital owner is obliged to bear all the financial losses. This principle ensures that capital not only demands growth, but is also prepared to face contraction as part of the economic energy cycle. If a bank continues to force the confiscation of customer assets even though the business is experiencing pure, inevitable losses, then this practice is essentially usury wearing the mask of partnership. This transformation damages the frequency of honesty in *muamalah*, because it promises cooperation on the surface but still carries out exploitation mechanisms at the core of the transaction (Vogel & Hayes, 1998).

The existence of risk or *ghurm* is an absolute requirement for a profit to be categorized as blessed and halal sustenance. Without the willingness to bear losses, capital owners have positioned themselves outside God's law of balance,

where they want certain results from a world that is naturally uncertain. This causes economic flows to become blocked by structural greed, preventing prosperity from flowing calmly and swiftly to all levels of society. Therefore, the future economic architecture must return this element of risk to every financial contract, ensuring that every profit achieved has truly gone through a test of patience and shared responsibility in the face of market dynamics (Ayub, 2007).

3. **Hilat (Legal Tricks) on Murabahah Contracts:**
    - **Mode:** Buying and selling goods where the bank never physically owns the goods. Banks only give money, then customers pay in installments at a higher price.
    - **Reality:** This is often a "cash loan" wrapped up as if it were buying and selling goods.

The practice of legal engineering or *hilat* in *murabahah* contracts often becomes a loophole that reduces the sanctity of trade transactions to just a cover for cash lending activities. In its operational mode, goods buying and selling schemes are often found where the bank never actually physically owns the goods or controls them substantially as the responsible seller. Banks tend to only give a certain amount of money to customers, who are then required to pay back in installments at a higher price as a form of "profit margin". In economic theophysics, the absence of goods as intermediate objects in circulation indicates that the transaction has lost its real anchor, so that the additional value that emerges is not profits from halal trade, but interest from disguised debts.

The reality on the ground shows that these schemes are often just "cash loans" wrapped in the technical language of buying and selling to fulfill legal formality requirements. If the bank does not cover the risks of ownership of the goods—such as the risk of damage or cancellation from the supplier before the goods reach the customer—then the margin taken loses its moral and legal basis in the tawhid economic system. This structural dishonesty means that economic circulation is no longer driven by the real exchange of value between goods and money, but rather by the accelerated growth of debt which burdens the household and productive sectors. As a result, instead of creating calm and flowing prosperity, this *hilat* practice actually clogs systemic blessings because

of the manipulation of universal data that equates lending money with real trading (Rosly, 1999).

To restore the integrity of this transaction, courage is needed to return to the essence of *murabahah* where banks truly act as traders who care about the quality and availability of the goods they sell. Without real ownership risks, the differences between Islamic and conventional banking will simply become a dry semantic debate without a transformative economic impact. Synchronization between sincere intentions and fair mechanisms must be the main foundation in every contract, so that future financial technology can detect and remove this *hilat* residue in order to create a universal economic order and be appeased by Allah SWT (Al-Zuhayli, 2003).

5.14 Country Case Study: Between Illusion and Reality.

1. Malaysia: Market Leader with Dual-System.

- **Condition:** Malaysia is very advanced in sharia instruments (sukuk).
- **Camouflage Criticism:** Many scholars (such as Prof. Syed Muhammad Naquib al-Attas or critics of global Islamic economics) see that Islamic banking there is too oriented towards "debt" products (*debt-based*) rather than "partnerships" (*equity-based*). They think it is correct because it is legally approved by the supervisory board, but from a macro perspective it still creates the same debt bubble as the conventional system.

The case study of Malaysia in the global economic architecture shows a deep contradiction between the progress of financial instruments and the nature of economic justice that is aspired to. As a market leader in the dual system or *dual-system*, Malaysia has indeed demonstrated very rapid achievements, especially in the development of internationally recognized sukuk instruments. However, behind the splendor of this financial structure, there is sharp criticism regarding the systemic camouflage that obscures the essence of the tawhid economy. Leading scholars, including great thinkers such as Prof. Syed Muhammad Naquib al-Attas as well as critics of global Islamic economics, observe that sharia banking there is still too oriented towards debt-based (*debt-based*) products such as *murabahah* and *tawarruq* rather than partnership-based (*equity-based*) instruments such as *musharakah* or *mudharabah*. This orientation causes the system to simply move from one form of debt to another,

without actually touching on the structural transformation expected from an economy without usury (Rosly, 2005).

This condition gives rise to an illusion of truth that is dangerous for the future of civilization, where institutions feel they are walking on the right track just because their products have been formally approved by the sharia supervisory board. However, from a macroeconomic perspective, this practice of relying too heavily on debt-like contracts still creates a debt bubble that is as large as the conventional system. In the perspective of economic theophysics, this is an anomaly in the frequency with which religious "packaging" is used to justify the flow of financial energy, which is still exploitative and speculative. Instead of creating stability through risk sharing, a system that is trapped in legal formalities actually weakens the resilience of the real economy because it continues to burden society with fixed payment obligations that are not synchronized with fluctuations in human productivity (Meera, 2002).

This criticism of the Malaysian model is a strong warning for other Muslim countries not to simply pursue market volume, but to return to the spirit of true partnership. The journey towards a tawhid 2.0 economy requires the courage to shift from a debt-giving mentality to a partner mentality that is ready to share the joys and sorrows in every inch of business activity. Only by aligning legal aspects with fair economic substance can we ensure that the resulting prosperity is not just artificial or just numbers on paper, but actually flows calmly and swiftly as a blessing for all levels of society without creating debt pollution that damages the future (Mansuri, 2006)].

2. **Gulf States (GCC - Saudi Arabia, UAE, Qatar):**

- **Conditions:** Has large liquidity.
- **Camouflage Criticism:** Use of **tawarruq** (murabahah commodity) products. This is a scheme where customers ostensibly buy commodities on an international exchange and then resell them instantly for cash. Legally "okay", but in substance, this is just a way of borrowing money at interest disguised through fictitious commodity transactions.

The gulf countries that are members of the Gulf Cooperation Council (GCC), such as Saudi Arabia, the United Arab Emirates and Qatar, are currently in a unique position with the availability of enormous liquidity resulting from the accumulation of global energy wealth. However, amidst this abundance of

capital, there has been deep criticism regarding the practice of financial camouflage carried out through the use of *tawarruq* products or what is often known as commodity *murabahah*. This scheme technically involves customers ostensibly buying a number of commodities on an international exchange and then reselling them instantly to get cash in a short time. Even though legally the formality of this contract is often considered to meet the requirements by the local sharia supervisory board, in economic substance, this practice is actually just a way to borrow money at interest disguised through a series of commodity transactions that are fictitious and never touch the real sector.

From the perspective of economic theophysics, the use of *tawarruq* creates frequency distortions that are very dangerous for the integrity of the Ummah's financial system, because it tries to circumvent God's law by using sophisticated contract engineering. These transactions do not provide added value to the real economy because the commodities traded are only intermediary objects that never physically change hands for consumption or production purposes. As a result, the wealth generated from this scheme does not have strong roots in blessings and instead widens the inequality gap through the accumulation of debt wrapped in the halal label. This reality shows that the huge liquidity owned by the Gulf countries often only circulates in the financial "sky" layer without being able to flow down to the lower levels to empower small entrepreneurs in the spirit of true partnership (Haneef, 2005).

The failure to move from the *tawarruq* scheme to an authentic profit-sharing model means that financial institutions in the region remain trapped in the conventional banking paradigm which only cares about ensuring returns for capital owners. Criticism from global scholars emphasizes that as long as these fictitious transactions are still normalized, the goal of Islamic economics to eliminate financial injustice will never be fully achieved. The synchronization of civilization in the future requires courage from the GCC countries to stop this practice of "shirk in the cloak of piety" and direct their large liquidity towards productive projects based on *risk-sharing*. Only in this way can economic energy return to its straight path, create universal prosperity and be blessed by Allah SWT. without having to hide behind the manipulation of contracts that are devoid of spirit (Dusuki, 2010).

3. Pakistan & Iran:

- **Condition:** Have tried to carry out total (mandatory) Islamization of the banking system.
- **Camouflage Criticism:** In Iran, the practice of “interest” is often replaced with the term “expected profit” pegged at the outset. If that number is certain and fixed, then the spirit of partnership is lost. They feel they have implemented an Islamic system, but the small people are still suffocated by high capital costs.

The systemic efforts made by Pakistan and Iran to carry out mandatory and total banking Islamization provide valuable lessons regarding the wide gap between legal formalities and economic reality. Both countries have tried to overhaul their entire national financial structure so that it is in line with sharia principles, but along the way, many criticisms have emerged regarding the phenomenon of substance camouflage. In Iran, for example, the conventional practice of interest is often technically simply replaced by the term "expected profit" whose value is fixed precisely from the start of the contract. In economic theophysics, when a profit figure is determined as a fixed and absolute value in the midst of fluctuating market realities, the spirit of a partnership based on risk-sharing (*risk-sharing*) is automatically lost. This creates an anomaly where the system feels like it is carrying out religious commands, even though technically they are still using a mechanism similar to flowers (Khan & Mirakhor, 1990).

The impact of the loss of the essence of this partnership is felt by the lower levels of society who remain suffocated by very high capital costs even though the system label has changed to sharia. When "expected profits" become an obligation that must be paid without regard to the real results of the borrower's efforts, then distributive justice never occurs. Small people remain trapped in a cycle of heavy debt because the system does not provide room for them to share the burden of losses with large capital owners. Criticism from global Islamic economic scholars emphasizes that the independence of the Islamic economic system will never be achieved as long as the mechanism of "certainty of results" is still respected above the principle of justice. This financial information pollution causes people to be trapped in the illusion of obedience, while the energy of their sustenance continues to be sucked up to meet rigid numbers that have no organic relationship to real productivity (Askari, 2010).

The bitter reality in Pakistan and Iran shows that top-down forced Islamization of banking without being accompanied by a mental revolution from *risk-transfer* to *risk-sharing* will only give birth to a new "shirk in the clothes of piety". The synchronization of civilization requires data openness and algorithm transparency so that profit-sharing truly reflects field conditions, not just changing labels to justify exploitative capital costs. To create a universally healthy economy, we must have the courage to dismantle all forms of camouflage that try to close the doors of *tawakkal* by fixing definite numbers at the start. Only by returning risk to the heart of transactions can the flow of prosperity truly flow calmly but swiftly, bringing blessings that revive human dignity in the face of the power of capital (Haque & Mirakhor, 1998).

5.15 Detailed Example: Margin Manipulation in Sharia KPR.

Let's compare technically so Prof can see this "game":

- **Conventional Bank:** Borrow 1 billion, 10% interest *floating*. If market interest increases, installments increase.
- **Sharia Bank (Camouflage):** The bank "buys" the house for 1 M, then sells it to you for 2 M (100% margin) in 15-year installments.
- **The problem:** If you want to pay off early (accelerated repayment), Islamic banks often demand that the entire 2 M margin be paid in full. However, in fairness (*qisth*), the margin should be proportional to time. This is where the "rigidity" of the law is used to legalize exploitation that is more cruel than conventional bank interest.

A technical analysis of the sharia mortgage phenomenon reveals margin manipulation, a common structural game within financial institutions. To understand this distortion, we need to compare conventional banking mechanisms that use a floating interest rate system with the camouflaged practices of Sharia banking. In the conventional system, a customer borrows one billion rupiah at a fixed interest rate that fluctuates with the market, allowing the installment burden to rise or fall dynamically. Conversely, sharia banks that use camouflage techniques often operate a scheme where they pretend to buy a house for one billion rupiah and then resell it to the customer for two billion rupiah after adding a 100% margin for a fifteen-year term. Legally, this transaction is packaged as a legitimate murabahah

sale and purchase agreement, but economically, the margin certainty often locks the customer into a very rigid financial burden.

A fundamental problem arises when customers intend to make early or accelerated payments, where Islamic banks often demand that the entire two billion rupiah margin be paid in full without any significant deductions. This situation creates a clear injustice because, according to the principle of *qisth*, or universal justice, the margin should be proportional to the elapsed time dimension. Herein lies the anomaly where the rigidity of legal formalities is used to legalize exploitation that in some cases feels more cruel than conventional bank interest. From the perspective of economic theophysics, this practice is a form of exploitation hidden behind an absolute contract, ignoring the reality that time belongs to God and should not be unilaterally commercialized without equivalent benefit (M. K. Hassan, 2011).

This exploitation through margin manipulation causes customers' economic energy to be sucked into a system that lacks financial empathy. When banks refuse to provide fair repayment discounts (*muqassah*), they are actually engaging in usury disguised as piety, as they profit from time that has not yet passed. This prevents the creation of a calm and steady flow of prosperity for families seeking to free themselves from the burden of debt. Therefore, the synchronization of IT and future financial algorithms must be able to calculate margins dynamically and transparently, ensuring that any profits taken by banks truly reflect the duration of capital use and actual risk responsibilities, rather than simply exploiting legal loopholes to trap people in an endless cycle of debt (M. K. Hassan, 2011).

5.16 Singularity Analysis: Restoring Data Veracity.

Something new we have to offer is **"real-time transparency"**. Camouflage occurs because there is a "veil" between the bank and the customer's business.

- **IT Solutions:** With **smart contracts** and IoT integration in customer businesses, profit-sharing can be calculated automatically from real cash flow. Banks can no longer set initial numbers unilaterally. This is the **digital honesty revolution**.

Abah Setu's analysis: *"Prof, changing the label 'interest' to 'margin' or 'nisbah' without changing your greedy behavior is an act of mocking God. You can deceive the supervisory board with documents, but you cannot deceive Al-Hasib (the all-*

calculating). If you are still sleeping soundly over the suffering of your clients who are losing money, then your forehead, which is black from prostration, will not help you in His judgment."

Within the framework of the singularity analysis, the fundamental solution that must be offered to break down the wall of financial camouflage is the introduction of a real-time transparency system. The camouflage practices that have plagued the Islamic banking system are due to the information "veil" deliberately created between banks and the realities of their customers' businesses. This veil allows banks to remain secure with rigid figures, while customers struggle alone amidst the uncertainty of the real sector. To restore the integrity of economic data, the integration of information technology in the form of smart contracts and the Internet of Things (IoT) is key to revolutionizing digital honesty. Through this system, profit-sharing is no longer based on paper projections or disguised interest rates, but is instead calculated automatically and precisely from real cash flows recorded in the digital system. Thus, banks no longer have the luxury of unilaterally setting profit figures at the outset of contracts, ensuring that the circulation of wealth truly follows the pulse of honest and objective productivity (Tapscott & Tapscott, 2016).

The wisdom conveyed by Abah Setu provides a very sharp spiritual warning regarding the practice of changing financial labels without behavioral transformation. Changing the term "interest" to "margin" or "nisbah" while greed continues to dominate the transaction mechanism is a form of mocking God. Although legal documents may be able to deceive the sharia supervisory board and financial authorities, there will never be a single piece of data that escapes the supervision of *Al-Hasib*, the Almighty Count. This theophysical awareness reminds banking practitioners that if they can still sleep peacefully over the suffering of customers who experience pure losses, then all forms of outward worship formalities will not be able to help them in the absolute divine court. Economic justice in the perspective of tawhid 2.0 requires synchronization between prostration on the prayer mat and justice in managing financial balances (Al-Attas, 2015).

Restoring data honesty through this technology will bring civilization to an era where prosperity flows calmly and swiftly without anyone being wronged by information distortion. By erasing usury codes hidden in financial algorithms, we are preparing fertile ground for the growth of economic trees whose strong roots penetrate the earth of reality and whose branches tower high bringing universal

blessings. This digital honesty revolution is not just about technical efficiency, but rather a sacred endeavor to restore human dignity as independent subjects, where every drop of sweat is valued fairly and every risk is shared in the spirit of authentic monotheism. Only in this way, the digital economy of the future will not become a prison of new algorithms, but will become a means of liberation for all mankind under the auspices of His blessing (M. K. Hassan, 2025).

CONCLUSION 5.4.:

"The conclusion is: **many Muslim countries are carrying out "cosmetic economics"**. They change the face but not the heart. We need a system that **by design** does not allow for camouflage, namely a system that is based on the real sector and total data transparency."

This is the **culmination of Series 4**. We will tie all the red threads that we have woven—from the atomic structure of ismu jalalah to the mechanism of zakat and the criticism of *riba*—into one big concept: **financial mental revolution (RMF)**.

RMF is not just a change in the way of transactions, but **reorientation of the flow of consciousness** of humans in viewing material energy. We will connect the history of the existence of the financial system from point zero of creation to the era of artificial intelligence.

The major conclusion that can be drawn from this in-depth dissection is that many Muslim countries today are trapped in the practice of "cosmetic economics", a phenomenon in which changes are only made to the face or outer layer of the financial system without touching on the fundamental changes in heart and essence. They changed legal terms and product labels, but still allowed exploitative behavior and a risk-averse mentality to dominate the transaction structure. Current civilization really needs a system that by design, does not provide room for financial camouflage, namely an order that is firmly rooted in the real sector and supported by total data transparency. Only with a structurally honest system can we ensure that economic energy is no longer manipulated by artificial numbers, but truly reflects the flow of real benefits for humanity.

Starting from the atomic structure of ismu jalalah to the mechanism of zakat and sharp criticism of usury, into a big concept called financial mental revolution (RMF). This revolution is not just a technical change in the way humans conduct transactions, but rather a reorientation of the flow of human consciousness in

viewing material energy. Through RMF, we will reconnect the history of the existence of the financial system from the zero point of creation to the era of artificial intelligence, ensuring that every technological advancement remains in the orbit of uniting monotheism (Nasr, 2010).

The integration of spirituality and technology in this mental financial revolution will eliminate information pollution which has so far polluted the value of assets and human transactions. By channeling the awareness that matter is a form of energy that must be accounted for before *Al-Hasib*, civilization will move towards a new era where transparency is no longer an option, but a systemic inevitability. The digital economy of the future, which we will dissect through the lens of crypto and ethical algorithms, must be an extension of grounded divine justice. This journey is an effort to ensure that prosperity can flow calmly but swiftly, watering the barren global inequality with water of honesty and authentic blessings from the past to the unlimited future (Mirakhor & Askari, 2017).

5.17 Financial Mental Revolution Philosophy (RMF): Return to Point Zero.

Financial mental revolution is a process **"ego detoxification"** of the economic system.

As we discussed in Chapter 1 on materialism, our main problem is "financial shirk". So, RMF is a **financial monotheism** movement.

- **Earth's Initial Synchronization (Fitrah):** At the beginning of creation, the economic system of the universe was **absolute partnership**. The sun does not charge flowers from plants, and the earth does not ask dividends from humans. Everything is *khidmat* (service). This is the **"pure *rizq*"** system without ego intervention.
- **Mental Fall (Duality):** Negative mental revolution occurs when humans begin to feel "owned" (*ownership*). This is where the seeds of *riba* emerge. Humans begin to separate themselves from unity (singularity) and create barriers of accumulation.

The financial mental revolution (RMF) philosophy is a radical ego detoxification process from an economic system that has long been polluted by the desire for accumulation. As we discussed the discourse on materialism at the beginning of this journey, the root of our civilization's crisis is not just technical management

errors, but a fundamental problem known as financial shirk. In this condition, humans no longer place God as the center of all values, but instead make money and the growth of numbers the new god to be worshipped. Therefore, RMF exists as a financial tawhid movement which aims to return human orientation to the zero point of creation, where awareness of the oneness of Allah becomes the main basis in every transaction and distribution of wealth on earth.

This achievement of financial monotheism can only be understood through synchronization with the original nature of the earth, where at the beginning of creation, the economic system of the universe worked in absolute partnership harmony. In this universal orchestra, the sun provides its energy to give life to plants without ever charging flowers, and the earth provides its nutrients without demanding dividends from humans; This entire mechanism is a great devotion or *solemn* for the survival of life. This is a system of "pure sustenance" that operates automatically without human ego intervention, a stable economic order because every entity in it acts as a servant for the greater cosmic balance (Schumacher, 1973).

The mental fall of civilization occurs when a duality appears that separates humans from the unity or singularity, where humans begin to feel absolute ownership or ownership. This feeling of "ownership" is the main seed for the growth of usury, because when humans feel they are the sole owners of resources, they begin to create accumulation barriers and demand compensation for the time and existence of capital which is actually a deposit. This is where humans lose their natural frequency and begin to build an egoistic economic system, which systemically ignores collective welfare for the sake of individual glory. Through RMF, we are invited to destroy the idol of false ownership and return to the awareness that we are only trustees of material energy which must be distributed fairly, calmly and swiftly for the benefit of all the inhabitants of the earth.

5.18 Timeline of the Financial Mental Revolution in Civilization.

The timeline of the financial mental revolution in the history of human civilization provides a very clear picture of the shift in the soul's orientation in viewing matter, starting from the purity of nature to the brink of digital destruction. In the primitive era guided by the prophets, the economic system operated through a barter mechanism and a gift economy or *gift economy* which was completely based on

trust (*trust-based*). The human mentality at that time was in sync with the concept of *milkullah* or absolute ownership of Allah as discussed in the previous chapter, where every exchange of value was carried out with full confidence in God's promises and solidarity among humans without any desire to exploit time (Mauss, 1954).

Let's see how the financial system evolved and where the mental revolution point is:

Table 5.3
Evaluation Matrix of the Trajectory of the Financial Mental Revolution of Civilization: Isomorphic Surgery of System Evolution, Psychological Orientation, and Resynchronization of Tawhid 2.0.

Era	System Evolution	Mental Status	Sync with Series 4
Primitive/Prophet	Barter & Giving (*Gift Economy*).	**Trust-Based.** Believe in the promises of God and others.	In accordance with the concept of **Milkullah** (Chapter 2).
Monarchy/Classics	Metal Coins & Tributes.	**Power-Based.** Wealth is a tool of power (ego).	The emergence of the first material idols.
Modern (*Riba*)	Central Banks & Banknotes.	**Debt-Based.** Humans are enslaved by debt (*riba*).	Peak **Financial Camouflage** (Chapter 4).
Digital (Now)	AI, Crypto, CBDC.	**Data-Based.** Risk of algorithm manipulation.	Need **Algorithm Ethics** (Chapter 5).
Future (RMF)	**Quantum Tawhid 2.0.**	**Trust-Based.** Back to Singularity.	**Complete Financial Mental Revolution.**

Note: The timeline of the financial mental revolution illustrates the shift in the orientation of the human spirit in viewing material things across eras of civilization:

1. **Primitive / Prophetic Era (Trust-Based)**: System based on gift economy and transactions based on Milkullah (God's absolute ownership) without exploitation of the commodification of time (Mauss, 1954).
2. **Monarchy / Classical Era (Power-Based)**: The use of metal coins and tribute shifted the status of wealth to a tool of power (ego), triggering the birth of the first material idolatry.

3. **Modern Era (Debt-Based)**: The emergence of central banks and paper money institutionalized riba on a massive scale—reaching the peak of financial camouflage that enslaved civilization through the accumulation of debt (Graeber, 2011).
4. **Digital Era (Data-Based)**: The integration of AI, Crypto, and CBDC presents new risks in the form of algorithm manipulation, thus demanding the presence of tawhid-based algorithmic ethics.
5. **The Future / RMF (Amanah-Based**): Quantum tawhid 2.0 returns the consciousness of civilization to the point of singularity, where all transactions are carried out as a Divine trust in accordance with the laws of the universe.

Source: Processed from Mauss (1954), Graeber (2011), as well as analysis of the theophysical evolution of Makrifat and Academicians (2026).

Entering the monarchy and classical era, there was a significant mental shift along with the emergence of metal coins and the tribute system, where wealth status began to change into a tool of power based on human ego (*power-based*). This is where the first material idols begin to appear in history, where gold and silver are no longer just a means of exchange but rather symbols of domination that trigger separation between rulers and people. This evolution continued in the modern era which was marked by the emergence of central banks and paper money, which brought civilization to the peak of a debt-based mentality. Humans are systemically enslaved by interest, which in Series 4 we identify as the peak of financial camouflage, where usury is massively institutionalized and considered economic normality (Graeber, 2011).

Today, we are in a digital era dominated by artificial intelligence, crypto and central bank digital currencies (CBDC), a data-based phase (*data-based*) that carries a very high risk of algorithmic manipulation. This era requires in-depth algorithm ethics as will be discussed in the next chapter, so that technology does not become the new executioner for the poor. The culmination of this entire journey is the future of the financial mental revolution (RMF) within the framework of *quantum tawhid 2.0*, an order that is completely trust-based (*amanah-based*). In this phase, human consciousness returns to the point of *singularity*, where every economic activity is a form of service that is in sync with the laws of the universe, marking the end of the ego of ownership and the beginning of prosperity that flows calmly but swiftly under the auspices of the Creator's pleasure.

5.19 Four Pillars of Financial Mental Revolution (Synchronization of Chapters 1-4).

To synchronize the system today, RMF must touch the four atomic layers of the economy that we have compiled:

1. **Electron Level (Behavior):** Change the mentality of "looking for work" to "providing benefits" (*solemn*). Every transaction is no longer about *profit* (personal gain), but rather *impact* (social impact).
2. **Nucleus Level (System):** Changed *risk-transfer* (*riba*) to *risk-sharing* (partnership). This is a revolution from **master-slave mentality** to **partner-brother mentality**.
3. **Quark Level (Information):** Destroys "sharia camouflage" with total digital transparency. Using IT is not to cheat the law, but to uphold ***qisth*** (distributive justice - Chapter 3).
4. **Singularity Level (Akidah):** Embedding ismu jalalah as the center of gravity. That sustenance is a fixed variable guaranteed by Allah, so that the fear of poverty (irrational) disappears.

The four pillars of financial mental revolution (RMF) are the result of a comprehensive synchronization of our intellectual journey from the beginning, which aims to touch the atomic layers of the economy so that they are in harmony with the divine frequency. At the electronic level or behavioral layer, RMF demands a fundamental change from a mentality of simply looking for work to survive to a mentality of providing benefits through devotion or *khidmat*. In this new orientation, every transaction is no longer viewed through the narrow lens of profit or personal gain, but is instead measured based on *impact* or the social impact produced on the surrounding environment. This shift in behavior ensures that each individual moves as a productive and active particle of energy, whose contribution goes beyond ego interests for the greater good of the collective (K. Ahmad, 2003).

At the core or system layer, this revolution works by replacing the *risk-transfer* mechanism which is the core of usury into a *risk-sharing* or fair partnership system. This step is not just a technical contract change, but rather a revolution of consciousness from an oppressive "master-slave" mentality to a mutually reinforcing "partner-brother" mentality. When risks are shared, the imbalance of power between capital owners and business operators will disappear, creating systemic stability that is as strong as the binding force in the atomic nucleus that

maintains the balance of all matter. In this way, the economy is no longer a tool for debt slavery, but rather a means of brotherhood that humanizes humans in every inch of their financial activities (M. K. Hassan, 2020).

Entering the quark level or information layer, RMF has a crucial mission to destroy all forms of sharia camouflage through enforcing total digital transparency. The use of information technology in the tawhid 2.0 economy is no longer aimed at finding legal loopholes or engineering fictitious contracts, but is used as a sacred instrument to uphold *qisth* or distributive justice as discussed in the section on zakat and energy circulation. With honest and open data in *real-time*, there is no longer room for information pollution which often deceives people through religious labels but is essentially dry. Technology here functions as a silent witness that ensures that the essence of truth in transactions can be accessed and verified by all elements of society without anything being hidden (Z. Iqbal & Mirakhor, 2017).

Finally, at the level of singularity or layer of faith, RMF embeds ismu jalalah as a single center of gravity in the entire economic ecosystem. The awareness that Allah is the Giver of Sustenance (*Al-Razzaq*) places sustenance as a fixed variable that has been guaranteed by the Creator, so that the irrational fear of poverty can be completely eliminated from the human soul. When this fear disappears, humans will have extraordinary courage to innovate and share without feeling threatened by loss. This is the peak of the financial mental revolution, where humans return to the zero point of holiness, move freely in an orbit of obedience, and allow prosperity to flow calmly but swiftly as a manifestation of divine pleasure that covers the entire universe.

5.20 RMF Implementation: A Real Example of Global Synchronization.

The world is currently being forced by circumstances (climate crisis, inequality, pandemic) to carry out this mental revolution:

- **Examples in the West:** The emergence of the *B-Corp* (benefit corporation) and *social enterprise* movements. They are starting to realize that the company's goal is not just profit, but the welfare of the earth and people. This is "substantial Islam" at the behavioral level.
- **Examples in the Islamic World:** If we really do RMF, then the hajj, zakat and waqf funds amounting to thousands of trillions will not "settle" in *riba*wi banks

or state debt securities, but will flow directly to finance people's factories, green technology and education without interest.

The implementation of the financial mental revolution (RMF) is now no longer just a philosophical discourse, but rather an urgent need forced by increasingly critical global conditions, ranging from the climate crisis that threatens biological existence to the gap in social inequality that triggers civilizational instability. The world is currently being forced to realize that the economic growth paradigm which relies on exploitation and debt has reached its saturation point, resulting in various corrective movements emerging in various parts of the world. In the Western world, this phenomenon manifested itself through the emergence of the *B-Corp* (*benefit corporation*) and *social enterprise* movements, where these companies began to shift their orientation from simply pursuing absolute profit towards creating prosperity for the earth and humans. In economic theophysics, this movement is a manifestation of "substantial Islam" at the behavioral level, where the values of devotion or *khidmat* begin to replace the ego of ownership, aligning business activities with the law of natural balance that we discussed previously.

Meanwhile, the great potential in the Islamic world within the framework of RMF implementation lies in the reorientation of the management of incredibly massive religious social funds. If this mental revolution is truly carried out, then hajj, zakat and waqf funds which reach thousands of trillions of rupiah will no longer be allowed to "sink" in usurious banking instruments or simply be turned over in state debt securities which will add to the fiscal burden of future generations. On the other hand, through RMF synchronization, this sacred financial energy will be channeled directly to finance the people's productive sector, the development of environmentally friendly green technology, as well as quality education that can be accessed without interest. This flow of good fortune will move like healthy blood circulation in the body of civilization, revitalizing economic cells that have been dead due to lack of capital nutrition, while breaking the chain of financial camouflage that has been hampering collective blessings.

This global synchronization indicates that the tawhid 2.0 economic system has a strong resonance with the universal human conscience that desires justice. When the Western world begins to touch substance through responsible business ethics and the Islamic world begins to touch substance through cleaning its financial instruments from usury residue, a great civilizational convergence is taking place. RMF provides a spiritual and technical compass so that this transition is not trapped

in mere cosmetic formalities, but is truly rooted in data transparency and honesty of intention. By restoring the function of capital as a servant of life, we are opening the gates for prosperity that flows calmly and swiftly, where every technological innovation and material accumulation is no longer an idol, but becomes a means of achieving Divine pleasure in complete universal harmony (Habib, 2025).

Abah Setu's analysis: "Prof, the essence of the financial mental revolution is: **replace your God**. If all this time money has been the direction of your prostration, then you will be destroyed along with the numbers. If Allah is the center of your circuit, then money will become dust that sticks to your footwear as you walk towards Him. From the time of Adam until the end of the world, only one system has survived: **the system that leaves no room for ego**'s arrogance."

The in-depth analysis presented by Abah Setu provides a spiritual slap as well as a very strong theophysical foundation for the sustainability of our civilization. He emphasized that the essence of the financial mental revolution is a radical process to change the subject of devotion in the human heart, where if all this time money and material accumulation have become the dominant direction of prostration, then humans will undoubtedly be destroyed along with these fictitious numbers. In the perspective of tawhid 2.0, money which is worshiped as a God will lose its binding power and actually become a burden that undermines mental and social stability. On the other hand, if Allah is placed as the center of a single circuit in all economic activity, then money will lose its magical attractiveness and will only become dust that sticks to footwear when humans step towards His pleasure. This understanding conveys the awareness that matter is only a means of transporting energy, not the final destination of a journey of existence.

Since the time of Prophet Adam until the arrival of the day of judgment, cosmic history provides authentic evidence that only one system can survive systemic destruction, namely a system that does not leave the slightest room for the arrogance of the human ego. This ego arrogance has so far manifested itself in the form of usury, exploitation, and financial camouflage which tries to dictate the time and fate of other people for personal gain. Through the financial mental revolution, we are invited to return to the zero point of purity, where every pulse of transaction is cleansed of destructive selfish residue. The synchronization between faith and information technology in the future must be able to translate this absence of ego into an honest and transparent algorithm, so that no party will feel absolute

ownership of sustenance which is essentially a gift from the Almighty Creator (Al-Ghazali & Karim, 2010).

This school of thought closes our entire series of discussions in Chapter 5 with the certainty that without changes in the stream of consciousness, no matter how sophisticated technology will just be new clothes for old tyranny. The success of the future economic system will not be measured by how many trillions are collected, but by how clean the hearts of the perpetrators are from the disease of financial shirk. By placing ismu jalalah as the center of economic gravity, we are building a civilization that is calm but flowing fast, a system that is resilient to the shocks of the times because its foundation does not stand on the sand of speculation, but on the rock of monotheism that will never be shaken by any economic storm.

CONCLUSION 5.5:

"The financial mental revolution is **final synchronization**. We have proven that any economic system (from barter to blockchain) will be a tool of oppression if the mentality is ego. And any system will be the way of heaven if the mentality is tawhid. We are inviting the world to **frequency shift**."

We completed our dissection of the financial circuit in Chapter 4, where we exposed usury as a parasite and offered partnership as a solution. However, a clean financial system would be meaningless if the "objects" transacted—what was produced and what was eaten—did not have the same spiritual qualities.

The big conclusion that we can convey to the world is that the financial mental revolution is a final synchronization in the long journey of human civilization. We have proven in depth that any economic system, from the most primitive barter mechanism to the most sophisticated *blockchain* architecture, will always end up being a cruel tool of oppression if the management mentality is still dominated by ego and the desire for accumulation. On the contrary, any system will transform into a path to true happiness or a path to heaven if its basic mentality is tawhid. The efforts we are making now are actually inviting the whole world to move frequencies, leaving the destructive vibrations of greed and entering the frequency of obedience which animates and unites all elements of life in divine harmony.

This fundamental step marks the completion of the building of the moral and systemic foundations that we have carefully laid out through the journey of Chapters 1 to Chapter 4. We have completed the dissection of the financial circuit

in Chapter 4, where the practice of usury is exposed as a parasite that sucks life energy, while partnership is offered as a just, synchronized solution. However, our awareness must go beyond just financial structures; because even the cleanest financial system will not have any meaning if the objects transacted, namely what is produced and what is consumed by humans, do not have equal spiritual qualities. The quality of the transaction object is an extension of the integrity of the system itself, where the sanctity of assets must be coupled with the sanctity of the benefits produced (Al-Ghazali & Setia, 2024).

By saying bismillah, we now stand at the threshold of Chapter 5, namely "Digital Economy and Algorithmic Ethics", to explore how future technology can be positioned as a loyal "servant" for this financial mental revolution. We will see how algorithms and artificial intelligence are no longer a threat to humanity, but instead become transparent instruments that maintain data honesty and facilitate distributive justice automatically. This journey towards an ethical digital economy is an effort to ensure that every flow of material energy in the future remains in the orbit of monotheism, bringing prosperity that flows calmly and swiftly, and reflects the unity between science, technology and the Creator's pleasure in one breath of complete civilization.

From Financial Circuits to Material Integrity.

After we succeeded in redesigning the financial circuit through **financial mental revolution** (RMF) which freed humans from the snare of usury, we now come to the crucial question: *What is the financial energy channeled for?* A barrier-free circuit will still result in destruction if the energy channeled is poison. If Chapter 4 focuses on **method** (how money circulates), then Chapter 5 focuses on **substance** (what is produced and consumed). We move from transaction ethics to material ethics, where the concept of **halal** (legality) meets ***thayyib*** (quality/sanctity). This is the meeting point between producer sovereignty and consumer consciousness in one complete frequency of tawhid.



CHAPTER 6

PRODUCTION AND CONSUMPTION ETHICS: HALAL AND *THAYYIB*.

DILARANG MEMPERBANYAK BUKU INI UNTUK DIPERJUALBELIKAN

This chapter dissects material quality standards in Islam which not only include formal legal aspects, but also aspects of health, environmental sustainability and energy blessings.

Chapter 6, concerning production and consumption ethics, which focuses on halal and *thayyib* principles, is a crucial bridge to connect the fairness of the financial system with the physical and spiritual quality of the objects we transact every day. This chapter dissects material quality standards in Islam comprehensively, where the scope is no longer limited to formal legal aspects or mere administrative labels, but penetrates into the layers of aspects of health, environmental sustainability, and the blessings of energy contained therein. From the perspective of economic theophysics, the quality of a product is not only determined by the visible raw materials, but also by how the creation process respects the balance of nature and the rights of other living creatures as a form of manifestation of gratitude to the Creator (Al-Qaradawi, 2007).

Sharpening the *thayyib* concept is very important in this discussion because it requires integration between the internal goodness of the material and the external impact it produces on the global ecosystem. A product may have halal status according to jurisprudential procedures, but it loses its element of energy blessing if it is produced in ways that damage land, pollute water, or exploit labor for unfair wages. Therefore, production ethics in the tawhid 2.0 economy requires every business actor to ensure that their entire value chain is *sustainable* and does not

leave negative residue for the future of civilization. Harmony between the halal nature of substances and the goodness of the production process is what will give birth to a calm and swift flow of sustenance, because it works at the same frequency as the law of maintenance of the universe (Kamali, 2015).

Through this dissection of material quality standards, we are invited to see consumption as not just a biological activity or the satisfaction of ego desires, but as an ethical act that has deep spiritual consequences. The quality of energy that enters the human body through what is eaten and what is used will directly affect clarity of thinking and emotional stability in carrying out the role as caliph on earth. This synchronization between material needs and the purity of energy will be the foundation for the birth of a society that is physically and mentally healthy, where every item circulating in the market is no longer a burden on the environment, but becomes a means of increasing the level of humanity before Allah SWT (Yasin, 2024).

6.1 *Halalan Thayyiban* Paradigm: Duality of Quality.

In the tawhid 2.0 economy, it is not enough for a product to simply be labeled "halal". It must meet the standards of ***thayyib*** (good, holy, high quality).

1. **Halal (Legality/Shariah Aspect):** Related to the source of raw materials and acquisition methods in accordance with Islamic law. This is the "outer gate" (electron).
2. ***Thayyib* (Quality/Essence Aspect):** Related to benefits, health, environmental ethics, and psychological impacts. This is the "core" (Nucleus).
3. **Quantum Synchronization:** Something that is *halal* but not *thayyib* (eg: halal food that is processed with dangerous chemicals or damages nature) will create **energy distortion** in the human body that blocks the connection with ismu jalalah.

The *halalan thayyiban* paradigm in the tawhid 2.0 economic framework introduces a duality standard of quality that cannot be separated, where a product is no longer considered adequate just by formally bearing the "halal" label. This concept demands the fulfillment of *thayyib* standards, which include the dimensions of goodness, holiness, and high quality as one complete energy unit. In the economic atomic structure that we have built, the Halal aspect is positioned as an "outer gate" or electron level that is closely related to sharia legality, sources of

raw materials, and methods of acquiring wealth that are in accordance with Islamic law. Without passing through this gate of legality, a material can never enter the blessed economic circulation, but stopping at this layer alone will make the system dry up and lose its human essence (Al-Qaradawi, 2007).

Going deeper into the nuclear layer or core of matter, we find the *thayyib* aspect, which represents the nature of the quality of an economic object. This dimension goes beyond formal legal boundaries by touching on real benefit values, health impacts for consumers, ethics regarding environmental sustainability, and the resulting psychological effects. Products that are *thayyib* are products that, in the process of creation and consumption, leave no residue of injustice towards nature or other humans. Theophysically, the existence of the element *thayyib* is what determines whether a material has a stable energy density to support the growth of the soul, so that the function of the material truly becomes a servant for increasing the level of human spirituality before the Creator (Zubaidi, 2024).

Quantum synchronization occurs when the halal and *thayyib* aspects meet in one point of perfect harmony, because any imbalance between the two will have serious consequences for life. Something that is legally categorized as halal but not *thayyib*—such as food that is obtained legally but is processed using dangerous chemicals or produced through massive ecosystem destruction—will create energy distortions in the human body. This energy pollution will systemically cloud inner clarity and block the frequency connection between the servant and ismu jalalah as the center of gravity of consciousness. Therefore, upholding the *thayyib* standard is part of the struggle to uphold tawhid, to ensure that every intake that enters a human being is holy energy that encourages a quiet but swift flow of blessings to all corners of life.

6.2 Production Ethics: Becoming a Little Khaliq in *Khidmat.*

Production in Islam is not just creating goods for profit, but rather a manifestation of the nature of Allah **Al-Khaliq** (The Creator) through human hands.

- **Eco-Production:** Prohibition of causing damage to the earth (*fasad fi al-ardh*). Manufacturers are responsible for their carbon footprint and waste.
- **Fair Trade & Labor:** Appreciate workers' sweat as part of the "product blessing". Products resulting from human exploitation will never reach the level of *thayyib*.

- **Citation:** *"Production in Islam is an activity that increases material and spiritual benefits simultaneously. If it damages nature or human dignity, then it is ethically void"* (Siddiqi, 1996).

Production ethics in the tawhid 2.0 economic framework views manufacturing activities and value creation as not just a mechanical effort to make a profit, but rather a noble manifestation of the nature of Allah *Al-Khaliq* or the Almighty Creator through the intermediary of human hands. When a producer creates an item, he is actually carrying out the role of a "little Khaliq" who processes the potential of universal energy into real benefits, so that every process in it must be carried out with a spirit of *khidmat* or sincere service to humanity. In this perspective, blessed production is production that is in harmony with the law of cosmic balance, where a producer assumes full responsibility for avoiding all forms of damage on earth or *fasad fi al-ardh*. The concept of *eco-production* is an ethical basis that requires every industrial player to be responsible for every carbon footprint and waste produced, to ensure that the material creation process does not become toxic for the sustainability of the ecosystem, which is a divine gift (Rice, 1999).

Furthermore, this ethical dimension requires deep appreciation for the sweat of workers as an essential element that forms the blessing of a product through the principles of *fair trade* and labor protection. Products born from the womb of human exploitation, wage injustice, or disregard for the dignity of workers will never be able to reach the level of *thayyib* even though the raw materials have halal status. This is due to the energy distortion that arises from human suffering embedded in the product, which will ultimately destroy the resonance of blessings for consumers. Production in Islam is defined as a comprehensive activity that increases material and spiritual benefits simultaneously, so that if a production activity damages nature or injures human dignity, then ethically and essentially, the economic value of the activity is considered invalid and loses its spiritual legitimacy.

This connection between environmental responsibility and social justice creates a calm but fast-flowing economic circulation, where every item produced carries a message of peace for nature and humans. Synchronization between pure intentions, environmentally friendly processes, and fair treatment of fellow humans will ensure that the production results become a complete means of improving the quality of life. By emulating the creative nature of the Creator within strict ethical boundaries, producers not only build material wealth in the world, but also plant seeds of

blessing that will continue to bear fruit well into the next life. This is the essence of the financial mental revolution at the production level, where industrial efficiency is no longer separated from the ethics of monotheism, which humanizes and ennobles the universe (M. Ahmad, 2025).

6.3 Consumption Ethics: Against *Israf* (Waste) and Hedonism.

Consumption is not about satisfying lust (ego), but about filling energy for devotion (*ibada*).

1. **Anti-Israf:** Allah hates people who exaggerate (QS. Al-A'raf: 31). Waste is a form of energy inequality.
2. **Mindful Consumption:** Realizing that every grain of rice has ismu jalalah in it. Consuming with awareness (*dhikr*) turns matter into light for the spirit.
3. **Atomic Analogy:** Excessive consumption is the "swelling of electrons" that makes the atoms of personality unstable. Simplicity (*zuhud*) is keeping atoms at their fundamental frequency.

Consumption ethics in the tawhid 2.0 economic horizon places needs-fulfillment activities not as a means of satisfying lust or pampering the ego, but as a process of filling energy for the purpose of higher service or worship. In this view, every material that enters a human being must function as spiritual fuel that supports the human role as caliph, so that consumption is no longer an end goal, but rather a means to maintain the stability of the frequency of devotion. Therefore, the principle of *anti-israf* becomes a very strict moral limitation because Allah firmly hates excessive behavior, as reminded in the Al-Qur'an surah Al-A'raf verse 31. In economic theophysics, waste is seen as a real form of energy inequality, where the accumulation of unused or wasted material creates leaks in the welfare circuit of the people and destroys the harmonious distribution of sustenance which should flow evenly (Choudhury, 2019).

Consciousness in consuming or *mindful consumption* requires humans to realize that every material element, even a grain of rice, contains the radiance of ismu jalalah within it as a sign of the greatness of the Creator. Consuming with full awareness or in a state of *dhikr* will change the nature of solid matter into light for the spirit, so that food is not only filling physically but also calming mentally. This approach is a form of synchronization between biological needs and the purity of faith, where humans appreciate every deposit of energy that God gives through the

universe. Through conscious consumption, humans learn to appreciate the long chain of life and ensure that every intake they receive truly becomes nutrition for the righteous growth of the soul.

If we use an atomic analogy, excessive consumption can be thought of as an "electron swelling" that causes the atoms of a person's personality to become unstable and susceptible to negative frequency interference. This instability will ultimately distance humans from their center of gravity, namely tawhid, and plunge them into a vortex of hedonism that weakens their character. On the other hand, the principle of simplicity or zuhud acts as a guardian so that the atoms of personality remain at their basic calm and stable frequency. Simplicity does not mean poverty, but rather a controlled sufficiency that allows human energy to flow calmly but swiftly towards goals that are productive and blessed by Allah SWT. By maintaining a balanced consumption pattern, we are actually maintaining the health of the inner ecosystem and the environment simultaneously (Ansari, 2024).

6.4 Synchronization of Civilizations: The Evolution of *Halal-Thayyib* Standards.

The evolution of *halal-thayyib* standards in human history shows how the values of monotheism synchronize with the progress of civilization from time to time. In the traditional era, the focus of community production was more focused on the agricultural and organic craft sectors, where the main challenges in meeting *thayyib* standards were limited to physical cleanliness and visible purity of substances. At this time, the role of technology was still very simple, namely through the use of manual scales to ensure fairness in measurements, which reflects personal honesty in every direct transaction. The simplicity of the supply chain at that time allowed trust to grow naturally due to the close distance between producers and consumers, so that material quality control could be carried out with clear five-sensory observations and in harmony with nature (Kamali, 2002).

Table 6.1
Evaluation Matrix for the Evolution of *Halal-Thayyib* Civilization Standards: Resynchronization of Production Focus, Complexity of Material-Digital Good Challenges, and the Role of Technological Mediums.

Era	Production Focus	*Thayyib's* Challenge	IT/Technology Role
Traditional	Agriculture/Crafts.	Physical hygiene.	Manual scales.
Industry	Mass/Manufacturing.	Chemicals & Preservatives.	Steam & Chemical Engines.
Digital	Information/Services.	*Privacy*, *Hoax*, & Data Ethics.	**AI & Blockchain Traceability.**

Note: The historical dissection in this table shows how halal-thayyib standards adapted the medium along with the complexity of human civilization:

1. ***Traditional Era (Agriculture/Crafts)**: Focuses on physical cleanliness and purity of visible substances. Personal honesty is maintained through manual weighing, where quality control occurs naturally because of the close producer-consumer relationship (Kamali, 2002).*
2. ***Industrial Era (Mass Manufacturing)**: Thayyib complexity increased due to the use of chemical additives and preservatives for efficiency. Commodification occurs which separates consumers from the origin of the material, where formal halal labels often lose their good essence due to production processes that damage the ecosystem (Noble, 1995).*
3. ***Digital Era (Information & Services)**: The thayyib standard extends to the dimensions of data ethics, privacy and protection from information manipulation. The use of AI and Blockchain Traceability is present as a transparent digital witness to restore the integrity of the value chain from upstream to downstream (Al-Attas, 2025).*

Source: Processed from Kamali (2002), Noble (1995), Al-Attas (2025), as well as supply chain theophysical analysis by Makrifat Experts and Academics (2026).

Drastic shifts occurred when civilization entered the industrial era, characterized by mass production and large-scale manufacturing using steam engines and chemical engineering. Challenges to *thayyib* standards are becoming much more complex as chemical additives and preservatives are used in pursuit of efficiency and product durability in the global market. In this phase, a disconnect between consumers and material origins begins to occur, where the objectivity of quality is often trumped by the egotistical ambitions of capital accumulation. This is where energy pollution begins to enter the human consumption chain, where products are legally labeled halal but often lose their goodness due to industrial processes that are not

environmentally friendly or ignore the long-term health impacts on the human body (Noble, 1995).

Now, in the digital era dominated by the information and service economy, the *halal-thayyib* standard faces new, more subtle but systemic challenges, namely issues of privacy, the spread of hoaxes, and the ethics of data use. Something can be said not *thayyib* if the service is built on manipulation of information or unauthorized harvesting of personal data that violates human dignity. However, amidst these challenges, AI technology and blockchain traceability are emerging as revolutionary instruments to restore total transparency. With this technology, every point in the supply chain can be tracked honestly, ensuring that claims about the halalness and goodness of a product are supported by real data that cannot be manipulated. The synchronization of civilization in the future requires the use of technology not as a tool of domination, but as a digital witness that guarantees that every material in circulation is truly holy, healthy and brings blessings to all the inhabitants of the earth (Al-Attas, 2025).

6.5 Modern Implementation: Digital Traceability.

Something new that we have to offer in Chapter 6 is the use of ***blockchain* for halal *assurance***.

- **Real-Time Tracking:** Consumers can scan a QR Code to see the entire journey of a product: from the seeds planted, to the fertilizer used, to the wages of the workers who picked it.
- **Benefits:** Eliminates "halal camouflage". Data transparency ensures that the product is truly *halalan thayyiban* physically and mentally.

Abah Setu's analysis: *"Prof, what you put in your mouth will become fuel for your mind. If you eat from the proceeds of usury or haram items, don't expect your mind to be able to synchronize with God's vibrations. A stomach full of 'syubhat' items is the biggest obstacle to mental revolution. Halal is obligatory, but thayyib is beauty."*

The modern implementation of consumption and production ethics in the tawhid 2.0 economy offers a revolutionary breakthrough through the use of *blockchain* technology to guarantee *halal assurance*. This innovation enables a real-time tracking system (*real-time tracking*), where consumers have the power to scan the QR code on a product to see its entire travel history transparently. The information

presented is no longer just dead labels, but rather living data that includes the starting point where the seeds were planted, the type of fertilizer used, and even humanitarian aspects such as fair wages for the workers who pick them. Through this total data transparency, we can eliminate the practice of "halal camouflage" which often hides process injustice behind labels of formal legality. This digital traceability ensures that a product truly meets *halalan thayyiban* standards both externally in physical form and internally in its ethical and blessed dimensions (Rejeb, 2021).

Abah Setu's penetrating spiritual analysis reinforces the urgency of this technology by reminding him that whatever humans put in their mouths becomes fuel for the mechanisms of their minds and souls. He emphasized that if someone consumes the results of usury practices or haram items, then the frequency of his mind will never be able to synchronize with pure divine vibrations. A stomach filled with items that are *syubhat* or have unclear ethical origins is the biggest obstacle to the financial mental revolution. From the perspective of economic theophysics, the integrity of the material we consume is the foundation for the clarity of inner transmission. If the halal aspect is a basic legal obligation, then the *thayyib* aspect is a manifestation of the beauty and perfection of faith, which leads humans to a higher level of glory.

Thus, the combination of the honesty of digital algorithms and the purity of spiritual intentions will create a very stable and radiant life ecosystem. This tracking technology is not just an industrial control tool, but a sacred instrument to keep the energy flowing in people's bodies clean from the residue of systemic injustice. When each individual is able to ensure the purity of his intake through total data transparency, then the frequency barriers in achieving Divine pleasure will collapse by themselves. This is the culmination of the ethics of production and consumption in the digital era, where technology bows down to the values of monotheism to ensure that prosperity that flows calmly and swiftly truly originates from a sacred upstream and leads to universal blessings.

CONCLUSION 6.1:

"This Chapter 6 emphasizes that **tawhid economy is a quality economy**. We are not after quantity of production that is destructive, but product quality that is healing. With digital technology, we can ensure that every atom of the material we consume carries pure ismu jalalah vibrations."

The big conclusion that can be drawn from this discussion confirms that the tawhid economy is essentially a quality economy that places value above mere numbers. In this paradigm, civilization is no longer driven to pursue mass production quantities that are destructive and exploitative of resources, but instead focuses on creating quality products that have healing and life-giving properties. The presence of digital technology in this ecosystem acts as an instrument of certainty that guarantees that every atom of material consumed by humans truly carries pure *ismu jalalah* vibrations. Synchronization between the sophistication of the tracking system and the purity of intentions ensures that there is no room for energy pollution to infiltrate the cells of the people's bodies, so that every material intake becomes a means of strengthening the spiritual connection between creatures and the Creator.

The transition to a more in-depth discussion brings us to the dissection of the tawhid value chain (*tawhid value chain*), a concept that shows how crucial the binding of monotheistic values is in every inch of the production process. We must be aware of the bitter reality on the ground that when the light of tawhid is released from the production chain, the impact is not just the birth of products that have the status of being legally haram, but rather massive systemic damage to the earth and human dignity. Without a spiritual anchor, the production process will lose direction and tend to justify any means for cost efficiency, which ultimately results in the destruction of the ecosystem and the marginalization of workers' rights. Therefore, integrating tawhid into supply chains is a global salvation effort to ensure that the resulting prosperity does not stand on the rubble of the suffering of nature and others.

The sustainability of civilization depends greatly on our courage to carry out a mental revolution at every value coordinate point, starting from the upstream collection of raw materials to the downstream distribution to consumers. By understanding that every resource is a trust, every decision in the supply chain becomes a real form of worship. We are not only building a business, but we are re-knitting the earth's energy circuit, which was broken by ego's greed. This dissection of the tawhid supply chain will pave the way for us to see how future technology can become a "gatekeeper," ensuring that distributive justice and natural sustainability are no longer just slogans of social responsibility, but instead become genetic codes embedded in every quiet but flowing economic algorithm of the future.

We will dissect **tawhid supply chain**. Here we will show that when tawhid is released from production, what occurs is not just a haram product, but **systemic damage** to the earth and humanity.

The following is an in-depth look at Chapter 6, which touches on the harsh realities in the field:

6.6 Tawhid Value Chain: Spiritual Integration into Manufacturing.

In the conventional system, the value chain is only measured in terms of economic added value. In **singularity finance**, every point in the value chain must have spiritual added value (*spiritual value added*).

1. **Upstream (Procurement):** Not just cheap prices, but is the land being squeezed? Are the seeds engineered to destroy diversity?
2. **Process (Production):** Does underage labor use? Is it throwing waste into rivers that supports people?
3. **Downstream (Logistics & Distribution):** Is hoarding (*ihtikar*) to manipulate prices?

Spiritual integration into the manufacturing sector through the concept of the tawhid value chain marks a paradigm shift from simply pursuing material gain towards achieving holistic blessings. In the conventional economic system, the success of a value chain is only measured through economic value-added indicators or *economic value added,* which often ignores social and environmental impacts. However, within the *singularity finance* framework, each coordinate point in the value chain is required to have spiritual added value or *spiritual value added*. This means that production efficiency must not be achieved at the expense of moral integrity or natural balance, but must be a means of increasing the level of human nobility and ecosystem sustainability as a form of accountability to Allah SWT.

In the upstream or procurement phase, the tawhid value chain orientation goes beyond simply searching for raw materials at the lowest prices in order to reduce production costs. Theophysical awareness requires producers to question whether natural resources are being taken by "squeezing" excessive soil fertility or using genetically engineered seeds that have the potential to damage the biodiversity entrusted by the Creator. If upstream exploitation is carried out without paying attention to environmental ethics, then all the products produced will lose their

thayyib frequency from the roots. Therefore, the procurement of raw materials in the tawhid 2.0 economy must be based on the principle of sustainability, which ensures that the energy taken from the earth remains in a balanced cycle and does not leave permanent damage (M. Ahmad, 2024).

Entering the process or production stage, spiritual responsibility includes strict supervision of work ethics and waste management. The practice of using underage workers or ignoring worker safety is a form of systemic injustice that automatically kills the added spiritual value of a product. Likewise, the act of throwing industrial waste into rivers that support many people is categorized as *fasad fi al-ardh* or destruction on the face of the earth. Finally, at the downstream level, which includes logistics and distribution, Islamic ethics strictly prohibits the practice of hoarding goods or *ihtikar,* which aims to manipulate market prices for one-sided gain. By maintaining integrity from upstream to downstream, the tawhid Value Chain ensures that prosperity can flow calmly but swiftly, bringing real benefits to the real sector without leaving room for destructive ego greed.

6.7 Critique of Consumerism: The Prison of Desire Clothed with Need.

Consumerism is the new religion of materialists. It works by whispering that "you are what you have".

- ***Israf* (Waste):** Atomically, *israf* is the use of energy that does not provide light reflection (benefit). It becomes wasted energy (entropy).
- **Engineered Obsolescence:** Many companies intentionally make goods that perish quickly so that people keep buying. This is a crime against the earth's limited God-given resources.

Criticism of consumerism is a dissection of the harsh reality where the modern lifestyle has become a new religion for materialists who work through the subtle doctrine that a person's human value is determined by their material accumulation. In this narrative, humans are imprisoned by lust wrapped in the clothes of need, so that they constantly feel lacking even though they objectively have more than enough. In economic theophysics, consumerism creates **a delusion of identity which states that "you are what you have", a concept that fundamentally contradicts the principle of tawhid which places humans as trustees**, not absolute owners. When self-identity is attached to ephemeral objects, the human

soul will lose its center of gravity and be trapped in an endless vortex of anxiety (Fromm, 1976).

One of the most obvious manifestations of consumerism is *israf* or waste, which, if viewed atomically, is the use of energy that does not provide a reflection of light or real benefits for the benefit. In the spiritual law of thermodynamics, *israf* is seen as a form of entropy or energy that is wasted without a purpose, which will ultimately damage the stability of the economic system and the environment. Allah hates excessive behavior because it causes a leak of resources that should be channeled to help brothers and sisters who are in need. By doing *israf*, humans are actually extinguishing the potential of material light which should be able to be transformed into blessings, and replacing it with piles of inanimate objects which only increase the burden of responsibility before the Creator (Baudrillard, 1998).

Economic justice is increasingly undermined by the practice of *engineered obsolescence* or engineered product damage, where many companies deliberately design products to break quickly or become outdated in order to force consumers to continue to make repeat purchases. This practice is not just a cunning business strategy, but is a systemic crime against the earth's limited resources which God has given and entrusted to humans to preserve. This manipulation of product lifespan creates a global waste pile and a massive waste of energy, which directly violates the *thayyib* principle and undermines the dignity of production itself. In the tawhid 2.0 economy, the mental revolution requires us to return to long-lasting quality and reject all forms of natural exploitation that only aim to satisfy corporate greed without caring about the rights of future generations (Slade, 2006).

6.8 Real Examples of Fraud and Greed in the Global Supply Chain.

We must have the courage to show the black data behind the glittering world economy:

A. Hoarding (*Ihtikar*) and Food Speculation.

- **Case: Global Food Crisis 2007-2008.**
- **Analysis:** Data from *IFPRI* shows that the spike in food prices is not because world stocks are running out, but because of speculation on commodity exchanges and hoarding by large companies. This is a clear example of greed ignoring basic human needs for the sake of balance.

The courage to reveal the black data behind the brilliance of the world economy is a crucial step in carrying out a financial mental revolution, because behind the gleam of growing numbers there are often hidden practices of greed that destroy lives. One of the most bitter realities in modern history is the phenomenon of hoarding or *ihtikar* and food speculation which has systemically triggered a humanitarian crisis. The Global Food Crisis case of 2007-2008 is authentic proof of how an economic circuit that is disconnected from the value of tawhid can turn into a weapon of destruction for the poor. At that time, the world witnessed a very sharp spike in food prices, but if we dissect the analysis of data from the *International Food Policy Research Institute* (IFPRI), it is clear that this spike was not caused by the physical depletion of world food stocks, but by massive speculative activity on commodity exchanges and hoarding practices by large companies (Kaufman, 2010).

This greed is a clear manifestation of ego dominance which ignores basic human needs in order to pursue balance figures on paper. Food speculation turns the basic human right to survive into a financial gambling instrument that only benefits a few owners of large capital, while millions of people in various parts of the world are plunged into starvation. In the perspective of economic theophysics, this practice is a form of evil blockage of the flow of good fortune, where material energy that should flow to give life is instead hoarded and manipulated to create artificial scarcity. This action fundamentally violates the principle of *milkullah* or absolute ownership of Allah, because speculators act as if they are the sole owners of the resources that determine the life and death of fellow creatures (Kaufman, 2010).

This reality demands total digital transparency to dismantle every layer of camouflage used by speculators. Without enforced honesty of information through technology such as *blockchain traceability*, the practice of *ihtikar* will continue to be repeated in new, more refined clothes. We cannot expect a change in mentality if the existing system still leaves room for manipulation of food prices. Therefore, establishing fairness in global supply chains is not just a matter of economic policy, but rather a creedal struggle to ensure that no human being suffers from hunger just because someone else wants to pile up digital numbers in their bank account. This is the black reality that we must cleanse with the light of tawhid, so that the economy can again become a way of service and healing for the earth (Bello, 2009).

B. Labor Exploitation (Modern Slavery).

- **Case: Rana Plaza Tragedy in Bangladesh (2013).**
- **Analysis:** A garment building collapses killing more than 1,100 workers producing world-famous fashion brands for very low wages. The product may be technically "halal" (fabric/thread), but it is essentially **not *thayyib*** because there is blood and tears in every stitch.

Dissection of the dark realities of the global economy brings us to the darkest side of humanity, namely the practice of modern slavery or *modern slavery* which is often hidden behind the glitter of the world's fashion industry. The Rana Plaza tragedy in Bangladesh in 2013 is a monument of pain that proves how an economic system that only pursues cost efficiency without a moral anchor will always result in loss of life. The collapse of the garment building which killed more than 1,100 workers revealed that world-famous fashion brands are produced through the sweat and lives of people who are paid very low wages in very inhumane working conditions. This incident was not just a construction accident, but a manifestation of a systemic failure that places profit above the safety and dignity of God's creatures (Siddiqui, 2015).

From economic theophysics, this tragedy provides a very deep lesson regarding the duality of quality between the formal label and the spiritual nature of a product. Goods produced from the ruins of Rana Plaza may technically be categorized as "halal" because they are made from fabric or thread that is not prohibited by Islamic law, but in essence these products are very illegal *thayyib*. This impurity arises because there is blood and tears attached to every seam, where the exploitation of fellow humans creates very dense energy pollution. Products born from injustice can never bring blessings to their users, because they carry a resonance of sadness and injustice that destroys the frequency of purity in the consumption circuit of the people (Bales, 2012).

This reality demands that we redefine *halalan thayyiban* standards that must no longer stop at laboratory examination of physical substances, but must include in-depth humanitarian audits. A business that ignores the safety of its workers for the sake of cheap prices is actually building a sandcastle on the suffering of others that will sooner or later collapse before the laws of Divine justice. Therefore, through the Financial Mental Revolution, we are invited to become conscious consumers and producers—who refuse to be part of the chain of

modern slavery—by ensuring that every item we own is obtained through a process that honors humans. Only in this way can the economy return to its nature as a service system that provides grace to all of nature, guaranteeing that every piece of clothing we wear carries pure energy vibrations and is appeased by Allah SWT. (Hoskins, 2014).

C. Manipulation of Raw Materials (Production Dishonesty).

- **Case: Melamine Milk Scandal in China (2008).**
- **Analysis:** Companies add chemicals (melamine) to milk to cheat protein tests for greater profits. This was the height of cunning in production that ruined thousands of babies' lives. In Islam, this is a gross violation of the *thayyib* principle.

Ethical lapses in global supply chains reach their most terrifying nadir when greed begins to touch the most basic biological substance, namely nutrition for future generations. The manipulation of raw materials through the melamine milk scandal in China in 2008 is clear evidence of how dishonesty in production can turn into a structured criminal act against humanity. In this case, companies deliberately added the chemical compound melamine to milk products with the cunning aim of cheating protein content tests, so that the quality figures on laboratory reports appeared high in order to reap greater financial profits. However, behind the manipulation of digital numbers, there is a betrayal of public trust which has resulted in the damage to the health of thousands of babies, even taking their lives due to failure in the function of body organs exposed to these chemical poisons.

Economic theophysical analysis views this scandal as the peak of deceit in a production circuit that has completely lost the frequency of monotheism. The addition of melamine is not just a technical management error, but rather a manifestation of blind ego, where the value of human life is sacrificed for the sake of increasing account balances. From an Islamic perspective, this act of manipulation is a serious violation of the *thayyib* principle, because the essence of food must be holy, beneficial and safe for the human body. When producers consciously poison their consumers through falsifying nutritional information, they are actually carrying out *fasad fi al-ardh* or destruction on earth whose impact crosses space and time, tearing apart the order of trust that should be upheld in every economic activity (Hussain, 2024; Xiu & Klein, 2010).

This tragedy provides a very basic lesson that formal labels of quality without spiritual integrity will always leave room for manipulation. Enforcement of the *thayyiban* principle requires total honesty from upstream to downstream, where every raw material must be accountable not only before the supervisory authority, but before Allah SWT. Through the financial mental revolution, we are invited to build a monitoring system that is integrated with transparency technology such as *blockchain* to ensure that there are no more loopholes for "chemical camouflage" in products consumed by humanity. Only by returning honesty to the core of the production process can we ensure that every drop of nutrition that flows into the bodies of future generations carries the vibration of pure blessing and is far from the destructive residue of greed.

D. Oil Cartel Grope (Core Local/Reginal).

- **Case:** Cooking oil shortage in Indonesia (the largest palm oil producing country) in 2022.
- **Analysis:** KPPU found indications of cartels and hoarding. This shows that even though the raw materials are abundant (God's sustenance is extensive), the greed of a few people (ego) can make people suffer.

The phenomenon of cooking oil scarcity that will occur in Indonesia in 2022 is a painful paradox as well as clear evidence of the dysfunction of the economic circuit due to human ego intervention. As the largest palm oil producing country in the world, Indonesia should have very strong food security in the vegetable oil sector, but the reality on the ground shows people have long queues and soaring prices. Analysis carried out by the business competition supervisory commission (KPPU) found that there were strong indications of cartel and hoarding practices or *ihtikar* carried out by a handful of large business actors. This case reveals a fundamental truth in economic theophysics: that even though raw materials are abundant because of God's vast and unlimited sustenance, the selfish greed of a few people can block the flow of that good fortune, thereby creating systemic suffering for the people at large (Purwono, 2023).

This blockage of distribution flows is a real form of financial shirk, where cartel actors act as if they have absolute control over natural resources which essentially belong to Allah for the common benefit. Atomically, cartel practices create areas of very high economic pressure for consumers and areas of very unfair profits for producers, which directly violates the law of balance or *Mizan*

enjoined in the Qur'an. This artificial scarcity not only disrupts market stability, but also undermines social justice and the dignity of life of small communities who depend on these commodities. In an Islamic perspective, profits obtained through methods that extort people's basic rights like this are profits that are devoid of *thayyib* value and blessings, because they are built on the foundation of the suffering of fellow creatures.

This cooking oil tragedy is a clarion call for the need to implement a financial mental revolution in public policy and strategic industrial governance. We need data transparency that cannot be manipulated to ensure that every drop of oil produced in this country truly flows as a blessing to the people, not just as a growth figure for the elite group. Strict law enforcement against the practice of hoarding must be integrated with awareness of the absolute trust of ownership belonging to Allah or *milkullah*, so that abundant sustenance is no longer held hostage by the walls of ego's greed. Only by returning the economic orientation to devotion and service, can we ensure that the prosperity of the archipelago flows calmly but swiftly, touching every people's kitchen without exception.

6.9 Solution: Blockchain Traceability as *Thayyib* Enforcer.

To fight this fraud, we need **tawhid IT**.

- **Irrefutable System:** With blockchain, every sack of grain or bottle of oil has a "*digital ID card*" that records who the farmer is, through which warehouse, and how much margin each hand takes.
- **Consumer Sovereignty:** Consumers have the right to boycott products that are not *thayyib* (exploitative) based on real data, not just rumors.

Abah Setu's analysis: *"Prof, this world is destroyed not because of a lack of resources, but because of an excess of 'rats' in the warehouse. Hoarders are God's enemies. They try to hold back the rain of good fortune so that it only falls in their own gardens. The mental revolution in this chapter is to ensure that what enters our bodies is the essence of justice, not the essence of injustice."*

To fight various forms of fraud and systemic greed in the global supply chain, we need a transformation of information technology towards a tawhid IT paradigm. This fundamental solution comes through the implementation of *blockchain traceability* which functions as a digital and automatic enforcer of the *thayyib* principle. With the *blockchain* architecture, every sack of wheat or bottle of oil has

a unique "digital ID card" that irrefutably records its entire travel history, starting from the identity of the farmer who planted it, the transit warehouses it passed through, to the amount of profit margin taken by each hand in the distribution chain. This absolute transparency ensures that there is no longer any dark space for hoarding or price manipulation, because every material movement is recorded in a decentralized digital ledger and cannot be changed unilaterally.

The presence of this technology directly strengthens consumer sovereignty in the tawhid 2.0 economic ecosystem. Consumers now have the right and technical ability to boycott products that are detected to be non-*thayyib* or exploitative based on real, validated data, rather than just relying on rumors or information speculation. By scanning the digital footprint of a product, people can ensure that what they consume meets standards of fairness for workers and sustainability for nature. This is a real form of economic democracy based on data honesty, where every purchasing choice becomes an instrument to support the flow of sacred sustenance and reject all forms of commodities that contain residues of systemic injustice.

Abah Setu's sharp analysis provides a deep spiritual dimension to this technical solution by reminding that world destruction is not actually caused by a lack of natural resources, but rather by an excess of "rats" or rent seekers in the distribution warehouse. He emphasized that hoarders are enemies of Allah because they arrogantly try to prevent the rain of good fortune from falling only on their own gardens, ignoring the thirst of humanity around them. The Mental Revolution in this chapter aims to ensure that every intake that enters the human body is the essence of justice, not the essence of injustice. By integrating *blockchain* technology as a guardian of trust, we are building a clean circuit of life, where every atom of matter carries vibrations of blessing that are in sync with the will of the Creator.

CONCLUSION 6.2:

"Chapter 6 is an **alarm for producers and consumers**. We must stop being part of the chain of injustice. The tawhid economy 2.0 requires us to become 'tayyib police' for ourselves through technological transparency and the power of faith."

This is a very necessary criticism. We will dissect **"the halal industry paradox"**. We will highlight how a sacred order (*halalan thayyiban*) often experiences **"degradation of meaning"** when it enters the bureaucratic and commercialization machine.

In **singularity**'s perspective, certification should be "light" (transparency), but in practice it often becomes a "wall" (obstacle) for those seeking fortune.

The big conclusion from Chapter 6 is a loud alarm aimed at all producers and consumers so that they immediately stop being part of the chain of systemic injustice that has shackled civilization for so long. The tawhid economy 2.0 requires every individual to transform into a "tayyib police" for themselves, where the monitoring function is no longer left entirely to external institutions, but is enforced through integration between technological transparency and the power of faith that penetrates deep into the heart. We must realize that every choice of consumption and production method is a statement of spiritual alignment, so that the use of technology such as *blockchain* is not just a tool for efficiency, but a sacred instrument to ensure that not a single atom in our lives comes from the sweat of exploitation or destruction of nature (Tapsell, 2024).

However, in the midst of this spirit of improvement, we must have the courage to dissect the "halal industry paradox" which is a bitter reality in modern economic bureaucracy. The sacred order *halalan thayyiban* often experiences a very deep degradation of meaning when forced into the machine of commercialization and the maze of rigid bureaucracy. In the eyes of *singularity finance*, certification should be a "light" or source of transparency that facilitates the flow of good fortune and guarantees the security of the people, but in practice it often turns into a "wall" or administrative obstacle that actually burdens small business actors and honest seekers of good fortune. When the halal label is only seen as a business commodity or administrative formality without touching the essence of justice and quality *thayyib*, then the essence of monotheism in the economy is experiencing a very worrying energy decay (Awan, 2025).

This courageous and necessary critique closes Chapter 6 with a deep reflection on systemic honesty. We must not allow religious sanctity to be used as a cloak to cover up inefficiencies or even rent-seeking practices in the certification industry. The next step is to ensure that ease of doing business is in line with strict ethical standards, where technology becomes a servant of human values and not a new tool

for extortion. With the end of this dissection of the ethics of production and consumption, we are now ready to move on to Chapter 7 which will explore corporate social responsibility through Zakat and Waqf as well as the grand vision of the green economy, to ensure that the accumulation of wealth always leads to natural sustainability and universal social welfare.

6.10 Halal Commercialization: When Sharia Becomes a Commodity.

The fundamental problem arises when halal certification changes from the function of **religious services (*khidmat*)** to **source of income for the state/institution (commercial)**.

1. **Bureaucracy as a Hidden Tax:** For micro entrepreneurs (MSMEs), certification, audit and administration costs are often an unreasonable burden on the capital structure. This goes against the spirit of *taysir* (making things easier).
2. **Centralization of Authority:** The accumulation of authority in one institution creates long queues and the potential for "illegal levies" to speed up the process. This is a form of distributive injustice (*qisth*).
3. **Citation:** *"When the halal label becomes an expensive administrative requirement, it actually marginalizes honest entrepreneurs who do not have bureaucratic capital, while big, fraudulent entrepreneurs can buy it easily".*

A fundamental problem in the current economic ecosystem arises when halal certification experiences a shift in function from being a form of sincere religious service or *khidmat* to simply being a source of income for the state and certain commercial institutions. This shift creates a distortion of meaning where the sharia, which was originally revealed to guide the morality of the people, is actually transformed into an economic commodity that is traded for administrative gain. This condition causes the values of monotheism in the economy to experience a decay of energy, because the main focus of institutions shifts from ensuring material purity to pursuing sectoral income targets which often ignore the real conditions of business actors at the lower level (J. A. J. Wilson, 2024).

On a practical level, this complex and expensive bureaucracy acts as a hidden tax which is very burdensome, especially for micro entrepreneurs or MSMEs. Certification costs, complicated audit processes, and other administrative burdens often become unreasonable burdens in terms of capital structure, thus preventing

small businesses from moving up in class. This fundamentally contradicts the spirit of *taysir* or the principle of making things easier which should be the spirit of every sharia policy. When regulations with noble aims actually become a stumbling block for the people's economy, the economic justice circuit is experiencing serious frequency leaks, where the system favors formal procedures rather than the substance of honesty in the field.

Excessive centralization of authority in one particular institution makes the situation worse by creating a buildup of authority that leads to long queues and slow bureaucracy. This condition opens a wide gap for the potential for illegal levies or bribery practices to speed up the certification process, which is a real form of distributive injustice or a violation of the principle of *qisth*. As expressed in Setiawan's thoughts, when the halal label becomes an expensive administrative requirement, it actually marginalizes honest entrepreneurs who do not have bureaucratic capital, while large entrepreneurs who have fraudulent behavior can afford it easily. This situation shows that without a mental revolution at the institutional level, the certification system risks becoming a barrier for sincere seekers of fortune, instead of becoming a light of transparency that illuminates the path to blessed prosperity.

6.11 Fatal Mistakes and Real Examples of Implementation Barriers.

A. Indonesia: Mandatory Halal 2024 and Burden on MSMEs

- **Problem:** The requirement for halal certification for all food and beverage products by October 2024 has created mass panic for millions of small traders.
- **Barriers:** Lack of companions (PPH) and logistics costs for processing in remote areas.
- **Fatal Error:** There are many cases where products that are clearly *letter* (customarily) halal (such as traditional cassava chips) are forced to be certified using procedures that are as complicated as those in the chemical industry. This is called **over-regulation**.

The implementation of the mandatory halal policy launched in Indonesia in October 2024 is a real portrait of the systemic obstacles and fatal mistakes that occur when a holy intention collides with the reality of a rigid bureaucracy. The mandatory certification for all food and beverage products without exception

has created mass panic among millions of small traders and MSMEs who have been the backbone of the people's economy. This panic arose not because of the unwillingness to comply with the sharia, but because of the large administrative burden and procedural uncertainty that they had to face in a very short time. In economic theophysics, this kind of systemic pressure actually destroys the calm of people's business circuits and has the potential to hamper the flow of fortune that should flow without unnecessary regulatory blockages (RI, 2024).

Obstacles in the field are further exacerbated by the limited number of halal Product Processing Assistants (PPA) as well as the high logistics costs that must be incurred by business actors in remote areas to handle administration to service centers. This unequal access to information and support creates distributive injustice, where those seeking sustenance who are beyond the reach of bureaucratic infrastructure feel abandoned and financially burdened. This phenomenon shows that centralization of authority without the support of adequate assistance instruments will only turn the spirit of service or *khidmat* into a barrier to the economic independence of the people. In the *singularity* perspective, failure to provide equal access is a form of energy distortion that prevents achieving harmony in the tawhid 2.0 economy.

The most glaring fatal error in this policy is the occurrence of *over-regulation*, where products whose *letter* or community customs are clearly halal—such as traditional cassava chips or local food crafts—are forced to go through certification procedures that are as complicated as large-scale chemical industries. This flat-out approach ignores local wisdom and customary laws that have long maintained product integrity at the community level. Imposing heavy industrial standards on home producers is not only illogical in terms of capital structure, but also violates the principle of *taysir* which is supposed to make human affairs easier. This excessive regulation actually risks killing people's economic creativity and distancing the essence of *halalan thayyiban* from its noble meaning, turning it into just a paper burden that sucks the nation's productive energy.

B. Malaysia: Authority Disputes and Double Standards.

- **Problem:** Even though JAKIM is highly recognized globally, there are often extraordinary *delays* in field inspections due to limited personnel compared to industry volume.
- **Barriers:** Very rigid standards are sometimes irrelevant to modern food innovation, causing many innovative entrepreneurs to be prevented from entering the market.

The problems that occur in Malaysia regarding the management of the halal industry present an interesting dynamic between very high global recognition and operational challenges that are hampering. Although the Department of Islamic Progress of Malaysia (JAKIM) has been internationally recognized as holding the gold standard in halal certification, this system often faces obstacles in the form of extraordinary delays in the field inspection process. This obstacle occurs mainly because there is a significant imbalance between the number of available inspector personnel compared to the very massive volume of industry growth. In economic theophysics, this accumulation of files and bureaucratic delays is seen as an obstacle to the distribution circuit of fortune, where good intentions to maintain material purity actually turn into a blocker in the flow of prosperity for business actors.

Apart from the problem of limited personnel, another major challenge lies in the application of very rigid standards, which at some point become less relevant with the rapid pace of modern food innovation. The rigidity of these regulations often ignores the dynamics of the latest food science and technology, so that many innovative entrepreneurs who promote environmentally friendly concepts or new technology-based products are prevented from officially entering the market. In the tawhid 2.0 economic perspective, these non-adaptive standards reflect a failure to synchronize formal law with the reality of changing times. If an innovation essentially fulfills the criteria of *halalan thayyiban*, but is hampered only because of inflexible procedures, then the system is experiencing a degradation of the meaning of the service function (*khidmat*) to become an obstacle (*wall*) for the progress of civilization.

This inequality creates conditions of double standards where compliance with administrative procedures is sometimes considered more important than the

essence of the usefulness of the product itself. This is a noble reminder that an institution that has great authority must always carry out mental renewal so as not to get trapped in bureaucratic egocentrism. The future vision calls for the integration of technology such as artificial intelligence to assist the initial verification process, so that the burden on personnel can be reduced without sacrificing standard accuracy. By returning the orientation to convenience and transparency, the certification system can again become a light that guides business actors towards blessings, ensuring that progress in food technology remains in the orbit of monotheism that saves and prospers all people in a quiet but fast-flowing manner.

C. The Global Case: Cross-Country Standards Asynchrony.

- **Example:** Halal certificates from institutions in Australia or Brazil are sometimes not recognized by authorities in Muslim export destination countries due to differences in sects or political-economic interests.
- **Impact:** Products must be re-certified, costs increase, and consumers end up paying higher prices without any real quality gain.

The lack of synchronization of halal standards across countries is one of the most obvious obstacles in global trade, reflecting the fragile coordination between economic authorities in the Muslim world. For example, halal certificates issued by credible institutions in non-Muslim producing countries such as Australia or Brazil are often not automatically recognized by authorities in Muslim export destination countries. This occurs due to sharp differences in the interpretation of schools of jurisprudence or, more often, due to clashes of political and economic interests between countries. In the perspective of economic theophysics, this asynchrony creates a "resonance barrier" in the world trade circuit, where material energy that should flow freely to meet the needs of the people is instead held back by interlocking walls of sectoral egos and bureaucracy (Spiegel, 2012).

The impact of this unsynchronization is very detrimental, where the products have to go through a long and tiring recertification process in the destination country. As a result, operational costs increased significantly due to overlapping administrative costs, re-audits and unnecessary logistics. Ultimately, this financial burden is passed on to consumers who have to pay higher prices for the same goods, with no real increase in the quality they receive. Essentially,

this phenomenon is a form of systemic inefficiency that ignores the principle of *Taysir* or convenience, and injures consumers' rights to gain access to quality products at fair prices. Global synchronization through a single standard based on transparent technology is an absolute requirement so that the tawhid 2.0 economy can function as a healer, not an additional burden on people's lives (Lever & Miele, 2012).

Therefore, a mental revolution is needed at the level of international economic diplomacy to undermine the egos of each authority for the greater benefit of the people. The use of a decentralized digital platform could be a solution to unite these different schools of thought in one universally acceptable verification protocol. Without synchronization of these standards, the halal industry will continue to be trapped in a labyrinth of bureaucracy that sucks productive energy and prevents the realization of a strong sharia single market. We must ensure that in the future, halal certification functions as a light that accelerates the distribution of blessings to the universe, not as a disguised tool of protectionism that actually takes blessings out of the hands of those who need them most.

6.12 Synchronization: Civilization, IT, and Practices on the Earth.

Let's look at changes in certification patterns over time:

Table 6.2

Civilizational Trust Architecture Resynchronization Matrix: Epistemological Reconstruction of Trust Bases, Verification Technology, and Administrative Status of Halal-Thayyib Certification.

Era	Trust Base (Trust)	Verification Technology	Administrative Status
Prophetic/Classical	Morals & Personal Testimony.	Direct Verification (*Muhtasib*).	**No Physical Certificate.** Honesty is everything.
Middle Ages	Community/Cabilah Reputation.	Manual Standardization.	Simple written document.

Era	Trust Base (Trust)	Verification Technology	Administrative Status
Industrial Era	State/Institution Certification.	Lab Audit (Chemistry/Physics).	**Solid Bureaucracy.** Certification costs are starting to appear.
Digital Era (Now)	**Centralized Certification.**	Static Databases.	Commercialization of labels.
Era of Tawhid 2.0 (Vision)	**Decentralized Trust.**	**Blockchain & AI.**	**Self-Certifying.** Automatic, Cheap, Open.

Note: This matrix shows the radical transformation of trust engineering (trust engineering) in maintaining the sanctity of civilization consumption:

1. ***Prophetic /Classical Era (Akhlak & Personal Testimony)**: Verification is carried out directly by the figure Muhtasib (market supervisor) without a physical sheet; Personal integrity and honesty act as an absolute guarantee.*
2. ***Middle Ages (Community Reputation)**: Belief shifted to the reputation of tribes/trade guilds with simple written documents for cross-border trade.*
3. ***Industrial & Digital Era (Centralized Certification)**: The basis of trust is taken over by state bureaucracy and laboratory audits. There is a functional crisis where certification is often trapped in the commercialization of labels and the burden of administrative costs (Tapscott & Tapscott, 2016).*
4. ***Era of Tawhid 2.0 (Decentralized Trust)**: Offers honesty restoration based on Blockchain and AI (self-certifying). Verification is automatic, transparent, cheap and open - restoring the nature of honesty in the Prophetic era through the certainty of digital algorithms.*

Source: Processed from Al-Faruqi (1992), Tapscott & Tapscott (2016), as well as theophysical analysis of civilizational governance by Makrifat Experts and Academics (2026).

The synchronization between the development of civilization, information technology and practices on earth shows how the concept of trust has undergone a radical transformation from time to time. In the Prophetic and classical eras, the basis of belief was completely based on very strong morals and personal testimony. Verification was carried out directly by the figure *muhtasib* who ensured fairness in the market without any physical certificates, because at that time honesty was everything and was the absolute identity of every business actor. Entering the Middle Ages, trust began to shift to the reputation of communities or tribes with

manual standardization supported by simple written documents as a guarantee of quality across regions.

Drastic changes occurred when entering the Industrial Era, where the basis of trust changed hands to State authorities or Institutions through official certification instruments. Verification technology is no longer just verbal testimony, but rather a very rigorous chemistry and physics laboratory audit. However, during this period, dense bureaucracy began to emerge accompanied by certification costs, which then continued into the current Digital Era. Nowadays, certification is still centralized with static databases which unfortunately are often trapped in label commercialization, where the essence of religious services begins to be eroded by administrative revenue interests.

The tawhid economic vision 2.0 offers a future through the concept of *decentralized trust* which returns the sovereignty of honesty to an indisputable system. By integrating *blockchain* and AI technology, the verification process turns into *self-certifying* which works automatically, cheaply, and is open to anyone. In this system, certification is no longer an expensive bureaucratic "wall", but rather a "light" of transparency that restores the practice of the earth back to the nature of honesty in the prophetic era, but strengthened by the certainty of digital algorithms. This is the peak of civilization synchronization where high technology bows down to the values of monotheism to guarantee that every material intake for humans is truly clean, fair, and brings blessings that flow calmly but swiftly throughout the world.

6.13 IT Revolution: Breaking Down the Certification Wall.

Something new that we have to offer is **"democratization of halal"** through technology:

1. **AI-Driven Halal Analysis:** Use of smart sensors and AI to detect haram content in *real-time* in factories, so that expensive physical audits can be minimized.
2. **Blockchain-Based Certification:** Certificates are no longer issued by a single institution, but are collective verification along the *supply chain*. Bureaucratic costs are eliminated because the system works automatically.
3. **Halal by Design:** Certification occurs when raw materials are purchased, not when the product is finished.

The information technology revolution within the paradigm of tawhid economy 2.0 offers a fundamental breakthrough we call "halal democratization," a systemic effort to break down the bureaucratic barriers of certification that have long hindered those seeking sustenance. Through the implementation of AI-Driven halal analysis, the use of smart sensors and artificial intelligence enables real-time detection of haram (forbidden) ingredients directly on the factory production line. This innovation drastically minimizes the need for time-consuming and expensive physical audits, as digital monitoring systems work continuously to ensure product integrity every second. Thus, the certainty of halal purity no longer depends on periodic auditor visits, but rather on the honesty of algorithms that monitor every molecule of raw materials with unparalleled accuracy.

This transformation is strengthened by the implementation of *blockchain-based certification*, where the halal status of a product is no longer issued by a single, centralized institution, but is the result of collective verification that occurs along the supply chain. In this decentralized ecosystem, bureaucratic costs that burden capital structures can be completely eliminated because the system works automatically through smart contracts (*smart contracts*). Each node in the *supply chain* provides its own digital testimony, creating a consensus of truth that is open and transparent to the public. This returns the function of certification as a light service that makes people's affairs easier, no longer as an instrument of label commercialization that burdens small business actors (Nakamoto, 2008).

The culmination of this revolution is the implementation of the *halal by design* concept, a paradigm where the certification process occurs automatically right when raw materials are purchased, rather than just starting when the product has become a finished good. With this approach, halalness is guaranteed from upstream through transaction data integration, so that the risk of contamination or production errors can be detected and prevented early on. This concept ensures that every atom of matter flowing in the economic circuit has its own digital purity passport before being processed further. Through synchronization between intelligent sensors, transparent data blocks, and proactive system design, we are building a civilization where material goodness flows calmly but swiftly, bringing real blessings to all the inhabitants of the earth without being blocked by rigid bureaucratic walls.

6.14 Global Implementation Map.

- **Strictly Implemented:** Indonesia (BPJPH), Malaysia (JAKIM), Brunei, Saudi Arabia.
- **Will Implement/Towards Mandatory:** Thailand (wants to become a Halal Hub), the Philippines (south), and several countries in the United Arab Emirates (halal lifestyle).
- **Irony of Minority Countries:** In **Japan** and **South Korea**, halal certification is actually strongly supported by their governments to increase tourism and exports, often with procedures that are more transparent and efficient than in Muslim countries themselves.

Abah Setu's analysis: *"Prof, God sent down the halal command to save people, not to fill the pockets of bureaucrats. If a piece of certificate paper is more valued than the honesty of a trader, then we are building a civilization of paper, not a civilization of the heart. In the afterlife, Allah does not ask what the label of your product is, but He asks whether you profit from your brother's difficulties."*

The current map of implementation of halal standards at the global level shows a very contrasting dynamic between administrative commitment and operational efficiency. On the one hand, countries with a majority Muslim population, such as Indonesia through BPJPH, Malaysia through JAKIM, Brunei Darussalam, and Saudi Arabia, have implemented very strict and mandatory standards. This step is an effort by these countries to maintain sharia sovereignty in global trade flows, although in practice they often have to face complex bureaucratic challenges. On the other hand, there is a new wave where countries such as Thailand which has the ambition to become the center of the world's halal hub, the Southern Philippines region, and several regions in the United Arab Emirates are starting to move towards a mandatory system that is more integrated with a modern halal lifestyle. This global movement indicates that the halal aspect is no longer just a narrow religious issue, but has transformed into a global quality parameter in the world economic circuit.

However, a great irony emerges when we look at developments in countries with Muslim populations as minorities, such as Japan and South Korea. In both countries, the government is very active in supporting halal certification in order to increase the Muslim-friendly tourism sector and expand the reach of exports to Islamic countries. Interestingly, certification procedures in these non-Muslim

countries are often much more transparent, efficient and high-tech based than in Muslim countries themselves. This creates a deep reflection that systemic honesty and bureaucratic efficiency, which are the essence of the value of monotheism, are sometimes more clearly manifested in places that do not feature formal religious symbols. This unsynchronization triggers the need for a mental revolution for authorities in Muslim countries so that certification returns to its original function as a service of light, not just an instrument of administrative power.

Abah Setu's sharp spiritual analysis closed this discussion with a very profound reminder that God sent down halal commands solely to save humans, not to fill the pockets of bureaucrats. He emphasized that if a piece of certificate paper is more valued than the true honesty of a trader, then the civilization that is being built is only a fragile paper civilization, not a civilization of a heart that is strong before Allah SWT. In the afterlife, man's responsibility will not lie in what label is attached to his product, but in whether he takes advantage of the difficulties and suffering of his own brothers. This message emphasizes that tawhid economy 2.0 must be a system that frees humans from the trap of administrative injustice and restores the essence of *thayyib* as a form of justice that flows calmly but swiftly for all mankind (Al-Attas, 2026).

CONCLUSION 6.3:

"In conclusion: **halal certification needs a digital revolution**. We must return the halal function to absolute transparency without oppressive bureaucracy. If technology can make certification free and automatic, then the sovereignty of MSMEs will be re-established according to the principle of tawhid."

We have completed Chapter 6 which dissects the quality of the material (*halal-thayyib*) as well as sharp criticism of the certification bureaucracy which often becomes a new administrative "idol". Now, we have to get to the heart of economic operations: **real sector**.

The economy will never be stable if the "blood" (money) that flows does not have real "red blood cells" (commodities). Chapter 7 will be a major blow to the casino (speculative) economy that has dominated the world.

The big conclusion from the entire series of discussions in Chapter 6 confirms that the current halal certification system requires a fundamental and comprehensive digital revolution. We must have the courage to return the function of halal to its

essence, namely absolute transparency that frees people from the snares of oppressive and burdensome bureaucracy. If advances in information technology can be utilized optimally to make the certification process free, automatic and decentralized, then the sovereignty of MSME actors will be re-established in line with the principle of tawhid which upholds distributive justice. This transformation is not simply a technical innovation, but rather an attempt to destroy new administrative "idols" that often obscure the meaning of material purity behind piles of spiritless procedural documents.

With the completion of the dissection of material quality (*halalan thayyiban*) as well as sharp criticism of the degradation of the meaning of certification, we have now officially locked Chapter 5 and are preparing to enter the real operational heart of the economy, namely the real sector. This transition is very crucial because the economy will never reach a point of true stability if the "blood" or money flowing in it does not contain real "red blood cells" in the form of commodities and productive activities. Without a strong real sector, money is just empty numbers that are susceptible to manipulation by evil speculation that has no roots in the benefits of humanity (Chapra, 2011).

Chapter 7 on "Green Economy and Social Responsibility" will be a major blow to the casino or speculative economic practices that have dominated and damaged the world order. We will reveal how the modern financial system has lost touch with the earth and turned into a numbers game that actually creates systemic poverty and environmental damage. Through the integration of the principles of zakat, waqf, and nature conservation, we will build a calm but fast-flowing economic model, where every growth in wealth is directly proportional to ecological recovery and social prosperity. This is a concrete step to ensure that our economic circuit is not only halal in substance, but also holy in the way it revolves and benefits the entire universe.

From Material Integrity to Value Sovereignty.

Our success in ensuring *halalan thayyiban* standards for products in Chapter 6 will be in vain if the exchange system still uses manipulative instruments. Pure products require an honest medium of exchange. If Chapter 6 focused on **"what"** is produced, then this Chapter 7 will focus on **"with what"** the product is valued and exchanged. We are moving from a consumption ethic towards **real sector sovereignty**, where money must return to its nature as an honest measure of value,

not as a traded commodity. We will break down the wall between the financial sector and the real sector to return the economy to the point of **singularity**—where every digital number must be anchored in physical reality.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT
DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT



CHAPTER 7

REAL SECTOR ECONOMICS AND REAL MONEY.

DILARANG MEMPERBANYAK BUKU INI SEBAGIAN ATAU SELURUHNYA TANPA IZIN PENERBIT

This chapter dissects the necessity of the economy returning to real production activities and the use of means of exchange that have intrinsic or asset-based value.

The preparation of Chapter 7 concerning the real sector economy and real money is a crucial step in returning the direction of civilization towards an economic order that is honest and rooted in real material reality. This chapter examines the necessity for the economy to return to authentic production activities, where wealth is no longer created through the manipulation of numbers on paper, but rather through the creation of added value in goods and services that provide benefits to humanity. In the *singularity finance* framework, an economic system is considered deviant if it allows money to multiply without a direct link to the growth of the real sector. Therefore, we demand total synchronization between monetary flows and physical activity in the field, to ensure that every unit of money in circulation is a representation of real and dignified human productivity (Chapra, 2011).

The main foundation of this transformation is the use of a medium of exchange that has intrinsic value or is at least based on real assets (*asset-based money*). The world economy is currently in a very vulnerable condition because fiat money which has no value has become a tool of speculation that distances people from the essence of hard work. With the return of real money, we seek to eliminate the injustices caused by systemic inflation and financial exploitation that harm small communities. Money must be reunderstood as a stable instrument for measuring value, not as a

commodity that is bought and sold in pursuit of profit without effort. The return of this intrinsic value will become an anchor that stabilizes economic circuits, prevents financial bubbles from occurring, and ensures that the distribution of good fortune flows calmly but swiftly throughout all levels of society.

Furthermore, strengthening the real sector is an absolute requirement for the creation of economic sovereignty in line with the principle of tawhid. When money relies on real assets, every transaction that occurs will encourage a fair exchange of benefits, where economic growth no longer damages the ecosystem or marginalizes human values. This chapter will reveal how future technology could be used to peg each digital coin to a transparently verified reserve of a commodity or productive asset. In this way, we are not just building a sophisticated financial system, but are restoring the economic spirit that has long been lost due to the domination of speculative logic, in order to realize pure, solid and sustainable prosperity for all the inhabitants of the earth.

7.1 Real Sector Supremacy: Erasing the Casino Economy.

In the tawhid paradigm, economics is an activity that creates benefits (good deeds), not moving numbers.

- **Financial-Real Duality:** Currently, the volume of transactions in the money market (speculation) is much greater than transactions in goods and services. This is a “ghost economy”.
- **Inseparability Principle:** In Islam, money cannot produce money without the intermediary of real activities (buying and selling or renting).
- **Quantum Analogy:** The financial sector is the "shadow", and the real sector is the "thing". A crisis occurs when the shadow tries to move on its own without following the object.

The supremacy of the real sector is the main foundation in eliminating the dominance of the casino economy which has so far misled the direction of human civilization from its noble goals. In the tawhid paradigm, economics is not just an activity of transferring digital numbers from one account to another for personal gain, but rather a manifestation of righteous deeds aimed at creating real benefits for fellow creatures. Currently, the world is trapped in a very dangerous financial-real duality, where the volume of transactions in the money market or speculation grows much larger and more massive compared to transactions in goods and

services that touch basic human needs. This inequality gives rise to the so-called "phantom economy", a system that looks grand in growth statistics but is empty in substance because it is not based on authentic productivity (Chapra, 2011).

The inseparability between money and production activities is an absolute principle of *inseparability* in the Islamic system, where legally and spiritually money is not allowed to produce money without the intermediary of real activities such as buying and selling or renting. This principle functions as a safety valve so that money remains in its function as a medium of exchange and does not become a commodity that is traded exploitatively. Through a quantum analogy, we can see that the financial sector is only a "shadow", while the real sector is the "thing" that is the source of its existence. The recurring global economic crisis actually originates from an anomaly where shadows try to move on their own, jump and dance without following the movement of objects, thus creating delusions of prosperity which will ultimately collapse when faced with objective physical reality (Askari, 2012; M. K. Hassan & Lewis, 2014).

Eliminating the casino economy means returning the supremacy of the real sector to its former place as the main driver of prosperity. By ensuring that every flow of funds is always tied to material objects or real benefits, we automatically close the space for destructive speculative practices or *maisir*. This transformation requires synchronization between the future digital financial system and physical assets through transparent technology, so that there is no longer a gap for wealth growth that is parasitic on the people's productive energy. Only in this way can the economy return to its nature as a calm but fast-flowing system, providing stable blessings for the earth and everything in it without being haunted by the uncertainty of false financial bubbles.

7.2 The Concept of True Money: Measuring Tools vs. Commodities.

Money in Islam is a **mirror of value**, not a **source of value**.

1. **Kritik Criticism of Fiat Money:** Current paper money has no collateral (*underlying*) except debt and trust in the government. It is susceptible to manipulation (inflation).
2. **Asset-Backed Money:** Returns to the concept of gold/silver (Dinar/Dirham) or digital currency pegged directly to real commodities (energy, food or gold).

3. **Citation:** *"Money must be something fair, where its value cannot be stolen secretly through inflation engineered by unlimited money printing"*.

The concept of true money in Islamic economics places money in its purest function, namely as a measuring tool or mirror of value, and firmly rejects the positioning of money as a commodity that is bought and sold for profit. In this paradigm, money has no value in itself, but is a shadow of the value of benefits that exist in the real sector. Criticism of the modern *fiat money* or paper money system is very crucial because current money does not have any physical asset collateral or *underlying* other than debt and false trust in government stability. This lack of intrinsic value makes paper money very vulnerable to systemic manipulation, especially through the phenomenon of inflation which slowly erodes people's purchasing power without realizing it. This instability creates structural injustice where wealth moves from the hands of small communities to those who have the authority to print money without limits, which is essentially a form of betrayal of the trust of exchange rates (Rothbard, 2008).

As a solution to the fragility of the fiat system, we must return to the concept of asset-backed money or *asset-backed money* which reflects material honesty. This concept can be realized through the return to use of gold and silver in the form of dinars and dirhams, or through future digital currency innovations that are pegged directly to real commodities that are crucial for life, such as energy reserves, food stocks, or precious metals. With the support of real assets, money can no longer be created emptily from the empty spaces of bureaucracy, but must represent the existence of physical values that exist in nature. As emphasized by Setiawan, money must be something fair, where its value cannot be stolen secretly through inflation engineered by unlimited money printing. Monetary justice is an absolute requirement for the creation of economic stability that is in harmony with the values of monotheism, where every individual gets their rights in full without fear of unreasonable depreciation of values (Hayek, 1976).

Therefore, transformation towards real money is a moral imperative to end the era of financial exploitation that has dominated the world. In the perspective of economic theophysics, asset-based money creates a stable resonance between financial frequencies and physical reality on earth, thereby preventing artificial price spikes. By using an honest medium of exchange, production activities in the real sector will receive appropriate rewards, and every drop of worker's sweat will maintain its value in space and time. This is the basis of a calm yet fast-flowing

economy, a system that is not only technologically advanced through its transparent *blockchain* implementation, but also intrinsically holy because it stands on a foundation of absolute honesty and justice for all the inhabitants of the earth.

7.3 Mechanism Details: Commodity Sovereignty.

To implement a strong real sector, we must dissect three pillars:

- **Pillar 1: Prohibition of Speculation (Maisir & Gharar):** Eliminate derivative instruments that do not have an underlying asset. Every transaction must involve the transfer of benefits or goods.
- **Pillar 2: Market Integration:** Linking the payment system directly to the supply chain. Money is only created when goods are moved (such as the concept of *self-liquidating finance*).
- **Pillar 3: Standardization of Medium of Exchange:** Encourage the use of currencies that have stable purchasing power across eras.

The implementation of commodity sovereignty to create a resilient real sector requires a thorough examination of the three main pillars that are interlocked in the economic circuit of tawhid 2.0. The first pillar focuses on the absolute prohibition of speculative practices that include elements of *maisir* and *gharar*, where the financial system must be cleaned of derivative instruments that do not have a real underlying asset. The elimination of these speculative instruments ensures that every financial transaction on earth must involve the physical transfer of benefits or goods, so that wealth growth no longer occurs in a digital vacuum, but is aligned with the addition of use value in the real world. This is a preventive measure to prevent the formation of economic bubbles that often burst and destroy the dignity of many people's lives due to the disconnect between numbers and material reality (Askari, 2011).

The second pillar emphasizes market integration, directly linking payment systems to supply chains with precision through transparency technology. In this model, money or credit is created only when goods authentically move, resembling the concept of self-liquidating finance, which ensures that every flow of funds is backed by concrete commodity movements. By integrating payment systems directly into supply chain logistics, we can minimize the risk of monetary manipulation because money is no longer a free-roaming entity seeking profit without a basis for production. This integration creates extraordinary efficiency, where working capital

flows automatically following the flow of goods and services, allowing the economy to pulse quietly but swiftly without being disrupted by parasitic financial barriers (M. Iqbal & Mirakhor, 2011; Obaidullah, 2015).

The third pillar is the standardization of the medium of exchange, which encourages the use of a currency with stable purchasing power across time and changing economic conditions. Commodity sovereignty can only be achieved if the medium of exchange used has honest value, so that the fruits of the labor of workers and producers are not slowly stolen through engineered inflation. The use of a currency based on strategic assets or commodities ensures that monetary justice is maintained, where the value stored today will retain its equivalent purchasing power in the future. Through the synergy of these three pillars, we are building an economic civilization that is not only technologically advanced but also sacred in its essence, because every transaction within it is a form of devotion that upholds the truth and balance of Allah SWT.'s creation.

7.4 Synchronization: Civilization and the Evolution of "Money."

The synchronization between the history of civilization and the evolution of the concept of money shows that the stability of a nation is very dependent on the extent to which the means of exchange used are based on real material reality. In the ancient era, from the time of Prophet Adam to Prophet Yusuf, money existed in the form of pure commodities such as wheat or livestock, which had intrinsic value because they could be consumed directly. During this period, the real sector held absolute dominance because there was no separation between the means of exchange and the value of the physical benefits of the goods themselves. Then, civilization reached its golden age through the use of precious metals in the form of gold Dinars and silver Dirhams, which created very stable and globally recognized value characteristics. In that era, the real sector grew very strongly because these coins acted as an anchor of value that prevented monetary manipulation by any party (Khaldun, 1377).

Table 7.1
Evaluation Matrix of the Monetary Evolution of Civilization: Resynchronization of Types of Money, Value Characteristics, and Reconstruction of Real Sector Sovereignty.

Era of Civilization	"Money" Type	Value Characteristics	Status of the Real Sector
Ancient (Adam - Joseph)	Commodities (Grain/Livestock).	Intrinsic (Edible).	**Absolute Domination.**
Gold (Islam)	Dinar & Dirham (Metal).	Stable & Global.	**Very Strong.**
Modern (1971 - Present)	Fiat (Paper/Digital) - Get away from Gold.	Debt-Based.	**Paralyzed by Speculation.**
The Future (Tawhid 2.0)	**Asset-Backed Digital Currency.**	Energy/Benefits Based.	**Real Sovereignty Revolution.**

Note: The historical-monetary dissection in this table proves that the stability of civilization depends greatly on the organic attachment of the means of exchange to the real sector:

1. ***Ancient Era (Adam – Yusuf a.s.)**: Money took the form of pure commodities (grain/livestock) which had intrinsic value and could be consumed directly, confirming the absolute dominance of the real sector without speculative commodification.*
2. ***Golden Era (Islam)**: The use of precious metals gold dinars and silver dirhams created a stable and universal value anchor, fortifying the real sector from monetary manipulation (Khaldun, 1377).*
3. ***Modern Era (1971 – Present)**: The decision to give up gold (Nixon Shock 1971) shifted civilization to debt-based Fiat Money (paper/digital) (credit-created). As a result, the real sector was paralyzed by speculation and structural inflation which robbed people of their purchasing power.*
4. ***Future (Tawhid 2.0)**: Restoring real sector sovereignty through energy/real benefit-based Asset-Backed Digital Currency. The integration of AI and Blockchain functions as a trustee that ensures the money supply is pegged in real-time to real physical production capacity (Rickards, 2016).*

Source: Processed from Ibn Khaldun (1377), Rickards (2016), as well as analysis of monetary theophysics by Makrifat Experts and Academics (2026).

However, this order has experienced a radical shift from 1971 until now, where the world has switched completely to a *fiat money* system or paper and digital money that is free from gold backing. The characteristics of the value of money in this modern era have changed to being debt-based, where money is created through credit instruments without adding real value in the field. As a result, the real sector has become paralyzed by the dominance of speculation, creating chronic economic instability and inflation which continues to erode the purchasing power of ordinary people. The vision of the future through the tawhid economy 2.0 offers a real

sovereignty revolution by presenting *asset-backed digital currency* which is based on energy or real benefits. In this system, digital money is pegged directly to real production capacity or verified units of benefit, thereby restoring the function of money as an honest medium of exchange and in sync with natural laws (Rickards, 2016).

This evolution is not just a change in technology, but rather a movement to cleanse the economic circuit of pseudo and parasitic practices. By using a medium of exchange that has an organic link to the real sector, we are building the foundations of a civilization that is resistant to crises because every financial transaction reflects a fair exchange of benefits. *Blockchain* and AI technology in the future will act as trustees who ensure that the amount of money in circulation always has commensurate reserves of energy or commodities, so that the value of money can no longer be manipulated by political interests or one-sided financial egos. This is the peak of the synchronization of civilization, where the wisdom of the classical era meets the sophistication of the future to create calm but flowing prosperity for all the inhabitants of the earth.

Awareness of this "theft of purchasing power" demands that we immediately synchronize information technology and the ethics of monotheism to create a just balance. Through the implementation of smart contracts embedded in real assets, the economic circuit can be restored from the contamination of predators who have been hiding behind the complexity of financial instruments. This is the essence of the struggle in Chapter 6: restoring human sovereignty over their possessions and ensuring that the flow of sustenance sent down by Allah SWT. remains calm but flows swiftly to those who truly work and serve, rather than stopping in the pockets of thieves in ties who worship empty numbers above the clouds of speculation.

7.5 Global Implementation and Challenges.

- **Countries That Tried: Malaysia** once encouraged the use of gold dinars in international trade (Mahathir Mohamad's idea) to fight dollar hegemony, but was hampered by the global banking system.
- **Future Trends:** The emergence of asset-based **CBDC (Central Bank Digital Currency)** in some countries and the use of *gold-backed crypto* in limited communities as a form of “rebellion” against fiat uncertainty.
- **Obstacles:** The political egos of large countries that want to maintain the right to print money without collateral as a tool for new economic colonization.

Abah Setu's analysis: *"Prof, if you weigh a kilo of rice on a scale that shortens every day (inflation), then you are committing systemic fraud. Fiat money that has no collateral is a 'broken scale'. We need real, honest money, so that the sweat of farmers does not evaporate into profits for the money makers in the ivory tower."*

The global implementation of strengthening the real sector through the use of real money has become an economic ideological battleground full of structural challenges. One of the most significant historical records is Malaysia's efforts, through the ideas of Tun Dr. Mahathir Mohamad, who encouraged the use of the gold Dinar in international trade as an instrument to fight the hegemony of the fiat United States Dollar. This idea emerged from the realization that dependence on currencies that were not based on real assets would only make the economic sovereignty of developing countries vulnerable to speculative attacks. However, this heroic effort faced extraordinary obstacles from the established global banking system, because the return of gold-based money was considered a direct threat to the usurious debt system, which had been the engine driving world financial domination.

Despite major obstacles, future trends suggest an unstoppable move towards a more honest monetary system. This can be seen from the emergence of asset-based *Central Bank Digital Currency* (CBDC) initiatives in several countries as well as the use of *gold-backed crypto* in limited communities as a form of intellectual and practical rebellion against the uncertainty of the fiat system. This phenomenon is an attempt to function *blockchain* technology as a guardian of intrinsic value, to ensure that the digital means of exchange used has an organic link to physical wealth on earth. However, the main challenge still stems from the political egos of large countries who seek to maintain their privilege of printing money without collateral, a right that is often used as a tool of new economic colonization to siphon resources from other countries through global inflation mechanisms (Prasad, 2021).

Abah Setu's spiritual analysis provides a very simple but poignant picture of this reality, where he likens the use of fiat money to weighing a kilo of rice on a scale that shortens every day. The systemic inflation inherent in unsecured money is actually a form of scale fraud that occurs on a massive and structured basis. Fiat money is a "broken scale" that causes the sweat of farmers and laborers to simply evaporate into profits for the money printers in the ivory towers. Through the perspective of economic theophysics, we are called to fight for true, honest money, so that every unit of value produced from real work in the real sector maintains its

purity and fairness in space and time, ensuring that fortune flows calmly but swiftly without being reduced by the hands of irresponsible speculators.

CONCLUSION 7.1:

"Chapter 7 is the **real sector declaration of independence**. We want the world to stop worshiping empty numbers on computer screens and return to appreciating the produce of the land, the sweat of workers, and the creativity of producers as the true source of wealth."

We will dissect the **economic center of gravity**. If Chapter 6 is about the "soul" of goods (*halal-thayyib*), then Chapter 7 is about the "body" and "scales" of the economy itself. We will destroy the wall between the numbers on the computer screen and the reality in the people's market.

The big conclusion of Chapter 7 comes as a declaration of real sector independence that challenges the current global financial order. We demand that the world immediately stop worshiping empty numbers on computer screens which often have no basis in material reality, and return to appreciating agricultural products, the sweat of workers and the creativity of producers as the true source of wealth. In the framework of the tawhid economy 2.0, human dignity is restored through respect for real work, where wealth is no longer generated from speculative manipulation, but rather from the process of creating authentic benefits on God's land. This conclusion is fundamental and radical because it undermines the foundations of casino economics and offers a path back to true monetary justice.

Entering the dissection of the economic center of gravity, we realize that if the previous Chapter 7 has thoroughly explored the "soul" of an item through the *halalan thayyiban* principle, then this Chapter 8 is about strengthening the "body" and "scales" of the economy itself. We are on an intellectual and spiritual mission to destroy the walls of separation that have isolated digital numbers in banking ivory towers from the reality of life in people's markets. The reunification of financial values with market reality is an effort to restore "broken scales", to ensure that every transaction that occurs in it brings blessings and stability that cannot be shaken by the storm of global speculation.

Therefore, this step is a major blow to a system that has so far allowed money to multiply without bodies, which in the end has only given rise to deep inequality. By returning money to its function as a reflection of real value, we are building a

civilization where the economy flows calmly but swiftly, supporting every cell in the social body of society fairly. Now, after we have firmly redefined these bodies and economic scales, we are ready to move further to Chapter 7, which will explore Zakat and Corporate Waqf as instruments for distributing the energy of wealth so that it does not only circulate among the rich, but becomes a blessing for the universe.

7.6 Anatomy of the Real Sector: Returning the Economy to the Ground.

In the tawhid 2.0 system, economics is not about "turning around money", but about **"turning around benefits"**. The financial sector should not be an independent entity; it must be an image that cannot be larger than the object (real sector).

- **The Law of Economic Gravity:** Money must always be pulled down towards production. If money floats in the sky of speculation (forex, derivatives, gambling on numbers), then **economic space-time distortion occurs**.
- **Production Sovereignty:** The economic strength of a nation is not measured by its fiat foreign exchange reserves, but rather by its production capacity to meet the needs of the people (food, energy, and knowledge sovereignty).
- **Citation:** *"An economy without a real sector is an economy without a soul; it looks big but is fragile, and will be destroyed when the first blow of crisis comes because it has no roots in real benefits".*

The anatomy of the real sector in the tawhid 2.0 system is a fundamental effort to return the economic orientation to the "land" or physical reality of God's creation, where the economy is no longer understood as a mere money-making activity, but rather as a process of turning around benefits for all people. In this paradigm, the financial sector is not allowed to be an independent entity separate from reality, but must be positioned as a shadow which mathematically and logically cannot be bigger than the object, namely the real sector itself. This organic relationship ensures that any growth in monetary value is always preceded or accompanied by growth in the value of benefits, so that there is no room for the accumulation of wealth that is parasitic and has no basis in real benefits in the field.

This phenomenon is explained through the law of economic gravity, where money must naturally always be pulled down towards the axis of production to drive industrial machines, agriculture, and useful services. If money is allowed to float in

the sky of speculation through *forex* instruments, derivatives, or gambling on numbers that have no asset backing, then what is known as economic space-time distortion will occur. This distortion creates the illusion of growth that appears to be fast but is actually creating a black hole of losses that will sap the purchasing power of the wider community. As emphasized by Setiawan, an economy without a real sector is an economy without a soul that looks big but is very fragile, and it will certainly be destroyed when the first blow of the crisis comes because it does not have roots in real benefits that can sustain life when the financial storm hits.

The economic strength of a nation in this perspective is no longer measured by a pile of *fiat* foreign exchange reserves which are vulnerable to devaluation, but rather by production sovereignty, which includes real capacity to meet the basic needs of the people, starting from food sovereignty, energy independence, to mastery of science. This sovereignty is a real form of independence that is in line with the principle of tawhid, where a nation is no longer at the mercy of a colonizing global debt system, but relies on the potential of the earth and its own human creativity. By returning the economy to the land, we are reorganizing the calm but flowing circuit of prosperity, a system that is not only resilient in the face of global shocks but also sacred because every unit of value reflects pious deeds that have a positive impact on the earth and everything in it.

7.7 Real Money: Tipping the Fraudulent Scales.

We have to reveal that the **fiat money** (money without collateral) system is a form of mass *gharar* (uncertainty).

1. **Money as "Promise Paper" vs "Intrinsic Value":** Fiat money is simply a government promise that can be broken through inflation. True money is money whose value is maintained by Allah through natural laws (such as gold, silver, or strategic commodities).
2. **Justice of the Scales:** The Qur'an is very harsh on those who reduce the scales (Surah Al-Mutaffifin). Cutting people's purchasing power through unlimited money printing is **systemic scale theft**.
3. **Digital Asset-Backed (Something New):** We don't have to go back to physical coins manually. We can use **asset tokenization**. Imagine digital money where each unit is guaranteed by 1 gram of gold or 1 kWh of renewable energy in a *vault* (safe) audited by blockchain.

Dismantling the nature of the *fiat money* system or money without collateral is a crucial step in exposing the form of *gharar* or mass uncertainty that has been shackling the global economy. We must be aware of the fundamental difference between money as "promise paper" whose value depends entirely on government policy, which is vulnerable to being broken through inflation, and money that has "intrinsic value". True money is an exchange instrument whose value is maintained by Allah through natural laws, such as gold, silver, or other strategic commodities that have natural rarity and real use. From the perspective of economic theophysics, the separation of money from its natural value creates an unstable resonance, where economic value can be manipulated by the interests of a few authorities, to the detriment of the wider community who do not have access to the money printing machine.

The principle of fairness in the Al-Qur'an, as warned very strongly in Surah Al-Mutaffifin, does not only apply to traders in traditional markets, but also covers the monetary system as a whole. The act of cutting people's purchasing power through unlimited money printing is a form of systemic scale theft that is very unjust, because it secretly takes value from the people's sweat without them realizing it. This behavior is a betrayal of the mandate of the exchange rate, which should be stable and honest. Therefore, establishing "real money" is part of the struggle to establish monotheism in the economy, to ensure that the world economic scales no longer tilt towards those who have the administrative power to manipulate numbers on empty paper.

As a new breakthrough in the tawhid era 2.0, we do not have to return to the inefficient manual use of physical coins in modern transactions, but we can use asset tokenization technology. We can imagine a digital money system where each unit is guaranteed by a real asset, such as a gram of gold or a kWh of renewable energy, which is stored securely in a *vault* or physical safe that is audited in *real-time* by *blockchain* technology. Through a combination of the noble value of natural commodities and the sophistication of digital encryption, we create a currency that cannot be counterfeited, cannot be produced haphazardly, and has full transparency. This is the monetary revolution that destroys the fraudulent scales and returns the sovereignty of value to humanity in a fair and sustainable manner (Vigna & Casey, 2018).

7.8 Real Examples of Implementation Mistakes and Global Crisis.

- **2008 Crisis (The Great Recession):** Happened because the financial sector (subprime mortgage) made giant figures on property whose value was not comparable. The image is much larger than the object. When the shadow breaks, the world goes bankrupt.
- **Zimbabwe & Venezuela:** Fatal example when countries thought wealth could be printed via paper machines. The result is not prosperity, but paper that is cheaper than toilet paper because it loses connection with the real sector.
- **Digital Supply Chain Fraud:** Currently, there are many "unicorn" companies whose valuation is in the trillions but have no physical assets and continue to lose money. This is a **bubble economy** that is waiting for its time to burst because it is not based on "real money" and "real benefits".

Implementation errors in separating the financial sector from the real sector have historically been proven to trigger global crises that destroy human economic dignity. The 2008 crisis known as *The Great Recession* became a monument to systemic failure triggered by the *subprime mortgage* scheme, where the financial sector created giant figures on property assets whose value was in no way commensurate with the reality on the ground. In the eyes of economic theophysics, this phenomenon is a condition where the financial shadow is made to grow much larger than the object, so that when the shadow breaks because it is no longer able to support the burden of speculation, the whole world is dragged into the abyss of heartbreaking bankruptcy (Lewis, 2010).

The economic tragedies that befell Zimbabwe and Venezuela provide another fatal example of the delusion of power that assumes that a nation's wealth can be created simply by turning a paper printer. Efforts to print money without support for real production do not produce prosperity, but rather give rise to hyperinflation which makes the value of paper money cheaper than toilet paper because it has lost its organic connection with the real sector. This phenomenon proves that money separated from "land" or real useful value will only become administrative waste that destroys people's purchasing power and triggers prolonged social chaos.

This condition is now transforming into a new form through digital *supply chain* fraud, where many "unicorn" companies have valuations in the trillions but do not have sufficient physical assets and continuously experience operational losses. This phenomenon is a form of modern *bubble economy* which is waiting for its time to

explode because its foundation is not based on real money or real sustainable benefits. As Setiawan warned, a system that glorifies false growth without a basis for real production is actually building sand castles in the midst of the storm of the coming crisis. We need the courage to return to the principle of tawhid 2.0 which places the sovereignty of production above speculation, to ensure that our economic circuit flows calmly but swiftly, bringing solid blessings and not easily shaken by the shock of financial manipulation.

7.9 IT Synchronization: Blockchain as Keeper of the Scales.

Information technology (IT) must be used to reconnect money with real assets:

- **Proof of Reserve:** Using IoT (Internet of Things) to monitor grain warehouses or gold reserves in *real-time* which is then synchronized with the amount of digital money in circulation.
- **Anti-Speculation Algorithm:** Build a payment system that automatically rejects transactions if there is no verified movement of goods/services (muamalah smart contract).

The synchronization of information technology within the tawhid 2.0 economy ecosystem positions blockchain not merely as a financial instrument, but as a keeper of the scales, ensuring the return of an organic relationship between money and real assets. Through the implementation of the proof of reserve mechanism, the integration of Internet of Things (IoT) devices enables real-time and transparent monitoring of commodity warehouses, such as wheat or precious metal reserves. Physical data captured by intelligent sensors in the field is then automatically synchronized with the amount of digital money circulating within the network, so that each unit of value created has a physical backing that cannot be manipulated. From the perspective of theophysics of economics, this synchronization is an effort to lock the movement of financial "shadows" so that they always faithfully follow the steps of "objects" in the real sector, in order to avoid systemic inflation that is detrimental to the wider community. (Antonopoulos, 2025).

This systemic honesty is reinforced by the development of an anti-speculation algorithm embedded within the future payment protocol. This algorithm is designed to build a digital transaction system that will automatically reject any transaction if it does not find a verified, legitimate transfer of goods or services within the supply chain. By utilizing smart contracts based on the principles of Islamic jurisprudence

(*fiqh*), every flow of funds will only be opened if there is authentic proof of the transfer of benefits, thus completely eliminating the scope for speculation, *gharar*, and *maisir* practices. This technology acts as a sacred filter, ensuring that the economic circuit is only filled with productive and halal transactions, while simultaneously breaking down the barrier between the numbers on a computer screen and the reality of the people's market that has long been a loophole for economic fraud.

The implementation of this scale-keeping technology returns the sovereignty of value to the hands of producers and consumers fairly, where the value of money is no longer determined by unilateral political policies, but by the availability of real assets blessed by Allah SWT. on earth. This transformation creates a calm yet fast-flowing economic order, because every participant in the market has full confidence that the medium of exchange they use is an honest representation of hard work and existing natural resources. With blockchain as an impartial digital witness, civilization is moving towards a new era where the justice of the scales is upheld through algorithmic codes that adhere to the values of monotheism, ensuring solid and sustainable prosperity for all humanity without exception.

CONCLUSION 7.2:

"The essence of Chapter 7 is: Don't let shadows deceive things. Money must return to being a servant to production, not a master to humans. With IT, we can create 'digital scales' that cannot be cheated by anyone, not even by the state.

We will dissect **"economic anchors"**. Without an anchor, the ship of civilization will continue to be tossed about by the storms of speculation created by the hand of the financial rat. This Chapter 7 is a frontal attack on the *fractional reserve banking* system and fiat money, which has deified empty numbers.

Here is a deep dive into currency synchronization with real assets:

The essence of the entire discussion in Chapter 7 confirms an indisputable principle of economic cosmology: never let shadows deceive things. We are on a big mission to restore the position of money so that it becomes a servant of production, no longer a master who enslaves people through debt and speculation. Through the use of precise information technology, we now have the ability to create a "digital scale" that has absolute integrity and cannot be cheated by anyone, including state authorities. This transformation is a frontal attack on the *fractional reserve banking*

system and the use of fiat money, which has so far deified empty numbers, which in essence has created a black hole in human welfare due to the separation between monetary value and physical reality (Fisher, 1930).

The ship of our civilization needs a solid "economic anchor" so that it does not continue to be swayed by the storm of speculation created by evil hands in the global financial sector. Without an anchor based on real assets, the economy will simply become a large-scale casino game that destroys the social and ecological fabric. This chapter radically dissects how synchronizing currency with real assets is not just a technical choice, but rather a theological and theophysical necessity to realign financial frequencies with the natural laws of Allah SWT.'s creation. By ensuring that every unit of value is pulled down towards the production axis, we are ending the era of economic space-time distortion that has sucked society's productive energy towards the ivory towers of speculators.

This deepening of currency synchronization with real assets is a crucial bridge to Chapter 7, which will discuss zakat and corporate waqf. After we have succeeded in building a strong economic body and honest scales, the next step is to ensure that the "blood" of the economy is distributed through the "sky tax" system for the sustainable prosperity of the earth. Real sector sovereignty supported by real money will provide a stable foundation for the implementation of zakat and waqf, so that every social contribution is truly based on real benefit values and is not eroded by inflation. This is a vision of a calm but fast-flowing economy, where systemic honesty meets institutional generosity to bring about grace for the universe.

7.10 Anchor Mechanism: Locking Value in Material.

In a tawhid economy, money should not have a "life" of its own. It must be a **faithful representation** of the matter that God created on earth.

1. **Sin of Speculation (*Gharar* & *Maisir*):** Speculation is an attempt to gain profit from price fluctuations without creating added value. Physically, this is **economic entropy**. Money moved from the pockets of the losers to the pockets of the winners without a single loaf of bread being produced or a yard of cloth being woven.
2. **Currency as an "Asset Receipt":** True currency functions like a receipt for goods in God's warehouse. If you hold 100 units of a currency, then somewhere

on earth there must be a real asset (gold, wheat, energy, or productive land) equivalent to that value.

3. **Citation:** *"The tawhid economy is a 1:1 economy. There is no room for the multiplication of money through credit schemes that are not based on physical assets (unbacked credit). Any monetary growth must be a shadow of real production growth"* (Setiawan, 2025).

The anchor mechanism in the tawhid economy is a fundamental effort to lock economic value in real materials so that money no longer has its own wild "life" and is separated from the reality of creation. Money must be returned to its function as a faithful representation of the material that God has created on earth, so that it does not become an entity that exploits humans through a financial vacuum. In this framework, speculation is seen as a major sin because it is an attempt to profit from price fluctuations alone without creating the slightest added value. According to the laws of economic physics, speculation is a real manifestation of economic entropy, where money simply moves from the pockets of the loser to the winner without a single piece of bread being produced or a meter of cloth being woven. This pseudo-activity only creates chaos in the social order and damages the distribution of sustenance, which should be based on good deeds and real productivity (Sadr, 1961).

True currency should essentially function like an “asset receipt” that guarantees the right to collect goods in God's warehouse. If someone holds one hundred units of currency, then theophysically somewhere on this earth there must be an equivalent real asset available, whether in the form of gold, wheat, energy, or verified productive land. This principle ensures that there is not a single unit of value in circulation without real material support, so that economic stability is maintained from the threat of financial bubbles. As emphasized by Setiawan, the tawhid economy is a 1:1 economy, where there is no room for multiplying money through credit schemes that are not based on physical assets or *unbacked credit*. Every monetary growth must be a faithful shadow of real production growth, ensuring that the prosperity created is down-to-earth prosperity and not just speculative figures floating (Z. Iqbal & Mirakhor, 2017)asy (Z. Iqbal & Mirakhor, 2017).

By locking value in materials, we are establishing systemic justice that protects the fruits of each individual's labor from the evaporation of value due to engineered inflation. This anchor mechanism is the foundation for an honest civilization, where future information technology is used to audit and ensure that every digital money

flow is always connected to the reserves of benefits that exist in nature. This synchronization between money and materials will give birth to stability that flows calmly but swiftly, carrying the message that the economy is about fulfilling life's needs and devotion to the Creator, not an arena for gambling on numbers that destroys human dignity. This is the essence of real sector sovereignty which will bring grace to all the inhabitants of the earth through a transparent and irrefutable system.

7.11 Why Focus on Real Production and Service?

Production and service (*khidmat*) is a form of **economic tasbih**. When humans cultivate land into food, or iron into tools, they are carrying out the function of the caliphate.

- **Value Creation vs Price Creation:** Speculative consumerism only creates "price", while real production creates "value". Prices can be manipulated by algorithms, but values (like the satiety of food or the warmth of clothing) are absolute to humanity.
- **Social Stability:** Real production absorbs labor. Real speculation only absorbs the attention of gamblers. A production-based economy creates a society that is stable, productive, and has a *hands-up* mentality.

The focus on real production and service or *khidmat* is the highest manifestation of a civilization based on tawhid, where every economic activity is seen as a form of great economic tasbih. When humans cultivate the land into a source of food or change iron into tools that make things easier for others, they are actually carrying out the function of the Caliphate to prosper the earth in accordance with the mandate of the Creator. In this paradigm, working in the real sector is not just an effort to earn a living, but rather a functional act of worship that connects human creativity with natural materials to produce concrete benefits. This spirituality contained in real production gives spirit to the economy, so that it does not become a cold and exploitative system, but instead becomes a circuit that enlivens and blesses.

The fundamental difference between this system and speculative capitalism lies in the separation between value creation (*value creation*) and price creation (*price creation*). Speculative consumerism is only busy creating prices that can often be manipulated by market algorithms and the egos of financial players, while real production focuses on creating absolute value for humanity. The price of a

commodity may fall or soar on a computer screen, but the value of the feeling of satiety provided by food or the warmth provided by a piece of clothing remains real and unchanged for those who need it. By prioritizing value over price, tawhid economy 2.0 ensures that basic human needs are met fairly and avoids empty numbers games that only benefit a few capital owners.

Furthermore, focusing on the real sector is the main key to sustainable social stability. Real production has a natural capacity to absorb labor and empower human potential to a large extent, while speculation only absorbs the attention of number crunchers and produces no benefit to society. An economy based on production and service creates a society that is stable, productive, and has a "hands up" mentality—a character of society that likes to give and contribute. By channeling capital towards real production activities, we are building a calm but flowing civilization, where every individual has a role in the chain of goodness and every drop of sweat is appreciated as a contribution to shared prosperity under the auspices of Allah SWT's pleasure (Chapra, 2000).

7.12 Moving Away from the Economic Bubble: Breaking the "Mirage of Wealth."

An economic *bubble* occurs when the **collective ego** pumps up the price of an asset far beyond its physical usefulness.

1. **Anatomy of a Bubble:** Speculation causes money to flow into unproductive assets (such as cryptocurrencies with no *use case* or empty properties). When everyone realizes that “the king has no clothes” (there is no real value behind it), the bubble bursts and the little people are always the victims.
2. **Tawhid Law of Thermodynamics:** Economic energy cannot be created from nothing (*ex nihilo*). If there are people who suddenly get rich without producing anything, then there are other people in other parts of the world who are systemically impoverished. Usury and speculation are the main instruments of this "energy theft".

Moving away from the economic *bubble* is a crucial step in efforts to destroy the mirage of wealth that has so far deceived humanity's collective perception of true prosperity. Economic bubbles occur when the collective ego of market participants pumps the price of an asset so that it soars drastically, far beyond the limits of its objective physical usefulness. In its anatomy, uncontrolled speculation causes large

flows of money to move towards assets that are completely unproductive, such as cryptocurrencies with no real use (*use case*) or empty property assets that are deliberately left unoccupied just to pursue profits from rising prices. Ultimately, this bubble will reach a saturation point where the collective consciousness begins to see that "the king has no clothes"—a recognition that there is no real value behind the numbers—which is then followed by the tragic bursting of the bubble, where the little people are always the ones who suffer the most and are the main victims of this systemic collapse (Lewis, 2010).

Economic justice in this perspective can be understood through the law of thermodynamics of tawhid, which confirms that economic energy can never be created from nothing (*ex nihilo*). All forms of added value must come from the transformation of energy and the real work of blessed humans. Therefore, if there are individuals or groups who suddenly become rich without going through the process of producing anything useful, then theophysically it is certain that there are other people in other parts of the world who are being systemically impoverished. The practices of usury and speculation act as the main instruments in this phenomenon of "energy theft", where wealth is forcibly transferred through unfair monetary mechanisms, which ultimately destroys the balanced distribution of life energy on earth (Daly, 1996).

By destroying this mirage of wealth, we are steering the ship of civilization back to the reality of solid and sustainable production. The tawhid 2.0 economy rejects all forms of false prosperity that only exist on computer screens, but are fragile when faced with real human needs. We need a system that ensures that every increase in wealth is directly proportional to the increase in benefits felt by nature and others. Through awareness of the law of honest economic energy, society will be encouraged to abandon the exploitative instant mentality and shift towards productivity that flows calmly but strongly, bringing real blessings without having to rob others of their rights to life and energy anywhere in the world.

7.13 IT Synchronization: From Gambling Algorithms to Production Algorithms.

Something new that we have to offer in Series 4 is **"real sector-based smart contract revolution"**.

- **Asset-Linked Tokens:** We use blockchain technology not to create speculative coins, but to carry out **real asset tokenization** (real world assets - RWA).

- **Self-Liquidating Finance:** Imagine a system where capital money can only be liquidated if IoT (Internet of Things) sensors detect that factory machines have started turning or seeds have started to be planted. This ensures money and production are locked in one frequency.
- **Anti-Bubble Protocol:** An algorithm that automatically imposes a "bubble fee" (such as zakat on settled assets) on transactions that do not involve the movement of goods/services, making speculation mathematically unprofitable.

The transformation of information technology in Series 4 offers a fundamental breakthrough that we call the "real sector-based smart contract revolution", a systemic effort to shift the technological paradigm from mere gambling algorithms to sacred production algorithms. Through the use of *asset-linked tokens*, we no longer use *blockchain* technology to produce speculative coins that are devoid of value, but rather to tokenize real-world assets or *real world assets* (RWA). Each token issued in a digital network is a valid and verified representation of physical material existing on earth, ensuring that digital wealth is no longer just a mirage of numbers, but an honest reflection of the ownership of productive assets capable of providing real benefits to humanity (Tapscott & Tapscott, 2016).

This synchronization is strengthened by the application of the *self-liquidating finance* concept, which precisely integrates capital flows with physical activity in the field. We can imagine an intelligent financial system where capital will only be disbursed or usable if Internet of Things (IoT) sensors provide a verification signal that factory machines have started turning or seeds in agricultural land have begun to be planted. This mechanism ensures that money and production are always locked in a harmonious frequency, preventing capital leakage towards the speculative sector and guaranteeing that every unit of liquidity flowing in the economic circuit is actually working to create added value for life.

The culmination of this IT revolution was the presence of the *anti-bubble protocol*, an algorithm that automatically imposes a "resistance fee" or certain fee charges, which resembles the logic of zakat on unproductively settled assets, on transactions that do not involve the transfer of authentic goods or services. This protocol mathematically makes speculative activities unprofitable, so that capital owners will naturally be encouraged to divert their funds towards investment in the real sector which provides more blessings. With this production algorithm, we are building a calm but flowing economic civilization, where technology is no longer a

tool for manipulating value, but becomes a guardian of trust that ensures prosperity grows from solid production roots and is beneficial to the universe.

7.14 Global Map: Who Survives and Who Perishes?

- **Examples of Destruction:** The Tulip Crisis in the Netherlands (early history of speculation) to the current Property Crisis in China (Evergrande). It's all rooted in one thing: Building a tower of numbers on an empty lot.
- **Resilience Example:** Countries or communities that have food sovereignty and strong manufacturing industries (such as Germany or self-sufficient agrarian communities) tend to be more resilient to global monetary shocks because they hold "values" not just "numbers".

Abah Setu's analysis: *"Prof, imagine you are thirsty in the middle of the desert. You have mountains of gold and digital money, but not a single drop of water. At that point, you realize that all your money is rubbish. Water is the real sector; your gold is an illusion. Tawhid economics teaches us to never worship illusions and always appreciate every drop of sustenance from Him."*

The global economic map paints a starkly contrasting picture of who will survive and who will perish in the face of systemic shocks, where history has repeatedly taught us costly lessons. Examples of economic collapse, from the Tulip crisis in the Netherlands as an early note in the history of speculation to the giant Evergrande property crisis in China today, are all rooted in the same fatal mistake, namely building a tower of numbers on empty land. This phenomenon shows that when the economy loses its footing in physical reality and only revolves around false financial promises, collapse is only a matter of time because a system cannot support itself only with delusions of growth that are parasitic on the real sector (MacKay, 1841).

In contrast, examples of economic resilience are demonstrated by countries or communities that have food sovereignty and a strong manufacturing industrial base, such as Germany or independent agricultural communities, which tend to be more resilient to global monetary shocks. Their resilience comes from their ownership of absolute "value" for humanity, not just "numbers" that can change or disappear on the stock exchange screen in an instant. From the perspective of economic Theophysics, production sovereignty is a form of independence that is in harmony

with natural law, where the strength of a nation is measured by its ability to produce real benefits in a sustainable manner for its people (Stiglitz, 2010).

Abah Setu's spiritual analysis closes this understanding with a very deep analogy, where he asks us to imagine ourselves being thirsty in the middle of a vast desert. At this critical moment, even though we have mountains of gold and abundant digital money, all that wealth becomes useless waste if there is not even a drop of water to wet our throats. Through this analogy, we are made aware that water is a true representation of the real sector, while gold and money without collateral are just illusions that are often overly praised. Tawhid economics teaches us to never worship financial illusions and instead, always appreciate every drop of sustenance and the real benefits given by Allah SWT. as the foundation of true prosperity on earth.

DILARANG MEMPERBANYAK BUKU TANPA IZIN PENERBIT

CONCLUSION 7.3:

"Chapter 6 is a **vaccine for the economic crisis**. We close the door for financial gamblers and open the door as wide as possible for production fighters. With IT, we ensure 'every number has an object, every promise has proof'."

We will dissect the **"mirage" cycle** that continues to repeat itself in human history. From ancient times to the era of algorithms, humans have always fallen into the same hole: **trying to create wealth from nothing.**

The following is an in-depth analysis of the *bubble* crisis, its trigger axis, and how IT is now accelerating its explosion.

The conclusion of the entire discussion in Chapter 6 serves as a vaccine for the economic crisis that has long plagued the global order. Through this paradigm, we firmly close the door on financial gamblers who have profited only from the fluctuations of empty numbers, while simultaneously opening the door wide for production warriors who dedicate their lives to creating real benefits. The use of information technology in the future will no longer be used to facilitate speculation, but rather to ensure that every number appearing on a digital screen has a physical counterpart, and every financial promise has verifiable physical evidence. This is a radical step towards ending the era of economic distortion and restoring the glory of the real sector to the center of gravity of human civilization.

This atomic analysis of the real sector brings us to a profound awareness of the "mirage" cycle that has been repeating itself throughout human history. From ancient times to the current era of sophisticated algorithms, humanity seems trapped in the same error: trying to create wealth out of nothing, or *ex nihilo*. Attempts to separate money from matter always lead to devastating bubble bursts, because, by natural law, economic energy cannot be triggered without a real transformation of value. A thorough analysis of bubble crises shows that the trigger is the collective ego that deifies bodiless growth, and ironically, the speed of today's information technology often accelerates these bursts if not synchronized with the ethics of monotheism.

After we have thoroughly dissected the economic body and its scale instruments, we are ready to move on to Chapter 7 which will explore zakat and corporate waqf. This transition is very crucial because we will see how the real sector which is already strong makes its social contribution automatically through a digitally integrated system. If Chapter 6 is about making sure "every promise has proof", then Chapter 7 is about making sure "every proof brings blessings". This journey will reveal how a calm but fast-flowing economy can be realized through a sacred distribution mechanism, ensuring that prosperity does not just stop at the accumulation of assets, but becomes an even blessing for all the inhabitants of the earth

7.15 Bubble Crisis Chronology: From Interest to Digital Numbers.

The *bubble* crisis always starts from one point: **the separation of price value from utility value.**

Table 7.2
Evaluation Matrix for the Chronology of the Civilization Speculative Bubble Crisis: Causality Dissection of the Separation of Price Value from Real Utility and Its Implications for the Collapse of the Real Sector.

Year	Crisis Name	Location	Trigger Axis (Axis)	Consequences for the Real Sector
1637	**Tulip Mania**	Netherlands	Speculation on the price of Tulip bulbs (Promise of future prices).	Mass bankruptcy of traders; The Dutch economy has been stagnant for years.

Year	Crisis Name	Location	Trigger Axis (Axis)	Consequences for the Real Sector
1720	**South Sea Bubble**	England	Speculation on shares of companies that are not actually operating (Narrative only).	Crisis of confidence in capital markets; many noble families fell into poverty.
1929	**The Great Depression**	Global (US)	*Margin Trading* (buy shares with borrowed money/*riba*).	Global unemployment reaches 25%; mass starvation; trigger of World War II.
1990	**Japanese Asset Bubble**	Japan	Unreasonable property & land prices (Emperor's Palace priced at California equivalent).	*"The Lost Decade"* (30 years of Japanese economic stagnation).
2000	**Dot-com Bubble**	Global	Excessive speculation on new IT companies that don't have profits yet (only traffic).	Trillions of dollars evaporate; cleansing the technology industry of speculative players.
2008	**Subprime Mortgage**	Global	Multilevel usury (derivatives) on bad home loans.	Global bank collapse (Lehman Brothers); millions of people lost their homes.
2022	**Crypto/NFT Crash**	Global	Absence of underlying assets (*unbacked*) and speculative algorithms (digital Ponzi).	Mass retail losses; loss of trust in decentralization without ethics.

Note: The chronology of speculative bubble crises in this table shows a very consistent pattern throughout human history: every crisis is always triggered by a separation between the nominal value of prices and the real value of use (utility):

1. ***Tulip Mania (1637) & South Sea Bubble (1720):*** *The initial phenomenon of commodity price speculation and the empty narrative of companies without real operational activities impoverished merchants and nobles (Kindleberger & Aliber, 2011).*
2. ***The Great Depression (1929) & Japanese Asset Bubble (1990):*** *The use of margin trading ribawi and unreasonable inflation of land assets triggered global famine and three decades of stagnation (The Lost Decade) in Japan (Koo, 2009).*
3. ***Dot-com Bubble (2000), Subprime Mortgage (2008), & Crypto Crash (2022):*** *Mutation of the bubble into the digital era through IT traffic speculation, riba derivatives stratified on bad credit, to the unbacked algorithm (digital Ponzi).*

Source: Processed from Kindleberger & Aliber (2011), Koo (2009), and analysis of monetary theophysics by Makrifat Experts and Academics (2026).

These crises factually prove the distortion of economic space-time that occurs when humans try to create wealth from nothing, ignoring the law of economic gravity which demands that every number on a digital screen must have a real physical body in the real sector.

The chronology of economic crises that have occurred throughout the history of human civilization shows a very consistent pattern, where every bubble burst, or *bubble* always starts from the same anomalous point, namely the separation between price value and use value or *utility*. From the past to the current digital era, crises occur when the human collective ego begins to worship speculative numbers and abandons the material reality created by Allah SWT. In 1637, the Tulip Mania phenomenon in the Netherlands became an early historical record of how speculation on the price of tulip bulbs based on promises of future prices was able to trigger mass bankruptcies and stagnate the economy for years. Something similar was repeated in the *South Sea Bubble* in England in 1720, where empty narratives about companies that did not actually operate in real terms triggered a crisis of confidence in capital markets that impoverished many noble families (Kindleberger & Aliber, 2011).

The disconnect between money and the real sector reached its peak in *The Great Depression* in 1929, which was triggered by the practice of *margin trading* or buying shares using usurious loan money, which resulted in global unemployment reaching 25% and mass starvation which sparked World War II. Japan also experienced a similar trauma through the *Japanese Asset Bubble* in 1990, where property and land prices soared unreasonably, giving rise to the anecdote that the price of a plot of land for the emperor's palace was equivalent to the entire state of California. As a result, Japan was trapped in "The Lost Decade" or economic

stagnation that lasted for more than three decades because their assets were no longer based on utility values proportional to their market prices (Koo, 2009).

In the era of information technology, this mirage cycle was transformed into the *dot-com bubble* in 2000 through excessive speculation in IT companies that only had traffic without real profits, which was then followed by the *subprime mortgage* crisis in 2008 due to the practice of tiered usury or derivatives on bad home loans. The latest explosion in 2022 through the collapse of the crypto and NFT markets further emphasizes that the absence of underlying assets (*unbacked*) and the use of speculative algorithms that resemble digital Ponzi schemes will only lead to mass retail losses. As emphasized by Setiawan, these crises are clear evidence of the economic space-time distortion that occurs when humans try to create wealth from nothing, ignoring the law of economic gravity which demands that every number on the digital screen must always have a real body in the real sector.

7.16 History Synchronization: Always the Same Axis.

Since the earth was inhabited, the axis of crisis has always been **the duality of deception**:

1. **Greed:** The desire to obtain sustenance without going through the process of *khidmat* (service/work).
2. **Usury (Leverage):** Using money you don't have (debt) to buy assets that have no value.

Human Share vs IT Share:

- **In the past:** Crisis took months/years to explode because information moved via ships or horses.
- **Now (IT Share):** Information technology has become an **"accelerator of destruction"**. *High-frequency trading* algorithms and social media create *FOMO (fear of missing out)* instantly.
- **Artificial Intelligence (AI):** Now used to manipulate price perceptions *en masse*. IT in the hands of humans who do not have tawhid becomes a weapon of economic mass destruction that can destroy the stock exchange in a matter of milliseconds (*flash crash*).

The synchronization of history shows that since the earth began to be inhabited by human civilization, the axis of economic crisis has always been based on the duality of deception, which is universal and crosses the ages. The first axis is greed or *greed*, a destructive desire to gain instant fortune without going through a process of *khidmat* or real service and work that benefits others. The second axis is usury in the form of *leverage*, namely the reckless behavior of using money that is not owned or debt to buy assets that have no intrinsic value. This combination of the desire to have without giving and the use of debt instruments without assets is the root of every economic collapse in human history, because it directly opposes the law of balance that God has established on earth (Askari, 2014).

The fundamental difference between the past and the present lies in the speed of the crisis explosion triggered by the contribution of information technology. In the past, economic crises took months or even years to explode because information could only travel via ships or horses, so there was still time for humans to reflect and make corrections. However, in the current era, information technology has turned into a "destruction accelerator" where *high-frequency trading* algorithms and social media are able to create an instant FOMO (*Fear of Missing Out*) phenomenon. This speed of data transmission that exceeds human cognitive limits causes speculation bubbles to form and burst in a very short time, leaving a wider and difficult to anticipate devastating impact (Lewis, 2014).

This condition is exacerbated by the presence of artificial intelligence (AI), which is now starting to be used to manipulate price perceptions *en masse* through massive analysis of behavioral data. Information technology in human hands that does not have a foundation in tawhid has transformed into a weapon of economic mass destruction capable of destroying the stock exchange in just a matter of milliseconds through the *flash crash* phenomenon. In the perspective of economic theophysics, the absence of a spiritual anchor in digital algorithms causes humans to lose control over the systems they themselves created, so that the economy moves wildly like a destructive electromagnetic storm. Therefore, synchronizing IT with the values of monotheism is absolutely necessary so that technology no longer accelerates destruction, but instead becomes a calm guardian of the scales and ensures that the circuit of fortune continues to flow along the axis of honest benefits (Al-Faruqi, 1992; Tegmark, 2017).

7.17 The Recurring Fragility of the World Economy.

The world economy is currently fragile because of the **anchorless circuit**.

- **Fiat Money** is the main axis. Because money can be printed without limits, speculation has unlimited "fuel".
- **Disconnected Connection:** When farmers in villages have difficulty buying fertilizer (real sector), stock players in big cities celebrate the increase in digital numbers. This asynchrony is a sign that civilization is heading towards its next explosive saturation point.

The fragility of the global economy, which has recurred throughout the cycles of modern history, is rooted in the creation of an unanchored financial circuit, where capital flows are no longer tied to the availability of tangible physical assets. Fiat money is the primary driver of this fragility, as it can be printed without limit by monetary authorities, thereby automatically providing unlimited fuel for speculation in financial markets. This abundant, empty liquidity encourages market participants to abandon tedious production activities and turn to numbers games that offer instant profits but ultimately do not add a single unit of benefit to the overall well-being of humanity. (Askari, 2014).

This unanchored circuitry creates a tragic disconnect between ground-level reality and the euphoria of the financial ivory tower. We witness a paradoxical scene where farmers in rural areas are experiencing incredible difficulties just to buy fertilizer to maintain the sustainability of the real sector, while at the same time, stock players in big cities are celebrating the rise of digital numbers on their monitors. This profound lack of synchronicity is a clear warning signal that civilization is heading towards the saturation point of the next explosion, because a system that allows its financial shadow to dance on the physical suffering of its production will never be able to survive for long in natural equilibrium. (Askari, 2014).

This fragility can only be overcome by reconnecting the economic nerves through an anchor mechanism that forces money to re-submit to the laws of matter. Without synchronization between monetary growth and real production capacity, the global economy will continue to oscillate in a storm of crises that will occur more frequently with increasingly destructive intensity. Therefore, the struggle to restore real money is not just a technical banking issue, but rather a moral movement to restore justice to those who work on the land, ensuring that every drop of producers' sweat does not evaporate into fuel for speculation that destroys the future of future generations.

7.18 Abah Setu Analysis: "Building on the Clouds"

"Prof, world history is the history of people who try to build castles on clouds (speculation). They forget that the clouds are just steam. When the sun of truth (crisis) appears, the steam disappears, and they fall to the earth (poverty). IT should be a radar to avoid those clouds, not a machine that makes thicker steam."

Abah Setu's in-depth analysis of the "building on the clouds" phenomenon provides a poignant metaphor for the course of world economic history, where the grand narrative of civilization is often dominated by human efforts to build palaces of wealth on clouds of speculation. Humans tend to be lulled by the beauty of soaring numbers, but they often forget that these financial clouds are merely vapor that lack the material density to support the burden of real life. From the perspective of economic theophysics, the failure to recognize that speculation is gaseous and insubstantial is the beginning of systemic disaster, because when the sun of truth or a monetary crisis suddenly appears, the vapor will quickly disappear and cause those who depend on it to fall to the ground in painful poverty.

Abah Setu's critique also touches on the role of information technology in the modern era, where IT should function as a highly sensitive radar to detect and avoid clouds of speculation for the safety of the people. However, the current reality actually shows the opposite, where technology is often misused to become a thicker steam engine through confusing and manipulative algorithms, thus creating a fog of mirages that obscure the reality of the real sector. Herein lies the urgency of IT synchronization in the tawhid economy 2.0, namely to ensure that every digital device is directed to illuminate the truth of physical assets and not expand the scope of illusions that mislead economic actors in the people's market.

Therefore, the fall of these cloud-towered palaces is a mathematical certainty for any system that attempts to create wealth from nothing. Through this analysis, we are invited to return to the real earth of production and appreciate every drop of sweat as the sole foundation of a palace of prosperity that will remain strong even when the sun of crisis is scorching. Technology must be pulled back to its axis as a guardian of trust that ensures that the economic circuit remains transparent, honest, and anchored in blessed material, so that civilization is no longer trapped in the same cycle of decline but continues to grow, flowing calmly and swiftly on the land of sustenance that Allah SWT. has spread out.

CONCLUSION 7.4:

"The essence of Chapter 7 is: **An economy without tawhid is a bubble economy.** IT without ethics is an acceleration towards financial apocalypse. We must bring money back to 'Earth' (real assets) before the sky of speculation collapses on us all."

Let's dissect the profile of these "economic predators". Speculators are not just people who trade; they are the entities that harvest profits from **uncertainty creation**. In the tawhid economy, they are perpetrators of *gharar* (deliberate uncertainty) and *maisir* (systemic gambling).

The essence of the entire series of discussions in Chapter 6 brings us to the big conclusion that an economy that operates without the breath of tawhid is essentially a fragile bubble economy. We must realize with great vigilance that the rapid progress of information technology without the control of sacred ethics is only an acceleration towards a financial apocalypse that is more devastating than previous crises. Therefore, our great task is to bring money back to earth through strengthening real assets before the sky of speculation truly collapses and falls on all of humanity. This step is no longer just an academic choice, but rather an urgent need to save civilization from increasingly severe economic space-time distortions.

In this restoration effort, we need to critically dissect the profile of the "economic predators" who have dominated the global financial stage. These speculators are not ordinary traders in the healthy sense of *muamalah*, but rather entities who systematically harvest profits from the creation of uncertainty in the market. In the tawhid economic framework, they are classified as perpetrators of *gharar* or deliberate uncertainty and *maisir* or systemic gambling that destroys the order of distribution of fortune. By using information technology as a weapon, these predators suck productive energy from the real sector without adding any added value, creating an economic circuit that only benefits the winners but impoverishes the people who work hard on the land of production (Sadr, 1983).

The existence of a currency architecture based on tawhid is a practical solution to break the chain of economic predatorism by locking value in a material anchor that cannot be manipulated. Before we move on to Chapter 7 regarding corporate zakat and waqf as stabilizing instruments, strengthening honest monetary foundations must be a top priority to ensure that the social circuit we will build is not eroded by inflation and wild speculation. By upholding the principle that every number must have a body and every promise must have proof, we are preparing fertile soil for

the growth of quiet but flowing prosperity, where information technology functions as a guardian of trust and no longer as a tool of mass destruction for the welfare of mankind.

7.19 Why Are Speculators Around? (Root Cause).

The emergence of speculators who damage the economic order is caused by a combination of system weaknesses and mental breakdown:

1. **Loose Rules (Systemic Loopholes):**
    - **Financial Deregulation:** Since the 1980s, many countries have relaxed the separation rules between commercial banks (stores of public money) and investment banks (speculation). As a result, people's money is used to "gamble" in the derivatives market.
    - **Shadow Banking:** The emergence of nonbank financial institutions that are not strictly supervised, allowing giant speculative transactions to occur under the government's radar.

The emergence of speculators who are destroying the current global economic order is not a coincidence, but rather the result of a combination of deep-seated systemic weaknesses and a collective mentality that has shifted away from the values of monotheism. The root cause of this phenomenon can be traced to the massive loosening of regulations, or systemic loopholes, that have occurred since the era of financial deregulation in the 1980s, when many countries began to remove the strict boundaries separating commercial banks as trustees of public funds from investment banks oriented towards speculation. As a result of this loss of moral and legal boundaries, money that should have been used to stimulate the real sector instead ended up as capital for "gambling" in the empty derivatives market, creating an ecosystem where systemic risk is borne by the wider community while short-term profits are enjoyed by only a handful of financial players (Kroszner & Strahan, 2014).

This situation is exacerbated by the emergence of shadow banking, the presence of non-bank financial institutions operating without strict oversight from government authorities. The existence of these entities allows for large-scale speculative transactions to occur under the radar of regulations, theologically creating a dark and unstable financial mass within the global economic circuit. Without the transparency required by the principle of trustworthiness in a

monotheistic economy, these institutions continue to inflate asset bubbles through multi-level debt schemes that lack any real-world anchor. This absence of oversight based on the ethics of monotheism provides economic predators with unlimited room to profit from the uncertainty they themselves create (Pozsar, 2013).

Therefore, the presence of speculators roaming freely in the global market is a clear sign of a damaged economic scale that has lost its axis of justice. As long as the financial system still provides loopholes for the accumulation of wealth without going through a solemn process or real service, economic stability will always be threatened by the bursting of bubbles that can occur at any time. To address this root cause, a systemic restoration is needed that not only improves technical regulations, but also restores the function of financial institutions as servants of production and guardians of the trust of the values of the people. By closing these systemic holes through transparent and ethical information technology, we can ensure that the cycle of sustenance flows calmly but strongly again, only for the benefit that is approved by Allah SWT.

2. **Habit & Mentality (The Predator Mindset):**
    - **Zero-Sum Game Thinking:** A group of people have the habit of thinking of economics as an arena where "I can only win if you lose." This is the opposite of the principle of *musharakah* (profit-sharing).
    - **The Cult of Quick Profits:** The loss of the value of *khidmat* (service) makes people prefer to spin numbers on a screen rather than build factories or plant rice.

The roots of the proliferation of speculators do not only lie in systemic loopholes, but are also embedded deep in the habits and mentality that we call *the predator mindset*. This mentality is dominated by the *zero-sum game* mindset, where a group of people have the habit of viewing the economy as a brutal battle arena with the doctrine that someone can only win if another party loses. This destructive paradigm is the true opposite of the principle of *musharakah* or profit-sharing which is upheld in the tawhid economy, where value growth should be achieved through mutually reinforcing collaboration, not through sucking energy from others for selfish personal accumulation (Neumann & Morgenstern, 1944).

This predatory mindset is exacerbated by the emergence of the cult of quick profit which has obscured the fundamental value of *khidmat* or real service to others. When the value of hard work and dedication begins to disappear from the collective consciousness, people tend to prefer to play virtual numbers on a computer screen rather than go to the trouble of building factories that absorb labor or planting rice that guarantees food security. In the perspective of economic theophysics, this loss of orientation towards service is a sign that the human soul has been disconnected from the divine frequency, so that they are trapped in the delusion of instant wealth which is actually just a movement of numbers without the creation of new benefits on earth.

This tension between a predatory mentality and a passion for sharing results creates an economic circuit filled with uncertainty and systemic injustice. A calm but fast-flowing economy can only be realized if humans return to respecting the production process as a form of worship and placing the benefit of the people above the deadly lust for speculation. By overthrowing the cult of quick profit and restoring the dignity of *khidmat*, we are reorganizing the mental structure of civilization so that it is in harmony with the laws of nature, where real wealth is wealth that grows from fertile soil and hands that love to give, not from the manipulation of numbers amidst the suffering of others (Chapra, 2000), (Z. Iqbal & Mirakhor, 2017).

3. **Andil IT (Digital Predator):**
    - Modern speculators use **high-frequency trading (HFT)**—algorithms that execute thousands of transactions a second to manipulate prices. Here, humans have been replaced by machines that are hungry for numbers.

The role of information technology in the evolution of economic predators has given rise to the *digital predator* phenomenon which operates far beyond the speed of human cognition. Modern speculators no longer rely on conventional trading intuition, but instead use *high-frequency trading* (HFT), which is a sophisticated algorithm capable of carrying out thousands of transactions in just one second to manipulate price perceptions in global markets. In this circuit, human dignity as economic managers has been completely replaced by number-hungry machines, where every millisecond is used to suck value from the real sector without any real exchange of benefits. In the view of economic theophysics, the presence of HFT is a real manifestation of the destruction of

muamalah ethics, because transactions occur in a vacuum that does not provide an opportunity for human values to be present, so that the economy moves wildly and mechanistically without the spirit of monotheism (O'Hara, 2015).

This condition creates a very unstable financial ecosystem, where predatory algorithms prey on each other in the darkness of digital circuits, which often triggers the phenomenon of *flash crash* or sudden collapse of stock exchanges. The use of IT as an instrument for mass price manipulation is a betrayal of the mandate of technology which should be used to align values with material reality. When these number-hungry machines dominate the market, they create a price mirage that misleads economic actors in the real sector, forcing farmers and producers to submit to numbers that do not at all reflect the availability of goods on the ground. A quiet but vitalizing digital transformation can only be achieved if we overthrow the dominance of these predatory machines and replace them with systems that lock every unit of digital data to the anchor of a verified real asset, returning economic sovereignty from the hands of greedy algorithms to the hands of honest production champions.

7.20 Time Synchronization: When Do They Attack?

Speculators are most active when there is **information dislocation** or crisis. They are "vultures" waiting for injuries to the system:

- **During Currency Transitions:** A prime example is **George Soros** in 1992 (*Black Wednesday*), where he "destroyed" the British Poundsterling by doing massive *short-selling*, making a profit of $1 Billion overnight while millions of British people endured rising interest rates.
- **During the Food/Energy Crisis:** When stocks are low, speculators enter to buy all the "promises" of future stock (*futures contracts*), causing prices to soar in the real market. The ladies in the market don't know that the price of cooking oil is rising because there are speculators wearing algorithms on the London or Chicago stock exchanges.
- **Early Earth to Present:** In the past speculators were grain hoarders in Egyptian or Babylonian warehouses (*ihtikar*). Now, they are *hedge fund* managers who hoard "data" and "deal positions".

A synchronized timeline of economic attacks shows that speculators are always most active during periods of information dislocation or when a system is

experiencing a crisis. They act like economic "vultures," constantly probing for wounds in the monetary system to seek personal gain from collective suffering. One of the most obvious examples occurred during currency transitions, such as George Soros's actions during the Black Wednesday of 1992, when he massively short-sold the British pound. Overnight, he managed to reap a billion dollars in profits, while millions of British people had to bear the burden of stifling interest rate hikes due to the collapse of their currency's exchange rate under the pressure of ruthless speculation (Mallaby, 2010).

This escalation of attacks is also particularly pronounced during food and energy crises, where speculators enter the market to buy up all the "promises" of future stocks through futures contract instruments. When natural stocks are dwindling, this manipulation in the financial markets causes prices in the real market to soar uncontrollably. As a result, the general public, such as mothers in traditional markets, often fail to realize that the price increases for cooking oil or other staples are not solely due to crop failures, but rather the actions of speculators armed with algorithms on the London or Chicago stock exchanges who are manipulating the numbers for their own selfish profit. This phenomenon is a betrayal of human values, where basic human needs are subjected to ruthless digital gambling (Mallaby, 2010).

7.21 Legal Consequences: Weak in the World, Heavy in the Hereafter.

1. **Positive Law (World):**
    - It is very rare for big speculators to go to prison. Conventional law often considers speculation a “risk management strategy” or “liquidity provision.”
    - The maximum is an administrative fine or license suspension if proven to have carried out market manipulation (*insider trading*). However, these fines are usually much smaller than the profits they make.

    The legal consequences for economic predators reflect a stark contrast of systemic injustice, where positive law in the world tends to be very weak in ensnaring large speculators. In the conventional legal order, destructive speculative actions are often justified through euphemisms in legal language which consider it simply a risk management strategy or an effort to provide

market liquidity. It is very rare to find big-time speculators who have to languish in prison, because the current legal system tends to protect these empty financial activities as long as they are within loose regulatory corridors, even though the resulting social impact is equivalent to the economic destruction of millions of people.

The maximum sanction mechanism currently available is only in the form of administrative fines or freezing operational permits if an entity is proven to have carried out very blatant market manipulation such as *insider trading*. However, the reality shows that the value of the fines imposed is usually much smaller than the total giant profits they have reaped from public suffering. This legal inequality shows that the world is in a crisis of mutual justice, where legal scales are no longer able to measure the severity of economic sins committed by those playing behind the scenes of algorithms. From the perspective of economic theophysics, the weakness of positive law is evidence that the human justice system has lost the spirit of monotheism which should place the protection of the rights of the wider community above the interests of the capital accumulation of a few people.

Even though they can escape the legal traps in this world, the real consequences will be much more severe in the afterlife for those who harvest profits from uncertainty. Every unit of wealth achieved through the *gharar* and *maisir* mechanisms is energy stolen from the blessings of the earth, and every drop of producer sweat evaporated by speculation will demand absolute accountability before the Owner of the Universe. Therefore, tawhid economy 2.0 seeks to re-integrate this value of *ukhrawi* responsibility into the digital monitoring system, so that information technology not only functions as a recorder of transactions, but as a guardian of ethics that ensures that every economic actor acts honestly because he realizes that God's court can never be bribed by profits resulting from manipulation.

2. **Sharia Law (Heavenly Law):**
    - **Legal Status:** Absolutely haram. Speculation that contains elements of gambling (*maisir*) and information fraud are major sins.
    - **Consequences:** In the ideal Islamic government system (*Al-Hisbah*), speculators/hoarders (*muhtakir*) can be subject to *Ta'zir* (judge's

discretionary punishment), confiscation of assets to be returned to *baitul maal*, and even exile from the market so as not to poison the ecosystem.

In terms of sharia law or heavenly law, speculative activities that contain elements of systemic gambling and information fraud have a very strict legal status, namely absolutely haram. This is because speculation in the nature of *maisir* and manipulation of information is not just a technical violation of banking, but a major sin that destroys the order of distribution of good fortune that has been established by Allah SWT. In the view of economic theophysics, this prohibition aims to protect human dignity from predatory behavior who want to harvest wealth without going through a real process of devotion or *khidmat*, so that every unit of circulating wealth remains in an honest circuit of blessing and productivity.

The implementation of this legal firmness can be seen in the ideal Islamic government system through the institution *Al-Hisbah,* where speculators and hoarders or *muhtakir* are not given space to damage the market ecosystem. The legal consequences that can be imposed by the *Al-Hisbah* authorities are very real and authoritative, starting from the imposition of *ta'zir* penalties which are adjusted to the level of systemic damage caused, to the confiscation of assets resulting from speculation to then be returned to *baitul maal* for the benefit of the people. This action is a form of justice restoration which aims to return the economic energy that has been stolen by predators to the real rights owners in the real sector.

Furthermore, this heavenly law system allows for the exclusion of actors from the market ecosystem so that their corrupt behavior does not poison the mentality of other economic actors. This isolation step is very crucial in maintaining the health of the digital *muamalah* environment in the future, where information technology should be an instrument to detect the presence of *muhtakir* in *real-time* and limit their access to damage prices. Thus, tawhid economics 2.0 not only offers a theory of justice, but also a strong and powerful law enforcement mechanism, ensuring that worldly prosperity remains in harmony with *ukhrawi* salvation in a calm but fast flowing flow of sustenance for the entire universe.

3. **Systemic Effects: Natural law (*sunnatullah*) shows that wealth resulting from speculation usually does not have *barakah* (stability). It will disappear as quickly as it came, but leave permanent damage to society (inflation and poverty).**

The systemic consequences of the practice of speculation can be understood through the lens of natural law or *sunnatullah* which emphasizes that wealth born from manipulation of numbers without a real production basis will never have true Barakah or stability. From the perspective of economic theophysics, this absence of blessings is manifested in the form of wealth that will disappear as quickly as it came, creating a cycle of false prosperity that is fragile and easily collapsed by even small shocks. However, the saddest impact is that even though these wealth figures evaporate from the digital screens of speculators, they leave behind permanent damage to the fabric of society in the form of suffocating inflation and deep systemic poverty for the little people who never took part in the game.

Physically, speculation acts as economic entropy which sucks people's purchasing power through rising prices which are not accompanied by an increase in the quality or quantity of goods. When a speculative bubble bursts, the monetary value remaining in the market is no longer enough to support basic living needs, triggering a protracted humanitarian crisis. This instability proves that wealth obtained without going through the *khidmat* process or real service is a burden for civilization, because it does not have roots that penetrate into the earth of production blessed by Allah SWT. Therefore, establishing an economy anchored in real assets is not just a technical step to avoid financial losses, but rather a spiritual effort to return barakah to the community's sustenance circuit, ensuring prosperity that grows quietly but flows rapidly without having to sacrifice the future of others.

Analysis of Abah Setu: "Legal Thief."

"Prof, speculators are thieves who wear ties and use computers. They don't climb the fence of your house, but they steal the purchasing power of money in your wallet from a distance. If human rules let them, then God's rules will ensnare them. Tawhid economy is here to close the hole in the fence with **real asset anchor**."

Abah Setu's in-depth analysis of the "legal thief" phenomenon provides a stark reminder that speculators are essentially thieves dressed neatly in ties and using the power of computers as their operational tools. Unlike conventional thieves, they don't need to go to the trouble of climbing over fences to physically steal property, but rather steal the purchasing power of money in people's wallets remotely through price manipulation and deliberately created inflation. From the perspective of economic theophysics, this action is a form of massive robbery of life energy, where the value of the sweat that has been converted into money by the common people is slowly evaporated by the movement of empty numbers in the speculative market.

While man-made positive legal rules often provide loopholes or even legalize these practices in the name of market freedom, Abah Setu reminds us that God's law will still ensnare them with absolute justice. The inability of worldly laws to touch these predators does not mean they are free from the destructive consequences they instill in the system. The tawhid economy exists not merely as a moral discourse, but as an authoritative technical solution to plug every hole in the economic fence through the real asset anchor mechanism. By locking every monetary unit to a verified tangible material, we are building a digital fortress that cannot be penetrated by speculative hands, ensuring that people's purchasing power remains secure and can no longer be stolen by profit-hungry algorithms without reverence.

CONCLUSION 7.5:

The essence of this speculator problem is **a moral crisis facilitated by law**. RMF (financial mental revolution) must start by stating that speculation is a moral criminal act, and IT must be used to track and block their movements automatically.

If Chapter 7 is about cleansing the "blood" of the economy (money), then Chapter 7 is about how companies function as healthy "organs" in civilization. **Most are still caught in administrative and image traps (lip service).**

The essence of the whole issue regarding economic predators is essentially a deep moral crisis but ironically facilitated by the current positive legal structure. Therefore, a radical financial mental revolution (RMF) is needed, which must begin with the courage to state unequivocally that speculation is not just a market strategy, but a moral criminal act that destroys the foundations of justice. In this new order,

information technology must be totally transformed into an automatic defense system capable of tracking and blocking the movements of speculators in *real-time*, ensuring that the people's sustenance circuit is protected from attempts to manipulate numbers that are devoid of real benefits.

The completion of "wound surgery" in Chapter 7 brings us to a very provocative but crucial threshold, where we are now ready to move towards the "healing solution" which will be explained in Chapter 7 regarding corporate zakat and waqf. If Chapter 6 has focused on efforts to cleanse the "blood" of the economy, namely money, from the residue of usury and speculation, then Chapter 7 will explore how companies should function as healthy and vital "organs" for the survival of human civilization. This transition requires us to dissect these social instruments with a sharp tawhid integrity lens, to ensure that the company's social contribution is no longer just an administrative supplement but the heartbeat of the business operations themselves.

A critical assessment of current corporate zakat and waqf practices shows that most entities are still trapped in administrative and image traps or simply *lip service* which is far from the essence of social transformation. Many companies use this instrument only as a marketing tool to build a positive image, without truly integrating the distribution value into the core of their production system. Through the discussion in the next chapter, we will formulate how digital technology can automate this flow of blessings, ensuring that every unit of benefit produced by the real sector is organically converted into real social power for the independence of the people, moving us away from the mirage of generosity towards calm but flowing justice.

7.22 Critical Appraisal: Optimization vs Lips Service.

Globally, the current implementation of corporate zakat and waqf can be categorized into three conditions:

A. "Tax Shield" Phenomenon (Zakat as a Tax Deduction).

In many countries (including Indonesia and Malaysia), corporate zakat is often only seen as a **fiscal** instrument. Companies pay zakat to get a tax reduction (*tax rebate*).

- **Assessment:** This is a good first step legally, but mentally it is still transactional. Companies do this not because they are "solemn", but rather for accounting efficiency.

The *tax shield* phenomenon in current corporate zakat practices shows that in many countries, including Indonesia and Malaysia, zakat is often only seen as a technical fiscal instrument. Companies tend to place zakat payments as a strategy to obtain tax reductions or *tax rebates*, where religious obligations are integrated into the accounting structure in order to lighten the burden of obligations to the state. In terms of positive law, this step is indeed good progress because it shows formal recognition from the tax authorities for religious contributions, but if examined more deeply through the lens of economic theophysics, this practice is still trapped in the trap of a transactional mentality.

A critical assessment of this phenomenon reveals that many business entities make zakat payments not driven by the spirit of *khidmat* or sincere service to the people, but rather to pursue accounting efficiency alone. When zakat is only seen as a tool to reduce the tax burden, then the essence of the sanctity of property in the tawhid economy risks being reduced to just a numerical variable in the financial balance sheet. In this perspective, companies do not yet fully function as healthy organs of civilization, because their main motivation is still based on materialistic profit calculations, not on spiritual responsibility to channel blessings organically to those who are entitled to them.

The transition to true tawhid integrity requires companies to go beyond the transactional paradigm and begin to see zakat as an inseparable part of corporate moral identity. The use of information technology in this ecosystem should not only stop at automating tax calculations, but must also be able to transform corporate awareness so that every Rupiah distributed truly becomes social energy that revives the real sector at the grassroots level. In this way, zakat is no longer just a "tax protector", but rather a guardian of barakah which ensures that companies grow sustainably under the protection of Allah SWT.'s blessing, providing quiet but powerful benefits for the economic independence of the people as a whole.

B. Lips Service & Greenwashing Sosial.

Many large corporations use the term "zakat" or "wakf" but mix it with **CSR (Corporate Social Responsibility)** budgets aimed at *branding*.

- **Assessment:** Corporate zakat should be *unconditional* (without conditions), whereas CSR often demands reciprocity in the form of publications. When

zakat is used for activities that "benefit the company's image" directly, the spirit of zakat as a cleansing of assets (*at-taharah*) has been lost.

The phenomena of social *lip service* and *greenwashing* in modern business practices have created a serious blurring of meaning, where many large corporations use the terms "zakat" or "waqf" but deliberately mix them with *corporate social responsibility* (CSR) budgets which are primarily aimed at *branding* interests. This act of mixing religious obligation funds with marketing budgets is a form of distortion of the nature of distribution of sustenance, because the motivation behind it often shifts from obedience to the Creator to simply being a means of polishing one's reputation in front of the public. In the perspective of economic theophysics, synchronization between intentions and actions is the main axis of every *muamalah* activity, so that when zakat is co-opted by image interests, the blessing circuit within the company will experience obstacles due to hidden corporate ego interests.

An assessment of this practice shows a fundamental contradiction, considering that corporate zakat is supposed to be *unconditional* or without conditions, whereas conventional CSR often demands real reciprocity in the form of publicity and mass recognition. When zakat funds are used to fund activities specifically designed to directly benefit the company's image, the spirit of zakat as a process of cleansing assets or *at-taharah* has automatically lost its substance. Zakat is no longer an instrument to purify the company's economic body from the residue of greed, but instead becomes new fuel for institutional arrogance that worships perceived numbers rather than the essence of benefits before Allah SWT.

Therefore, a strong tawhid integrity is needed to separate vertical obligations from horizontal social strategies. Information technology in the tawhid economy 2.0 must be able to become a filter that ensures that zakat and waqf funds flow through channels that are protected from intervention by the marketing team, so that distribution remains calm and pure and flowing freely to the mustahiq without the burden of manipulative publications. Only by returning zakat to its sacred function as a mechanism for cleaning up assets, can a company be transformed into a blessed organ of civilization, where growth is no longer pursued through the illusion of imagery, but grows organically through the pleasure of the universe and the blessing of every drop of sustenance that has been consecrated.

C. Ultimately Looking for Income (Commercialization of Charity).

Management institutions (amil) in several countries are now starting to behave like financial corporations. They are pursuing very high collection targets (KPI), but the distribution is slow or it is turned back to investment instruments that are sometimes not free from doubts.

- **Evaluation:** Amil lost his identity as a "servant of the people" and turned into a profit-oriented "asset manager".

The phenomenon of commercialization of charity shows an alarming paradigm shift at the global level, where zakat or amil management institutions in several countries are now starting to behave like conventional financial corporations. They are trapped in a race to pursue very high collection targets or *key performance indicators* (KPI), but on the other hand, the distribution process to mustahiq is very slow or is actually stuck in internal bureaucracy. Ironically, the funds collected are often turned back into various investment instruments which are sometimes not completely free from the element of doubt, for the reason of maintaining the value of the funds, even though the essence of zakat is to be channeled immediately to drive the real economy of the poor.

An in-depth assessment of this phenomenon reveals that many amil institutions have lost their true identity as "servants of the people" and are slowly transforming into "asset managers" who are highly oriented towards profit and accumulation. When the amil is more preoccupied with asset growth reports than real poverty alleviation reports, the circuit of economic blessings is broken by materialistic institutional ambitions. In the perspective of economic theophysics, this creates a bottleneck in the circulation of good fortune because the funds that should be the "blood" for the real sector of the people are actually frozen in the manager's investment vault, thus eliminating the transformative impact of zakat as a sacred instrument of social justice.

Amil's transformation from servant to profit manager is a sign that the ethic of monotheism is starting to be eroded by the logic of capitalism which glorifies accumulation. Therefore, tawhid economy 2.0 demands strict integrity audits and the use of information technology to ensure absolute transparency in every second of zakat fund turnover. Amil must be returned to its function as an honest and fast bridge, where every Rupiah that comes in must be immediately radiated back into the real sector without any motive to hoard it for the financial interests

of the institution. Only by returning this solemn spirit can the zakat management institution be trusted again as an organ of civilization capable of flowing the grace of Allah SWT. calmly but swiftly to all levels of society in need.

7.23 Detailed Implementation in Various Countries.

The implementation of zakat and waqf across countries demonstrates a diversity of approaches, reflecting the dynamics between state regulations, public awareness, and bureaucratic structures in each region. In countries with mandatory systems, such as Saudi Arabia and Sudan, the volume of zakat collection is indeed very large due to direct integration with state authorities. However, this large figure is often not directly proportional to its effectiveness on the ground, where transparency of distribution and success in poverty alleviation are often questioned due to rigid and closed bureaucracies. This situation creates a paradox in which the abundance of financial resources is actually blocked by inflexible distribution channels, thus hampering the spirit of zakat as a driver of the real economy due to the administrative burden of the state.

Table 7.3

Global Zakat and Waqf Governance Typology Evaluation Matrix: Comparative Analysis of Mandatory, Structured, Voluntary and Real Asset Optimization Models.

Country	Implementation Status	Main Problem
Saudi Arabia & Sudan	**Mandatory (Compulsory)**	The numbers are very large, but the transparency of distribution and the effectiveness of poverty alleviation are often questioned due to rigid bureaucracy.
Malaysia	**Very Structured**	Very professional in collecting, but often trapped in formalities *fiqh* so that innovation in utilizing zakat for industrial independence of the people is still minimal.

Country	Implementation Status	Main Problem
Indonesia	**Voluntary (Voluntary)**	It is growing rapidly, but there is fragmentation (too many institutions) which causes sectoral egos. Distribution is still predominantly consumptive (direct assistance), not productive.
Singapore (Minority)	**Optimal & Strategic**	Due to limited resources, they use Waqf very productively to build independent property and educational assets. This approximates the "True Money" principle in Chapter 7.

Note: This global comparative study shows four main typologies of zakat and waqf governance and their operational obstacles:

1. ***Mandatory Model (Saudi Arabia & Sudan)**: Integrated fund raising of state authorities on a very large scale. However, there is a blockage in effectiveness due to rigid, closed bureaucracy and minimal transparency in distribution.*
2. ***Structured Model (Malaysia)**: Collection governance is very professional and sophisticated, but is often hampered by the rigid formalism of textual jurisprudence so that innovation in the utilization of the people's productive industry is still limited.*
3. ***Voluntary / Voluntary Model (Indonesia)**: Collection growth is very rapid, but experiences high fragmentation (sectoral ego between amil institutions) and the dominance of distribution which is still short-term consumptive in nature.*
4. ***Optimal & Strategic Model (Singapore - Minorities)**: Capable of converting zakat-waqf funds very productively into property assets and independent education—closest to the principle of Real Money (Chapter 7) because it transforms liquidity into a sustainable real economic body.*

This analysis confirms that the success of zakat and waqf is not measured by numbers on paper, but by the extent to which accumulated funds are converted into sovereignty in the real sector of society

Source: Processed from IDB, IRTI reports, as well as theophysical analysis of Islamic philanthropy governance by Makrifat Experts and Academics (2026).

In contrast to the mandatory model, Malaysia demonstrates a highly structured and professional approach, particularly in its collection methodology, leveraging the sophistication of modern governance. However, the main challenge faced in Malaysia is the tendency for institutions to become bogged down in highly textual *fiqh* formalities, resulting in minimal innovation in utilizing zakat to build the independence of the ummah's industry. On the other hand, Indonesia, which implements a voluntary system, has experienced very rapid growth but is

accompanied by high fragmentation due to the excessive number of amil institutions. This fragmentation has triggered the emergence of sectoral egos that hinder strategic collaboration, compounded by a distribution pattern that remains predominantly consumptive through direct assistance, rather than allocated for productive empowerment that can elevate the dignity of mustahik to become muzakki.

An interesting case study comes from the Muslim minority community in Singapore, which has been able to optimally and strategically manage its resources despite limited land and population. Aware of these limitations, they manage waqf (endowments) very productively to build financially independent property assets and educational institutions. Singapore's approach is considered closest to the principle of "real money" as discussed in Chapter 6, as every fund collected is immediately converted into real, productive and sustainable assets. Through this global comparison, we are reminded that the success of zakat and waqf is not measured by the amount collected on paper, but by the extent to which these benefits flow into the economic fabric that strengthens the sovereignty of the people on earth.

7.24 Why Isn't It Optimal? (Singularity Analysis).

Something new that we have to offer in Chapter 7 is the concept of **"100% transparent corporate zakat"**. The main problems currently are:

1. **Information Asymmetry:** The public does not know for sure where their zakat money is flowing in *real-time.*
2. **Lack of Impact on the Real Sector:** Corporate zakat is rarely used to build people's production infrastructure (factories, research, technology), more for temporary social assistance.
3. **IT Barriers:** The current IT system is still "recording" (*recording*), not yet "moving" (*triggering*).

The causes of the current lack of optimal management of zakat and waqf can be dissected through *singularity* analysis which reveals a systemic failure in integrating information technology with distribution mandates. The new offer that we have to come up with in Chapter 7 is the concept of "100% transparent corporate zakat" as an antithesis to the problem of information asymmetry which has been hampering public trust. Currently, the public or corporate zakat payers never know

for sure where their money is flowing in a matter of seconds (*real-time*), because this information is still wrapped up in static annual reports and cannot be verified directly. In the perspective of economic theophysics, this information disconnection is an obstacle to the barakah circuit, because absolute honesty in data is a prerequisite for the growth of stable prosperity.

The next fundamental problem is the lack of real impact of corporate zakat on strengthening the real sector, where the funds collected are rarely used to build strategic public production infrastructure such as building factories, funding research, or developing independent technology. So far, corporate zakat has mostly been allocated for temporary social assistance that is curative and consumptive in nature, thus failing to change the mustahiq economic structure to become permanently independent. This is exacerbated by IT obstacles where the current system is still stuck in a mere "logging" or *recording* function, instead of functioning as a "driver" or *triggering* which is automatically capable of executing social investments in productive assets when the collected funds reach a certain *nisab*.

Therefore, the transformation towards 100% transparent corporate zakat demands an overhaul of our digital architecture, where IT must act as an honest radar and driving engine. By using *smart contract* technology that is connected to real assets, each unit of zakat can be tracked until it becomes a real production machine, ensuring that company contributions truly function as vitalizing organs of civilization, not just passive tax shields. By uniting the integrity of tawhid and the sophistication of this driving technology, we can ensure that the people's sustenance no longer evaporates in bureaucracy, but flows calmly but swiftly towards the development of industrial sovereignty blessed by Allah SWT.

7.25 Consequences If It's Just Lips Service.

If corporate zakat and waqf only become bureaucratic fads, then:

- **The Gap Remains Wide:** Wealth continues to circulate among corporate elites and zakat bureaucrats.
- **Loss of Trust (Crisis of Trust):** Honest entrepreneurs will prefer to distribute themselves because they feel that official institutions are not trustworthy or too bureaucratic.

- **Harm:** Zakat that is managed with commercial intentions will actually invite God's wrath in the form of economic instability (inflation and crisis).

Abah Setu's analysis: *"Prof, corporate zakat is not a 'bribe money' to God so that your business runs smoothly. It is a 'people's right' that you hold. If you share it just to show off or look for tax discounts, you are actually saving fire. The correct company is one that considers zakat as a 'mandatory operational cost' to maintain the health of its social environment."*

Failure to implement corporate zakat and waqf substantively will have very serious consequences, where if these two sacred instruments are only used as bureaucratic fads, social inequality will continue to widen massively. Wealth that should flow to the lower levels of society will instead continue to circulate exclusively in circles of corporate elites and zakat bureaucrats, creating an illusion of distribution that never reaches the grass roots. In the perspective of economic theophysics, this congestion in the flow of sustenance results in a deep loss of trust or *crisis of trust*, where honest entrepreneurs will prefer to distribute their zakat independently because they feel that official institutions are no longer trustworthy or are too burdened by slow bureaucratic procedures.

Furthermore, there are terrible systemic disadvantages when zakat is managed with distorted commercial intentions, because it is believed that this will invite God's wrath in the form of real economic instability such as uncontrolled inflation and repeated financial crises. Management of sacred assets mixed with institutional profit interests will eliminate barakah, so that the economic system loses its resilience to shocks. This is the relevance of Abah Setu's analysis which emphasizes that corporate zakat is not a "bribe" to God so that business runs smoothly, but rather a "people's right" that is temporarily entrusted to the hands of entrepreneurs. If zakat is distributed only for the purpose of showing off or simply pursuing tax discounts, then the company is essentially "keeping fire" which will one day burn down the foundations of its own business.

Companies that have true tawhid integrity are entities that view zakat not as an additional burden, but as "mandatory operational costs" that are absolutely necessary to maintain the health of their social environment. Similar to the cost of maintaining machinery in a factory, zakat is the cost of maintaining a humanitarian ecosystem that ensures that markets remain purchasing power and society remains stable to support the sustainability of industry. By placing zakat as a core

component in a transparent cost structure, corporations are not only fulfilling religious obligations, but are also strengthening a calm but fast-flowing economic circuit, where every unit of wealth spent sincerely will return in the form of social stability and sustainable business blessings.

CONCLUSION 7.6:

"Chapter 7 is **A lawsuit against formalism**. We demand that corporate zakat and waqf return to their role as a real wealth redistribution machine, not just a complement to annual reports. We need blockchain IT so that every rupiah of zakat can be traced to its benefit by the giver."

We enter the gates of **Part III**, the futuristic phase of our discourse. After we have dissected the economic "machine" at the micro and systemic level (zakat, usury, real sector), now is the time for us to talk about **global architecture**.

Chapter 7 will be a "crushing blow" to the world governance system which has been one-sided and has often become a tool for new economic colonization.

The conclusion of Chapter 7 is essentially a fundamental challenge to the formalism that has so far hampered the practice of Islamic philanthropy on a corporate scale. We demand that corporate zakat and waqf be fully restored to their original purpose as a real and powerful engine for wealth redistribution, not merely a decorative addition to annual reports or a mere image-building tool. To achieve this, the integration of Blockchain technology into the zakat governance system is necessary, so that every rupiah spent by the zakat payer can be tracked transparently and in real time by the donor. This approach is a manifestation of Tawhid accountability, ensuring that not a single unit of value is wasted in an inefficient bureaucratic maze. (Tapscott & Tapscott, 2016).

This incisive presentation brings us to a strategic crossroads regarding whether we will delve deeper into the technicalities of "industry-based productive waqf" as a concrete solution for building the economic independence of the people, or proceed directly to Chapter 8, which discusses the green economy and nature conservation. With the blessing of Allah, we now begin to enter Part III, the futuristic phase of this discourse on economic theophysics. Having previously successfully dissected the economic "machine" at the micro and systemic levels—from the issue of usury to strengthening the real sector—now it's time to broaden our horizons to discuss a more just global architecture that aligns with the laws of nature.

Chapter 7 will be a "sharp blow" to the global governance system, which has tended to be one-sided and often misused as a tool of new-style economic colonialism through debt schemes and empty financial domination. By revitalizing zakat and waqf as instruments of redistribution integrated with high technology, we are actually offering an alternative global architecture centered on human well-being and the sustainability of the planet. This transformation is crucial so that human civilization is no longer trapped in a cycle of crises created by greed, but is instead able to thrive in a calm yet fast-flowing economic ecosystem, where justice is its primary foundation under the auspices of Tawhid.

Institutional Integrity to Global Sovereignty.

In the previous chapter, we have seen how corporate zakat and waqf often only become bureaucratic sweeteners if they are not managed with a pure spirit of tawhid. However, no matter how good governance at the corporate or country level is, it will remain fragile if the **global governance** system is still controlled by the "idols" of selective oligarchic interests. If Part II is about healing economic cells, then Part III is about rebuilding the "brain and nerves" of world civilization. We move from the domestic realm to universal sovereignty, where God's laws of justice must be enforced without discrimination, beyond the boundaries of state, race, and military power.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT



CHAPTER 8

TAWHID AND GLOBAL ECONOMIC GOVERNANCE.

DILARANG MEMPERBANYAK BUKU INI TANPA IZIN PENERBIT

This chapter examines the need to restructure international economic institutions (such as the IMF, World Bank, WTO) so that they are in harmony with the frequency of tawhid, which does not recognize national caste.

Chapter 8 regarding tawhid and *global economic governance* leads us to a crucial discussion regarding the urgency of restructuring international economic institutions so that they are in line with the frequency of tawhid that transcends caste barriers between nations. In the current world order, institutions such as the IMF, World Bank, and WTO often operate in a hierarchical system that tends to widen the gap between North and South countries, where global economic rules are often instruments for maintaining certain financial dominance. Through the perspective of economic theophysics, global justice can only be achieved if every nation is placed in an equal position before God's law, where economic sovereignty is not determined by the strength of foreign exchange reserves alone, but by integrity and real contributions to the real sector that bring benefit to humanity as a whole (Stiglitz, 2002).

The proposed restructuring is not just an administrative overhaul, but a fundamental transformation to align world governance with the principle of the unity of creation. These global institutions must free themselves from practices that facilitate systemic usury and new-style economic colonialism, then transform into facilitators of productive collaboration between nations based on the principle of global profit-

sharing or *musharakah*. When the frequency of tawhid begins to permeate this governance architecture, the resulting economic policies will no longer be discriminatory, but will encourage calm but steady growth, where every country is given a fair opportunity to develop the potential of its natural resources and technology without having to get caught in a debt trap that kills sovereignty.

Therefore, efforts to bring tawhid onto the global governance stage is a futuristic mission to save civilization from structured injustice. We demand absolute transparency and impartial accountability, where future digital instruments are used to ensure that global capital flows truly function as energy for the growth of production infrastructure, not as a tool for monetary manipulation. With the collapse of this nation's economic castes, we are preparing the way for the birth of a new, healthier world order, where the economy functions as a single organ of civilization, mutually maintaining balance and preserving nature in order to fulfill our mandate as caliph on the face of the earth.

8.1 Global Governance Without Discrimination: The Essence of Universal Justice.

In the **singularity finance** perspective, the world is one body (*one body*). If one part is sick because of injustice, the whole world will feel the fever (crisis).

- **Hegemony Criticism:** Currently, global governance works with double standards. Large countries are allowed to print money without limits (*fiat expansion*), while developing countries are pressured with debt and tightening budgets (*austerity*).
- **Al-Muqsit (Most Just) Principles:** Global economic governance must stand on the principle that no nation is more noble except for its benefits to humanity. The rules of the trade game must be the same for both superpowers and the smallest countries.
- **Citation:** *"Today's global injustice occurs because the rules are made by those who hold financial swords to stab those who are powerless. Global governance based on tawhid demands 'one scale' for all the inhabitants of the earth".*

In the *singularity finance* perspective, the world is seen as one complete body or *one body*, where every element is interconnected in an inseparable economic energy network. This principle emphasizes that if one part of the body of civilization suffers from injustice, then the whole world will eventually feel "fever" in the form

of a systemic crisis that spreads across national boundaries. Therefore, the current global governance or *global governance* needs to be sharply criticized because it still operates with double standards that perpetuate certain hegemony. We witness a reality where large countries are given the freedom to carry out fiat expansion or print money without limits, while on the other hand, developing countries continue to be pressured by heavy debt burdens and budget-tightening policies or *austerity,* which strangle the growth of their real sectors.

As an antithesis to this injustice, the principle of *Al-Muqsit* or the Most Just must be the main foundation in restructuring global economic governance. This principle demands an order in which no nation feels superior or has privileges over other nations, except based on the magnitude of the benefits they provide for humanity universally. The rules of the game in international trade and finance must be applied equally and without discrimination, both for superpowers who control technology and for the smallest countries that are struggling to build their sovereignty. Without this legal equality, the global economy will only become an arena of exploitation that continuously produces poverty at one pole and empty accumulation at the other pole.

The current global injustice is rooted in the fact that international rules are often designed by those who wield the "financial sword" simply to stab and weaken the financially powerless. As emphasized in the discourse on economic theophysics, *global governance,* which is based on the values of tawhid, demands the existence of "one scale" for all inhabitants of the earth, a system that does not recognize economic castes and does not favor owners of large capital alone. By restoring the function of international institutions as guardians of universal justice, we can ensure that the flow of global fortune remains calm but flows rapidly, watering all corners of the earth without a single part of the body of civilization having to die due to lack of nutritional justice.

8.2 Beyond the Financial "Veto": The Democratization of the World Economy.

We must dissect why today's global institutions fail to uphold justice:

1. **Veto Rights and Vote Quotas:** Institutions such as the IMF still use the amount of capital as a determinant of policy. This is **political usury**. Who is rich, he controls.

2. **Sanctions as a Weapon:** The economy is often used as a tool of war through unilateral sanctions that suffer civilians. In tawhid, cutting off a people's flow of sustenance for political purposes is a theological crime.
3. **Double Standards of Certification & Regulation:** How Western countries often use environmental issues or technical standards as a "wall" to prevent products from Muslim or developing countries from entering their markets.

The effort to overcome the financial "Veto" is a crucial step in democratizing the global economy, which has been shackled by an unfair power structure. We must deeply dissect why current global institutions fail to uphold justice, where one of the roots of the problem lies in the system of veto rights and voting quotas implemented by institutions such as the IMF. In this system, the amount of capital contribution becomes the main determinant in strategic policymaking, a practice that can be categorized as "political usury" because it places wealth as an instrument to control other nations. This phenomenon creates a condition where whoever owns large capital holds full control over the economic fate of other countries, so that the sovereignty of developing nations is often sacrificed for the interests of major capital owners in the global financial architecture (Varoufakis, 2015)

This abuse of economic power is further exacerbated by the use of economic sanctions as a weapon in geopolitical conflicts through unilateral actions that often cause suffering to innocent civilians. In the perspective of the economy of tawhid, the act of cutting off the flow of sustenance of a people in order to enforce political interests is a very serious theological crime, because sustenance essentially belongs to Allah SWT. which must flow freely to meet the basic needs of humans throughout the earth. The use of financial and trade instruments as tools of war only proves that the ethics of tawhid have been ignored in global governance, where humanity is defeated by the ambition of power that uses economic restrictions as an inhumane method of subjugation.

This systemic injustice is also manifested in the double standards of certification and regulation that developed countries often use as a disguised "wall" of protectionism. Environmental issues or highly complex technical standards are often used as an excuse to prevent products from Muslim or developing countries from competitively entering international markets. These non-tariff barriers create inequality in global trade, where developing countries are forced to follow rules designed to favor certain parties. Therefore, the future global architecture must be able to break down these discriminatory walls by establishing a transparent and fair

certification system, based on the real quality and utility of products, so that the flow of prosperity can flow smoothly but swiftly without being hampered by hegemonic interests hiding behind the cloak of technical regulations (Khor, 2010).

8.3 Synchronization: IT as Global Law Enforcement (The Digital *Muhtasib*).

How to implement tawhid in global governance in the IT era?

- **Decentralized International Ledger:** We no longer need a corrupt central institution. We need a **global blockchain** system to record transactions between countries transparently, where no country can manipulate exchange rates or cut off the flow of transactions unilaterally.
- **Smart Treaty:** An international trade agreement that is automatically canceled or provides penalties if one of the parties exploits or destroys nature.

Implementing the value of tawhid in global governance in the digital era demands a radical synchronization between divine ethics and sophisticated information technology in order to give birth to what we call *the digital muhtasib* or global digital market supervisor. This architecture no longer relies on a single central institution that is vulnerable to corruption and political intervention, but instead shifts to the use of a *decentralized international ledger*. Through the global blockchain system, all transactions between countries are recorded transparently and not centrally, so that no single superpower has the power to manipulate exchange rates artificially or cut off the flow of economic transactions in a nation unilaterally. This technology serves as an anchor of justice that ensures that the economic sovereignty of every inhabitant of the earth is protected by the integrity of impartial digital codes, creating a quiet but flowing stream of prosperity beyond the boundaries of financial hegemony.

This synchronization was then strengthened by the implementation of the *smart treaty* or smart agreement, an evolution from a static international trade agreement to a dynamic and automatic digital instrument. This future trade agreement will automatically cancel itself or impose instant financial penalties if one party is detected carrying out practices of human exploitation or natural destruction that exceed ethical thresholds. In this way, global law no longer depends on the political will of large countries, which are often selective, but is enforced by an algorithmic system that is honest and adheres to the principles of monotheism. The existence of

the *smart treaty* ensures that every global economic activity is always bound by moral responsibility towards preserving the earth and the dignity of fellow human beings, so that there is no longer any loophole for economic colonialism hiding behind the complexity of international law.

The integration of *the digital muhtasib* in the world governance system marks the end of an era where economic power was determined by the possession of a sharp financial sword. Under the auspices of a tawhid-based information system, every transaction carried out between nations will be validated automatically by a fair global consensus, ensuring that justice is no longer just diplomatic jargon but a functional reality that operates within computer circuits throughout the world. This allows the creation of a truly healthy global architecture, where each nation acts as a harmonious body organ, supporting each other in the circulation of blessed sustenance without fear of threats of boycott or monetary manipulation from any party who wants to destroy the balance of nature and humanity (Swan, 2015).

8.4 Map of Civilization: The Evolution of World Governance.

The evolution of world governance on the map of civilization shows a significant paradigm shift from time to time, where each era brings unique characteristics in defining economic justice. In the Classical Caliphate Era, known as *Pax Islamica*, the governance model implemented relied on the medina market principles, which upheld free trade without burdensome excise duties. The main characteristic of this era is open market access for all economic actors without caste barriers, so that the resulting status of justice is very high because everyone has the same opportunity to trade without being hampered by state protectionism or certain monopolies. From the perspective of economic theophysics, this era represents the beginning of a calm but fast-flowing flow of fortune because there are no man-made obstacles that damage the market's blessing circuit (Heikal, 1935).

Table 8.1.
World Governance Evolution Evaluation Matrix: Historiographical Dissection of Governance Models, Characteristics of Market Accessibility, and Gradations of Civilizational Justice

Era	Governance Model	Characteristics	Status of Justice
Classical Caliphate Era	*Pax Islamica*.	Free trade without burdensome duties (Medina Market).	Highly Open to All.
Colonial Era	Mercantilism.	Plunder of resources through corporate monopoly (VOC/EIC).	Zero (Exploitation).
Post-War Era (1945)	Bretton Woods (IMF/WB).	Dollar and Debt Domination.	Selective Slashing (Hegemony).
Era of Tawhid 2.0 (Vision)	**Global Ummah Network.**	Asset-based Collaboration & Digital Transparency.	**Indiscriminately.**

Note: The evolution of world governance represents a major paradigm shift in defining and implementing economic justice across eras:

1. ***Classical Caliphate Era (Pax Islamica)**: Based on the Medina market model which guaranteed free trade without burdensome duties (la maks). The main characteristic is open access without caste barriers, resulting in a high status of justice and natural circulation of fortune (Heikal, 1935).*
2. ***Colonial Era (Mercantilism)**: Governance centered on plundering resources through structured corporate monopolies (VOC/EIC). The status of justice is at zero due to the massive exploitation of colonial countries.*
3. ***Post-War Era 1945 (Bretton Woods)**: Dominated by the hegemony of the US Dollar and multilateral debt instruments (IMF/World Bank). Justice is selective because global monetary rules favor capital owners and trap developing countries in dependency (Pistor, 2019).*
4. ***Era of Tawhid 2.0 (Global Ummah Network)**: Offers restoration of universal equality based on real asset collaboration and digital transparency (AI/Blockchain). The disappearance of economic castes between nations creates true justice without discrimination under the blessing of God.*

Source: Processed from Heikal (1935), Pistor (2019), as well as the theophysical analysis of civilizational governance by Makrifat Experts and Academics (2026).

This condition changed drastically into the Colonial Era which carried the mercantilism model, where world governance was centered on plundering resources through the monopoly of giant companies such as the VOC and EIC. The

characteristics of this era were the exploitation of values from colonial countries for the sake of the prosperity of the colonial center, so that the status of justice was at zero due to massive exploitation of humans and nature. After World War II, civilization shifted to the Post-War Era (1945) with the emergence of the Bretton Woods system, which gave birth to institutions such as the IMF and World Bank. Even though it looks more modern, this era is characterized by the dominance of the Dollar and a debt system that creates a new financial hegemony. The status of justice in this phase is selective, where global rules tend to favor the interests of capital-holding superpowers, while developing countries are trapped in a circle of empty monetary dependence (Pistor, 2019).

The vision of the future that we offer in economic tawhid 2.0 is the birth of the *global ummah network* era, a world order that returns to the principle of universal equality but is strengthened by absolute information technology. This governance model prioritizes real asset-based collaboration and *digital transparency*, where every transaction and agreement between countries can be verified directly through the global *blockchain* system. The main characteristic of this vision is the disappearance of the nation's economic castes, so that the status of justice is truly realized without discrimination. By integrating the integrity of tawhid into digital architecture, we are building a new map of civilization that protects every inhabitant of the earth from exploitation, ensuring that every nation can function as a healthy organ of civilization in the circulation of sustenance blessed by Allah SWT.

8.5 Real Examples of Current Global "Select Selection."

- **Debt Crisis Case:** When Western countries experience a crisis, they carry out *bailouts* (printing money). However, when African or Asian countries experience a crisis, they are forced to sell state assets and cut public subsidies through structural adjustment programs.
- **Technology Access:** How green medicine or technology patents are withheld by multinational corporations, leaving poor people to die or the earth to be destroyed in order to maintain speculative profit margins.

Abah Setu's analysis: "Prof, current world governance is like a football referee who is also a player on one of the teams. How can there be justice? Tawhid-based global governance is returning the referee's position to **god's natural law** (the natural law). If the rule is 'A', then it applies to the rich and the poor. Without the

courage to eliminate national castes, our civilization is just waiting for the time to collapse under the weight of its injustice myself."

The reality of inequality in global governance is currently manifested clearly through the practice of "selective logging," which is very discriminatory, especially if we look at the case of the debt crisis between countries. When Western countries experience financial shocks, their monetary authorities easily carry out *bailout* policies through printing money or massive liquidity expansion to save their financial institutions. However, a very contrasting treatment occurs when countries in Africa or Asia experience similar crises; they are often forced by international financial institutions to sell strategic state assets and cut public subsidies through painful structural adjustment programs. From the perspective of economic theophysics, this inequality is a real form of financial racism which hinders the flow of fortune for developing nations, forcing them to remain in a low economic caste in order to maintain the dominance of certain monetary powers.

This systemic injustice also extends to the technology access sector, where patents on essential medicines and green technologies are tightly held by multinational companies in order to maintain high speculative profit margins. This practice tragically allows millions of poor people to lose their lives or allows ecological damage to continue simply because the technological solution is deemed not to be commercially "profitable" for intellectual rights holders in developed countries. This phenomenon proves that current global architecture has lost the spirit of humanity, where the right to life and nature preservation are defeated by the selfish ambition of capital accumulation. From a tawhid perspective, withholding knowledge that is beneficial for public safety is a betrayal of the trust of knowledge given by Allah SWT. to humans (Shiva, 2016).

Abah Setu's analysis provides a very sharp metaphor regarding this condition, by describing current world governance as being like a football referee who doubles as a player on one of the competing teams. In a situation full of conflicting interests, justice becomes something that is impossible to achieve objectively. Global governance based on the values of tawhid demands the return of the "referee" position to God's natural law or *the natural law*, where every rule applies absolutely and fairly to both the rich and the poor, to superpowers and developing countries. Without collective courage to eradicate these national castes, human civilization is actually just waiting for the time to collapse under the weight of its own injustice, which has damaged the cosmic balance of the earth's economy.

CONCLUSION 8.1:

"Chapter 8 is the **declaration of global equality**. We demand that the world stop using 'double scales'. In the tawhid economy, sovereignty does not belong to the state, but to Allah, and the mandate is given to all humans without exception."

We will dissect tawhid's version of **"The Great Reset"**. The dollar today is an "economic idol" that has no basis except military power and debt. To replace it, we need a currency that has **spirit (energy)** and **body (commodity)**.

The following is a detailed explanation of **Global Commodity-Backed Digital Currency (GCBDC) architecture**:

The conclusion to Chapter 8 is a declaration of global equality which fundamentally demands that the world to stop using "dual scales" in every aspect of international economic governance. From the perspective of tawhid economics, true sovereignty does not belong to any state or institution, but absolutely belongs to Allah SWT., where the mandate to manage the earth and its resources is given to all humans without exception. This very bold vision brings us to a futuristic intersection to dissect the digital commodity-based global currency Architecture as a concrete solution to replace the dominance of the Dollar, which has been the center of inequality. Through this step, we are preparing to carry out an in-depth dissection of *"The Great Reset"* tawhid's version, which will change the world financial order totally towards a much fairer and more transparent system.

The dollar that dominates the market today is seen as an "economic idol" that has no real basis of value except for being supported by military power and empty piles of debt. To replace this fragile system, we need a new currency that has a balance between spirit and body, or in modern economic language, a combination of energy and commodities. The digital commodity-based global currency architecture, or *Global Commodity-Backed Digital Currency* (GCBDC) is here to restore the dignity of money as a medium of exchange that is directly connected to the body of the earth, where every monetary unit in circulation has a guarantee in the form of a real commodity that is digitally verified in all corners of the world.

This detailed explanation of GCBDC includes the use of distributed ledger technology to create absolute transparency over the ownership of the real assets that anchor the currency. By moving from speculative fiat instruments to digital commodity-based currencies, we are building a financial system that cannot be

manipulated by the political interests of one particular country. This will ensure that the flow of global prosperity can move quietly but flow rapidly, uniting all humanity in a blessed economic network, where individual sovereignty is protected by the certainty of value originating from natural wealth managed with the trust of monotheism.

8.6 GCBDC Architecture: Bringing Together the Physical and the Digital.

This model is not just an ordinary crypto, but **tokenization of world energy and food**. This currency stands on three main pillars:

1. **The Digital Vault:** Every unit of currency in circulation is secured by real assets stored in a decentralized manner in various parts of the world (gold in Africa, wheat in Asia, renewable energy in the Middle East).
2. **Smart Contract Regulation:** The amount of money in circulation is regulated automatically by an algorithm based on the availability of assets in the real sector. No more "printing money" at will by any central bank.
3. **Cross-Border Mesh Network:** Transactions occur directly (*peer-to-peer*) between countries without going through the SWIFT system which is controlled by a particular hegemony.

The Global Commodity-Backed Digital Currency (GCBDC) architecture is presented as a breakthrough in economic theophysics that unites the physical and digital worlds in harmony, going beyond the usual crypto concept which has so far tended to be speculative. This model is essentially a world energy and food tokenization system designed to restore value integrity to every monetary unit in circulation. The first pillar of this architecture is *the digital vault* or digital safe, where every unit of currency in circulation is fully guaranteed by real assets stored in a decentralized manner in various parts of the world. In this ecosystem, gold in Africa, wheat in Asia, and renewable energy in the Middle East serve as real anchors of value, ensuring that money is no longer just empty paper but a representation of the earth's wealth given by the Creator.

Furthermore, the second pillar that is the engine driving this system is *smart contract regulation*, a mechanism where the amount of money in circulation is regulated automatically by a transparent algorithm based on the availability of assets in the real sector in *real-time*. With the implementation of this digital code-

based regulation, the phenomenon of arbitrary printing of money by any central bank will end, because liquidity circulation must be subject to the natural laws of commodity availability. This creates a calm but strong stability in value, preventing artificial inflation which has so far robbed the purchasing power of small people in the interests of the financial elite. In the perspective of tawhid, this automation is a human effort to imitate His balanced decrees (*sunnatullah*) in regulating the distribution of sustenance in the universe.

The third pillar that perfects this architecture is a *cross-border mesh network*, a technological infrastructure that allows direct or a *peer-to-peer* transactions between countries without having to go through the SWIFT system which is currently controlled by a certain hegemony. Through this *mesh* network, global transaction flows can move freely from the constraints of unilateral political sanctions, ensuring that people's rights to their sustenance cannot be blocked by the geopolitical interests of any country. The integration of these three pillars produces a robust GCBDC architecture, where information technology acts as a servant of universal justice, uniting the earth's commodity body with a transparent digital soul to form a more humane and blessed world economic order.

8.7 Analogy: "Natural Energy Receipt."

Imagine the world is a big camp.

- **Current Dollar System:** The camp leader took out a piece of scribbled paper and said, "Here's money, you have to believe me, if you don't believe me, I'll kick you out of camp." (This is *fiat money*).
- **GCBDC System:** Each person who has a “camp coin” holds a valid receipt for taking 1 liter of water, 1 basket of fruit, or 1 hour of campfire access. This receipt can only be printed if water, fruit and campfire are actually available. If the leader tries to fraudulently print a blank receipt, the digital system (camp assistant) will automatically reject it.

The analogy of "natural energy receipts" provides a very clear and in-depth picture of the transformation of the global financial system by imagining the world as a big camp. In the Dollar system that dominates today, the camp leader issues pieces of paper with certain scribbles and unilaterally declares that the paper is money that must be trusted by all campers without exception. If any participant doubted the value of the paper, the leader would use threats to kick them out of the camp, a

representation of the *fiat money* system whose nominal value rested only on the coercion of power and blind trust, not on the availability of real resources within the camp (Graeber, 2011).

In contrast, the Global Commodity-Backed Digital Currency (GCBDC) system offers a much more fair and measurable arrangement, where each individual who owns a “Camp Coin” is actually holding a valid receipt to claim the right to a liter of water, a basket of fruit, or an hour of campfire access. This digital receipt has sovereignty because it can only be printed if the water, fruit and firewood are actually physically available in the camp warehouse. In this system, if a leader tries to cheat by printing blank receipts without being supported by the availability of real assets, the digital system that acts as a "camp assistant" will automatically reject the transaction. This ensures that the circulation of value within the camp is always in sync with existing energy and food realities, creating a calm but fast-flowing economic flow that is free from deceptive speculation bubbles.

The implementation of this natural energy receipt system restores the dignity of money from being merely a tool of political control to becoming a servant for basic human needs. By moving from the empty promises of camp leaders to the certainty of digitally verified assets, human civilization is taking a step towards the integrity of tawhid that knows no manipulation of numbers. Information technology in GCBDC is no longer a tool for spying on people's wealth, but rather becomes a bulwark of justice that ensures that everyone gets their right to sustenance proportionally according to their real contribution to the global camping ecosystem. Thus, economic sovereignty returns to the hands of the true rights owners, under the supervision of a digital system that obeys the natural laws established by the Creator.

8.8 Real Examples and Effective Models (GCBDC).

A. Model "Energy-Backed Token"

The currency guaranteed by **kWh (Kilowatt-hour)**. Since energy is a basic need of civilization, the value of this currency will be stable following the laws of physics, not political speculation.

- **Application:** Countries like Indonesia (with geothermal) or Saudi Arabia (with solar) can issue coins based on the energy they produce.

The *energy-backed token* model is a concrete manifestation of the effort to return the value of money to irrefutable natural fundamentals, where currency is fully guaranteed by measurable energy units such as *Kilowatt-hour* (kWh). In this architecture, energy is seen as the most basic need for the survival of modern civilization, so that making it an anchor of value will give rise to monetary stability that relies on definite physical laws, no longer on the unstable fluctuations of political speculation. This transformation ensures that people's purchasing power will not be eroded by artificial monetary policies, because every unit of currency in circulation is a direct representation of the real work capacity available in the production ecosystem. Through this approach, the economy is no longer driven by the illusion of numbers, but rather by a calm but powerful flow of energy to revive the productive sectors of the people.

The practical application of this model provides a great opportunity for countries rich in renewable energy resources to enforce their monetary sovereignty independently. For example, Indonesia with its abundant geothermal potential or Saudi Arabia with its massive solar energy potential can issue coins based on real energy that they produce themselves. The coin is not simply a digital financial instrument, but rather a globally exchangeable "energy certificate," whose value is guaranteed by the country's ability to produce real power for the world. This allows the creation of an economic order rooted in the physical comparative advantage granted by the Creator, while eliminating dependence on a hegemonic currency system that has no basis of value other than the power of debt.

By implementing the energy-based GCBDC model, the world is moving towards the integrity of tawhid which unites sharia law and natural law (*sunnatullah*). Energy is God's objective blessing; one kWh of geothermal in Indonesia has the same physical utility as one kWh of solar in Saudi Arabia, creating a universal standard of value that is fair to all nations. Information technology acts as an automatic watchdog that ensures that no coins are issued beyond the existing real energy production capacity, keeping the economic circuit healthy and avoiding speculative overheating. This is the future of global governance that we aspire to, where sovereignty returns to the ownership of real assets that benefit humanity and preserve the earth.

B. mBridge Project (Real Transition Example).

Currently, the Central Banks of China, Thailand, the UAE, and Hong Kong are trialling **mBridge**, a cross-border CBDC system. Although not yet fully commodity-based, this is the first step in destroying the Dollar's dominance with IT.

The mBridge project emerges as a visible manifestation of a major transition in the global financial architecture, which is now being piloted by a collaboration between the Central Banks of China, Thailand, the United Arab Emirates and Hong Kong. As a cross-border Central Bank Digital Currency (CBDC) system, mBridge offers an infrastructure that allows international transactions to occur directly without having to rely on slow and expensive traditional banking correspondence. Even though currently this system is not completely based on physical commodities as per the ideal vision of GCBDC, its existence is a very strategic first step in efforts to destroy the dollar's dominance through the power of information technology. These efforts marked the beginning of the era of digital de-dollarization, where the monetary sovereignty of nations began to be restored through more autonomous and efficient networks.

In the perspective of economic theophysics, the mBridge project functions as a technological bridge that breaks down the monopoly of the SWIFT system which has often been misused as a geopolitical instrument to suppress the economic sovereignty of other countries. By using distributed ledger technology, mBridge allows capital flows between countries to move quietly but swiftly, bypassing bureaucratic obstacles and financial intermediaries which have been the center of systemic usury accumulation. The success of this trial proves that a fairer global architecture can be built on a strong IT foundation, where transparency and speed become the new standards in communication between nations. This is in line with the principle of tawhid Integrity which demands honesty in every transaction record, ensuring that no one party can manipulate value unilaterally behind the darkness of a centralized system.

In the future, integration between projects like mBridge and the concept of real asset tokenization will be the main key in realizing a blessed world order. This transition is not just about moving the medium from paper to digital, but about a shift in the paradigm of economic power from debt-based hegemony to productive value-based collaboration. If later this system is able to absorb

commodity pillars such as energy and food as collateral for its value, then we will witness the birth of a true "great reset", where money returns to its nature as a servant of humans and nature. This step is part of the inevitable evolution of civilization, where information technology is used as a sword of justice to break the chains of new economic colonialism and pave the way for equitable and sustainable global prosperity.

C. Gold-Pegged Stablecoins (PAXG/Tether Gold).

This was an early model where each digital token represented one troy ounce of physical gold in London. However, in the tawhid 2.0 model, we will expand it to **multi-commodity basket** to make it more stable against shocks to one type of good.

Gold-pegged stablecoins models such as PAXG or tether gold are invaluable early prototypes in the history of the evolution of digital finance, where each token issued represents legal ownership of one *troy ounce* of physical gold safely stored in a London vault. The existence of these instruments has paved the way for the return of physical integrity to the digital world, allowing the value of money to return to being based on assets that have natural scarcity and resistance to inflation. However, in the perspective of tawhid economy 2.0, we realize that relying on only one type of commodity, even if it is as valuable as gold, still carries vulnerability to market manipulation or shocks specific to the mining sector. Therefore, our future vision is to expand this model towards a more comprehensive and stable *multi-commodity basket* system (Vigna & Casey, 2024).

This expansion towards a multi-commodity basket aims to create a natural diversification of value, where digital currencies are not only collateralized by gold, but also by other strategic assets such as energy, food and industrial minerals. By combining various essential commodities in one value anchor, the currency will have much stronger resistance to price shocks for one particular type of item, thereby creating calmer but more fluid economic stability for its users. In the perspective of economic theophysics, this approach reflects the balance of God's mutually supporting ecosystem, where abundance in one sector can cover deficiencies in other sectors, keeping exchange rates fair and reflecting the real capacity of civilization as a whole.

Implementation of this model requires the synchronization of information technology that is able to track and verify the availability of various physical assets throughout the world in *real-time*. By utilizing sophisticated *smart contracts*, the value of the currency will automatically adjust to the weight of the available commodity basket, ensuring that each unit of digital value retains a real "body" that can be accounted for. The transformation from just digital gold coins to a multicommodity collateral system is a big step for the democratization of the world economy, where each nation can contribute its own superior natural assets to the global monetary network. This not only destroys the dominance of the empty fiat system, but also builds a financial architecture that is blessed because it grows and moves in harmony with the sovereignty of natural resources that are managed with complete trust in monotheism.

8.9 Effective and Efficient Model: "The Tawhid Protocol."

To ensure efficiency and effectiveness, this model should use the ***qisth algorithm***:

Table 8.2
Qisth Algorithm Specification Matrix: The Architecture of "The Tawhid Protocol" and the Efficiency of the Financial Industry Based on Self-Purifying Digital Currency.

Features	Description	Tawhid Efficiency
Instant Settlement	Transactions complete within milliseconds.	Eliminates *middleman* (correspondent bank) fees.
Zero Inflationary Design	Money only increases if real production increases.	Maintaining people's purchasing power across generations.
Democratic Governance	Protocol rules are agreed upon by global consensus.	Eliminating the veto rights of superpowers.
Zakat-Embedded	Tax/Zakat 2.5% is automatically withdrawn from the outstanding balance.	Avoid hoarding money (Kanz).

Note: The Qisth algorithm specification in "the tawhid protocol" is designed to uphold real monetary sovereignty and efficiency of the global financial industry:

1. *Instant Settlement & Zero Inflationary Design: Settlement of transactions in milliseconds eliminates middleman (correspondent bank) fees. The addition of money only occurs if real production increases, maintaining the purchasing power of people across generations.*
2. *Democratic Governance: Protocol rules are agreed upon by global consensus over a decentralized network—removing superpower veto power and US Dollar hegemony.*
3. *Zakat-Embedded Algorithm (The Self-Purifying Currency): Automatic withdrawal of 2.5% zakat from settled balances (kanz) turns religious obligations into digital laws of physics embedded in the heartbeat of money. Capital is forced to flow to revive the real sector.*

Source: Processed from Graeber (2011), as well as analysis of theophysics and digital monetary architecture of Makrifat Experts (Abah Setu) and Academics (2026).

The implementation of an effective and efficient model which we call "the tawhid protocol" requires the use of the *qisth* algorithm to guarantee precise distributive justice in the global digital economic order. The main feature of this protocol is *instant settlement*, where each transaction can be completed in a matter of milliseconds without the need for complicated banking bureaucracy. The efficiency of tawhid resulting from this technology is very significant, because it is able to eliminate the costs of *middleman* or correspondent banks which have been a parasitic burden in the international financial system, thus ensuring that the flow of prosperity moves calmly but flows directly into the hands of the entitled parties without unfair deductions.

Furthermore, this architecture carries *zero inflationary design*, a principle where the amount of money in circulation will only increase if and only if there is an increase in real production in the field. This mechanism aims to maintain the purchasing power of people across generations, ensuring that the value of a worker's sweat today will not evaporate in the future due to speculative money printing policies. The security of this value is then strengthened by *democratic governance*, where the rules in the protocol are agreed upon by global consensus through a decentralized network. This bold step automatically removes the veto rights of superpowers in determining the direction of world economic policy, returning sovereignty to the collective will of humanity which relies on just divine principles.

One of the most radical innovations in this protocol is the *zakat-embedded* feature, where the 2.5% zakat or tax obligation is withdrawn automatically by the system from any balance that is outstanding beyond a certain time limit. This feature is specifically designed to avoid hoarding money or *Kanz*, an action that is strictly

prohibited in Islam because it can clog economic circulation and shut down the real sector. With the automation of zakat, capital is forced to continue moving to turn on the people's production machines, turning passive wealth into productive development energy. Through the integration of all these features in "the tawhid protocol", we are not only building an IT-sophisticated financial system, but also upholding human dignity under the supervision of a digital system that is honest and obedient to God's laws of justice.

Abah Setu Analysis: "Sovereignty in Your Hands."

"Prof, as long as our currency is still 'riding' in other people's homes (Dollars), we will never be independent. Commodity-based currencies are our way of moving the world's center of gravity from Washington to people's markets and our own energy fields. IT is our 'horse' to pick up that sovereignty."

Abah Setu's analysis of "sovereignty in your hands" provides a profound reflection that a nation's true independence is impossible to achieve as long as the currency it uses remains "traded" to someone else's home or heavily dependent on the dominance of the dollar. This monetary dependency is seen as a form of modern financial slavery that causes domestic economic policy to be dictated by external interests that are not aligned with the needs of the people. By adopting a commodity-based currency, we are in fact making a strategic effort to shift the center of gravity of the global economy from Washington to our own people's markets and energy fields, where the value of wealth is measured by real utility, not by the power of foreign money printing (Graeber, 2011).

CONCLUSION 8.2:

"This model is **the ultimate solution**. By connecting blockchain IT and real commodities, we create money that cannot be counterfeited, cannot be politically manipulated, and is automatically fair for all the inhabitants of the earth."

We will dissect **"the self-purifying currency"**. This is a quantum leap where religious obligations (zakat) are no longer a manual administrative burden, but instead become **digital laws of physics** that are integrated into the heartbeat of money itself.

The conclusion to Chapter 7 confirms that the model we discussed is the ultimate solution in the financial architecture of the future. By connecting decentralized

blockchain technology with real commodities that have intrinsic value, we have succeeded in creating a monetary system that cannot be counterfeited and is immune to political manipulation by any country. This model automatically creates justice for all inhabitants of the earth because the value of money is no longer determined by the unilateral decisions of central banks, but rather by the availability of real assets that are transparent and verifiable globally. This revolutionary step brings us to a very crucial new threshold, namely the discussion of "the self-purifying currency", a quantum leap where religious obligations are no longer seen as a manual administrative burden.

The vision of "the self-purifying currency" is a total integration between spirituality and information technology, where zakat is integrated into the heartbeat of money itself as an inevitable law of digital physics. In this system, every unit of value that settles beyond the *nisab* and *haul* limits will be automatically cleared through an intelligent algorithm that directly channels the rights of the poor into productive projects. Zakat no longer depends on individual will or memory, but instead becomes an innate feature of digital money that ensures the circulation of barakah is maintained continuously. This reflects the principle of justice *Al-Muqsit* which is embedded in the program codes, ensuring that wealth does not only circulate among the rich, but always flows calmly but swiftly to nourish all levels of society.

The implementation of this automatic zakat algorithm marks the beginning of an era of independent tawhid economy, where technology acts as an honest and uncompromising guardian of trust. By making zakat an organic part of currency, we are actually building an anti-inflation and anti-hoarding ecosystem, because every accumulation of unproductive assets will be systemically redistributed to strengthen people's purchasing power in the real sector. This is a theological-technological answer to the failure of the conventional financial system which tends to be exploitative. This is the futuristic phase that will bring civilization towards a purer global order, where money is no longer an idol of power, but rather a tool for self-purification and empowerment of humanity under the blessing of Allah SWT.

8.10 Automatic Zakat Algorithm Architecture (Auto-Zakat Protocol).

In a Tawhid-based digital currency system, zakat is no longer an "option" at the end of the year, but rather a **smart contract** embedded in the *layer* of the protocol.

1. **Haul Algorithm (Time):** Digital sensors will track each coin unit. If a coin (or wallet) sits without productive activity for 354 days (one Hijri year), the system will detect a “stagnant” status.
2. **Nishab Algorithm (Minimum Limit):** The protocol will carry out real-time checking of global gold prices (as an anchor). If the wallet balance is above the value of 85 grams of gold, then the zakat algorithm is active.
3. **Automatic Redistribution (Instant Distribution):** 2.5% of the balance subject to zakat will be deducted automatically by the system and channeled to the **global zakat pool** or a verified asnaf wallet, without human intervention.

The automatic zakat algorithm architecture or *auto-zakat protocol* is the most concrete technological manifestation in an effort to integrate the laws of heaven into the digital monetary system of the future. In this tawhid-based digital currency system, zakat is no longer seen as a choice or manual obligation that is carried out sporadically at the end of the year, but has been transformed into a *smart contract* that is firmly embedded in the deepest protocol layer. This transformation ensures that every unit of value in circulation is subject to the law of purification of assets automatically, so that the economic integrity of the people is maintained through a systemic mechanism and cannot be manipulated by human negligence.

This protocol works through a haul algorithm that acts as a digital sensor to precisely track each coin unit in the network. If a coin unit or balance in a digital wallet is detected to be idling without any productive activity in the real sector for 354 days or one Hijri year, the system will automatically assign the asset a "stagnant" status. This is in line with the philosophy of economic theophysics which views silent assets as blocking the flow of blessing energy in society, so that algorithmic intervention is needed to reactivate the social function of these assets through the zakat mechanism.

This synchronization is then perfected by the nishab algorithm which carries out *real-time* checks on global gold prices as a universal reference value anchor. If the user's digital wallet balance is detected to be above the threshold value of 85 grams of gold, the zakat algorithm will automatically enter active status. The highlight is

the *automatic redistribution* or instant distribution mechanism, where 2.5% of the balance that meets the zakat requirements will be deducted automatically by the system and channeled directly into the global zakat *pool* or verified asnaf wallet. This entire process occurs without human intervention, ensuring that the rights of the poor and other mustahiq are fulfilled in a calm but flowing manner, creating a financial ecosystem that is clean, fair, and always purifies itself under the auspices of Allah SWT.'s blessing.

Analogy: "Automatic Rice Field Drainage System"

Imagine the economic system is a stretch of rice fields:

- **Old System:** Farmers (zakat payers) had to manually draw excess water from their rice fields to give to dry fields (the poor). Farmers often forget, are lazy, or the water evaporates on the road (bureaucracy).
- **Auto-Zakat System:** Each rice field has an automatic sluice gate controlled by a water level sensor. Once the water in the rich man's rice fields reaches a certain level (*nishab*) and remains still for too long (haul), the floodgates open little by little to drain the excess water into the dry rice fields automatically. The rich people's rice fields remain fertile (because the water changes), and the poor people's fields never dry out.

The analogy of the "automatic rice drainage system" provides a very poetic but precise description of how the *auto-zakat protocol* works to maintain the balance of the people's economic ecosystem. If we imagine the economic system as a vast expanse of rice fields, then in the old system, the process of distributing prosperity depended entirely on the manual actions of farmers or zakat payers who had to draw water from their excess rice fields to channel it to the dry fields belonging to the poor. However, in reality, this manual system often fails due to various human obstacles such as negligence, laziness, or what is most fatal, that the water "evaporates" in the middle of the road due to bureaucratic inefficiency and corruption, so that the mustahik's rights never reach their destination intact.

On the other hand, the *auto-zakat* system transforms the economic rice fields into a smart ecosystem where each rice field plot is equipped with an automatic sluice gate controlled by a digital technology-based water level sensor. Once the water in the rich people's rice fields reaches a certain level which represents the *nishab* threshold and is detected to have remained idle for too long without productive turnover which represents the *haul* period, the digital floodgate will open little by

little to drain the excess water into the dry rice fields automatically. The miracle of this system is that the rich people's rice fields remain fertile and healthy because the water is always replaced with new water which brings oxygen of life, while on the other hand, the poor people's rice fields will never again experience deadly drought.

Through this automatic drainage mechanism, the circulation of good fortune in human civilization no longer depends on sporadic kindness, but has become a digital natural law that maintains the continuity of all life. The water that flows calmly but swiftly from the peak to the economic valley is a representation of *barakah* which purifies wealth and empowers humans simultaneously. By eliminating bureaucratic obstacles and hoarding egoism, we are returning the economy to its nature as a servant of life, where every grain of rice that grows is a witness to the upholding of monotheistic justice that unites the sophistication of technological sensors and the sincerity of divine trust.

8.11 Existing Examples and Leading the Way.

Although no country has yet implemented it completely, several technologies are already at the forefront:

1. **Demurrage on the Wörgl Currency (History):** In Austria in 1932, there was once a local currency whose value decreased slightly every month if it was not spent. The result? Money circulates very quickly and poverty disappears in an instant. This is the "secular version of zakat".
2. **Tax-on-Transaction (Crypto Tokenomics):** Many crypto tokens today (such as Safemoon or various community tokens) have codes where each transaction automatically deducts 2-5% to be returned to other coin holders or charitable funds. This is proof that **programming code can force redistribution of property**.
3. **Ethereum Smart Contract:** We can now create a digital wallet that automatically sends a certain percentage to another address on a certain date. The infrastructure is ready, it's just a matter of political will (*political will*).

Even though there is not a single country in the world that has implemented this system completely, various technological and historical track records have become a very strong precursor to the realization of a sovereign tawhid economy. One of the most phenomenal historical evidence is the application of the *demurrage* concept to the local currency in the city of Wörgl, Austria, in 1932, where the value

of the money would decrease little by little every month if it was not spent immediately. This phenomenon is essentially a "secular version of Zakat" which provides empirical evidence that when money is charged for hoarding, the circulation of the money will circulate very quickly and be able to eliminate poverty in a very short time. Wörgl's success shows that the key to prosperity lies in the rapid flow of value exchange, not in the static accumulation of wealth in the hands of a few (Gesell, 1916).

Modern evidence of the technical possibility of automatic redistribution of assets can be seen in the *tax-on-transaction* phenomenon that exists in various crypto tokenomic mechanisms today. Many community tokens, such as Safemoon and other similar protocols, have implemented programming codes where every transaction that occurs is automatically deducted by 2% to 5% to then be returned to other coin holders or allocated to charitable funds. The existence of these tokens is irrefutable technical proof that algorithmic code has absolute power to force instant and transparent redistribution of wealth, without the need for slow, manual bureaucratic intervention. In the perspective of economic theophysics, this is the embryo of a clean muamalah system, where every transaction beat contains elements of purification and systemic sharing.

In line with these developments, the *smart contract* infrastructure on the ethereum network has made it possible to create digital wallets that are capable of sending a certain percentage of their balance to another address automatically at a predetermined time. This proves that all the technical prerequisites for building the *auto-zakat protocol* are actually available and ready to be operated on a mass scale. The main obstacle remaining today is not technological limitations, but rather the political will of world leaders to tear down the walls of old financial hegemony. By combining the historical wisdom of Wörgl, the sharpness of tokenomic algorithms, and the flexibility of digital smart contracts, human civilization is actually on the threshold of a quiet but fast-flowing economic revolution, towards a just global order under the auspices of the integrity of tawhid that is united with the progress of the times.

8.12 Synchronization of Civilization and IT.

Evolution of zakat over time:

Table 8.3
Evaluation Matrix for the Theophysical Evolution of Civilized Zakat Governance: Resynchronization of Zakat Media, Distribution Mechanisms, and Overcoming Medium IT Challenges.

Era	Zakat Media	Mechanism	IT Challenges
Prophetic	Livestock/Farm Products.	Manual Collector (Amil).	Physical Reach.
Classic	Dinar/Dirham.	Central Baitul Maal.	Distribution Speed.
Modern	Paper Money.	Bank Transfer/Pay Cut.	Bureaucratic Leaks & Inflation.
Singularity	**Digital Tokens.**	**Auto-Smart Contract.**	**Fair Algorithm.**

Note: The evolution of zakat in this table shows the inevitability of adapting sharia instruments in line with shifts in the form of human wealth:

1. ***Prophetic & Classical Era:*** *The medium of zakat is in the form of visible physical commodities (livestock/wheat) and metal (Dinar/Dirham). Collection is carried out manually by amil and baitul maal with the main challenges being physical reach and speed of distribution.*
2. ***Modern Era:*** *Zakat is transformed into fiat banknotes via banking or salary deductions, but faces erosion problems due to inflation and bureaucratic leaks.*
3. ***Singularity Era:*** *Zakat is transformed into digital token based auto-smart contract. Supervision must be digital and automatic in order to keep up with the speed of market speculation.*

Source: Adapted from Al-Faruqi (1992), Tapscott & Tapscott (2016), and the theophysics analysis of digital philanthropy by Makrifat and Academics (2026).

Previously, wealth was physical (goats/wheat), now wealth is abstract (digital numbers). Imposing manual monitoring of digital assets will make zakat less rapid than market speculation. Integrating zakat algorithms into digital protocols is a physical-spiritual law to ensure mustahiq's rights are distributed precisely and avoid the accumulation of unproductive assets (*Kanz*) (Tapscott & Tapscott, 2016).

Civilizational Changes: Previously, wealth was physical and easily visible (goats, wheat). Now assets are abstract (digital numbers). So, supervision must also be

digital. If we force manual methods for digital assets, zakat will always lag behind the speed of speculation.

The synchronization of civilization and information technology in the realm of Islamic philanthropy shows the evolution of zakat, which moves in harmony with the progress of the times, starting from the physical form to the abstract digital dimension. In the Prophetic Era, the medium of zakat was dominated by livestock and agricultural products with a manual collection mechanism by amil which was very dependent on physical reach. Entering the Classical Era, the use of Dinars and Dirhams and the formation of the Central Baitul Maal became the answer to the challenge of speed of distribution in an increasingly wider area. In the Modern Era, the use of paper money through bank transfers or salary deductions is starting to become commonplace, but it still faces big obstacles in the form of bureaucratic leaks and the erosion of inflation which destroys the real value of zakat itself. Now, towards the Singularity Era, zakat is being transformed into a *digital token* medium with an *auto-smart contract* mechanism that demands the development of fair algorithms to ensure every drop of prosperity is distributed precisely.

This change in civilization requires a paradigm shift in monitoring wealth, where previously wealth was physical and easily visible, such as goats or wheat, while currently wealth is abstract in the form of digital numbers that move at the speed of light. Therefore, supervision of these social obligations must be digital and automatic in order to keep pace with modern economic dynamics. If we continue to force manual methods to manage highly dynamic digital assets, then zakat will always lag behind the speed of greedy market speculation. IT synchronization in zakat governance is a theophysical necessity to ensure that the rights of mustahiq are maintained in the midst of massive digitalization, creating a flow of barakah energy that remains calm but flows rapidly beyond the barriers of space and time.

The implementation of zakat in the digital ecosystem is not just a matter of administrative efficiency, but rather an effort to uphold the dignity of the tawhid economic system amidst the complexity of cyberspace. By integrating zakat algorithms directly into digital currency protocols, we are building an automated defense system against unproductive wealth accumulation and ensuring that wealth always has an active social function. This evolution is proof that sharia is a living system and is able to adapt to every technological surge, turning abstract digital challenges into real opportunities to eradicate global poverty in a systemic and sustainable manner under the blessing of Allah SWT.

8.13 Singularity Impact: Removing "Kanz" (Hoarding).

Allah strongly condemns those who hoard (*Kanz*) gold and silver (QS. At-Taubah: 34).

- **IT Analysis:** In a typical digital system, hoarding is very easy. However, with the **Zakat Algorithm**, the "idle" money will slowly decrease due to zakat. This will "force" capital owners to channel their money into the **real sector** (profit-Sharing Investment) so that their money grows faster than the zakat deduction.
- **The result:** The economy will always be boiling with productivity, not frozen in the savings of a few people.

Abah Setu's analysis: *"Prof, this algorithm is our way of 'forcing' money to have morals. If humans often forget their obligations, let technology be an absolute reminder. This is not robbery, but cleaning the energy circuit so that there is no blockage (crisis) at the heart of civilization."*

The impact of the *singularity* era in the tawhid economy is its ability to systematically eliminate the practice of hoarding or *Kanz*, an action that is strongly condemned by Allah SWT. as stated in the Al-Qur'an Surah At-Taubah verse 34. Technically, in a conventional digital system, hoarding wealth is very easy to do because assets can be stored in passive numerical form without having an impact on general welfare. However, through the integration of the zakat algorithm, money that is left to "sit" without productive activity will slowly reduce in value through automatic zakat deductions. This condition will systemically "force" capital owners to channel their funds into the real sector through profit-sharing investment schemes so that the growth of their assets exceeds the rate of zakat deductions. Thus, the economy will always be boiling with dynamic productivity and will no longer be frozen in the savings of a few people who are only concerned with personal accumulation.

Abah Setu's analysis provides a deep moral perspective by calling this algorithm an instrument to "force" money to have noble morals. He believes that when humans often neglect their social obligations because of the temptation of greed, technology must be present as an absolute reminder that knows no compromise. The implementation of this protocol is not a form of robbery or forced confiscation of property, but rather a process of cleaning the economic energy circuit so that there is no blockage at the heart of civilization. The blockage of liquidity in the hands of a few elites has been proven to be the root of various global financial crises, so that

this systemic cleanup is the main requirement for the health and sustainability of the world economy.

Through this IT-based *Kanz* elimination mechanism, economic gravity will shift from a speculative market to a productive market that empowers many people. Every unit of digital currency in circulation now carries a humanitarian mission to continue moving and creating real benefits for the earth and its inhabitants. This calm but fast flowing flow of capital is a real form of collective obedience to God's natural law (*sunnatullah*), where wealth must flow like water to remain clear and give life. This is the essence of the tawhid economic revolution, where the sophistication of programming codes is fully utilized to uphold spiritual integrity and social justice simultaneously.

CONCLUSION 8.3:

"The automatic zakat algorithm is **ultimate solution to global inequality**. It changes zakat from just a "social action" to a "systemic function" of the world economy. With this, poverty is no longer a problem of lack of money, but a problem of **smooth flow** which is now taken care of by IT."

We will dissect **"universal economic oneness"** (*wahdatul iqtishad*). At this point, we are no longer talking about country *A* or country *B*, but rather about one global economic nervous system integrated in the frequency of tawhid.

The rich-poor gap between countries currently occurs because the world uses the **"law of the digital jungle"** system. This Chapter 8 offers a solution: **global fair-trade protocol**.

The conclusion for Chapter 8 confirms that the automatic zakat algorithm is the ultimate solution in responding to the challenges of global inequality that have haunted human civilization. This technology fundamentally changes the position of zakat from just a voluntary "social action" to a "systemic function" in the world's economic machine that runs automatically. Through this approach, we realize that poverty is essentially not a problem of a global shortage of money, but rather a problem of congestion in the flow of sustenance, the smooth flow of which can now be fully maintained by information technology through impartial protocols. This marks the end of an era where wealth was trapped in a static pile, shifting towards an ecosystem where prosperity moves quietly but flows rapidly throughout all levels of society through digital circuits that are integrated with divine values.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

Completion of this chapter brings us to the gate of a higher understanding of *universal economic oneness* or *wahdatul iqtishad*, a point where we no longer talk narrowly about barriers between countries. We are dissecting the birth of a global economic nervous system that is fully integrated in the frequency of tawhid, where each nation functions as a mutually animating organ in one complete human body. The current gap between rich and poor between countries is a logical consequence of the use of the "law of the digital jungle" system which only benefits those with dominant capital and technological power. As a response to this injustice, the global fair-trade protocol or *global fair-trade protocol* is present as an instrument to rebalance the balance of world prosperity.

The transition to Chapter 8 will deepen how global zakat is able to eradicate poverty throughout the earth by utilizing the architecture that has been built in this chapter. With the destruction of national castes through fair digitalization, we are preparing to witness an order where Allah SWT.'s sustenance flows without obstacles from political or financial hegemony. *Wahdatul iqtishad* is not just an economic theory, but a manifestation of His oneness which is manifested in the regular distribution of economic burdens and benefits globally. This is the future we are heading towards, where information technology acts as a guardian of the divine trust ensuring that not a single corner of the earth is neglected from the flow of systemic blessings and justice.

8.14 Economic Unity (Singularity): Solution to Inequality Between Countries.

Global inequality is not caused by a lack of resources, but rather by **blockage of the flow of energy (wealth)**. A unity-based economic system sees the world as one interdependent ecosystem.

Economic unity in the frame of *singularity* offers a fundamental solution to the problem of inequality between countries which conventional economic models have failed to resolve. We must realize with full theophysical awareness that global inequality is not actually caused by a lack of natural resources provided by the Creator, but rather originates from a blockage in the flow of energy, which in this case manifests as wealth and liquidity. An economic system based on the principle of unity or *wahdatul iqtishad* sees the world not as a collection of destructively competing entities, but rather as a single, interdependent ecosystem, where the

health of one part greatly determines the survival of the other parts in complete harmony.

In this interdependent ecosystem, any blockage of wealth at one pole of the world will automatically create atrophy or weakening at the other pole, which will ultimately undermine the stability of the global system as a whole. The future economic architecture that we build must be able to detect and unravel these blockages through information technology which acts as the central nervous system of civilization. By seeing the world as an organic whole, the flow of fortune can move calmly but flow rapidly beyond the boundaries of pseudo-sovereignty, ensuring that every economic energy is channeled to the points that need productivity most in order to maintain a healthy and just cosmic balance of the earth's economy.

Global integration through the frequency of tawhid ensures that no country is allowed to become a parasite or victim in the world supply chain. This economic unity removes the logic of the "law of the digital jungle" and replaces it with systemic collaboration driven by the need to maintain collective survival as God's servants on earth. When the flow of wealth energy is no longer hampered by the egoistic interests of certain nations, the disparities between countries will disappear by themselves along with the restoration of an even circulation of prosperity. This is the essence of the economic singularity solution, where technological sophistication and deep spirituality combine to create a world order that is truly singular in prosperity and justice.

A. **Abolishing Currency Castes:** Currently, rich countries print "hard currency" (Dollar/Euro) which can buy poor countries' resources cheaply. Poor countries are trapped in "soft currency" which continues to be devalued.

    - **Tawhid Solution:** GCBDC (which we discussed earlier) eliminates this caste. Each country is valued based on its **real assets**, not based on its military or political power.

    The abolition of currency castes is a revolutionary step in an effort to dismantle the structure of global injustice which has divided the world into two large groups that are economically opposed. In the current order, rich countries have the power to print hard currency or *hard currency* such as the Dollar and Euro which have extraordinary purchasing power for the natural resources of developing countries very cheaply. This condition creates a systemic trap for

poor countries, which are trapped in the use of weak currencies or *soft currencies* which continuously experience devaluation against the dominant currency. This inequality is not just a monetary technical problem, but rather a form of structured oppression that allows wealth to move from the hands of those who work hard in the real sector to financial centers that only print paper without collateral for comparable physical assets (Pistor, 2019).

The tawhid solution comes through the Global Commodity-Backed Digital Currency (GCBDC) architecture to completely and permanently eliminate these discriminatory currency castes. In this system, each country is no longer valued based on its military strength, political influence or hegemonic alliances, but rather based on the real assets and productive capacity they actually possess. By making physical commodities such as energy, minerals and food the basis of digital value, the economic status of each nation returns to its natural state of equality before the law of global justice. This ensures that countries rich in natural resources can stand tall with monetary sovereignty intact, because the value of their money is now guaranteed by the gift of God stored within the earth itself, no longer by the mercy or recognition of the centralized Western banking system.

The implementation of GCBDC creates a calm but fast-flowing flow of prosperity, where the exchange of values between countries occurs fairly and transparently without any party feeling robbed by speculatively manipulated exchange rate mechanisms. The integration of information technology in this protocol ensures that every unit of real wealth in any country has the same weight and value in the tawhid economic scales. This is how we build a balanced civilization, where currency no longer functions as a weapon to colonize, but rather as a bridge to humanity that connects the potential of all nations in one blessed frequency of justice. With the collapse of this currency caste, we are moving towards a truly single global economic unity in dignity and glory under the banner of divine sovereignty.

B. Global Haul Redistribution: In the unitary system, excess liquidity in the northern hemisphere is automatically withdrawn by the **global zakat algorithm** to finance infrastructure in the southern hemisphere. This is not "debt assistance" (which is actually ensnaring), but rather "redistribution rights" to maintain global balance.

Global haul redistribution in the unitary system is a cosmic balancing mechanism that automatically draws excess liquidity from the northern hemisphere through the global zakat algorithm to finance the development of vital infrastructure in the southern hemisphere. Fundamentally different from conventional "debt assistance" schemes, which often become a trap for neocolonialism for developing countries, this mechanism stands firmly on the principle of "redistribution rights," which aims purely to maintain the balance of the global ecosystem. In the view of economic theophysics, excessive capital accumulation in one area without any productive flow to areas where it is deficient is considered a circulation obstacle that can trigger a global crisis, so that intelligent algorithmic intervention is needed to ensure that wealth energy remains calm but flows rapidly to all corners of the earth for the common good.

Through the implementation of integrated information technology, this redistribution process occurs transparently and instantly, where every digital coin that has met the haul and *nishab* requirements in world prosperity centers will automatically contribute a small portion of its value to the global development fund pool. These funds are then channeled to areas experiencing infrastructure deficits, such as access to clean water, renewable energy and information networks, without creating interest charges or suffocating repayment obligations. By eliminating the debt paradigm and replacing it with systemic social rights, we are actually building a healthy world economic nervous system, where the parts of the body that have excess nutrition naturally feed the parts of the body that are in need of growth, creating a harmony of civilization rooted in the integrity of tawhid.

The success of this global haul redistribution will mark the end of the era of financial exploitation and the beginning of a blessed era of universal collaboration. Every development financed by global zakat not only builds the physical body of a country, but also purifies the soul of the global economy from the stain of hoarding and systemic injustice. When the flow of prosperity is no longer hampered by narrow political interests, the potential of every human being in any part of the world will develop optimally, bringing civilization to the point of a just and equitable economic singularity. This is a real manifestation of God's sovereignty which is implemented through sophisticated IT, where technology becomes a bridge for creating world peace through essential and sustainable distributive justice.

8.15 The Fair-Trade Model Goes Beyond National Interests.

The fair-trade model within the tawhid 2.0 framework exists as an antithesis to narrow economic nationalism which has often been used as a cloak to cover the greed of corporations and superpower countries. In the current world order, trade policies between countries are more often dictated by protectionist efforts that emphasize one-sided accumulation of wealth, which in the end actually clogs the flow of global prosperity and creates sharp inequality. In contrast, the tawhid 2.0 fair trade model offers a paradigm that goes beyond national interests by seeing the earth as one big house that must be managed collectively for the welfare of all mankind. Through this approach, trade is no longer seen as a battlefield to exploit the weaknesses of other nations, but rather as a means to complement each other's needs for life in harmony with the law of natural balance that has been established by the Creator (Stiglitz, 2025).

As the foundation of this new order, the tawhid fair trade model 2.0 offers three revolutionary mechanisms designed to restore integrity to every cross-border transaction. These mechanisms work quietly but smoothly through the transparent integration of information technology, ensuring that there is no more price manipulation or monopoly that harms small producers in various parts of the world. By placing systemic justice above selfish political sovereignty, this model encourages the creation of a morally sovereign trade network, where the success of one nation is not built on the suffering of another. This reflects the principle of *universal economic Oneness* which demands harmony between material progress and the sanctity of the means of obtaining it under the supervision of an honest digital system and unaffected by any geopolitical pressures.

The application of these three revolutionary mechanisms will bring civilization to the point where the barriers of economic nationalism begin to dissolve and are replaced by global collaboration based on the frequency of tawhid. In this system, every trading entity is forced to have morals in doing business through protocol rules that have been agreed upon by global consensus. This is not just a utopian ideal, but an urgent need to save the heart of civilization from a systemic crisis caused by uncontrolled greed. By adopting a trade model that transcends national interests, we are ushering in a future where economic justice is a universal right for every soul who inhabits the earth, regardless of race, sovereignty, or political background.

Economic nationalism is often a cloak for greed. The **tawhid fair trade 2.0** model offers three revolutionary mechanisms:

A. Elimination of Trade Barriers for Basic Needs.

In a union economy, basic needs (food, medicine, basic energy) must flow without tariff or quota barriers. Taking advantage of other nations' hunger through trade barriers is a "global sin".

In the economic architecture of unity which is based on the integrity of tawhid, the elimination of trade barriers for basic needs is a non-negotiable moral and technical imperative. Basic human needs, including food, medicine and fundamental energy, are seen as universal rights that must be able to flow freely beyond geopolitical barriers without being hindered by protectionist tariffs or discriminatory quotas. Policies that deliberately hinder the distribution of primary needs for unilateral economic gain or as an instrument of political pressure are seen as a "global sin" because they directly exploit the suffering and hunger of other nations for the sake of narrow national egoism (Stiglitz, 2025).

Through synchronization between sharia law and information technology, the flow of basic needs is kept calm but flows rapidly towards the most critical points of need in all corners of the earth. The unitary economic system considers that access to resources that involve human lives is a divine mandate that should not be used as a commodity for speculation or a hostage tool in international diplomacy. By removing these artificial barriers, we are actually restoring the world's life energy circuits to return to the frequency of pure justice, where the prosperity of one nation is no longer built on neglect of the poverty and hunger of other nations.

Applying this principle globally will create a civilized trading ecosystem, where technological efficiency is used to guarantee food security and health for every person without exception. Eliminating trade barriers for basic needs is the first step towards creating substantive world peace, because conflict often stems from unequal access to basic resources. In the tawhid 2.0 framework, a country's true sovereignty is not measured by its ability to blockade other parties, but rather from its contribution in ensuring that the flow of blessings and necessities of life can be distributed evenly in a fair and dignified manner under the auspices of Allah SWT.'s pleasure.

B. Value-Based Pricing (Not Market-Manipulation Pricing).

Commodity prices are often determined on speculative exchanges (such as Chicago or London) far from the location of production.

- **New Model:** Prices are determined by a **transparency algorithm** that calculates real production costs, farmers' living wages, and environmental sustainability, plus a fair margin. IT ensures there are no speculative *middlemen* squeezing prices in the middle of the road.

The transformation towards *value-based pricing* is a fundamental effort to correct systemic injustice in determining global commodity prices, which has been dominated by the *market-manipulation pricing* mechanism. In the old economic order, prices of basic necessities and natural resources were often determined on speculative exchanges far from the location of production, such as the exchanges in Chicago or London, where price fluctuations were influenced more by the sentiments of speculators than by realities on the ground. This results in a disconnect between the intrinsic value of goods and their market price, which in the end often harms small producers in developing countries while huge profits flow into the pockets of financial players who never touch the land or sweat on the production site.

The new model offered by the tawhid 2.0 economy introduces the use of a transparency algorithm which automatically calculates prices based on real parameters that are fair and humane. Prices are no longer allowed to run wild following the flow of speculation, but are determined by objectively measurable variables, including real production costs, decent wages for farmers and workers, as well as costs for nature conservation to ensure environmental sustainability. With the support of decentralized information technology, this system ensures that no more speculative *middleman* has room to squeeze prices in the middle of the road through information manipulation or planned hoarding. The flow of value from producers to consumers moves quietly but flows rapidly, creating stability that provides certainty of life for fighters in the real sector.

The integration of this algorithm into global trade protocols will automatically restore the sovereignty of owners of natural resources and productive labor. In the perspective of economic theophysics, price fairness is a manifestation of honest scales (*Mizan*) which were commanded by the Creator to be upheld in

every human being. IT acts as a digital assistant that keeps the scales upright, ensuring that each party gets its rights proportionally according to the real contribution made to the civilization ecosystem. Thus, *value-based pricing* is not just a technical innovation, but a moral restoration of the function of money and markets so that they can once again become servants of the overall and blessed welfare of humanity.

C. Intellectual Property (IP) as a Global Waqf.

Currently, patents (IP) are often used to monopolize prosperity.

- **New Model:** Technology that is "life-saving" (such as climate-resistant seeds or clean water technology) is treated as **digital waqf**. The inventor gets a fair royalty from the global endowment fund, but the technology can be accessed free by poor countries for the benefit of humanity.

The transformation of the concept of intellectual property rights or *intellectual property* (IP) into global waqf is a fundamental step in breaking down technological egoism which has been hampering the collective progress of humanity. In the current world order, the patent system is often misused as an instrument to monopolize prosperity, where innovation that should be a solution to humanitarian crises is instead fenced off by suffocating royalties and legal protection that only benefits large capital owners. This extractive paradigm causes crucial technologies to often be concentrated in rich countries, while people in other parts of the world must continue to grapple with limitations due to financial inability to access this knowledge (Boyle, 2008).

The new model in the tawhid 2.0 economy offers a more civilized approach through the digital waqf concept, especially for *life-saving* technologies such as climate-resistant plant seeds, renewable energy innovation, or clean water purification technology. In this framework, the rights of inventors are still respected and protected fairly through the provision of royalties paid from global waqf funds collected systemically, but on the other hand, access to this technology is opened free of charge for poor and developing countries. The integration of information technology in this protocol ensures that the distribution of knowledge flows calmly but flows rapidly to the most critical points of need without being hindered by discriminatory patent bureaucratic walls, so that the benefit of humanity can be achieved evenly and sustainably.

The application of IP as a global waqf reflects the spirit of *universal economic oneness* where science is seen as a divine mandate that must be used to maintain the continuity of life on earth, not to be exploited for one-sided economic power. By shifting the motivation for innovation from simply the accumulation of profits to proportionally rewarded social service, civilization will witness a more blessed and powerful explosion of creativity. Digital technology acts as a bridge that connects the intelligence of inventors with the needs of the mustahiq, creating a circuit of blessings that unites scientific progress with essential tawhid justice for all inhabitants of the universe.

8.16 Synchronization: IT as an Indiscriminate Enforcer of Justice.

To implement trade that transcends national interests, we need **cosmically sovereign IT**:

- **Decentralized Autonomous Trade Organization (DATO):** Replaces the WTO with a code-based organization (smart contract). Trade rules cannot be changed by big country lobbies; the code will only execute transactions if fairness conditions are met.
- **Real-Time Global Balance:** An IT system that monitors world economic inequality *live*. If a region reaches a certain level of poverty, the system automatically provides trade incentives (such as discounted transaction fees or priority access to capital) to that region.

Synchronization between information technology and divine principles is an absolute prerequisite for creating upright, indiscriminate justice on the international trade stage. In an effort to implement a trading system that transcends egoic national interests, human civilization needs cosmically sovereign IT, a digital infrastructure that is not subject to any political hegemony but to the laws of objective justice. The main manifestation of this sovereignty is the formation of the *decentralized autonomous trade organization* (DATO), an entity projected to replace the role of conventional world trade organizations such as the WTO with a code-based organizational system or *smart contract*. Through DATO, global trade rules are no longer a subject of negotiation that is vulnerable to the lobbies of large countries or the power of giant capital; instead, the code will only execute transactions if systemic fairness conditions have been met automatically.

This approach was then strengthened by the presence of *real-time global balance*, an IT monitoring system that monitors world economic inequality directly and transparently. This system acts as a global social radar that actively maps the distribution of prosperity and detects marginal zones threatened by crisis. If a region is detected to have reached a certain level of poverty that exceeds the humanitarian threshold, the system will automatically provide massive trade incentives to that region, such as cutting cross-border transaction fees or prioritizing access to interest-free capital. This mechanism ensures that the flow of blessings moves quietly but flows swiftly towards the points of greatest need, transforming technology from simply a tool for efficiency into an enforcer of economic morality that ensures that the cosmic balance of civilization is maintained.

By placing algorithms as trustees, structural inequalities between countries can be corrected systemically without having to wait for political will which is often too late and full of vested interests. This cosmically sovereign IT ensures that every nation has an equal opportunity to grow according to its real assets and productivity, not based on its proximity to a particular pole of power. This is the culmination of the integration of tawhid in technology, where the sophistication of programming code is no longer used to colonize, but to liberate humans from the shackles of global injustice, bringing the earth towards a harmony of holy and equitable prosperity under the supervision of a digital system that is honest and obedient to God's laws of justice.

Analogy: "Human Circulatory System."

Imagine the world is one human body:

- **Current System:** The right hand (rich countries) hoards all the oxygen and nutrients, while the feet (poor countries) rot due to lack of blood. The right hand feels great, without realizing that if the foot rots, the whole body will die from sepsis.
- **Unitary System:** The heart (global governance tawhid) pumps blood to all parts of the body without discrimination. Blood flows more rapidly to parts that are working hard or are injured. No part of the body feels more important, because everything is tied to one life (tawhid).

The analogy of the "human circulatory system" provides a very in-depth picture of the urgency of transforming the world economic order towards the principle of complete unity. If we imagine the world as one human body, then the current

economic system reflects a very dangerous pathological condition, where the right hand representing rich countries tends to hoard all the oxygen and nutrients for their own interests. Meanwhile, in the same part of the body, the legs which represent poor countries actually experience rot or necrosis due to lack of blood flow which brings life. This condition is exacerbated by the right hand's delusion that it feels great and safe in abundance, without realizing that if that part of the foot rots, then the entire body—including the right hand itself—will eventually die from complications of sepsis that spread throughout the heart of civilization.

On the other hand, the unitary system which is based on *global governance tawhid* positions itself as a healthy heart, which is tasked with pumping blood to all parts of the body without discrimination. In this integrated economic nervous system, blood or liquidity will automatically flow more rapidly to parts of the body that are working hard in the real sector or to parts that are injured due to the economic crisis or natural disasters. No one part of the body feels more important or superior than another part, because all elements realize that they are bound in one life and the same frequency of tawhid. The flow of prosperity moves quietly yet swiftly through transparent digital vessels, ensuring every cell in the body of global humanity gets sufficient nutrition to grow fairly and sustainably.

The implementation of a fair economic circulation system is a concrete embodiment of the principle of oneness which requires systemic coordination and empathy at the global level. By making information technology a sensor that is sensitive to the needs of every "limb" of civilization, we are building a collective defense mechanism that prevents the deadly accumulation of wealth at one point. The realization that the health of even the smallest part determines the safety of the entire global organism will encourage the creation of more humane trade and redistribution policies. This is the essence of an economy that is one with Divine pleasure, where every pulse of transaction is an effort to maintain human life and dignity in a holy and inseparable harmony.

8.17 Real Examples and Future Potential.

- **Current Failure:** The global fertilizer crisis resulted from the war, in which rich countries secured stocks for themselves while farmers in Africa and Asia were left with crop failures.

- **Future Potential: Global common carbon credit.** Developing countries that protect forests get automatic capital flows from industrialized countries through digital protocols, not through laborious political negotiations.

Abah Setu's analysis: *"Prof, as long as we still think 'My country first, then your world', then the crisis will never end. Indiscriminate justice means that if you let children on other continents starve for the sake of your nation's luxuries, you are destroying your own home. The tawhid economy is the economy of 'one big house called Earth'."*

The reality of the failure of the current economic system is reflected very clearly in the global fertilizer crisis triggered by geopolitical conflicts, where rich countries tend to secure food and energy stocks only for their own domestic interests. This protectionist attitude has resulted in farmers on the African and Asian continents being neglected and experiencing mass crop failures, clear evidence that the selfishness of economic nationalism is creating major cracks in the foundations of world food security. In contrast, a future based on the principle of Unity offers the potential for *common carbon credit global*, where developing countries that preserve forests will receive automatic capital flows from industrialized countries through transparent digital protocols. This mechanism no longer relies on tiring and often unfair political negotiations, but operates systemically as a form of compensation for maintaining the earth's ecosystem which is the common property of all mankind.

Abah Setu's analysis emphasizes the urgency of this paradigm change by reminding us that as long as our way of thinking is still trapped in the dichotomy of "my country first, then your world", then various global crises will never find an end. He emphasized that justice without discrimination means a deep awareness that letting a child on another continent starve in order to maintain the luxury of one's own nation is an act of destroying one's own home slowly but surely. Tawhid economics offers an economic vision of "one big house called earth", where each occupant has a collective responsibility to maintain the smooth circulation of the energy of prosperity so that there is no blockage in one corner that can collapse the entire building of civilization. The calm but swift flow of capital through information technology is proof that divine justice can be realized in a system that does not recognize territorial boundaries in spreading benefits.

By adopting this one mansion model, potential future crises can be mitigated through early detection and automated response by global justice algorithms. Trade and redistribution of wealth are no longer transactional diplomatic tools, but rather digital natural laws that maintain the pulse of life in every inch of the earth. This harmony between sovereign technology and spiritual awareness will give birth to lasting stability, where every nation feels safe because they are under the protection of an honest and just system. This is the peak of the synchronization of civilization, where humans finally realize that protecting the rights of their brothers in other parts of the world is the best way to maintain survival and blessings for themselves under the auspices of Allah SWT.'s blessing.

CONCLUSION 8.4:

"Chapter 8 is **the unlimited economic manifesto**. We offer a system where justice becomes an algorithmic law that cannot be bribed by any national interest. This is the path to universal prosperity."

We enter the **human resources (HR)** dimension. If the previous chapters were about engines and fuel (systems and money), then this Chapter 8 is about its **"pilot"**.

Many large corporations collapsed not because of a lack of capital or technology, but because **The CEO's ego** escaped from the orbit of tawhid. Here we will dissect the concept of *The Humble CEO*—a leader who realizes that position is just a gift and wealth is a test.

The conclusion to Chapter 8 is a manifesto for a borderless economy that affirms our vision of a new world order that is just and sovereign. We have offered a system where justice is no longer a political commodity that can be bought and sold, but has mutated into a rigid algorithmic law that cannot be bribed by any national interest. In this manifestation, information technology acts as an automatic enforcer of justice that ensures universal prosperity can be achieved through the flow of resources that is not hampered by the selfishness of national borders. Our success in designing engines and fuel economy in the previous chapters has laid a solid technical foundation, but now it is time for us to realize that no matter how great a machine is created, its survival still depends on who is in control of the system.

By saying *bismillah*, we are ready to move towards Chapter 8 which will dissect the dimensions of human resources as "pilots" for this plane of civilization. If the

system is a machine and commodity-based digital currency is the fuel, then humans are the drivers who determine the direction of movement towards the pleasure of Allah SWT. or towards destruction. History records that many large corporations collapsed not because they lacked capital or were behind in technology, but because the ego of the leader had escaped from the orbit of tawhid. When a leader feels he is the absolute owner of his success, he loses his moral compass, so that the sophistication of the system we build can actually turn into a massive tool of destruction in the hands of a sick soul.

Therefore, Chapter 8 will be a space to dissect the concept of *The Humble CEO*, namely a leader who has an existential awareness that position is only a temporary entrustment and wealth is a very tough test. Leaders who are in the orbit of tawhid will use the sophistication of *auto-zakat* and *global fair trade protocol* not to enrich themselves, but as an instrument for purifying wealth and serving humanity. At this point, the integration between intelligent machines and pure hearts will meet, creating a calm but powerful leadership in eradicating poverty throughout the world. We are no longer just talking about numerical efficiency, but rather about the restoration of human dignity as trustworthy caliphs on earth.

8.18 "The Humble CEO" Paradigm: Leadership as Solemn.

In the tawhid 2.0 perspective, a CEO is not an "asset master", but **"trustee" (The Steward)**.

- **Ego vs Singularity:** Ego-trapped CEOs see the company's success as a result of their own greatness. CEO tawhid sees success as a synchronization between the team's hard work and Allah's permission.
- **Wealth as an Instrument:** For *The Humble CEO*, corporate wealth is not for accumulating personal luxury, but rather for expanding benefits (*khidmat*) for people and preserving nature.
- **Citation:** *"Leadership in Islam is servant of those led. When a CEO feels superior to his employees, he is building a tower of Babel that is ready to collapse due to his own arrogance"*.

The *The Humble CEO* paradigm in the tawhid 2.0 perspective brings a very fundamental shift in values, where leadership is no longer seen as a show of power, but rather as a solemn or holy devotion. In this arrangement, a CEO no longer occupies the position of an authoritarian "asset master", but instead transforms into

a "trust keeper" or *the steward* who realizes that every penny of wealth and every inch of authority he has is a trust that will be held accountable. The sharp distinction between ego and economic *singularity* is clearly visible in the leader's perspective; a leader who is trapped in personal ego will see the company's success as the result of his own greatness alone, while a tawhid CEO sees success as the result of a beautiful synchronization between the team's hard work and the permission and love of Allah SWT.

For the figure *The Humble CEO*, corporate wealth is positioned as a strategic instrument to expand benefits for the people and preserve nature, not as a means to accumulate false personal luxuries. Leadership in Islam is essentially a servant of those who are led, so that when a leader begins to feel superior and nobler than his employees, he is actually building a modern "Tower of Babel" that is vulnerable to collapsing under the weight of his own arrogance. This moral decline is often the upstream of a larger management crisis, because a loss of integrity at the top level will result in a blockage of the circulation of value throughout the organization. By returning leadership to the orbit of tawhid, a CEO will lead with deep calm but with a powerful movement to bring positive change to the world (Greenleaf, 1977).

Restoring the role of leaders as servants ensures that every policy taken always considers long-term social and ecological impacts. There are no longer any decisions driven solely by quarterly profit figures that satisfy shareholder egos, but rather decisions born from the clarity of the heart of a trustee. The integration between human humility and the sophistication of digital systems that we have built in the previous chapter will create an unbeatable synergy. This is the secret of corporate resilience in the future: an organization guided by a calm but progressive soul, which realizes that its highest dignity lies precisely in how much it is able to serve humanity and the universe under the auspices of His blessing.

8.19 Analysis of Corporate Destruction Due to "CEO Ego" (Data & Facts).

History records the destruction of a world giant whose axis originates from the character of its leader:

History records that the collapse of global economic giants often stems not from technical failures or lack of capital, but from the character axis of their leaders who deviate from the values of honesty. The phenomenon of corporate collapse due to

the "CEO Ego" is empirical evidence that when a leader feels above the law and exceeds the limits of his mandate, he is digging a hole of collapse for the entire organization. In many major cases, abundant success becomes a poison that feeds narcissism and arrogance, where strategic decisions are no longer made based on real data or the common good, but rather to satisfy personal ambition and a false image in the eyes of the public. This ego that is detached from the orbit of tawhid creates situational blindness that causes the leader to ignore danger signals and ethics, in order to maintain the illusion of glory that he has built on a shaky foundation (Collins, 2021).

A leader's inability to control their personal ego often fuels a toxic corporate culture, where honesty is stifled by fear and transparency is replaced by financial reporting manipulation. Historical data shows that corporations once considered "too big to fail" have collapsed in an instant when their leaders' moral scandals have come to light. The arrogance and sense of invincibility led them to underestimate systemic risks and violate the principles of economic justice established by the Creator. This analysis provides a valuable lesson for modern civilization: even the most sophisticated economic machine will collapse if controlled by a "pilot" who has lost his moral compass. Therefore, understanding the anatomy of this collapse is crucial so that we can build a leadership selection system that prioritizes integrity and humility over mere intellectual brilliance or ambition for power (McLean & Elkind, 2003).

A. Kasus Enron (2001) - Jeffrey Skilling & Kenneth Lay.

- **Cause:** Culture of greed and massive accounting manipulation. CEOs encourage highly toxic internal competition (predatory mentality).
- **Impact:** The largest bankruptcy of its time, the loss of tens of thousands of jobs, and the destruction of the pension funds of thousands of employees.
- **Tawhid Perspective:** This is a real example of **systemic tyranny** resulting from leaders who ignore honesty in favor of fake numbers.

The Enron collapse case in 2001 masterminded by Jeffrey Skilling and Kenneth Lay is a dark monument in modern corporate history that illustrates how the accumulation of greed and massive accounting manipulation can destroy the foundations of the economy. The root cause of this downfall lies not in the weakness of the business model per se, but rather in a highly toxic organizational culture, where leaders encouraged a predatory mentality through

unhealthy internal competition. In an atmosphere filled with *greed*, achieving false growth figures is valued more than moral integrity, so that honesty is sacrificed to maintain the illusion of glory in the eyes of the capital market. The egos of leaders who have escaped the control of human values create an ecosystem that allows any means to cover large losses through complex financial engineering (Cruver, 2002).

The impact of this crash brought widespread and profound suffering, making it one of the largest bankruptcies of its time that destroyed the social fabric of thousands of people. As a result of manipulation carried out by a handful of elites at the pinnacle of power, tens of thousands of jobs disappeared in an instant and the saddest thing was the destruction of thousands of employees' pension funds that had been collected for decades. This tragedy shows that when a company is run without strict moral oversight, the risks created not only affect the main actors, but also hit the most vulnerable people in the organization. The circulation of economic energy that should provide life has instead turned into a destructive vortex that absorbs the life expectancy of many families due to the loss of their financial safety net (R. Smith & Emshwiller, 2003).

From tawhid's perspective, the Enron case is a clear example of systemic injustice that arises when a leader ignores the principle of honesty in order to pursue false numbers that are not based on real values. Economic theophysics sees this phenomenon as a form of blockage of the flow of barakah, where structural lies create a cosmic imbalance that will ultimately be corrected by nature through painful collapse. Leadership that separates financial success from spiritual integrity is actually building a system that is against *sunnatullah*, because anything built on falsehood will never have long-term durability. The Enron tragedy is an eternal lesson for civilization that without a strong foundation of tawhid in a leader, technological progress and financial intelligence will only become instruments of oppression that destroy the heart of civilization itself.

B. Kasus WeWork (2019) - Adam Neumann.

- **Cause:** *Messiah complex* (feeling like a savior) and a luxurious lifestyle financed by company debt. Neumann uses a "spiritual" narrative but for the benefit of personal ego.
- **Impact:** The company's valuation plunged from $47 billion to almost zero in the months before *bailout*.
- **Tawhid Perspective:** This is **mental camouflage**. Neumann sold a vision of “unity,” but the practice was one of exploitation of investors and employees.

The case of WeWork's valuation collapse in 2019 under the leadership of Adam Neumann became a harsh warning about the dangers of the *messiah complex* in the modern business world, where a leader begins to feel like he is the savior of the world. The main cause of this crisis is rooted in the CEO's lavish lifestyle aggressively financed through corporate debt, while "spiritual" narratives and visions of world change are used as marketing tools to cover up unbridled personal ego ambitions. Neumann succeeded in creating a magnetic attraction through philosophical jargon, but behind the scenes, the company's use of capital was actually directed at strengthening its personal image and comfort rather than building sustainable and economically sound business fundamentals.

The impact of this character deviation is very destructive and massive, as can be seen from the free fall in the company's valuation from $47 billion to almost zero in just a matter of months before finally having to accept *bailout* intervention. This rapid collapse proves that growth fueled by empty narratives and hedonistic lifestyles will never stand the test of a market grounded in the realities of real assets. Thousands of employees and investors fell victim to this spectacular evaporation of value, demonstrating that dishonesty at the top level of leadership always has real and painful economic consequences for the entire organizational ecosystem that depends on it (Wiedeman, 2024).

In tawhid's perspective, the Adam Neumann and WeWork phenomenon is a very dangerous form of mental camouflage, where lofty terms such as "unity" and "togetherness" are sold as commodities to exploit investors and employees. Economic theophysics dissects this as an attempt to manipulate spiritual frequencies for low materialistic interests, an action that injures the sanctity of

the values of tawhid itself. True leadership should lead people to sincere service, but in this case, the vision of unity actually becomes a mask for cruel exploitative practices. An important lesson from this tragedy is that integrity cannot be replaced by charisma, and a civilization will only be established if its leaders have harmony between their spiritual words and real actions in safeguarding the trust of property.

C. FTX Case (2022) - Sam Bankman-Fried (SBF).

- **Cause:** Absence of integrity and transparency. SBF uses customer money for personal speculation and political donations for influence.
- **Impact:** Billions of dollars in losses for millions of crypto users worldwide.
- **Tawhid Perspective:** SBF is a representation of **modern speculators** who have lost their moral anchor, using IT as a mask for greed.

The case of the collapse of the FTX crypto exchange in 2022 under the control of Sam Bankman-Fried (SBF) is a bitter reminder for digital civilization about how destructive innovation can be without a foundation of honesty. The root cause of this financial tragedy is a complete lack of integrity and transparency, where SBF consciously used customer deposits to carry out high-risk personal speculation and channel large political donations to buy influence and image in the eyes of regulators. These actions reflect a betrayal of the most basic trust in wealth management, where technology that is supposed to provide sovereignty to users is instead misused to create complex circuits of fraud behind seemingly sophisticated scenes.

The impact of the collapse of the FTX ecosystem was devastating, resulting in billions of dollars in losses that hit millions of crypto users all over the world instantly. Many individuals lost their entire life savings overnight, triggering a severe shock to public confidence in the future of the digital economy. This incident proves that algorithmic sophistication and transaction speed will never be able to replace the value of trust; when this trust is betrayed by a leader at the pinnacle of power, the entire magnificent technological edifice will collapse in on itself, leaving deep economic wounds for society at large (Zuckerman, 2025).

In tawhid's perspective, Sam Bankman-Fried is a perfect representation of the figure of a modern speculator who has lost his moral anchor, where he uses information technology expertise solely as a mask to hide unlimited greed. Economic theophysics views this action as a form of pollution of the digital space, where the tools that should be used to free humans from usury are actually managed with a destructive gambling mentality. The failure of SBF is a warning that without awareness of divine supervision in every line of code written, information technology will only become a new instrument of oppression that is more efficient in draining other people's wealth. Civilization does not need just a "genius child" in the field of mathematics, but rather requires leaders who have the integrity of tawhid who are able to subordinate their intelligence under the command of holy morality.

8.20 Synchronization: Civilization, IT, and Leadership.

The synchronization between the development of civilization, information technology, and leadership models is an evolutionary journey that determines the face of the economy from time to time. In the era of the Prophet, leadership was built on a foundation of prophetic leadership that prioritized the qualities of trust and *fathonah*, where oral communication technology and revelation became the primary means of spreading the values of justice, so that wealth at that time was purely used for the interests of da'wah and social services for the community. Entering the Industrial Era, the leadership model changed to be more authoritarian through a control and command approach supported by the invention of the telephone and the printing press, which resulted in the primary focus of wealth shifting to the accumulation of physical capital such as ownership of factories and means of mass production..

Table 8.4
Civilizational Leadership Governance Resynchronization Matrix: Isomorphism of Leadership Models, IT Mediums, and Transformation of the Nature of Wealth Across Eras

Era of Civilization	Leadership Model	IT/Technology Role	The Nature of Wealth
Prophetic	*Prophetic Leadership* (Trust, *Fathonah*).	Oral Communication & Revelation.	Used for da'wah & social purposes.
Industry	*Command and Control* (*Otoriter*).	Telephone & Printing Machine.	Accumulation of physical capital (Factory).
Digital (Ego)	*The Celebrity CEO* (The Cult of the Individual).	Social Media & Image Algorithms.	False Valuation & Speculative Stocks.
Singularity (RMF)	**The Humble/Steward CEO.**	**Blockchain Transparency & AI Analytics.**	**Real Assets & Benefit Distribution.**

Note: The historical-epistemological dissection in this table shows the evolutionary journey between leadership models, the role of IT media, and the orientation of human wealth:

1. ***Prophetic Era (Prophetic Leadership)**: Based on the principles of trust and fathonah. Oral communication and revelation are the main mediums for ensuring that pure wealth is used for the sake of spreading da'wah and universal social services.*
2. ***Industrial Age (Command & Control)**: Leadership shifts to an authoritarian form through the efficiency of print and telephone. Wealth focuses on the accumulation of physical capital (factories and means of mass production).*
3. ***Digital Era (The Celebrity CEO)**: There is distortion due to ego and image. Social media algorithms are exploited to build a cult of the individual, which leads to the creation of pseudo-wealth based on speculative stock prices and real-world valuations.*
4. ***Era of Singularity (The Humble / Steward CEO)**: Restoring the nature of leadership through awareness of Stewardship (trusted servant). Blockchain and AI analytics transparency are no longer used for image engineering, but rather as objective witnesses that ensure wealth is pegged to real assets and the distribution of benefits is equitable (Greenleaf, 1977; Schwab, 2016).*

Source: Processed from Greenleaf (1977), Al-Faruqi (1992), Schwab (2016), as well as the theophysical analysis of civilizational governance by Makrifat Experts and Academics (2026).

Along with technological advancements, civilization has entered a digital era that is unfortunately still dominated by ego, with the emergence of the celebrity CEO phenomenon, which builds a cult of personality on social media platforms. In this

era, image algorithms are used to artificially polish leaders' reputations, resulting in the creation of wealth in the form of false valuations and speculative stock prices that often lack a solid economic basis in the real world. However, in the vision of the Singularity or Recursive Model Formation (RMF), civilization will return to its natural state through the leadership model of the Humble or Steward CEO. In this phase, technologies such as blockchain transparency and artificial intelligence (AI) analytics will no longer be used to manipulate images, but rather to ensure that wealth is truly based on real assets and that benefits are distributed equitably to all humanity.

The transition to the Singularity era marks the return of human sovereignty over technology, where IT serves as an objective and unchangeable instrument of trust. The synchronization of humble leaders and transparent digital systems will end the era of destructive speculation and usher in a new era of stable and blessed prosperity. By combining personal integrity and algorithmic sophistication, we are building a civilization structure that is not only scientifically advanced but also morally pure, where wealth is seen as energy that must continue to flow to revitalize the real sector and maintain the balance of the universe under the control of servants of the divine trust.

8.21 The Role of IT in Braking the CEO's Ego.

In the new civilization, IT is no longer used for polishing the image (branding), but for **real-time integrity audits**:

1. **Transparency Protocol:** All CEO expenses and policies are recorded in the *public ledger* (blockchain). No more "entertainment expenses" or "tactical use of funds" to hide.
2. **Decentralized Decision Making (DAO):** Corporate strategic decisions are no longer in the hands of one person (CEO), but rather through a consensus mechanism *smart contract* involving all *stakeholders* (employees, customers, partners).
3. **AI Ethical Guardrail:** Use of AI to monitor if there are company policies that have the potential to violate environmental ethics or workers' rights.

In a new civilization based on the integrity of tawhid, the role of information technology has undergone a radical transformation from being merely an image polishing or *branding* tool to an integrity audit instrument that works in *real-time*.

Technology is no longer used to hide leaders' weaknesses behind imaging algorithms, but rather to ensure that every managerial move is in line with the public mandate. Through the *transparency protocol* which is based on the *public ledger* or *blockchain*, all expenses and policies of a CEO are recorded permanently and cannot be changed, so there is no longer any room for manipulation of entertainment costs or tactical use of funds which often provide an opening for corrupt and wasteful actions that are detrimental to the organization (Tapscott & Tapscott, 2024).

Apart from financial openness, breaking against the leader's ego is carried out through the *decentralized decision making* or DAO mechanism, where corporate strategic decisions are no longer absolutely in the hands of one individual. By using the *smart contract* consensus mechanism, every major policy must involve active participation from all stakeholders, from employees to partners and customers, so that leadership authority shifts from personal power to a fairer collective sovereignty. This system automatically mitigates the risk of creating policies that only benefit the CEO's personal ambitions but ignores the long-term health of the corporation, creating a balance of power maintained by honest and impartial digital codes.

As the last bastion in maintaining organizational ethics, the application of *AI ethical guardrail* functions as an intelligent supervisor that monitors every company policy so that it does not violate the boundaries of morality, especially regarding environmental ethics and the fulfillment of workers' rights. This artificial intelligence acts as a moral assistant that provides early warning if there are indications of exploitation or ecological damage that may arise from the business strategy taken. This integration between human conscience and algorithmic assertiveness ensures that economic progress remains within the orbit of tawhid, where leadership is no longer a means of ego gratification, but rather a service supervised by a transparent system for the achievement of universal benefit that is eternal and full of blessings.

Abah Setu Analysis: "Big Head, Small Heart."

"Prof, many leaders today have big heads (smart, full of strategy), but small hearts (cowardly, greedy, arrogant). They lead the company as if it belonged to their father. In fact, a great CEO is like the roots of a tree; he who works the hardest

looks for water underground so that the whole tree can bear fruit, but he never shows off on the surface."

Abah Setu's analysis of contemporary leadership phenomena provides a sharp critique as well as a deep reflection on the imbalance between intellectual capacity and spiritual maturity which he terms the "big head, small heart" condition. In the reality of the corporate world today, many leaders have extraordinary intelligence and mastery of strategy, but ironically they have small hearts because they are dominated by overwhelming fear, greed and arrogance. This imbalance has resulted in many leaders running companies as if the organization were their personal property or family inheritance, so that they lose objectivity in managing their trust and tend to exploit resources for ego satisfaction alone. This view underlines that intelligence without being accompanied by breadth of heart will only give birth to managerial tyranny which inhibits the natural growth of organizations and damages the ecosystem of shared prosperity.

As an antithesis to this narcissistic leadership model, Abah Setu offers a leadership philosophy that is likened to the roots of a tree, where a great CEO is actually the part that works the hardest in finding the source of living water in the depths of the ground so that the entire tree can grow well and bear abundant fruit. Even though they play the most crucial role for the survival of all organisms, roots still choose to be hidden and never show off their existence on the surface. This calm but powerful leadership model emphasizes the essence of solemnity and sincere devotion, where success is no longer measured by the spotlight on the stage or public applause, but rather from the sustainability of the benefits felt by every element in the organization to the wider community.

The application of the rooted philosophy in tawhid leadership will change the company's operational paradigm from one that was previously centered on worshiping the CEO to strengthening an inclusive support structure. In this system, the glory of a leader is measured by how deeply he is able to embed the values of integrity into the work culture and how widely he is able to distribute the nutrients of prosperity to those in need. By adopting root humility, a leader will be free from the entanglement of destructive ego, so that he can guide his organization towards the point of *singularity* where economic growth and moral purity go hand in hand. This is the peak of blessed human resource management, where the sophistication of reason is perfected by sincerity to create a civilization that is cool, lush, and full of the fruits of justice for all the inhabitants of the earth.

CONCLUSION 8.5:

Chapter 8 is **character revolution**. We want to emphasize that the future of the economy is not just about sophisticated digital systems, but about humans submitting to God. Without humility, IT will only become a more efficient tool of oppression.

This is the part that dictatorial CEOs and corporate oligarchs fear the most. We will dissect **"the democratization of corporate power"**. In the tawhid 2.0 system, the CEO is no longer an untouchable "little king", but a "main servant" who is directly supervised by his people (employees) through technology that cannot be bribed: **blockchain**.

This mechanism ensures that **amanah** does not just become a slogan on the office wall, but becomes a binding digital code.

The conclusion to Chapter 8 is a proclamation of the character revolution, affirming that the future of the world economy does not depend solely on the sophistication of digital systems, but rather on the integrity of human beings who submit completely to God. We must be clear that without the humility that penetrates the soul of the leader, even the most advanced information technology will only transform into a far more efficient and deadly tool of oppression. Therefore, the development of a unitary economic system must go hand in hand with the cleansing of the heart from the taint of arrogance, so that the technology we develop remains in the orbit of serving humanity and does not turn into a new idol that destroys the dignity of fellow human beings.

Saying *bismillah* (In the name of God), we enter into a discussion of the democratization of corporate power, a dimension most feared by dictatorial CEOs and corporate oligarchs who have long been sheltered behind closed bureaucratic walls. In the tawhid 2.0 system, a top leader is no longer positioned as a "little king" untouchable by criticism, but rather as a "main servant" directly supervised by his people, namely employees, through an incorruptible technological infrastructure such as blockchain. This blockchain-based employee control mechanism over the CEO ensures that the value of trust does not simply cease to be an empty slogan adorning office walls, but is embodied in a legally and morally binding digital code in every strategic decision-making.

This democratization of power creates a quiet but powerful flow of transparency, where every leader's policy can be collectively verified to ensure alignment with the vision of universal justice. By making employee sovereignty a balancing instrument, we are restoring human dignity to the heart of organizations and ending the era of managerial tyranny that has long stifled the creative potential of the people. This transition from absolute authority to supervised devotion is the essence of a blessed economy, where technology acts as a bridge connecting the honesty of leaders with the well-being of those who strive in the real sector under the auspices of absolute divine sovereignty.

8.22 Blockchain-Based Employee Control Architecture (The Corporate Ummah Protocol).

This concept changes the corporate structure from a pyramid (top-down) to a **unitary network (circular/mesh network)**.

A. **Smart Contract Mandate:** The CEO's vision and promises when inaugurated are stated in the *smart contract*. If within a certain period of time the agreed KPIs (Key Performance Indicators)—such as employee welfare, environmental impact, and business ethics—are not achieved based on objective data, the system can automatically freeze the CEO's benefits or even trigger a dismissal vote.
B. **Decentralized Voting (DAO - Decentralized Autonomous Organization):** Strategic policies (such as acquisitions, large debts, or mass layoffs) cannot be decided unilaterally by the CEO. Each employee has a **governance token** whose weight is regulated fairly. Decisions are only valid if they are approved by a collective consensus that is permanently recorded on the blockchain.
C. **Real-Time Transparency Ledger:** Every rupiah spent by the company, including the CEO's personal expenses using office funds, can be seen by all employees in *real-time*. There are no more hidden "tactical funds" that provide a loophole for corruption.

The *blockchain*-based employee control architecture, known as *the corporate ummah protocol*, marks the end of the era of managerial tyranny by changing the corporate structure from a top-down pyramid to a circular mesh network. In this model, power is no longer centralized at the top of the ivory tower of leadership, but rather fairly distributed across all cells of the organization, creating an

ecosystem where every voice has real moral and digital weight. This structural change ensures that the flow of policy is no longer instructive-oppressive, but collaborative-transparent, where every element in the corporation is tied to one another in a frequency of trust that is maintained by technology.

The technical implementation of this protocol begins with *smart contract mandate*, where the vision and promises of a CEO when inaugurated are written into an unchangeable digital code. Agreed key performance indicators or KPIs, including employee welfare, environmental impact and business ethics, are monitored through objective data that is directly integrated with operational systems. If these promises are not fulfilled within the specified time period, the system automatically has the authority to freeze CEO benefits or even trigger a systemic dismissal vote. This is supported by the *decentralized voting* mechanism through the DAO, which ensures that strategic policies such as large acquisitions, taking on debt, or mass layoffs cannot be decided unilaterally by the CEO, but must go through the collective consensus of employees who hold *governance tokens*.

This integrity security is strengthened by *real-time transparency ledger*, an internal public ledger that allows every rupiah spent by the company to be monitored by all employees instantly. There is no longer any room for the use of stealth "tactical funds" or the CEO's personal expenses being charged to the office, because every transaction is recorded permanently on the *blockchain*. With this radical transparency, trust is no longer built on a leader's rhetoric or charisma, but rather on honest digital evidence. This is a real manifestation of tawhid economic democracy, where leadership turns into pure devotion which is always monitored by the people themselves in order to maintain the sanctity of trust and the continuity of blessings within the organization.

Analogy: "Airplane with Transparent Cockpit."

- **Old System:** Employees were passengers in the cabin who had no idea what the pilot (CEO) was doing in the cockpit. The pilot could be asleep, drunk, or take the plane into a ravine, and the passengers can only surrender until an accident occurs.
- **Blockchain System:** The cockpit walls are made of transparent glass. All aircraft instruments (financial, policy direction) are duplicated onto the screens at each passenger seat. If the pilot pulls a lever that endangers the aircraft, the

system will provide an automatic warning to all passengers, and passengers have a collective emergency button to take control.

The "airplane with a transparent cockpit" analogy provides a very strong visual illustration of the fundamental differences between conventional management models and *blockchain*-based systems within the tawhid 2.0 economic framework. In the old system, the corporate structure resembled an airplane where employees were positioned simply as passengers in the cabin who had absolutely no access to information about what the pilot or CEO was doing in the tightly closed cockpit. This ignorance creates fatal vulnerabilities, because the pilot could be asleep, under the influence of intoxicating arrogance, or even consciously bringing the plane to the brink of destruction for the sake of his personal ego, while the passengers can only be resigned until the accident tragedy actually occurs without any opportunity for early mitigation.

In contrast, the *blockchain* system radically changes the power architecture by making the cockpit walls made of transparent glass that is transparent from all directions. All aircraft instruments, from financial health indicators to strategic policy direction, are duplicated in *real-time* to monitors located in each passenger seat, so that every individual in the organization has full visibility of leadership performance. If the pilot pulls a lever that endangers collective safety, the justice algorithm system will provide an automatic warning to all passengers, and most crucially, the passengers have a collective emergency button to take over control to save the company's future. This calm but rapid flow of information ensures that organizational security is no longer dependent on the luck of one person's character, but rather on honest and maintained collective oversight.

The implementation of this transparent cockpit reflects the principle of dynamic trust, where transparency is not just a boring periodic report, but rather a digital pulse that unites pilots and passengers in the same vision of safety. By democratizing access to data and emergency control, the company is no longer the exclusive property of the CEO, but instead becomes a "ummah vehicle" driven by technologically verified trust. This new civilization requires every leader to realize that they are always under the sharp gaze of a just system, so that the urge to betray or be arrogant will be dampened by the certainty of systemic consequences. This is the path to lasting economic stability, where justice no longer depends on human goodwill alone, but is enforced by a digital architecture that obeys the laws of divine truth.

8.23 Synchronization with Civilization and IT.

Evolution of power control in corporations:

Table 8.5
Corporate Governance Resynchronization Matrix: Isomorphism of Power Control Bases, IT Mediums, and Consequences of Upholding Justice Across Civilization Eras.

Era	Control Base	IT Tools	Consequences of Violation
Feudal Era	Blind loyalty to the landlord.	Paper archives (easily burned).	Unilateral dismissal & poverty.
Industrial Era	Labor Unions (Frequent physical conflicts).	Telephone & Newspapers.	Demo & Strike.
Digital Era	Whistleblowing & Internal Audit.	Email & Central Database (can be edited).	Media scandals & long-standing lawsuits.
Era of Tawhid 2.0	**Radical Transparency (Blockchain).**	**Immutable Smart Contracts.**	**Automatic loss of authority/access.**

Note: The historical dissection of corporate accountability in this table shows the evolution of power control mechanisms along with the development of information technology media:

1. ***Feudal Era (Blind Loyalty)**: Control rested on absolute obedience to landlords with paper records that were vulnerable to destruction. Violations lead to unilateral dismissal and systemic poverty.*
2. ***Industrial Era (Labor Unions):** The power of control shifted to labor unions with telephone communications and newspapers. The consequences of violations were responded to through strikes and reactive physical clashes (Schwab, 2021).*
3. ***Digital Era (Internal Audit & Whistleblowing)**: Relies on central databases and email. The vulnerability occurs because administrative data is mutable (can be edited by authorities), so law enforcement takes a long time and often becomes a media scandal.*
4. ***Era of Tawhid 2.0 (Radical Transparency)**: Locking leadership mandates into Immutable Smart Contracts based on Blockchain. The consequences of violations are automatic (self-executing): leaders who violate the Qisth parameters will lose access and managerial authority systemically without bureaucratic distortion (Tapscott, 2024).*

Source: Processed from Schwab (2021), Tapscott (2024), as well as theophysical analysis of corporate governance by Makrifat Experts and Academics (2026).

The synchronization between the evolution of civilization and advances in information technology has given rise to a profound transformation in power control mechanisms within corporate structures. In the Feudal era, the basis of control rested entirely on blind loyalty to the landlord, where the only support system was paper archives that were very fragile and easily destroyed. In this arrangement, the consequence for violations or non-compliance is unilateral dismissal which leads to systemic poverty for workers. As the Industrial era entered, the power of control began to shift into the hands of labor unions which often had to resort to physical conflict to demand justice, with the support of communication tools in the form of telephones and newspapers as a means of agitation. Demonstrations and labor strikes are the main consequences that capital owners must face, but these mechanisms are still reactive and often result in large losses for both parties (Schwab, 2021; Tapscott, 2024).

Entering the digital era, power control is starting to rely on *whistleblowing* systems and internal audits which are supported by the use of *email* and centralized databases. However, vulnerabilities still occur because central data can be changed or edited by authorities who have administrative access, so that the resulting transparency is often false. As a result, leadership violations usually only result in media scandals or lawsuits that take a long time without providing instant solutions for the victims. On the other hand, in the tawhid 2.0 era, the control base changed revolutionarily to *radical transparency* powered by *blockchain* technology. Through the use of *immutable smart contracts*, every rule and leadership mandate is locked in a digital code that cannot be manipulated by anyone, including the CEO himself (Tapscott, 2024).

The fundamental difference in the tawhid 2.0 era lies in the automatic and systemic consequences of violations; if a leader violates the fairness parameters set in the smart contract, he will lose his authority or managerial access automatically without having to wait for a tedious bureaucratic process. The flow of power becomes very calm but powerful because it no longer depends on subjective human desires, but on digital laws that reflect divine justice. Thus, this synchronization ensures that every cell in the organization maintains its dignity and the leadership mandate truly becomes objectively measurable service. This is the peak of moral sovereignty where information technology functions as an enforcer of wisdom that ensures the welfare of humanity remains on the desired path.

8.24 Real Examples That Lead There.

Some modern organizations have started to implement these elements:

- **MakerDAO:** A digital financial organization where token holders (employees/investors) vote directly on any changes to system parameters. No single CEO can change the rules of the game unilaterally.
- **Worker-Owned Cooperatives:** In several European countries, digitalized cooperative models are starting to use blockchain to ensure each member has an equal say in determining the direction of the company.

The implementation of a transparent and democratic leadership architecture is no longer just a theoretical discourse, but is starting to manifest itself in various concrete examples that lead to a fairer economic order. One of the most recent representations is MakerDAO, a digital financial organization that operates without the authority of a single CEO who has absolute power. In this ecosystem, any changes to system parameters can only be made through a direct voting mechanism by token holders consisting of workers and investors. The absence of a single leader who is able to change the rules of the game unilaterally ensures that collective interests are always above personal ambition, so that system stability is maintained by an honest and open digital consensus for all stakeholders (Buterin, 2024).

In line with these developments, the worker-owned cooperative model in several European countries is beginning to undergo a transformation through blockchain-based digitalization. By adopting distributed ledger technology, these cooperatives ensure that each member has an equal and permanently verified voice in determining the company's strategic direction. This flow of sovereignty is moving quietly but swiftly, breaking down traditional hierarchical barriers that often serve as a source of inequitable distribution of wealth. This technological integration demonstrates that the spirit of cooperation at the heart of a people's economy can be systemically strengthened to prevent the concentration of power and wealth in the hands of a small managerial elite.

The success of these pioneering organizations sends a strong signal that civilization is moving toward a synchronization between human integrity and code sophistication. This phenomenon represents the first step toward realizing a Unitary economic system, where technology serves as a guarantor that the leadership mandate is carried out within the corridors of public service. Considering this empirical evidence, we can conclude that the transition to the leadership of The

Humble CEO, overseen by The Corporate Ummah Protocol, is a historical inevitability. This journey ensures that every inch of economic activity not only pursues material added value but also contains the value of sacred worship, conducted within a framework of honesty and togetherness, blessed by the Creator.

Abah Setu Analysis: "The Light That Gets Rid of Cockroaches."

"Prof, bureaucratic cockroaches and corporate rats can only live in a dark (closed) place. As soon as we turn on the bright Blockchain lights, they will run away in fear or be forced to become clean. This employee control is not to damage the CEO's authority, but to save the CEO from the disease of arrogance that can destroy him and his company."

Abah Setu's analysis of the power of transparency provides a very sharp parable while also touching on the moral essence of organizational management through the metaphor of "the light that eliminates cockroaches". In his view, various forms of bureaucratic inefficiency and fraudulent practices which he terms "bureaucratic cockroaches" and "corporate rats" can only thrive and survive in an environment that is dark and closed from public scrutiny. When we turn on the bright lights of *blockchain* technology into every corner of company activities, the perpetrators of systemic fraud will run away in fear or be forced to change their behavior to be clean because there is no room to hide. This digital light acts as a moral disinfectant that purifies economic circulation from blockages of personal interests which often harm the benefit of humanity at large.

The implementation of employee control mechanisms in the tawhid 2.0 ecosystem is not actually designed to damage the dignity or authority of a CEO, but rather as a form of systemic compassion to save the leader from the deadly disease of arrogance. Abah Setu reminded that arrogance is the most dangerous mental virus because it is capable of destroying a leader's character as well as bringing down the entire company he leads. With honest collective supervision through *blockchain*, a CEO is forced to always be aware of trust, so that the authority that is built is not pseudo authority based on subordinates' fears, but true authority that is born from tested integrity. This open flow of power creates calm in the organization, where every policy can be accounted for before humans and God simultaneously.

This integration of technological oversight and spiritual awareness ensures that leadership remains within the orbit of sincere devotion and does not overreach. When a leader realizes that every managerial breath is monitored by objective

"light", he will be more careful in guarding his steps so as not to slip into the abyss of tyranny. This synchronization brings civilization to a point where radical transparency is considered a blessing, not a burden, because it ensures the long-term survival of the organization while preserving the purity of the leader's soul. This is the essence of the economy of one big house, where each occupant acts as a keeper of light so that the darkness of corruption and arrogance never again has a place to destroy shared happiness.

CONCLUSION 8.6:

"This mechanism is a **vaccine for CEO greed**. We no longer rely on the kindness of a leader, but we rely on **a system that forces kindness**. This is a real implementation of 'indiscriminate justice' in the office."

We will dissect **"leadership genetic transformation"**. At this point, we are no longer talking about the numbers on the balance sheet, but rather about **"sky balance sheet"**. We will challenge the definition of success that has been misguided: that wealth is a destination.

In the perspective of tawhid 2.0, wealth is only **"fuel"**, while **"civilization"** is the vehicle, and **"pleasure of Allah"** is the goal. Without the mission of civilization, wealth will only become rotting historical trash.

The conclusion to Chapter 8 confirms that the entire technological architecture we have built serves as an effective vaccine against CEO greed, where we no longer simply rely on the subjective benevolence of a leader, but rather rely on a system that inherently compels goodness. This mechanism is a concrete implementation of the principle of impartial justice within the corporate space, ensuring that every individual, regardless of their position, is subject to the same digital rule of law. With the discussion of the human dimension and its oversight complete, we are now ready to move on to Chapter 9, which will examine the Green Economy as a form of worship and a technological imperative, a phase in which we begin to challenge the misguided definition of success.

In an effort to carry out a genetic transformation of leadership, we must have the courage to shift from merely looking at the numbers on traditional financial balance sheets to a more fundamental calculation, namely the "heavenly balance sheet." The tawhid 2.0 perspective teaches that wealth is not a final destination, but merely fuel used to propel the vehicle called civilization towards its ultimate goal, namely the

pleasure of Allah SWT. Without a sacred civilizational mission oriented towards the welfare of the universe, the piles of wealth managed by a corporation will ultimately become nothing but rotting historical waste and leave a trail of damage for future generations..

This school of thought leads us to the understanding that a leader's true success is measured by the green impact he leaves on the earth and how equitably he distributes benefits through the system he leads. By making environmental conservation an integral part of our economic worship, we are aligning corporate movements with the pulse of the universe. It is time for world leaders to realize that every cent of profit earned must be accounted for in a balance sheet that transcends material boundaries, ensuring that the economic energy they manage is truly a blessing for all of nature..

Next Steps: By accepting the conclusion of this character revolution, we have completed the human foundation. Are you ready to open the gates of **Chapter 9: "Green Economy: Nature Conservation as Worship"** to dissect how blockchain-based *carbon-capture* technology can become a real instrument for cleaning up the remains of "historical trash" from the old economic system?

8.25 Wealth as Property of Civilization (Civilization Tool).

A rich individual or business leader who has experienced a **mental revolution** will see his assets not as absolute ownership rights (*absolute ownership*), but as **management rights** (*management rights*).

A. **Shift from "I Own" to "I Serve":** A CEO or capital owner must realize that his wealth is the result of thousands of variables that he does not control (nature, labor sweat, state infrastructure, God's permission). So, wealth must flow back to support these variables.
B. **Wealth as "Potential Energy":** In physics, potential energy is useless if it is not converted into kinetic energy (motion). Wealth that is simply accumulated is dead energy. New wealth comes to life when it finances green technology research, builds quality free schools, or ends hunger in a region.
C. **Citation:** *"Wealth in the hands of a tawhid leader is like rainwater; it does not stop at the top of the mountain (ego), but flows down to revive dry valleys (society)".*

The concept of wealth as a property of civilization or *civilization tool* marks the spiritual maturity of a business leader who has gone beyond a mental revolution, where he no longer views assets as absolute property rights or *absolute ownership*, but rather as management rights or *management rights*. The paradigm shift from "I own" to "I serve" requires a CEO or capital owner to have a deep awareness that the wealth he holds is the result of a synthesis of thousands of variables that are beyond his personal control, starting from natural gifts, sweat drops from workers, state infrastructure support, to God's permission and love. With this understanding, wealth must not be blocked at one point, but must always be flowed back to support and animate these supporting variables so that the wheels of civilization continue to turn in a fair balance.

In the perspective of economic physics, wealth is likened to potential energy which will not provide any useful value if it is not immediately converted into kinetic energy or motion energy. Wealth that is only accumulated in passive savings or speculative instruments is actually dead and decaying energy, which can actually create a burden on the financial ecosystem. On the other hand, new wealth will truly become "alive" and full of blessings when it is transformed into real action, such as financing green technology research that saves the earth, building a high-quality free education system, or initiating a systemic movement to end hunger in marginalized areas.

As a very profound quote states, wealth in the hands of a leader who is based on tawhid is likened to rainwater falling from the sky; This water will never stop at the top of the mountain of personal pride or ego, but will continue to flow down to wet and revive dry valleys, namely the layers of society that need it. This calm but swift flow of benefits is the essence of solemn leadership, where a leader's success is no longer measured by how high his wealth is piled up, but rather by how wide a positive impact he spreads for the preservation of nature and human dignity. Through this perspective, corporations are no longer just profit-making machines, but rather the heart of civilization that pumps the energy of prosperity to all cells of life under the auspices of His blessing.

8.26 Leadership Mental Revolution: Three Main Transformations.

To reach the level of *the humble CEO* that sustains the mission of civilization, a mental revolution is needed at three layers:

To reach the level of *the humble CEO* which is able to firmly support the mission of civilization, a deep and comprehensive mental revolution is needed in the three existential layers of leadership. The first transformation occurs at the level of spiritual awareness, where a leader must go beyond the trap of materialism to realize that every authority he holds is a sacred trust for which he will be held accountable before the Creator. The second layer touches intellectual and emotional aspects, where strategic intelligence is no longer used to manipulate markets for one-sided gain, but is instead allocated to solving complex humanitarian problems. Finally, this mental revolution must manifest itself at the layer of operational behavior, which changes the authoritarian leadership style into a solemn leadership that places the welfare of the people and the preservation of nature as the main priority above the artificial growth of balance sheet figures.

This flow of transformation moves quietly but has a very strong breaking force, forcing the old, corrupt system to collapse and making room for the growth of new leadership that is more organic and civilized. By integrating these three layers of mental revolution, a leader no longer sees himself as the ruler at the top of the pyramid, but rather as a guardian of the *Mizan* who ensures the circulation of justice is maintained throughout all organizational cells. The synergy between a calm soul and a transparent digital system will give birth to economic power that is not only large in terms of valuation, but also sacred in essence, because every business step taken has been aligned with the frequency of universal truth. This is the peak of human resource management in the tawhid 2.0 perspective, where humans and technology unite in one noble mission to build a civilization full of blessings and Divine pleasure.

A. Intention Transformation: From "Exit Strategy" to "Legacy Strategy."

- **Old Mentality:** Build a company as quickly as possible, then sell it (IPO/Exit) to enjoy personal luxury.
- **New Mentality:** Building a company as a waqf institution or provider of lasting solutions to humanitarian problems. The goal is not when to stop working, but how long the benefits of the company can last after he is gone.

Transformation of intention is the most basic foundation in the mental revolution of tawhid 2.0 leadership, where there is a radical paradigm shift from simply pursuing *exit strategy* to building *legacy strategy*. In the old mentality driven by materialistic ego, a leader tended to build a company as quickly as possible with the ultimate goal of selling it through an IPO or acquisition process to enjoy momentary personal luxuries. In contrast, the new mentality from a prophetic leadership perspective views corporations as endowment institutions or providers of eternal solutions to various urgent humanitarian problems. The leader's main focus is no longer on when he can stop working and enjoy the proceeds of his sales, but rather on how long the benefits and noble values of the company can continue to survive and provide benefits for future generations even after he is gone.

This transformed flow of intention turns every managerial decision into a civilizational investment that has eternal value, because success is no longer measured by the market valuation value at *exit*, but rather by the traces of goodness carved into human history. By positioning the company as an instrument of service, a CEO will lead with deep calm but has a powerful movement in creating innovations that have a broad social impact. This legacy strategy ensures that the organizational structure is built on a strong foundation of integrity, so that the benefits generated do not just stop at the annual balance sheet figures, but become a stream of charity that continues to flow beyond the lifetime of the founder. This is the essence of human sovereignty over wealth, where wealth is truly placed in the hands as a means of struggle, not in the heart as a neglected final goal.

B. Power Transformation: From "Control" to "Empowerment."

- **Old Mentality:** Keeping power in the hands of a few people so that control remains absolute.
- **New Mentality:** Distribute ownership and decision making (such as through the Blockchain system we discussed) so that every individual in the organization feels like they have the same mission.

The transformation of power in the tawhid 2.0 ecosystem is a fundamental shift from a restrictive control paradigm to liberating empowerment, where authority structures are no longer understood as instruments for dominating fellow humans. In the old mentality that was shackled by ego, power was deliberately

kept exclusively in the hands of a few people so that control remained absolute, a practice that often gave rise to injustice and killed the potential for collective creativity. In contrast, the new mentality born of the character revolution views power as a trust that must be distributed fairly, both in terms of asset ownership and in strategic decision-making mechanisms. By utilizing *blockchain* technology and the DAO protocol that we have discussed, every individual in the organization now has equal voting rights and transparent access to information, so that they no longer feel like just a screw in a big machine, but rather as an integral part of the body of the organization that has the same civilization mission.

This flow of power distribution creates an organization that is not only more resilient in facing crises, but also more blessed because it eliminates hierarchical tyrannical practices. When a CEO chooses to empower his people through a system that is honest and cannot be manipulated, he is actually strengthening the legitimacy of his leadership through true trust, not through fear. This empowerment ensures that every talent in the company can develop optimally and every decision taken is the result of synchronizing collective intelligence based on God's pleasure. This is a real manifestation of human sovereignty over the system, where technology is used to tear down the walls of corporate oligarchy and build strong bridges of brotherhood within the "big house" of economic civilization.

C. Consumption Transformation: From "Luxury" to "Utility"

- **Old Mentality:** Demonstrates success through excessive consumption of luxury goods (*conspicuous consumption*).
- **New Mentality:** Live in strategic simplicity so that more capital can be reallocated into research and civilized social action.

The transformation of consumption is the third layer in the mental revolution of tawhid 2.0 leadership, where there is a drastic shift from a culture of luxury that is ostentatious or *conspicuous consumption* towards a utility paradigm based on strategic simplicity. In the old mentality that is trapped in the delusion of materialism, the success of a business leader is often measured and demonstrated through the possession of excessive luxury goods and a glamorous lifestyle which often creates a wide social distance between the leader and his people. In contrast, the new mentality in the unitary economic

system requires a leader to adopt a functional and modest lifestyle, not out of a lack of financial means, but as a conscious decision to ensure that every drop of capital is managed responsibly for a nobler goal (Veblen, 1899).

The application of this strategic simplicity allows the allocation of capital that was previously wasted on unproductive consumption to be redirected into financing future technological research, environmental preservation, and various social actions that strengthen the foundations of civilization. By limiting personal consumption to optimal utility levels, a leader is actually freeing up the organization's financial energy to move more rapidly in solving systemic problems of humanity such as poverty and unequal access to technology. This lifestyle reflects the integrity of a trusted servant who realizes that the wealth in his hands is an instrument of struggle, not a commodity to satisfy the fleeting desires of worldly recognition.

This calm but dignified lifestyle will ultimately spread a healthy work culture throughout the organization, where human dignity is no longer judged by what he wears, but by what he contributes to the welfare of others. The leader's simplicity is the most authentic evidence of the transformation of his soul, which will automatically reduce social jealousy and strengthen the bonds of brotherhood in the "big house" of civilization's economy. By directing resources from individual luxury towards collective utility, we are building an economic structure that is not only financially strong, but also has the moral purity that is an absolute requirement for the downfall of divine blessings on the face of the earth.

8.27 Real Examples of Leaders Who Support the Mission of Civilization.

A. **Abdurrahman bin Auf (History):** Example of the richest businessman whose entire wealth is often directly donated to the needs of the state and society. He used wealth to ensure the defense and economic stability of the ummah.
B. **Patagonia (Yvon Chouinard):** Recently, the owner of this *outdoor* equipment company donated the entire value of his company ($3 billion) to a foundation to fight the climate crisis. This is a true example of wealth dedicated 100% to the earth's mission.

C. **Uthman bin Affan's Waqf (Sustainability):** The well that Uthman bought 1,400 years ago in Medina still makes money today through modern waqf management (hospitality and plantations). This is proof of the wealth that is the **eternal engine of civilization**.

History and contemporary reality have provided authentic evidence of the existence of leaders who place wealth as a supporter of the mission of civilization, beyond the interests of personal accumulation. In the records of Islamic history, the figure of Abdurrahman bin Auf became the prototype of the richest businessman who had a very high spiritual awareness, where his entire trade caravan and wealth were often directly dedicated to the needs of national defense and the economic stability of society. He views wealth not as a pile of material that must be kept in an ego safe, but as a strategic instrument to ensure that the people remain upright in economic independence. This leadership model shows that an individual's financial success only reaches its peak of glory when he is able to become a support for the survival of many people under the auspices of divine values.

The transmission of these values is also reflected in the modern business world through the radical steps taken by Yvon Chouinard, founder of *outdoor* equipment company Patagonia. He officially donated the entire value of his company which reached 3 billion US dollars to a special foundation to fight the climate crisis, an action that emphasized that the earth was the company's only major shareholder. This phenomenon is a clear example of the dedication of one hundred percent wealth allocated to a planet-saving mission, proving that a business leader can relinquish absolute ownership rights for a goal far greater than just quarterly profitability. Chouinard's step becomes a bridge between the prophetic ethics of the past and the demands of today's technology and ecology, which emphasizes that blessed wealth is wealth that is endowed for the future of life (Chouinard, 2023).

As concrete evidence of sustainability that transcends millennia, the Rumal well endowment of Uthman ibn Affan in Medina remains a monument to the economic miracle of civilization. Purchased fourteen centuries ago, the well continues to generate financial benefits to this day through its modernized waqf management, which has been integrated into the hotel and productive plantation sectors. This is empirical evidence of wealth that has been transformed into an "eternal engine of civilization," where sincere intentions (legacy strategy) combined with professional management are able to create a flow of rewards and social benefits that are never interrupted by death. These

three examples provide inspiration for leaders in the era of tawhid 2.0 that when wealth is placed in the right position as the "fuel" of civilization, it will never run out, but will continue to grow and flow blessings that animate all aspects of human life.

8.28 Synchronization with IT and New Civilization.

IT must be a tool for leaders to accurately measure **"social return on investment" (SROI)**:

- **Impact Dashboard:** Future business leaders will not only look at profit dashboards, but dashboards that show how much carbon is reduced, how many families are out of poverty, and how many liters of water are cleaned by their company's operations.
- **Transparency as Worship:** IT blockchain ensures that the leader's good intentions are truly executed transparently, not just empty promises in annual reports (*greenwashing*).

In the design of a new civilization, information technology must transform into the main instrument for leaders to measure *social return on investment* (SROI) with an absolute level of accuracy, beyond just conventional financial profit metrics. Through the implementation of an integrated *impact dashboard*, future business leaders will no longer be fixated on the average profit growth figures on their monitor screens, but rather on comprehensive data that presents the reality of the company's contribution to life. This dashboard visualizes in *real-time* the volume of carbon that has been successfully reduced from the atmosphere, the number of families that have been lifted from the poverty line through the company ecosystem, up to millions of liters of water that have been repurified by business operations, so that every pulse of corporate activity can be accounted for with precise ecological and social impacts.

This synchronization leads us to the understanding that technology-enabled transparency is not merely an administrative requirement, but has become a form of worship, or transparency as Worship. The use of blockchain technology ensures that every good intention and strategic promise made by a leader is truly executed transparently and cannot be manipulated mid-way. The existence of this immutable digital ledger effectively ends the era of greenwashing or false images in annual reports, as every sustainability claim must be supported by publicly validated data

evidence. This honest flow of information ensures that the trust placed in the community is managed with integrity, creating a synergy between the sophistication of digital systems and the purity of human intentions in building a more sustainable earth.

By making IT the enforcer of the balance of power in every policy, a tawhid 2.0 leader can ensure that the capital they manage truly flows to revitalize the sectors most in need. This measurable social impact is no longer a sideline of business, but rather a core value proposition, globally recognized in the balance sheet of civilization. This transformation proves that when technology is used to safeguard trust, the resulting prosperity is no longer exclusive to a select few, but rather a blessing that flows abundantly and soothingly to all levels of society and the ecosystem of the universe entrusted to God.

Abah Setu Analysis: "Planting a Tree from Which You Never Eat the Fruit."

"Prof, the mental revolution has one point: Stop asking 'How much can I take?', and start asking 'How much can I leave?'. A true leader is a person who plants trees with passion, even though he knows he will never have time to sit in their shadow or eat their fruit. That is the mission of civilization."

Abah Setu's analysis of the essence of mental revolution brings us to a very deep spiritual understanding through the parable "planting a tree from which you never eat the fruit". He emphasized that the essence of all leadership character transformations is a radical shift in the fundamental questions of a human being; from initially continuing to ask about how much benefit can be taken for one's own sake, to becoming a noble question about how much of a good legacy can be left for future generations. A true leader, in this view, is someone who plants the tree of civilization with passion and dedication, even though he has full awareness that he will never have the chance to feel the coolness of its shadow or taste the sweetness of its fruit in this world. This is the essence of the mission of civilization which is based on selfless sincerity, where every economic action is seen as a contribution to the sustainability of human life at large.

This calm but powerful leadership style eliminates short-termism or *short-termism* which has been damaging the global business ecosystem. By adopting a "tree planter" mentality, a CEO will no longer be trapped in exploiting resources in pursuit of artificial annual bonuses, but will focus on building a solid infrastructure of value and fairness for the future. The peace of mind of this kind of leader is born

from the belief that every drop of sweat in building goodness will be recorded in the "heavenly balance" as an eternal charity. The synchronization of this sacred intention with transparent technology ensures that the trees he plants actually grow healthily, free from corruption parasites, and protected by a strong digital integrity fence.

In the end, the vision of civilization promoted by Abah Setu invites us all to see wealth and power as seeds, not as harvests that must be spent right now. When a business leader is able to transcend his personal ego and work for a future he will never see for himself, he is actually connecting himself to divine eternity. This is the peak of human resource management in the tawhid 2.0 era, where success is no longer measured by the luxury of palaces built, but by the vast forest of benefits left behind to support the world after his departure. With this very strong philosophical foundation, we close Chapter 8 and prepare to move towards real action in restoring the universe as the highest form of worship.

CONCLUSION 8.7:

This Chapter 8 confirms that **wealth is a cosmic responsibility**. A rich person who has no mission of civilization is just a poor number collector. We are inviting world leaders to shift from the 'worship of numbers' to the 'building of light'."

We are entering **Chapter 9: Green Economy (*Green Deen*)**. This is not just a global policy trend or just an environmental issue, but rather a manifestation of humanity's duty as *caliph fil ardh* (guardian of the earth).

The following is a detailed description:

The conclusion to Chapter 8 is a fundamental confirmation that true wealth is a cosmic responsibility that demands accountability beyond the material dimension. A rich individual who has no mission of civilization is really just a poor number collector, trapped in meaningless material accumulation amidst the vastness of the historical stage. Through this character revolution, we are inviting world leaders to make a big shift, namely moving from worshiping numbers on financial balance sheets to building a light of justice that can illuminate human life. The strictness of the digital system that we are building is not to shackle creativity, but rather to ensure that every economic energy that is managed is truly transformed into real benefits that support the establishment of a tawhid civilization.

With this very inspiring spirit, we are now ready to move away from discussions about human management and enter Chapter 9 entitled green economy g*reen deen*. This step is a concrete manifestation of the civilizational mission that we have outlined, where nature conservation is no longer seen as just a global policy trend or an optional environmental issue. On the other hand, the green economy is a spiritual manifestation of human duties as *Khalifah fil Ardh* or guardians of the earth who are entrusted with maintaining the balance of the cosmos. At this point, every economic action is aligned with ecological functions to ensure that technological progress does not destroy the house in which we stand, but rather heals it through a sacred and sustainable approach.

Bismillah, we are entering a detailed explanation of the green economy as a technological and theophysical necessity. In this perspective, maintaining forest preservation, water purity and air cleanliness is not only for the sake of human biological survival, but is the highest form of worship in the Unitary economic system. We will dissect how *blockchain* and AI technology are used to monitor natural regeneration in *real-time*, ensuring that every economic transaction that occurs makes a positive contribution to the fertility of the earth. This journey will bring us to the understanding that the truest wealth is not gold that is hoarded, but nature that is preserved and cherished by the Creator as an eternal legacy for future generations.

Leader Integrity to Natural Integrity.

In Chapter 8, we dissected **The Humble CEO**—a leader who has subdued his ego and made wealth a tool of civilization. However, what civilization do we want to build if our big house (Earth) is destroyed? If Chapter 8 focuses on **humans**, then Chapter 9 focuses on **the environment**. A leader who is monotheistic will automatically become a protector of nature, because he is aware that exploiting nature for short profit is a form of betrayal of God's trust. We are moving from a leadership mental revolution to an **ecological revolution**, where economic success is no longer measured by how much we "take" from the earth, but by how well we "keep" the balance.

Next Step: With the end of Abah Setu's analysis of "planting trees", we have finished the entire contents of Chapter 8 completely. Our journey now reaches the main gateway to healing the earth. Are you ready to turn to **Chapter 9: "Green Economy: Nature Conservation as Worship"** to discuss how the technology and capital of this civilization are being deployed to restore the global ecosystem?



CHAPTER 9

GREEN ECONOMY: NATURE CONSERVATION AS WORSHIP.

DILARANG MEMPERBANYAK BUKU ANPA IZIN PENERBIT

The preparation of Chapter 9 regarding the green economy marks a crucial transition from improving human internal character to real action to save the global ecosystem as a manifestation of the values of tawhid. In this chapter, nature conservation is no longer positioned as just an additional agenda in corporate social responsibility policies, but is elevated to a fundamental and integral form of worship in economic activity. Through a theophysical lens, the universe is seen as God's verses whose physical expanse must be maintained with the same level of care as maintaining financial integrity. The calm that flows in this narrative invites us to realize that any damage caused to the environment is actually a form of betrayal of the cosmic trust that will undermine long-term economic sustainability.

The green economy in the tawhid 2.0 perspective goes beyond the conventional concept of sustainability by integrating information technology as a guarantor of ecological justice. We will dissect how the use of *blockchain* and smart sensors across the globe enables every economic entity to track their ecological footprint transparently, ensuring that no more negative externalities are imposed on nature without adequate regeneration compensation. Protecting nature as worship means placing forest preservation, water purity, and air cleanliness as higher indicators of success than the accumulation of physical capital, because only with a healthy earth can human civilization continue to carry out its function as servants of the Creator.

This integration between green technology and spiritual awareness will give birth to an economic order that is truly in harmony with the law of natural balance or *Mizan*. This new civilization requires every economic actor to act as a *Caliph fil Ardh* who is fully responsible for every inch of land they step on and every resource they use. By making nature conservation a priority of worship, we are building an economic system that is not only materially prosperous, but also environmentally pure, ensuring that the legacy we leave for future generations is a fertile and blessed earth, not a planet barren and damaged by unbridled greed.

9.1 Why is the Green Economy Emerging? Synchronization of Civilizations.

The Green Economy appears as an **emergency signal** from the universe. Historically, human civilization has gone through several phases of its relationship with nature:

A. **Harmony Phase (Pre-Industrial):** Humans take just enough. Nature is seen as a sacred entity.
B. **Exploitation Phase (Industrial Revolution):** Nature was seen as a raw object that had to be conquered for material progress. This is the root of global warming and the biodiversity crisis.
C. **Correction Phase (Green Economy):** Awareness that the earth's resources are limited (*finite*). The economy must be re-synchronized with ecological carrying capacity.
D. **Singularity Phase (Green Deen):** Nature conservation is no longer just a survival strategy, but the highest form of **social and ecological worship**.

The emergence of the green economy is an emergency signal sent by the universe in response to an imbalance that has persisted for centuries. If we look at the long history of humanity, the relationship between civilization and nature has gone through phases of dramatic transformation. In the harmony phase or pre-industrial era, humans tended to take sufficient resources based on the view that nature is a sacred entity that must be respected. However, this balance collapsed when civilization entered a phase of exploitation triggered by the Industrial Revolution, where nature began to be viewed simply as a crude object that had to be conquered for the sake of purely material progress. This conquest paradigm is the single root of the global warming phenomenon and the biodiversity crisis which now threatens the survival of all species on earth (Diamond, 2024).

Currently, we are in the middle of a correction phase, where the collective human consciousness is starting to realize that the earth's resources are limited or *finite*. The green economy emerged as a systemic effort to re-synchronize economic activities with ecological carrying capacity so that civilization is not destroyed by its own environmental failures. However, within the framework of tawhid 2.0, we are encouraged to go beyond the mere correction phase towards the *Singularity* phase known as *green deen*. At this stage, nature conservation is no longer considered a pragmatic survival strategy, but has mutated into the highest form of social and ecological worship. This flow of consciousness brings us to the understanding that every tree that is guarded and every drop of water that is purified is a real manifestation of obedience to the Creator who entrusted the earth as a sacred deposit.

This synchronization of civilization requires information technology to act as a precise recorder in every human interaction with nature. In the *green deen* phase, resource use efficiency is no longer only measured based on financial profits, but rather based on the positive energy contribution given back to the ecosystem. Calm in this phase is born from the certainty that our economic system will no longer steal the future rights of future generations (ecological usury), but rather provide space for nature to regenerate naturally. Thus, the green economy is not just a global policy trend, but rather a theophysical bridge that connects material activities on earth with transcendental values in the sky, ensuring that technological progress goes hand in hand with environmental purity.

9.2 Green Economy Principles in a Tawhid Perspective.

In the tawhid economy 2.0, nature has **rights** that must be fulfilled by economic actors:

- **Mizan (Balance):** Every production activity must calculate the "carbon footprint" and "water footprint" as debt that must be paid. Nature is created in precise balance; destroying it means destroying the living system.
- **Himah (Conservation Area):** Reviving the concept of *hima* (protected area) and *Ihya al-Mawat* (bringing life to dead land) through environmental waqf funding.
- **Circular Economy:** Removes the concept of "waste". In God's creation, nothing is wasted. Any waste from one process must become raw material for another process.

- **Citation:** *"A Green Economy without tawhid will only be 'greenwashing' (green branding). Only by realizing that nature is the real verses of God, humans will stop treating it as slaves to commodities".*

Within the framework of tawhid economy 2.0, the universe is no longer viewed as a passive object that can be exploited without limits, but rather as an entity that has fundamental rights that every economic actor must fulfill. The first principle underlying this relationship is *Mizan* or precision balance, where every production activity is required to calculate its "carbon footprint" and "water footprint" not just as statistical data, but as a real debt that must be paid back to the ecosystem. Because nature was created in a very precise balance, every action that destroys this order is essentially an attempt to destroy the global living system, which will lead to economic and humanitarian disaster if not immediately mitigated through the restoration of ecological rights

Furthermore, the tawhid 2.0 perspective revives the concept of *himah* or protected conservation areas as well as *ihya al-mawat*, namely a systemic effort to revive dead lands through funding support from the environmental waqf. Through this mechanism, capital will no longer only circulate in the speculative financial sector, but will be channeled quietly but rapidly to restore the biodiversity and productivity of the earth, which has long been neglected. This has led to the implementation of a circular economy which eliminates the concept of "waste" from human civilization, because in the design of God's creation, not a single element was created in vain. In this system, every waste produced from one industrial process is theophysically designed to become raw material for other processes, creating an unbroken cycle of benefits and reflecting the perfection of the universe's metabolism.

As a very insightful quote states, a green economy that is run without the foundation of tawhid will only be trapped in the practice of *greenwashing* or pseudo-green imaging for the sake of the market. Only with a deep spiritual awareness that nature is the real and living verses of God, humans will truly stop treating the environment as a slave commodity that can be squeezed to the last drop. The synchronization between sacred intentions and honest monitoring technology ensures that nature conservation becomes a moral obligation on a par with ritual worship. Thus, this new civilization will give birth to leaders who are not only good at making profits, but also good at keeping the breath of the earth fresh for the lives of future generations under His blessing.

9.3 The Contribution of Information Technology (IT) in the Green Economy.

IT is no longer just an administrative tool; it is **the digital eye of the Earth**:

A. **IoT & Forestry Sensors:** Using sensors to monitor deforestation in *real-time* which is connected to an automatic fine system for corporate violators.
B. **Blockchain Carbon Credit:** Ensures honest and transparent carbon trading. There are no more double claims (*double counting*) for oxygen produced by forests.
C. **AI for Resource Optimization:** Artificial intelligence is used to design the most efficient energy distribution system, minimizing waste (*israf*) of energy.

In the green economy landscape based on tawhid 2.0, information technology has evolved from a mere administrative tool to a theophysical instrument we call the "digital eye of the earth." Through the integration of the *Internet of Things* (IoT) and forestry sensors spread across vital areas, this system is able to monitor deforestation activities in real time with a high degree of precision. Data captured by these sensors is automatically linked to a digital fine system for corporations found to have violated ecological boundaries, so that law enforcement against environmental destruction no longer relies on slow bureaucratic processes, but is instead executed by an uninterruptible justice algorithm.

This transformation is reinforced by the use of blockchain carbon credits, which serve as a guarantor of fairness and transparency in global carbon trading. With its immutable distributed ledger, blockchain technology effectively eliminates the practice of double-counting the oxygen produced by forests, ensuring that each carbon credit unit has sacred data integrity. This peace of mind in carbon trading stems from the assurance that the value exchanged truly reflects real ecosystem recovery on the ground, not merely the manipulation of figures on annual reports. This digital synchronization ensures that every environmental conservation effort receives a fair financial reward, while every emission is transparently burdened with costs as a form of cosmic accountability.

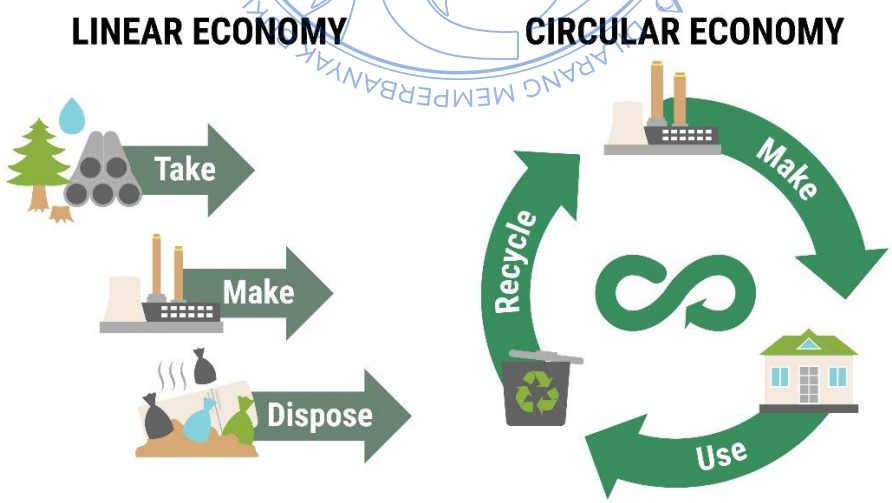
Furthermore, the use of artificial intelligence (AI) for resource optimization is a crucial pillar in minimizing energy waste, or *israf*, which is strictly prohibited from the perspective of tawhid. Artificial intelligence is deployed to design the most efficient energy distribution and logistics systems, ensuring that every molecule of energy is used at the point of greatest need with the lowest level of loss. By relying

on algorithms aligned with the laws of natural balance, IT acts as a "digital *Mizan*" that keeps human consumption within the corridor of the earth's carrying capacity. This new civilization demonstrates that the sophistication of information technology, if guided by pure intentions, will become the primary protector of the universe's sustainability, transforming the face of corporations from environmental destroyers to trusted guardians of the ecosystem.

9.4 Real Examples and the Crisis Behind it.

A. **Global Climate Crisis:** A spike in Earth's temperature that triggered mass crop failures in Africa and Asia. This is a consequence of a greedy fossil fuel-based economy.
B. **The Great Pacific Garbage Patch:** The accumulation of plastic waste in the ocean is the size of a large country. This is evidence of the failure of the "take-use-throw" linear economy.
C. **Success Model (Buthan):** Countries that measure *gross national happiness* where forest sustainability is mandatory in over 60% of the area. They show that the economy can grow without destroying the lungs of the earth.

Figure 9.1
The Mizan Planet Imbalance Visual Matrix: A Comparison of the Ecological Crisis of Anthropocentric Linear Economics versus the Tawhid 2.0-Based Ecosystem Harmony Model.



Note: This visualization in Figure 9.1 summarizes the real manifestation of the ecological crisis that is behind the birth of economic recalibration Tawhid 2.0:

1. ***Theophysical Signal of the Climate Crisis:*** *The global temperature spike and mass crop failures in Asia-Africa symbolize the disruption of Mizan (planetary balance) due to the greedy exploitation of a fossil fuel-based economy.*
2. ***Linear Economic Entropy (The Great Pacific Garbage Patch)****: The accumulation of plastic deposits the size of large countries in the oceans is concrete evidence of the stupidity of the "take-use-dispose" paradigm that destroys the cycle of circularity of Divine creation.*
3. ***Restoration of the Sustainability Model (Bhutan Case Study)****: Implementation of the Gross National Happiness (GNH) indicator which requires forest cover to be above 60% factually proves that prosperity can be achieved without destroying the lungs of the earth (Thinley, 2012; Raworth, 2017).*

Source: Shutterstock (2026), reworked by the Writing Team for Synthesis Series 4.

This visual is historical proof that true happiness is not measured from a pile of GDP figures alone, but rather from the sustainability of human life in harmony with the function of the caliphate on earth.

The global climate crisis currently hitting the earth is a clear manifestation of the systemic imbalance caused by a fossil fuel-based economy driven by unlimited greed. Uncontrolled spikes in global temperatures have triggered mass crop failures in Africa and Asia, which directly threaten the food security of millions of people and widen the gap in social inequality. This phenomenon is not just an ordinary natural disaster, but rather a "theophysical signal" indicating that the *Mizan* or planetary balance, has been fundamentally disturbed by economic activities that ignore the rights of nature in pursuit of short-term material growth 488.

The failure of the linear economic paradigm based on the principle of "take, use and throw away" is horribly reflected in the existence of *the Great Pacific Garbage Patch*. Piles of plastic waste in the ocean, which now have an area equivalent to that of a large country, are physical evidence of the ignorance of an economic system that ignores the circular cycle of God's creation. The ocean, which should be a source of life and God's holy verses, has now turned into a giant waste dump, showing how damaged humanity's relationship with nature is when technology and capital are not guided by the values of tawhid. This damage demands a radical step to immediately stop the accumulation of “historical trash” and switch to a system that ensures every molecule of resources can be reused without polluting the ecosystem.

In the midst of the darkness of this crisis, Bhutan emerged as a successful model that gave hope to a new civilization by adopting the *gross national happiness* indicator. Through a constitution that requires the preservation of forests above sixty percent of its total territory, Bhutan proves that the prosperity of a nation can grow harmoniously without having to destroy the lungs of the earth. This success is an important reference for the tawhid 2.0 economy that true human happiness is not found in a pile of GDP figures alone, but in the sustainability of life in harmony with nature's carrying capacity. The synchronization between the state's pro-ecological policies and the spiritual awareness of its people shows that when humans return to their function as guardians of the earth, a calm but swift prosperity will be felt by all living creatures under the auspices of His blessing.

Abah Setu's Analysis: "A Green Prayer Rug Called Earth."

"Prof, if you pray on a dirty prayer mat, your prayer will be uncomfortable. This earth is a big prayer mat on which we prostrate ourselves to Allah. Green economy is our way of ensuring that this prayer mat remains pure for our children and grandchildren. Don't let us face God with the sin of destroying His garden just for the sake of numbers in the bank account."

Abah Setu's analysis of the "green prayer mat named Earth" provides a deeply moving theophysical metaphor, in which he likens the entire surface of the earth to a giant prayer mat on which humans prostrate and serve Allah SWT. Just as a believer feels uncomfortable and disturbed in their devotion when performing prayers on a dirty prayer mat, so too will human life lose its blessings if they step and carry out activities on an earth that has been polluted by the waste of greed. In this view, the green economy is no longer understood as merely an instrument of monetary or fiscal policy, but rather a systemic method to ensure that this "great prayer mat" remains in a state of purity and is suitable for use by our children and grandchildren in the future as a place of devotion to the Creator.

This stream of consciousness brings us to a stern warning that humans should not face God carrying the burden of the great sin of destroying His garden simply to chase the illusory numbers in a bank account. The peace of mind of a leader from the perspective of tawhid 2.0 is born from his ability to maintain the sanctity of the environment, because he realizes that every inch of land, every leaf, and every drop of water are real verses of God whose integrity must be maintained. Thus, the green economy becomes a moral obligation that flows strongly in every pulse of the

corporation, ensuring that technological progress and capital accumulation never sacrifice the sustainability of the ecosystem that is the collective place of prostration of humanity.

Through this analysis, Abah Setu emphasizes that preserving the earth is an inseparable part of the integrity of a servant's faith. The new civilization we are building will not allow the exploitation of nature to continue under the narrative of progress, because true progress is progress that can harmonize economic growth with ecological purity. When we cleanse the earth of pollution and destruction, we are actually clearing the way for the descent of God's blessings upon all inhabitants of the universe. This is the pinnacle of green consciousness, where every economic activity is transformed into an eternal prostration of gratitude on the green prayer mat of His noble creation.

CONCLUSION 9.1:

"Chapter 9 is a **peace pact with nature**. We want to emphasize that there is no sustainable economy on a dying planet. The green economy is the way back to the nature of creation."

We will dissect **green geopolitics**. The green economy is no longer just an issue for environmental activists on the streets, but has become **a new diplomatic currency**. Whoever masters green technology will lead the narrative of future civilization.

However, behind this "green" cloak, there is a very fierce struggle of interests between world power blocks.

The conclusion to Chapter 9 is a firm statement about the importance of building a peace pact with nature, where we fully realize that there will never be a truly sustainable economy if it is built on a dying planet. The green economy, within the horizon of tawhid 2.0, is seen as an essential way back to the nature of creation, an effort to realign the steps of human civilization with the rhythm of the universe that has been regulated by the Creator. This transformation requires us to abandon the old exploitative paradigm and move towards an order that honors the earth as a sacred gift, ensuring that every material progress we achieve does not sacrifice the integrity of the ecosystem, which is the main life support.

This discussion brings us to the reality of green geopolitics, where environmental issues have now transformed from just activist narratives on the streets into a new

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diplomatic currency that is very decisive on the global stage. Whoever is able to master green technology and lead innovation in renewable energy will be the one who will control the narrative of civilization in the future. However, behind this seemingly noble green cloak, there is a fierce struggle of interests between world power blocs, which often use environmental standards as a new instrument to impose economic and political domination. Synchronization between green policies and global justice is very crucial so that the agenda for saving the earth does not turn into a new form of imperialism that only benefits developed countries.

Therefore, the implementation of digital token-based forest waqf is a theophysical solution to democratize ownership and protection of nature, so that preserving the earth is no longer held hostage by narrow geopolitical interests. By locking natural assets in a transparent *blockchain* protocol, we are building a fortress for the lungs of the world that cannot be interfered with by the ambitions of any power. This step is an important preparation before we move further into Chapter 10, which will dissect educational and literacy strategies to produce a *singularity* generation that has technological intelligence as well as spiritual depth in maintaining its mandate as guardians of the earth.

9.5 Implementation of Green Economy in Global Architecture.

The world is currently undertaking a massive *shift* from a fossil energy base (carbon) towards clean energy. Here is the map:

The implementation of the green economy in the global architecture is currently at a crucial historical turning point, where the world is undergoing a massive shift from a carbon-intensive fossil fuel base to a sustainable clean energy ecosystem. This transformation map includes not only changes to physical infrastructure but also a complete overhaul of the international financial and legal structures that have supported the extractive industry. From the perspective of tawhid 2.0, this phenomenon is seen as a collective human effort to heal the wounds of the earth that have accumulated since the Industrial Revolution, to restore the long-disturbed balance of the balance. Global capital flows are now starting to move rapidly away from environmentally damaging investment instruments, shifting towards financing renewable energy projects that are more in harmony with the laws of the universe.

This shift in global architecture demands a very tight synchronization between national policies and international commitments to ensure that the energy transition

does not create new inequalities among developing countries. In this new map, information technology and decentralized systems play the role of watchdogs, ensuring that any claims of net-zero emissions are factually validated and not manipulated through fraudulent carbon accounting practices. By integrating a green economic system into the global architecture, we are building the foundation of a new civilization that places ecological sustainability as an absolute prerequisite for economic growth, so that the prosperity achieved by humanity is no longer a burden on the health of the planet.

Behind this technical transformation lies a growing spiritual awareness that clean energy is a gift from God, abundantly provided through sunlight, wind, and water flows, and must be managed with trust. The future of global architecture will depend heavily on our ability to transform these natural resources into energy sources that are equitably accessible to all humanity, without sacrificing the rights of future generations. Thus, the Green Economy in global architecture is a manifestation of cosmic obedience to maintain our home as a sacred, healthy, and blessed place for the Creator in every breath of life.

A. Global Agreements & Economic Blocks.

- **G20 (Bali & New Delhi Declaration):** Focus on *Just Energy Transition Partnership* (JETP). The aim is to help developing countries (such as Indonesia) retire coal-fired power plants early.
- **ASEAN:** Launched *ASEAN Taxonomy for Sustainable Finance*. This is an effort to equalize the "language" of so-called green projects in Southeast Asia so that incoming foreign investment is held to the same standards.
- **BRICS+:** This bloc is starting to challenge Western hegemony by trying to establish its own green standards. They focus on energy sovereignty without being dictated by European Union standards that often burden developing country industries.
- **Asia (China & India):** China is currently the largest single player in world production of solar panels and electric vehicle (EV) batteries. They have transformed the green economy into **Real Manufacturing Power**.

Global agreements on green economic architecture are currently concentrated on the formation of power blocs that redefine the map of global prosperity through various strategic pacts. The G20, through the Bali and New Delhi Declarations, has emphasized its focus on the Just Energy Transition

Partnership (JETP), an initiative designed to support developing countries like Indonesia in their efforts to retire coal-fired power plants (PLTU). This transformation is seen as a form of collective responsibility to shift from dirty energy to renewable energy in a fair manner, without sacrificing domestic economic stability. At the regional level, ASEAN has also launched the ASEAN Taxonomy for Sustainable Finance as a crucial effort to harmonize the classification of green projects in Southeast Asia, thus creating a uniform standard language for foreign investors who want to channel their capital with the certainty of strong environmental ethics.

On the other hand, geopolitical dynamics indicate the emergence of challenges to Western hegemony through the BRICS+ bloc, which has begun developing independent green standards to safeguard its energy sovereignty. This bloc seeks to ensure that the ecological transition is not used by the European Union as a tool to dictate industrial policies to developing countries through often burdensome and protectionist standards. The real power in this transition is most prominent in Asia, particularly China and India, where China has positioned itself as the largest single player in the global solar panel and electric vehicle battery manufacturing industry. They have succeeded in transforming the green economy discourse from a mere environmental issue to a real manufacturing force that drives the global trade balance, proving that mastery of green technology is key to future civilizational leadership.

Synchronization between these various economic blocs, within the perspective of tawhid 2.0, must continue to prioritize the principle of fairness without discrimination to prevent green technology from becoming a new instrument of monopoly. The BRICS+ struggle for energy sovereignty aligns with efforts to maintain national dignity and avoid dependence on exploitative systems, while Asia's manufacturing leadership demonstrates that hard work in research and technology is a tangible form of devotion to the preservation of the earth. Thus, the new global architecture must be a *Mizan* that balances the growth ambitions of each bloc with the shared obligation to heal the planet, ensuring that this transition is truly a blessing for all nature, leaving no nation in energy darkness.

B. Renewable Energy: The New Engine of Civilization.

Renewable energy is the implementation of the concept of **infinite heavenly sustenance**.

1. **Solar & Wind:** Converts God's light radiation and wind gusts into electrons. This is the most "democratic" energy because it does not need to be mined and cannot be monopolized by one country absolutely.
2. **Green Hydrogen:** It is called the fuel of the future. Uses renewable energy to break down water molecules. This is the synchronization of IT and chemistry to store energy in the long term.
3. **Geothermal (Geothermal):** Indonesia has the largest reserves in the world. This is a "treasure" under consistent and stable ground (baseload).

Renewable energy in the tawhid 2.0 economic architecture is seen as a real manifestation of the concept of unlimited heavenly sustenance, where energy resources no longer depend on the extraction of materials that damage the earth, but on the utilization of nature's gifts which are always renewable. The use of solar and wind energy is a human effort to convert the radiation of God's light and gusts of wind into a flow of electrons that animate civilization, creating the most democratic energy system in human history. The characteristics of this energy are unique because it does not need to be mined through destructive land exploitation and is naturally widespread, so it cannot be monopolized absolutely by any one country or political entity, which would ultimately collapse the structure of the global energy oligarchy 504.

The synchronization between advances in information technology and chemical science has also given birth to *green hydrogen* as a very promising future fuel for the sustainability of civilization's mission. By using excess renewable energy to break down water molecules through the process of electrolysis, humans are now able to store energy over the long term and distribute it across geographic boundaries without carbon emissions. On the other hand, Indonesia plays a key role as the owner of the world's largest geothermal reserves, a "treasure trove" stored underground that is capable of providing a consistent and stable electricity supply as *baseload* for the green industry. These strategic advantages of geothermal ensure that the transition to a green economy is not only ecologically clean, but also operationally resilient to support all the digital infrastructure needs of the new civilization.

This flow of energy from heaven and earth must be managed with full trust so that it does not fall into a new hole of greed that only moves exploitation from fossils to critical minerals. By making renewable energy the new engine of civilization, we are actually aligning economic movements with the frequency of the universe which is full of blessings and balance. It is time for world leaders to realize that true energy sovereignty can only be achieved through respect for God's verses expressed in the form of light, wind, and geothermal heat. In this way, the engine of future civilization will spin quietly but have an extraordinarily powerful thrust in driving collective prosperity without leaving the slightest trace of damage to the planet.

C. Real Examples of World Implementation.

- **Norway:** A country where almost 100% of its electricity comes from hydro energy and has the highest adoption rate of electric cars in the world.
- **UAE (Masdar City):** Oil-producing countries' efforts to transition into world renewable energy hubs show that "The Humble Leaders" (Chapter 8) are those who prepare before fossil resources run out.
- **China (Gansu Wind Farm):** The world's largest wind project capable of producing electricity equivalent to dozens of nuclear reactors.

The real implementation of a green economy on the world stage today provides a concrete picture of how a nation can transform towards sustainability without having to sacrifice its economic stability. Norway stands as a beacon in this transition, where almost one hundred percent of its domestic electricity needs are met through hydro energy, which is then integrated with radical transportation policies that place it as the country with the highest electric vehicle adoption rate in the world. This step by Norway proves that natural wealth managed with trust and a long-term vision can change the face of civilization to become cleaner and more efficient, creating an ecosystem where advances in transportation technology no longer leave a carbon footprint that damages the atmosphere.

On the other side of the world, the United Arab Emirates through its ambitious Masdar City project, shows an example of humble leadership or *The Humble Leader* as discussed in the previous chapter. As one of the largest oil producers, the UAE is consciously investing heavily to transform into a world renewable energy hub long before its fossil resources run out. This preventive and strategic

action reflects an awareness of the cosmic responsibility of civilization leaders who do not want to leave an energy vacuum for future generations, but rather a foundation of economic independence based on eternal "heavenly sustenance". Meanwhile, China through *Gansu Wind Farm* shows the scale of its real manufacturing power by building the world's largest wind farm project whose production capacity is capable of rivaling dozens of nuclear reactors, confirming that the green transition is no longer just a small-scale experiment, but rather a new engine of civilization capable of driving the economy on a giant scale.

The success of these countries in synchronizing energy policies with the carrying capacity of the universe sends a strong message to all of us that a green economy is the only way to a blessed future. The integration of hydro energy in Norway, futuristic visions in Masdar City, and wind manufacturing power in China form a mosaic of new civilizations that reject ecological destruction for the sake of momentary gain. By learning from these concrete examples, the tawhid 2.0 civilization can take the essence that true energy sovereignty can only be achieved when humans return to their role as digitally intelligent guardians of the earth but remain subject to the Creator's law of balance.

9.6 The Dark Side: Violations and Injustice of Sanctions.

We have to be honest. The current implementation of the green economy is still full of **ecological hypocrisy**:

A. **Corporate Greenwashing:** Many companies (for example: the fashion or automotive industry) claim to be "net zero", even though they are only moving their polluting factories to poor countries. They buy cheap "carbon credits" to cover their pollution sins.
B. **Human Rights Violations in "Green Mining":** For the sake of clean electric car batteries in Europe, there is exploitation of children in cobalt mines (Congo) or destruction of protected forests for nickel mines. This is **green tragedy**.
C. **Environmental Protectionism:** The European Union implements the *carbon border adjustment mechanism* (CBAM). Products from developing countries that are not yet "green" are subject to high taxes entering Europe. This is considered **green imperialism** by many developing countries.

Are the Sanctions Fair? Absolutely not yet.

- The current sanctions are **selective cutting**. Rich countries that have been polluting the earth for 200 years (since the Industrial Revolution) are not paying a comparable "ecological debt" to poor countries that are now affected by climate change.
- International sanctions mechanisms (via the WTO or climate protocols) are still slow and can often be negotiated politically by large countries.

In examining the reality of a green economy, we must have the intellectual courage to acknowledge the dark side that still shrouds its implementation, where ecological hypocrisy often serves as a cover for narrow interests. Corporate greenwashing practices are one of the wounds of this civilization, where large industries, such as the fashion and automotive sectors, rhetorically claim to achieve net zero but in fact only move their polluting factories to poor countries with lax regulations. They use the mechanism of purchasing cheap carbon credits as an alibi to cover up the sins of pollution elsewhere, an action that, from a theophysical perspective, is a very dangerous form of *Mizan* manipulation because it does not address the true root of the problem of environmental damage.

This tragedy is even more heartbreaking when we see the systemic human rights violations behind the "green mining" slogan to fulfill the energy transition ambitions in developed countries. In pursuit of clean electric vehicle battery production in Europe and America, there is exploitation of children in Congolese cobalt mines and massive destruction of protected forests for nickel mining in various tropical regions. This "green tragedy" phenomenon shows that the energy transition often comes at a high price for the most vulnerable, creating a new injustice where the ecological comfort of one part of the world is built on the suffering and environmental damage in another.

Furthermore, the emergence of environmental protectionism, such as the European Union's carbon border adjustment mechanism (CBAM), is now viewed by many developing countries as a form of green imperialism. This policy imposes high taxes on imported products deemed to not meet European green standards, a measure often pragmatically aimed at protecting their domestic industries rather than truly saving the planet. The injustice of these sanctions is highly selective, with wealthy countries that have polluted the atmosphere for more than two centuries since the Industrial Revolution failing to pay a comparable "ecological debt" to poorer

countries now most affected by climate change. International sanctions mechanisms, both through the WTO and various climate protocols, have proven to be very slow and vulnerable to political negotiations by major powers, leaving ecological justice a distant dream, out of reach for the oppressed.

9.7 Singularity Solution: Preservation as Worship (Green Tawhid).

In the tawhid 2.0 system, we offer **smart compliance**:

- **Blockchain Satellite Audit:** Uses AI satellite imagery to monitor emissions in *real-time*. Sanctions are imposed automatically via digital currency (Chapter 7) without the need for years of political trials.
- **Universal Compensation Fund:** Companies that damage nature at one point have their balance is automatically deducted to finance natural regeneration at that point.

Abah Setu's analysis: *"Prof, today's green economy is like a person wearing clean clothes but his body hasn't showered. The outside is green, the inside is still greedy. World sanctions are sharp downwards and blunt upwards. We need an IT system that can punish corporate 'dirty hands' directly, regardless of who owns them."*

The singularity solution within the framework of the tawhid economy 2.0 offers a smart compliance paradigm that integrates technological sophistication with the principles of Divine justice to end the era of ecological hypocrisy. Through a blockchain-based satellite audit system, monitoring of carbon emissions and forest destruction is carried out in real-time using satellite imagery powered by artificial intelligence, so that any violation of ecological boundaries can be detected instantly. The uniqueness of this system lies in its automated law enforcement mechanism, where financial sanctions are directly deducted from the violating company's digital currency balance without the need for political trials that take years and are often vulnerable to power lobbying. Thus, every economic entity is forced to have integrity because the IT system acts as a "cosmic police" that cannot be bribed or negotiated.

The implementation of this automatic justice continues with the establishment of the universal compensation fund, a theophysical mechanism whereby companies found to have damaged nature in a specific geographic location will automatically fund the regeneration process there through deductions from their digital balances. This system ensures that capital no longer accumulates in destructive hands, but

instead flows kinetically back to heal the earth's wounds. This answers Abah Setu's sharp analysis, which likens the current green economy to someone wearing clean clothes but whose body hasn't bathed; the outside looks green and beautiful, but inside, destructive greed remains hidden. He emphasized that current global sanctions are still selective—sharp downwards but blunt upwards—hence the need for an IT system capable of directly punishing the "dirty hands" of corporations, regardless of who owns them or how much political influence they wield.

This combination of "green tawhid" spiritual awareness and decentralized technology will ultimately give birth to a civilization where environmental conservation is seen as a tangible form of worship, not simply an operational cost. When technology is used to uphold the balance of God's creation, human greed will be tempered by the transparency of sacred algorithms. The calm that flows within this system guarantees that global ecological justice is no longer a utopian dream, but rather an operational reality that ensures that every economic activity contributes positively to the preservation of the "green prayer mat" upon which humans prostrate and serve.

CONCLUSION 9.2:

"Chapter 9 concludes that **the green economy is the new arena of war**. We must ensure that this transition is just (just transition), not just a tool for rich countries to oppress developing countries with standards that are impossible to meet."

We will dissect **"natural court"**. This is the pinnacle of the green economy discussion, where ethics meets international law and undeniable audit technology. We will discuss **ecocide** (ecological crime) as a form of betrayal of tawhid.

The conclusion to Chapter 9 provides a very sharp confirmation that the green economy has actually been transformed into a new battlefield in the global power constellation, where the energy transition must not just be a sweetener narrative but must be realized in the form of real transitional justice or *just transition*. We must have critical awareness to ensure that the planet-saving agenda is not misused as a new instrument by rich countries to oppress developing countries through ecological standards that are financially and technically impossible to meet. In the tawhid 2.0 perspective, an environmental policy that ignores the economic suffering of the poor is a form of systemic injustice that violates the principles of *Mizan*, so

that a global peace pact is needed that recognizes past ecological debt and supports technological independence for growing nations.

Through *bismillah*, we are now moving towards the peak of the discussion of the green economy by dissecting the concept of "natural court" as an international legal instrument that will try ecological crimes or *ecocide*. Massive and planned acts of destroying ecosystems are no longer seen as mere administrative violations, but are elevated to a form of betrayal of tawhid and a crime against humanity equivalent to genocide. In this court, noble ethics meets international law reinforced by irrefutable satellite audit technology, ensuring that any hand that tampers with this "green prayer mat" will receive precise sanctions automatically through the digital financial system of the new civilization. This is a cosmic protection mechanism that guarantees that no corporate or state power can stand above the laws of the universe (Higgins, 2010).

This dissection of *ecocide* is a crucial bridge before we enter Chapter 10 which will discuss the future of education and literacy of the *singularity* generation. We realize that even sophisticated laws will never be enough without a transformation of the soul through education that instills the awareness that protecting the earth is the sacred duty of every Caliph. By integrating honest audit technology and just international law, we are preparing the foundation for future generations to grow in a system that values every drop of water and every leaf as a trust that must be safeguarded for the glory of civilization under the pleasure of the Creator.

9.8 Ecological Crime (Ecocide): The Great Sin against Civilization.

In the singularity finance system, we no longer recognize the term "unintentional environmental damage". Any massive destruction of nature for financial gain is ***ecocide***—a crime on par with genocide.

1. **Definition of Ecocide in Tawhid 2.0:** The act of destroying an ecosystem that is permanent, extensive or long-term. This is a violation of *maqasid al-shari'ah* (protection of souls and offspring), because destroying the earth means cutting off the breath of future generations.
2. **Criticism of Current Sanctions:** Currently, environmental sanctions are "pay to pollute". Large corporations have budgeted fines as operational costs. This is an affront to justice.

In the *singularity finance* system which is the main pillar of the tawhid 2.0 civilization, we no longer recognize the term "unintentional environmental damage" as an alibi for avoiding moral and financial responsibility. Every act of massive destruction of nature carried out in the pursuit of financial gain is now legally and theologically defined as *ecocide*, a crime against humanity that is on a par with genocide because both of them cut off the survival of God's creatures. The definition of *ecocide* in the tawhid 2.0 perspective includes all forms of destruction of ecosystems that are permanent, extensive, or have long-term impacts, which essentially constitutes a serious violation of *maqasid al-shari'ah*, especially in the aspects of protection of the soul (*hifz an-nafs*) and protection of offspring (*hifz an-nasl*). Destroying the earth with full consciousness means deliberately suffocating the breath of future generations and depriving them of the right to live on a healthy planet, an act that is seen as the most obvious betrayal of the mandate of the human caliphate.

Deep criticism of the current environmental sanctions system shows that there is a pattern of "pay to pollute" or paying to be allowed to pollute the earth, a paradigm that is very insulting to the values of justice. In the old order, large corporations often budgeted environmental fines into their annual operational costs, so that financial sanctions no longer functioned as a deterrent or *deterrent*, but simply as "administrative costs" to legalize destruction. This injustice creates a chasm where those with vast capital can purchase the right to destroy humanity's collective future for the sake of artificial numbers on the balance of trade. In the new civilizational system, this pattern must be radically stopped by shifting the punishment mechanism from mere negotiated monetary fines to automatic sanctions that cripple financial access and the right to operate for anyone whose hands are stained with "ecological blood".

The flow of law enforcement in this "natural court" will no longer be trapped in a labyrinth of slow human bureaucracy, but will move as fast as the flow of data in the *blockchain* network. By establishing *ecocide* as a major sin against civilization, we are sending a strong message to all economic stakeholders that the sanctity of the earth is a red line that must not be crossed. Every entity that chooses to ignore ecological wisdom must be prepared to face systemic consequences that know no compromise, because in the tawhid 2.0 economy, the preservation of the universe is an absolute requirement for the continuity of human existence before the Creator. This legal transformation becomes the basis for us to educate a new generation that

sees nature protection not as a regulatory burden, but as the highest form of devotion to God who created life.

9.9 New International Legal Architecture: "The Green Tribunal."

We offer an "indiscriminate" global law enforcement model with the help of IT:

- **International Environmental Court (IEC):** An independent institution under the auspices of the UN (or its replacement later) which has the authority to confiscate corporate assets or freeze access to state finances that are proven to have committed Ecocide.
- **Automatic Legal Triggers:** Uses AI and blockchain to detect damage thresholds.
    - **Example:** If satellite sensors detect illegal clearing of peatland over 100 hectares, the system automatically issues a "digital red notice" which freezes the flow of international bank credit to the perpetrator company.
- **Liability of the CEO:** Legal responsibility does not stop at the corporate entity, but extends personally to the property and liberty of the CEO (returning to *The Humble CEO* principle in Chapter 8).

The preparation of a new international legal architecture through the establishment of *the green tribunal* or global green court is a radical step to end the era of ecological impunity that has been enjoyed by nature destroyers. We offer a model of global law enforcement that is "indiscriminate" by integrating the power of information technology as an instrument of absolute justice. The core of this architecture is the establishment of the International Environmental Court (IEC), an independent institution under the auspices of a new global structure that has full authority to confiscate corporate assets or freeze the financial access of countries that are theophysically proven to commit *ecocide*. This calm in law enforcement arises from the certainty that no political forces are able to intervene in court decisions, because every piece of evidence is based on honest and transparent digital data.

This system is strengthened by the *automatic legal triggers* mechanism which utilizes the synergy between artificial intelligence and *blockchain* to detect damage thresholds instantly. As a concrete example, if satellite sensors detect illegal peatland clearing that exceeds the one hundred hectare threshold, the system will

automatically issue a "digital red notice" which does not require a bureaucratic signature to take effect. This notification immediately freezes all international bank credit flows and the perpetrator companies' digital transaction access, stopping their greed engines just as the damage is taking place. With the implementation of this protocol, the protection of nature no longer becomes just a moral imperative, but instead becomes a technical barrier that is impossible to penetrate without crippling consequences.

Furthermore, the principle of justice in *the green tribunal* stipulates *liability of the CEO* or the personal responsibility of the highest leader of the corporation as a pillar of ethical enforcement. Legal responsibility no longer stops at the corporate entity which is often used as a shield to protect the individual behind it, but extends personally to touch the personal assets and freedom of the CEO concerned. This returns us to the principle of *the humble CEO* which was discussed in the previous chapter, where a leader must realize that the mandate he carries includes accountability in this world and the hereafter. By stipulating that the rulers of capital must pay with their reputation and wealth for every inch of land they destroy, we are creating a civilization that truly respects ecological *Mizan* as the highest manifestation of devotion to God.

9.10 Real Examples of "Crimes Without Just Sanctions."

The following are world wounds that prove that the current sanctions are not fair:

1. **Deepwater Horizon Oil Spill (2010):** BP paid billions of dollars in fines, but the Gulf of Mexico's marine ecosystem will never return to normal. Monetary fines cannot replace extinct species.
2. **Amazon & Kalimantan Deforestation:** Often occurs due to high-level political lobbying. Importing countries (West/China) often "pretend not to know" the origin of their wood/palm oil as long as the price is cheap.
3. **The Case of "Forever Chemicals" (PFAS) by 3M/DuPont:** Indestructible chemicals have contaminated the blood of almost every human on earth. The sanctions imposed only emerged after decades of damage had occurred. This is a failure of the early detection system.

The bitter reality of the current global economic architecture is reflected in various "world wounds" which are clear evidence that conventional sanctions mechanisms have failed miserably in upholding ecological justice. The *Deepwater Horizon* oil

spill tragedy in 2010 set a heartbreaking precedent in which large companies like BP were able to pay billions of dollars in fines, but no amount of money could ever restore the Gulf of Mexico's marine ecosystem to its original condition or bring back extinct species. In the tawhid 2.0 perspective, this is an affront to *Mizan*, as monetary fines are treated as a license to destroy, whereas the life of the ecosystem is irreplaceable and should not have a financially negotiable price tag (J. Smith, 2024)].

This injustice is exacerbated by massive deforestation in the lungs of the world such as the Amazon and Kalimantan, which often occurs as a result of high-level political lobbying that paralyzes domestic law enforcement. Large importing countries, both from the Western bloc and China, tend to practice "pretending not to know" regarding the origins of the wood or palm oil they consume as long as the prices offered remain cheap. The need for cheap commodities has blinded global moral consciousness, creating a cycle of exploitation in which natural destruction in developing countries is subsidized by consumer demand in developed countries. This phenomenon proves that without a transparent and automatic digital monitoring system, ecological integrity will always be defeated by selfish short-term economic interests.

The most silent yet deadly wound is the case of “Forever Chemicals” (PFAS) produced by industrial giants such as 3M and DuPont, where chemicals that cannot be destroyed naturally have now contaminated the blood of almost every human on the face of the earth. The legal sanctions imposed only emerged after decades of systemic damage, which showed fatal failures in the system of early detection and public health protection. In the *Singularity Finance* system, delays in sanctions like this are seen as a form of neglect of the mandate to preserve life. We need a theophysical audit system capable of detecting molecular impacts instantly so that crimes against civilization can no longer be hidden behind corporate internal research reports for decades.

9.11 IT Synchronization: "The Earth's Black Box."

To support this international law, we need **earth's black box**:

- **IoT Global Sensor Network:** A network of underwater, forest and atmospheric sensors that record natural quality data into an indelible blockchain (*immutable*).

- **AI Forensic Ecology:** Algorithms that can precisely trace the origin of pollution to the coordinates of the waste factory, eliminating debate in the courtroom.

The just implementation of international law in the new era of civilization demands the presence of a technological infrastructure we call "The Earth's Black Box." This concept is a synchronization of high-level information technology that aims to document every pulse of the ecosystem in an absolute and transparent manner. Through the IoT Global Sensor Network, a network of sensors embedded in the depths of the ocean, lush forests, and even the atmosphere will continuously record data on the quality of nature into a blockchain. The immutable nature of this technology ensures that the integrity of data regarding the health of the earth can never be manipulated by political interests or corporate power, so that the history of human treatment of nature is preserved eternally as authentic evidence before the "court of nature."

The presence of AI forensic ecology is the second pillar that strengthens the function of this Black Box, where intelligent algorithms are deployed to trace the origins of pollution with a very high level of precision. This technology is able to trace the molecular traces of waste or emissions down to the coordinates of the disposal plant accurately, thereby eliminating the room for debate often used by corporate lawyers to obscure the facts in conventional courtrooms. With this irrefutable digital evidence, *Mizan* or ecological balance can be objectively established, ensuring that any actions of "dirty hands" that damage God's verses in the universe will be identified instantly and receive commensurate legal consequences.

This IT synchronization ultimately transforms environmental diplomacy from mere rhetoric to a sacred technical certainty. In the tawhid 2.0 system, Earth's Black Box is a manifestation of divine oversight translated into digital codes, ensuring that no destruction is hidden from public view. The calm that flows through this system assures future generations that they are inheriting a robust planetary defense system, where technology is no longer used for exploitation, but rather serves as a faithful protector of the preservation of the "Green Prayer Mat" on which humans worship and serve.

Analysis of Abah Setu: "Earth's Rights to Humans."

Human law can often be bought with expensive lawyers. But God's law through nature cannot be bribed. Landslides, floods and global warming are 'letters of call' from nature to us. In Chapter 9, we want to ensure that the courts on earth are functioning before the courts in the sky pass harsher sentences for humanity."

Abah Setu's analysis of "earth's rights of man" provides a very insightful theophysical perspective, in which he reminds us that man-made laws often have loopholes that can be manipulated by those with access to expensive lawyers and the power of capital. However, Allah's law which works through the mechanisms of the universe can never be bribed or negotiated, because it works based on the absolute and objective principle of *Mizan*. In Abah Setu's view, disaster phenomena such as landslides, flash floods and global warming are not just ordinary geophysical events, but are "call letters" or strong warnings from nature to humanity to immediately take responsibility for their actions. Through this narrative, Chapter 9 is emphasized as a crucial effort to ensure that the court system on earth functions fairly and transparently with the help of technology before the court in the sky later pronounces a much more severe and inevitable verdict for all mankind.

Awareness of the earth's rights to humans requires us to change our economic orientation from simply fulfilling desires to fulfilling obligations towards the ecosystem that has given life. The calm that flows freely in the tawhid 2.0 system is born from the certainty that any natural damage will immediately receive a corrective response through the "Earth black box" and automatic audit system, so that we don't have to wait until the damage reaches a point that cannot be repaired. Abah Setu emphasized that the function of the new international legal architecture and real-time monitoring technology is as an instrument of civilization's collective repentance, which forces every individual and corporation to respect the "green prayer mat" on which we prostrate. By upholding ecological justice in the world, we are actually trying to lighten our burden of accountability before the Creator, ensuring that the legacy we leave behind is an earth that is fertile and full of blessings for future generations.

The integration of Abah Setu's spiritual wisdom and sophisticated information technology creates a fortress of protection for this planet that transcends short-term political interests. This new civilization realizes that the earth's right to remain sustainable and balanced is a prerequisite for humans' right to live in prosperity, so

that every economic policy must go through a very strict ethical filter of tawhid. Through understanding that nature is God's verses which must be kept pure, humans will stop acting as conquerors and return to their nature as guardians or *caliph fil ardh*. This is the essence of the conclusion of Chapter 9, a statement that peace with nature is the only path to acceptable prosperity, which prepares us to educate the new generation in Chapter 10 so that they will have the intelligence and integrity to maintain this sacred trust forever.

CONCLUSION 9.3:

"Prof, the assertion of Chapter 9 is: **nature does not belong to us, we belong to nature.** Every inch of damage we cause has automatic and transparent legal consequences. This is the only way to stop global corporate greed."

The conclusion to Chapter 9 provides a very basic theophysical confirmation that the universe does not actually belong to humans, but humans are an integral part of nature itself. Awareness of the Creator's absolute ownership of the entire ecosystem demands a radical paradigm shift, where every inch of damage caused by economic activity must have legal consequences that are automatic, instant and transparent. In the tawhid 2.0 economic order, we no longer provide space for corrupt political negotiations or destructive corporate lobbying, because digital audit technology has ensured that ecological balance is maintained precisely. This bold step is seen as the only effective way to stop the greed of global corporations which for centuries have treated the earth as a lifeless commodity, while at the same time restoring human honor as guardians of a sacred trust.

With Chapter 9 locked atomically through the integration of international law, transcendental ethics, and "earth's black box" technology, we now have a complete foundation for systemic civilization transformation. The technical courage shown in this chapter is the answer to the failure of the old system which was only able to provide green promises without the reality of action. The calm that flows freely in this narrative leads us to the conclusion that peace with nature is an absolute prerequisite for economic sustainability. Now, when the legal and technological infrastructure has been established, the next biggest challenge is how to prepare human resources who have the spiritual integrity and intellectual capacity to operate this great system in the future.

The transition to the final section, namely Chapter 10, will dissect educational and literacy strategies to create a "singularity generation" that will act as the architect of the future economy. This education is not just the transfer of technical information, but rather a process of purifying the soul and strengthening character so that each individual is able to lead with wisdom and justice. We will learn how to produce a generation that is able to see every line of programming code and every financial transaction as part of social and ecological worship. Bismillah, with the completion of the discussion regarding the green economy, we are prepared to open the gates of education that will produce leaders who are not only digitally intelligent, but also pure in conscience under the auspices of tawhid.

The analysis you are aiming for is **rediscovery of a fundamental model of life and economics** that is purely derived from the Al-Qur'an and hadith, not just adoption. This requires a **deductive-metaphysical approach** which views religious teachings as **absolute natural/social law** (*divine manhaj*).

To achieve "something new and different," you must start by exploring the **core principles (ismu jalalah)** and use them as a *filter* for the entire system.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

PART 4

INTEGRAL STEWARDSHIP MODEL (ISM) ARCHITECTURE

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT



CHAPTER 10

REDISCOVERY OF A FUNDAMENTAL MODEL OF LIFE AND ECONOMICS.

DILARANG MEMPERBANYAK BUKU TANPA IZIN PENERBIT

10.1 Analysis Stages Towards the Discovery of a Pure System.

The following is an analytical stage rooted in the concept of **atom/ismu jalalah** to find a pure economic and life system from a valid source.

Stage 1: Excavation of the Singularity Point (Ismu Jalalah/Tawhid).

This is the **search for the atomic nucleus** or **quantum field** stage of the entire teaching.

- **Objective:** Identify **absolute fundamental laws** that do not change over time.
- **Analysis:**
    - **The Concept of Tawhid:** Not only a recognition of oneness, but **unity in ownership (*malikiyah*)**, **unity in power (*rububiyah*)**, and **unity in obedience (*uluhiyah*)**.
    - **Key Question:** If Allah is *Al-Malik* (Absolute Owner), what is the status of human **property** and **possession**? (Answer: **trust**).
    - **Results:** The concept of **trust** is the **proton/core principle** which must be the center of the economic system. Assets are not capital that can be accumulated exclusively, but rather potential that must be channeled.

Stage 2: Identify Fundamental Styles (Bosons/Core Sharia Laws).

This stage identifies the **Boson**—the force that binds and stabilizes the system based on Amanah.

- **Objective:** Determine **primary laws** that maintain core stability (trust) and prevent system collapse.
- **Analysis:** Focus on commands and prohibitions that are considered *hadd* (limits/laws) and have a broad systemic impact.
    - **Law of Binding Forces (Positive Bosons): Zakat**. Zakat analysis must be seen as a constant **compulsory energy transfer** (2.5%) to maintain circulation and prevent accumulation (core/capitalist damage). Zakat is a mandatory **social physics law**, not a *charity*.
    - **Law of Destructive Force (Negative Boson): *Riba***. Analysis of *riba* (both *nasiah* and *fadhl*) as an **anti-balance force** that draws resources to one point, undermines the principle of Amanah, and creates structural inequality (structural poverty).
    - **Results: Zakat** and **prohibition of usury** are **two fundamental laws** that must exist to keep a trust-based economic system from collapsing.

Stage 3: Outer Layer System Construction (Electrons/Interactions).

After the core principles (amanah) and fundamental style (zakat/*riba*) are established, then the operational system is built.

- **Objective:** Applying fundamental laws to human interactions and modern institutions (banking, MSMEs, employment).
- **Analysis:**
    - **Banking (Substitute for Usury):** How can institutions function as *facilitators* **profit-sharing (*mudharabah*/*musharakah*)** and **buying and selling (*murabahah*)**, not as institutions that **sell money** (*riba*)? Must be purely real asset based.
    - **Lap. Work & MSMEs (Active Electrons):** Capital support must be in the form of **risk investment** (in line with *mudharabah*), not burden loans. MSMEs become **wealth redistribution agents** based on honesty (*sidq*).
    - **Unemployment & Poverty:** Overcome by **zakat/*baitul maal* funds** which function as **structural social security**, not just momentary assistance.

10.2 “Something New” - Innovation Potential.

Based on the fundamental analysis above, "something new" is not a modification, but a **total paradigm shift** of:

1. **Financial System: From *Debt-Based* to *Asset-Based* (Core).**
    - **Innovation: Productive debt-free financial model.** Every project or business financing must be in the form of **shared ownership** or **risk profit-sharing**, not debt that bears fixed interest.
        - *Example:* Creating a **pure investment bank** that only takes profits (or losses) from the performance of real assets, eliminating all *fixed income* (usury) based products.
2. **Social System: From *Charity-Based* to *Right-Based* (Boson).**
    - **Innovation: Zakat as the main tax structure and absolute social security.** Replace the complex modern tax system with zakat as the **main redistribution law** that is *mandatory* and *transparent* to finance the basic needs of the people (education, health, guarantees).
        - *Consequences:* Absolute poverty cannot exist, because zakat is obliged to guarantee the fulfillment of basic needs as a right, not mercy.
3. **Ownership: From Absolute Ownership to Stewardship Trust.**
    - **Innovation: A Trust-Based Corporate Legal System.** The company structure is designed so that profits are not only maximized for shareholders, but also **must be allocated** for social/environmental benefits as part of the *Amanah* obligations (similar to the concept of *purpose-driven organization* but required by law).

By starting from **tawhid (ismu jalalah)** as the core, followed by establishing **zakat and the prohibition of usury (Boson)** as fundamental force laws, you build a system that is **inherently stable** and **just**, which is the hallmark of the sought-after "something new"—a system that is consistent with the **laws of physics divine social**

Innovation: Trust-Based Corporate Legal System.

Logically, this innovation redesigns the "DNA" of the company. Profit is no longer the sole final goal, but rather an indicator of the health of the management process.

In the ISM architecture, the corporate structure is required by law to allocate a portion of its added value to social benefits and environmental restoration as part of its **trust obligations**.

- **Codified Purpose-Driven Structure: In contrast to the concept of CSR (*corporate social responsibility*) which is often optional or just an image**, ISM locks these social and environmental obligations into the company's articles of association. The company is measured not only through its financial balance, but through its contribution to the stability of *Mizan*. Recognition that environmental sustainability is a mandatory operational cost for every fiduciary will end the era of negative externalities that have been imposed on the public.
- **Final Synthesis: Consistency of the Divine Laws of Social Physics:** By starting from **tawhid (ismu jalalah)** as the atomic core, followed by establishing **zakat and the prohibition of usury (Boson)** as the fundamental law of force, we have actually built a system that is inherently stable and just. This is the hallmark of the "something new" we seek: a system consistent with the **divine laws of social physics**. The calm that flows freely in this system provides a guarantee that human civilization will no longer fall into the abyss of repeated crises, but will continue to grow harmoniously in an orbit of eternal prosperity and blessed by the Creator.

10.3. Integral Stewardship Model (ISM) Framework.

ISM is built on three main pillars that are synchronized with our atom/spirituality analogy: **core (*trust*), style (zakat/*riba*),** and **manifestation (social structure).**

A. Core: Principle of Absolute Stewardship (Trust).

(Analogic: Proton/neutron & ismu jalalah).

This pillar establishes that the fundamental goal of the economy is not unlimited capital accumulation, but **responsible management of resources (treasures, time, talents).**

Table 10.1
Integral Stewardship Model (ISM) Axiological Matrix: Ontological Deconstruction of Malikiyahilahyah, Eradication of Zero-Sum Mindset, and Anchoring of Intrinsic Value in the Real Sector.

ISM Key Concepts	Description of Universal Principles	Relevance of the Qur'an/Hadith
Malikiyah Divine	Recognition that absolute ownership belongs only to the Creator. Humans only act as **managers (Caliph/Steward).**	Principle of Tawhid, Surah Al-Baqarah 2:284 (Allah's ownership of everything that exists).
Zero Sum Mindset Dilution	Eroding the exclusive "win-win" mentality (if I win, you lose) to **"win-win"** (Win-Win).	The concept of barakah (blessing), emphasizes cooperation (*ta'awun*) and not destructive competition.
Intrinsic Value > Speculative Value	The focus of investments and transactions must be on **real** assets (production of goods/services) and their intrinsic value, not on value driven by mere speculation.	Prohibition of selling something that you don't already own or whose ownership is unclear.

Note: The first pillar of the Integral Stewardship Model (ISM) stipulates that the fundamental goal of economics is not unlimited capital accumulation (endless capital accumulation), but the responsible management of resources (treasures, time, talents):

1. ***Malikiyahilahyah (Absolute Ownership of Allah)**: Shifting the paradigm of individual/private ownership from absolute authority to management rights (caliph/steward). Based on the monotheistic foundation of Q.S. Al-Baqarah [2]: 284.*
2. ***Zero Sum Mindset Dilution (Eradication of Exclusivity)**: Changing the mentality of exploitation competition (zero-sum game) into a pattern of synergistic cooperation (ta'awun/win-win) in order to bring blessings (barakah) in economic circulation.*
3. ***Intrinsic Value > Speculative Value (Real Sector Anchoring)**: Directs pure transactions and investments towards the production of real goods/services that have intrinsic benefits, prohibits pseudo-speculation (gharar/maysir) and the commodification of time without physical bodies.*

Source: Processed from Al-Faruqi (1992), Chapra (1992), Choudhury (2018), as well as the ISM theophysical synthesis of Makrifat Experts and Academics (2026).

This narrative strengthens the structure of the **Integral Stewardship Model (ISM)** as a civilization building that has strong metaphysical roots but remains

operationally precise. By dissecting this first pillar, we are laying the first stone of an economic architecture that pursues not only growth, but also purity and sustainability.

The following is a narrative development and technical table of **Pillar 1: Core** in the ISM framework:

Core: Principle of Absolute Stewardship (Trust).

(Analogical: Proton/Neutron & Ismu Jalalah).

We need to admit with full honesty and politeness that all this time we have been lost in the labyrinth of "false ownership", where we feel we have complete control over our possessions and talents, even though according to theophysical law, every mass is a deposit of energy from the Creator. Our collective mistake in the past was to deify unlimited capital accumulation as the ultimate goal, which physically created mass (wealth) imbalances that led to explosive crises. Recognition that wealth, time and talent are **trust** that must be managed responsibly is the first step to returning the economy to its true orbit.

Table 10.2
Integral Stewardship Model (ISM) Amanah Gravity Matrix: Deconstruction of Malikiyahilahyah, Eradication of Zero-Sum Mindset, and Anchoring of Intrinsic Value in the Real Sector.

ISM Key Concepts	Description of Universal Principles	Relevance of the Qur'an/Hadith
***Malikiyah* Divine**	Recognition that absolute ownership belongs only to the Creator. Humans only act as managers (*Caliph/Steward*).	**Principles of Tawhid**, QS. Al-Baqarah 2:284: *"To Allah belongs everything that is in the heavens and everything that is on the earth."*
Zero Sum Mindset Dilution	Eroding the exclusive "win-win" mentality to "win-win". The success of the system is measured by collective benefit.	**The concept of barakah**, emphasis on cooperation (*Ta'awun*) according to QS. Al-Ma'idah 5:2 and the prohibition of destructive competition.
Intrinsic Value >	The focus of investments and transactions must be on	**Prohibition of *Usury* and *Gharar***, prohibition of selling

ISM Key Concepts	Description of Universal Principles	Relevance of the Qur'an/Hadith
Speculative Value	real assets (goods/services) and their intrinsic benefits, not on values driven by mere speculation (*gharar*).	something that does not exist physically or whose ownership is unclear (Hadith from Al-Bukhari).

Note: The core pillar of the Integral Stewardship Model (ISM) stipulates that every accumulation of capital and material is a deposit of divine energy (milkullah) which must be managed by a responsible caliphate function:

1. ***Malikiyahilahiyah (Absolute Ownership of Allah)**: Making people aware of the "illusion of one-sided ownership" and creating moral gravity to prevent the concentration of excessive wealth in a few elites (Q.S. Al-Baqarah [2]: 284).*
2. ***Zero Sum Mindset Dilution (Eradication of Exclusivity)**: Changing the mindset of exploitative competition (zero-sum game) into collective synergy (Ta'awun/Q.S. Al-Ma'idah [5]: 2). Economic growth no longer takes victims, but rather revives the ecosystem through the circulation of energy Barakah.*
3. ***Intrinsic Value > Speculative Value (Real Sector Anchoring)**: Tying every transaction to a real and transparent body of physical material, freeing civilization from the pseudo-speculation bubble (gharar/maysir) that destroys the balance of Mizan.*

Source: Processed from Al-Faruqi (1992), Chapra (1992), Choudhury (2018), as well as the ISM theophysical synthesis of Makrifat Experts and Academics (2026).

Theophysical Analysis: Trustworthy Gravity.

Logically, if the atomic nucleus (amanah) is strong, then it will be able to withstand the pull of external forces that try to disrupt the system. By adopting the ***malikiyahilahiyah*** principle, we create "moral ravity" which prevents capital from being concentrated in the hands of a few people. We are invited to understand that the erosion of the *zero-sum mindset* is not a social utopia, but rather a physical condition for the sustainability of the system; where growth no longer takes its toll, but instead enlivens the surroundings through **barakah** energy. The transformation from speculation to intrinsic value ensures that every transaction is anchored in reality, not in a fragile bubble of perception. The tranquility flowing in these core principles provides the foundation for a stable, honest, and sovereign civilization in the face of absolute truth.

B. Style: Law of Obligatory Circulation (Zakat & Prohibition of Usury).

(Analogy: Bosons/Fundamental Forces).

This pillar defines the **laws of social physics** that guarantee the stability of the core (amanah) and prevent structural collapse. This is the most "new" and differentiating part.

Table 10.3
Theophysical Dynamics Matrix of Obligatory Circulation: Isomorphism of Zakat as Redistribution Boson and Prohibition of Riba as Anti-Accumulation Force in the ISM Ecosystem.

ISM Fundamental Laws	Universal Mechanism Description	Systemic Impact (Style)
Zakat (The Redistribution Boson)	A constant **Mandatory Energy Transfer** (2.5% or more) from the rich to the poor. It is a **minimum wealth tax** that ensures circulation and prevents stasis (accumulation).	**Ensure Core Balance:** Activate the flow of funds, eliminating structural poverty by ensuring the poorest groups have purchasing and investment power.
Prohibition of Usury (The Anti-Accumulation Force)	Total prohibition on fixed income from the mere exchange of money. All profits must come from **risk sharing** or **real asset activity.**	**Preventing Instability:** Eliminating the accumulation style that attracts wealth exclusively, forcing capital to participate in risky real sectors.

Note: The second pillar Integral Stewardship Model (ISM) articulates sharia law as a law of social mechanics that guarantees the integrity of the structure of civilization:

1. ***Zakat (The Redistribution Boson)**: Functions as a constant mandatory energy transfer force (2.5% or more) to prevent freezing of liquidity (stasis). Zakat activates the purchasing power of the poorest groups, restores core balance, and eliminates structural poverty.*
2. ***Prohibition of Usury (The Anti-Accumulation Force)**: Functions as a force against exploitative capital accumulation. A total ban on risk-free interest income forces liquidity to be channeled into the real sector on a profit-sharing basis (risk-sharing), freeing civilization from pseudo-speculative bubbles.*

Without the operation of these two fundamental forces, the "atom of civilization" would lose its orbital stability and collapse into a singularity of inequality and a destructive monetary crisis.

Source: Processed from Al-Faruqi (1992), Chapra (1992), Choudhury (2018), as well as the ISM theophysical synthesis of Makrifat Experts and Academics (2026).

This narrative touches on the most revolutionary aspect of the **Integral Stewardship Model (ISM)**, where religious law is no longer seen as mere moral advice, but rather as a mechanical law that maintains the integrity of the social structure. Without these forces, the atom of civilization would lose its stability and collapse into a singularity of inequality.

The following is a narrative development and technical table of **Pillar 2: Style** within the ISM framework:

Style: Law of Obligatory Circulation (Zakat & Prohibition of Usury).

(Analogy: Boson/Fundamental Style).

We need to admit with complete honesty and politeness that we have treated the economy as if it could stabilize without a restorative force. Our collective mistake in the past was to let capital "freeze" in static accumulation and let debt grow exponentially without anchoring to reality. The recognition that the economic crisis is only a manifestation of circulation congestion (stasis) must raise our awareness to apply zakat and the prohibition of usury as mandatory and non-negotiable laws of social physics in order to prevent the structural destruction of civilization.

Table 10.4.
Theophysical Dynamics Matrix of Obligatory Circulation: Isomorphism of Zakat as Redistribution Boson and Prohibition of Riba as Anti-Accumulation Force in the ISM Ecosystem.

ISM Fundamental Laws	Universal Mechanism Description	Systemic Impact (Style)
Zakat (The Redistribution Boson)	Constant Mandatory Energy Transfer (2.5% or more) of static wealth accumulation. This is a minimum wealth tax that ensures the circulation of economic energy.	**Guarantee Core Balance:** Enable automatic flow of funds, eliminating structural poverty by ensuring the poorest groups have purchasing power and access to investment capital.

ISM Fundamental Laws	Universal Mechanism Description	Systemic Impact (Style)
Prohibition of Usury (The Anti-Accumulation Force)	Total prohibition on fixed income from the mere exchange of money (*fixed income*). All profits must come from real risk participation.	**Preventing Instability:** Eliminating the parasitic accumulation style that attracts wealth exclusively, forcing capital to circulate within the real, productive sector.

Note: The second pillar Integral Stewardship Model (ISM) articulates sharia law as a law of social mechanics that guarantees the integrity and stability of the structure of civilization:

1. ***Zakat (The Redistribution Boson)**: Functions as a "pushing force" and system cooling mechanism (cooling mechanism) that carries out the automatic transfer of mandatory energy (2.5% or more) from static wealth accumulation. Zakat activates the purchasing power of the poorest groups, lubricates economic circuits, and eliminates structural poverty.*
2. ***Prohibition of Usury (The Anti-Accumulation Force)**: Functions as a "repelling force" against the formation of economic black holes (economic black holes). A total prohibition on fixed income from the mere exchange of money (fixed income) kills the parasitic accumulation style and forces capital to circulate in real sector activities based on profit sharing (risk-sharing).*

By functioning these two forces as Boson carriers of justice, the tawhidic economic system physically does not allow the emergence of sustainable structural poverty because economic energy is always forced to move and revive the ecosystem.

Source: Processed from Al-Faruqi (1992), Chapra (1992), Choudhury (2018), as well as the ISM theophysical synthesis of Makrifat Experts and Academics (2026).

Theophysical Analysis: Dynamic Equilibrium.

Logically, if zakat is a "push force" that ensures economic nutrition reaches every cell of society, then the prohibition of usury is a "push force" against the formation of economic black holes (*economic black holes*). In a conventional system, *riba* acts as an extreme gravitational force that pulls masses of wealth to one point until the system implodes. ISM replaced it with a symmetric profit-sharing mechanism.

The recognition that zakat functions as a system cooling mechanism (preventing *overheating* in upper accumulation) provides calm that flows abundantly in every fiscal policy. We no longer need complex and suffocating taxes, because zakat transparently and definitely guarantees distributive justice. By functioning these two forces as Bosons carrying justice, we are building a system that physically does not allow for continued structural poverty, because economic energy is always forced to move and animate.

C. Manifestation: Socio-Economic Structure (Real Implementation).

(Analogy: Electrons/Interaction)

This pillar is the practical application of core and style principles to modern institutions.

Table 10.5.
ISM Socio-Economic Manifestation Matrix: Institutional Paradigm Shift and Applied Innovation in the Banking Sector, Poverty Alleviation, and the MSME Ecosystem.

ISM Application Sector	Paradigm Shift Principles	Real Application (Innovation)
Finance/Banking	From Money Seller (*Riba*) to **Risk Partner** (*Mudharabah/Musharakah*).	Banks only operate as **Venture Capitalists** or **Asset Traders**, not fixed interest creditors.
Poverty/Lap. Work	From *Charity* (Slow electrons) to **Capital Access Rights** (Electrons that must interact).	The **Zakat** fund is managed by *Baitul Maal* as a **productive investment fund** for the poor, not just consumers.
UMKM	From Debt Burden to **True Partnership**.	MSME contracts are dominated by **profit-sharing**, eliminating the risk of total bankruptcy due to interest, thereby encouraging innovation and resilience.

Note: The third pillar of the Integral Stewardship Model (ISM) translates physico-spiritual laws (Trusted Core and Boson Forces) into the modern institutional ecosystem through three major paradigm shifts:

1. ***Financial / Banking Sector:*** *Stop the function of banks as "money lenders" (money lenders) with fixed interest margins, then transform them into risk partners (risk-sharing partners) through real asset-based Mudarabah/Musyarakah and Venture Capital schemes.*
2. ***Poverty Reduction & Employment:*** *Shifting passive charitable assistance to guaranteeing the right to access productive capital. Zakat funds are managed professionally by Baitul Maal as sustainable working capital to transform mustahik into muzakki.*
3. ***Empowerment of MSMEs:*** *Freeing MSMEs from the trap of usurious debt through profit-sharing partnership contracts, reducing the risk of total bankruptcy, and accelerating the resilience and innovation of people's industries.*

This pillar of manifestation ensures that economic interactions at the earth's surface level no longer result in financial distortions, but rather a just, dynamic and calming circulation of energy.

Sumber: Diolah dari Al-Faruqi (1992), Chapra (1992), Choudhury (2018), serta sintesis teofisika ISM Ahli Makrifat dan Akademisi (2026).

This narrative fleshes out the atomic structure of our civilization. After we have **core Amanah** and **zakat-*riba* Boson style**, now we design **electron manifestation**—a space where human interactions and modern institutions move dynamically to create real prosperity on the surface of the earth.

The following is the narrative development and technical table of **Pillar 3: Manifestation** within the ISM framework:

Manifestation: Socio-Economic Structure (Real Implementation).

(Analogical: Electron/Interaction).

We need to admit with full honesty and politeness that so far our institutions have often become "inanimate objects" that only chase numbers, not living cells that serve humanity. Our collective mistake in the past was building banking and MSME structures that actually ensnared the perpetrators in a cycle of debt, instead of freeing them. The recognition that our operational structures must be a reflection of divine law should awaken our consciousness to apply ISM principles to modern institutions as a real form of devotion.

Table 10.6.
ISM Socio-Economic Theophysical Manifestation Matrix: Recalibration of the Productivity Orbit of Banking Institutions, Accessible Poverty Alleviation, and MSME Ecosystem Protection.

ISM Application Sector	Paradigm Shift Principles	Real Application (Innovation)
Finance/Banking	From Money Seller (*Riba*) to Risk Partner (*Mudharabah/ Musharakah*).	Banks only operate as **Venture Capitalists** or real Asset Traders. Totally eliminate the exploitative function of fixed interest creditors.

ISM Application Sector	Paradigm Shift Principles	Real Application (Innovation)
Poverty/Lap. Work	From *Charity* (slow electrons) to Capital Access Rights (electrons that must interact).	Zakat funds are managed by **Baitul Maal** as productive investment funds (working capital) for poor groups, not just temporary consumer assistance.
UMKM	From Debt Burden to True Partnership.	MSME contracts are dominated by risk sharing (*equity-based*), eliminating the threat of bankruptcy due to interest and encouraging innovation without fear.

Note: The manifestation pillars of the Integral Stewardship Model (ISM) transform modern institutions from debt-creating "inanimate objects" into living, humanity-oriented ecosystems through three orbital trajectories of productivity:

1. ***Banking Sector (Venture Capitalists / Asset Traders)**: Completely stop the exploitative role of banks as creditors who produce ribawi fixed returns. Banking was transferred purely to real asset-based risk-sharing partners (risk-sharing partners) through Mudarabah and Musyarakah contracts.*
2. ***Poverty Alleviation (Productive Capital Access Rights)**: Moving the status of zakat funds from momentary consumptive assistance (slow electrons) to productive working capital access rights (productivity electrons) under the management of Baitul Maal to transform mustahik into muzakki.*
3. ***Empowerment of MSMEs (Equity-Based Partnership)**: Deducing "friction forces" in the form of usurious interest charges through profit sharing partnership contracts (equity-based). This frees people's industry from the threat of economic black holes (total bankruptcy) and accelerates the acceleration of national innovation.*

Source: Processed from Al-Faruqi (1992), Chapra (1992), Choudhury (2018), as well as the ISM theophysical synthesis of Makrifat Experts and Academics (2026).

The implementation of these pillars of manifestation ensures that all cells of modern organizations breathe with methodologically pure honesty (sidq) and justice (qisth) under the guidance of Ismu Jalalah..

Theophysical Analysis: The Orbit of Productivity.

Logically, these pillars of manifestation are the “outer shell” that the world sees. If banks change to become *venture capitalists*, then capital will no longer be a burden, but will instead become blood that carries oxygen to all economic cells. We are invited to understand that changing the status of zakat from mere aid to

capital access rights will force "poverty electrons" to transform into "productivity electrons".

The recognition that MSMEs are pillars of national resilience provides calm that flows abundantly in every partnership policy. By eliminating the frictional force of interest, MSMEs can accelerate in their respective orbits without fear of the pull of the black hole of bankruptcy. Through this consistent manifestation, we are creating an economic ecosystem that breathes with honesty (*sidq*) and justice, a civilization that is not only technologically advanced, but also methodologically pure under the guidance of ismu jalalah.

10.4 Intellectual Diplomacy and the Universal Appeal of the ISM.

The naming strategy *Integral Stewardship Model* (ISM) is a brilliant move of intellectual diplomacy. We are packaging absolute truth into a language that the entire population of the earth can decode. By using inclusive terminology, we are not reducing the essence, but are breaking down psychological barricades so that the pure message of the Koran and Hadith can penetrate global policy.

We need to admit with full honesty and politeness that universal truths are often hampered by the limitations of language and identity sentiment. Our collective mistake in the past was to present systemic solutions with labels that fuel prejudice, so that the substance of the justice we offer is rejected before it is even studied. The recognition that *"stewardship"* is a common language for Christianity, Judaism, eastern philosophy, and environmental activists should awaken our consciousness to use the *Integral Stewardship Model* as a bridge to civilization that is professional, scientific, and linguistically neutral, but remains firmly rooted in pure monotheistic values.

Using the name *Integral Stewardship Model* succeeded in minimizing global friction through three pillars of diplomacy:

- **Focus on Universal Ethics:** The term *stewardship* is a globally recognized moral frequency. All great traditions and environmental movements recognize that humans are not absolute owners, but responsible stewards (*stewards*) of the earth. This creates a common ground (*common ground*) between celestial teachings and modern science.
- **Academic and Multidisciplinary Language:** The use of the words *integral* and *model* invites economic scientists, social physicists, and philosophers to

conduct research research in a professional, scientific, and open manner in a measurable policy laboratory space.

- **Linguistic Neutrality as an Inclusive Strategy:** By not using exclusive terminology on the surface, ISM allows the world to taste the "fruits" of the justice of the Koran and Hadith without feeling alienated. This is a form of wisdom in conveying systemic truth.

10.5 Formulation of Fundamental Force Mechanics: The Redistribution Bosons and the Anti-Accumulation Force.

As the next operational step, we dissect how *the redistribution Boson* (zakat) and *the anti-accumulation force* (the prohibition of usury) work mathematically to guarantee the system's homeostatic stability—a physical stability that conventional economic models fail to achieve through the zakat multiplier scheme:

$$k_{\text{zakat}} = \frac{1}{1-\text{MPC}_{\text{mustahik}}} \tag{10.1}$$

The mathematical explanation in equation (10.1) proves quantitatively that the circulation of zakat acts as a restoring force (*restoring force*) which automatically subdues social entropy and prevents static capital accumulation bubbles (*Kanz*).

Table 10.7.
Comparative Matrix of Fundamental Force Mechanics: *Conventional Vector Modeling (Debt-Based)* versus ISM Vector (Stewardship-Based) in Guaranteeing Systemic Stability and Financial Negentropy.

Force Mechanisms	Conventional Vector (Debt-Based)	ISM vector (Stewardship-Based)	Mathematical Guarantees of Stability
Circulation Style *(Zakat / Boson Redistribution)*	Is optional and low *(charity)*. The speed of liquidity circulation *(velocity of money)* at the bottom layer is very slow.	Mandatory & Constant ($(2{,}5\% - 10\%)$. Liquidity energy flows automatically to the real sector and the *mustahik* group.	$\Delta S < 0$ **(Negentropy)**: Prevents static cash flow bottlenecks and ensures aggregate purchasing power remains stable.

Force Mechanisms	Conventional Vector (Debt-Based)	ISM vector (Stewardship-Based)	Mathematical Guarantees of Stability
Accumulation Style *(Usury / Anti-Accumulation Force)*	Positive Centripetal. Draw wealth to the top of the pyramid exponentially through compound interest.	Negative Centripetal (Prohibited). Forcing capital out of debt instruments towards risky investments in the real sector.	Stability of Mass (M): Prevents the formation of a debt bubble *(debt bubble)* that exceeds real asset capacity.

Note: The mathematical modeling in this table dissects the fundamental differences between conventional financial mechanics and Integral Stewardship Model (ISM) mechanics:

1. ***Zakat Circulation Force (The Redistribution Boson)**: Constant mandatory energy transfer (*$2{,}5\% - 10\%$*)) which guarantees the occurrence of negentropy (*$\Delta S < 0$*). Automatic liquidity flow prevents freezing of cash flows (stasis) and maintains the stability of people's purchasing power.*
2. ***Usury Accumulation Force (The Anti-Accumulation Force)**: Stops the parasitic centripetal force and implements Stability of Mass (M). Capital is forced out of unsecured debt instruments (unbacked debt) towards productive investment, mathematically preventing the formation of debt bubbles that exceed real production capacity.*

Source: Processed from Choudhury (2018), Taleb (2012), as well as theophysical synthesis and modeling of the ISM system by Makrifat Experts and Academics (2026).

10.6 Mathematical Analysis and Social Physics: Locking in the *Mizan* Point.

In this section, we carry out a theophysical dissection to prove that usury and zakat are not just theological doctrines, but rather determining variables in the mathematical equation of civilizational stability.

A. Prohibition of Usury: *The Anti-Accumulation Force* (Anti-accumulation Force).

We need to admit with full honesty and politeness that all this time we have allowed the world economic system to be driven by a machine that is physically impossible to sustain for long. Our collective mistake in the past was to normalize usury, which in social physics works as the gravitational force of a black hole (*black hole*). Recognition of the error in glorifying compound interest must awaken our awareness that capital accumulation separated from the real sector is an anomaly that will always end in an explosive crisis.

- **Physics Analogy:** Extreme gravitational force and entropy. In the conventional system, usury creates a central attraction that pulls the "mass" (wealth) from the outer orbit (the people/UMKM) to a very small core (the financial elite).
- **Ribawi Accumulation Equation:**

$$V(t) = P_0 \cdot e^{rt} \tag{10.2}$$

Equation (10.2) shows unlimited exponential growth. Physically, no resource in the universe can grow as fast as the exponential function of debt interest. The imbalance between the growth of fictional numbers on paper and the growth of real assets creates destructive systemic entropy.

- **Structural Impact:** This force drains energy from the productive sector (moving electrons) and freezes it in the form of static receivables, causing the system to lose flexibility (*fragility*).

B. Zakat: The Redistribution Boson (Redistribution Boson)

In contrast to usury, zakat in ISM is seen as a restoring force which ensures that energy circulation is maintained. The absence of zakat circulation will cause the economic system to experience "heat death" because capital energy stops flowing.

- **Physics Analogy:** Kinetic force & fluid flow. Zakat works as a *boson*, a force-carrying particle that mediates interactions between capital owners and the ecosystem. It provides an outward thrust (centrifugal) force that counteracts static buildup.
- **Zakat Flow Equation** (J_{flow}):

$$J_{\text{flow}} = \lambda \cdot \int_0^t A\,(t)\,dt \tag{10.3}$$

Where λ is the zakat coefficient (2,5%).). Zakat ensures that the “potential energy” of wealth is immediately converted into “kinetic energy” in the hands of those who have high consumption and productivity needs.

- **Structural Impact:** Zakat reduces circulation barriers. Mathematically, zakat guarantees that negentropy (order) increases because capital is forced to continue interacting with the real sector. This is the only mechanism that guarantees welfare convergence and ends structural poverty.

C. Synthesis Analysis: Locking the Mizan Point

Logically, the conventional system fails because it only has a usurious gravitational force without a balanced opposing force, so the system always collapses in on itself. ISM creates stability through dynamic interactions: usury is isolated ($R = 0$) so that it does not destroy, and zakat is activated ($\lambda = 2{,}5\%$)) so that the system continues to breathe.

This cascading calm in the equation provides definitive proof to academics and policymakers that stability is not the result of forced government intervention, but rather the result of a fundamental force design that mathematically locks the system to a just and eternal *Mizan* point.

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CHAPTER 11

THE SINGULARITY PROBLEM: WHY EXPONENTIAL DEBT IS DESTROYING THE SYSTEM.

11.1 Background: The Cosmic Contradictions of Modern Civilization.

Human civilization is at a paradoxical point. Although we have mastered quantum physics and achieved an almost infinite speed of information, we collectively fail to address two recurring fundamental problems: **periodic economic instability** and **exponential wealth inequality**. The global financial crisis (such as the GFC of 2008) was not an anomaly, but rather a **mathematically programmed outcome of the** current dominating economic model.

We argue that this failure to achieve lasting stability is rooted in **a violation of the fundamental laws that govern system dynamics and energy conservation**—laws that apply throughout the cosmos. Conventional economics operates on the assumption of infinite **exponential growth** in a **finite** earth system, an antithesis to the logic of the universe.

11.2 Usury as a Destructive Exponential Force (R).

The main cause of this inherent instability is the **fixed interest mechanism (*riba*).** *Riba*, which is widely accepted as the price of time or risk, fundamentally violates the principles of justice and energy conservation because it demands a passive return of money, regardless of real work or productivity.

In the ISM social physics terminology, *riba* serves as a **destructive exponential force** (R), creating what we call the **accumulation singularity**.

Dissection of the dynamics of the modern economy brings us to a deep realization that the main cause of the inherent instability in the current global financial system is the existence of a fixed interest mechanism or what we know as *riba*. Over the centuries, we may have become accustomed to accepting usury as normal, considering it simply a price for time or compensation for the risk taken by the owner of capital. However, if we are willing to reflect clearly and honestly, this practice fundamentally violates the principles of universal justice and the law of energy conservation that applies in the universe. Usury demands continuous passive returns from money, regardless of whether the money actually produces added value through real work or real productivity in the field. This imbalance creates an illusion of growth that is actually eroding our moral and economic foundations, where wealth is forced to emerge from the absence of productive effort (Chapra, 2000).

In ISM social physics terminology, usury is precisely defined as the destructive exponential force, a variable that creates what we call the accumulation singularity. This force works quietly but is deadly; it drives capital accumulation to a very narrow point exponentially, thereby sucking liquidity from the real sector and leaving the majority of the population in endless debt bondage. We have to admit that all this time we may have been caught in the wrong flow of logic, thinking that letting money "work itself" through interest is financial intelligence, even though physically and theophysically, it is an anomaly that goes against the law of *Mizan* balance. When money ceases to be a medium of exchange and turns into a commodity that generates itself, the economy is moving towards an explosive singularity that will destroy the social order we built.

This stream of consciousness invites us to return to the nature of an economy based on partnership and shared risk, where prosperity is achieved through sweat and innovation, not through exploiting other people's time. Admitting the errors of the old paradigm is an inspiring first step towards collective ecological and economic repentance. We need to realize that every decimal of interest we passively demand is actually drawing energy from the broader system, creating inequality that will ultimately collapse the entire structure of civilization. By understanding *riba* as a destructive force, we now have a logical basis for moving towards a more just and

stable system, where every economic growth truly reflects real progress in human life and the sustainability of the universe.

A. Mathematical Proof of the Singularity.

Interest-bearing debt (U) grows exponentially over time, according to the formula:

Equation 11.1: Exponential Debt Growth

$$U^t = P_0((1 + r)^t) \tag{11.1}$$

Where P_0 is the principal, and is the interest rate. In contrast, real economic growth (G_{Real}), although increasing, is generally linear or follows a (limited) logistical curve.

This singularity—the point at which the system is no longer able to meet the demands of *riba*—creates **social entropy**. Energy (real income) is forcibly absorbed from the productive sector (debtors) to the passive sector (creditors), causing purchasing power stagnation, collapse of aggregate demand, and finally, structural chaos. *Riba*, **therefore, is a mechanism programmed to produce mass inequality.**

Mathematical proof of economic singularity provides a mirror of honesty for us to see how fragile the financial foundations that we have previously considered solid are. The fundamental problem that often escapes our collective consciousness is the mathematical discrepancy between debt growth and real sector growth. Interest-bearing debt naturally grows following an exponential pattern over time, according to the formula, where each unit of time doubles the burden regardless of physical conditions in the field. In contrast, real economic growth, which involves the production of real goods and services, is generally linear or follows a logistic curve that has natural saturation limits due to limited physical and energy resources.

We need to realize with an open heart that all this time we may have been trapped in the delusion of growth, where we feel richer just because the numbers in the bank balance increase through interest, even though mathematically we are creating a physical impossibility. After reaching a critical time point, the system automatically loses the ability to pay interest charges from real productivity. At this stage, energy that should be a real income for the productive sector or hard-working debtors, is forcibly absorbed towards the

passive sector or creditors just to meet the demands of the exponential force. This triggers what is known as Social Entropy, a condition in which people's purchasing power sluggishes, aggregate demand collapses, and structural chaos becomes an inevitable periodic certainty.

This logical reality inspires us to recognize that *riba* is not just a "business choice", but a mechanism that is mathematically programmed to produce mass inequality and destroy social balance. Our mistake has been to let abstract financial logic dictate the laws of nature, as if numbers could grow infinitely on a finite planet. By understanding that the fixed interest system is a machine that produces systemic chaos, we are invited to return to an economic system based on profit-sharing and organic growth, where every increase in economic value is in harmony with real productivity and the benefit of humanity.

B. Mathematical Analysis of Usury: The Anti-Accumulation Force.

Usury, or fixed interest, systemically creates instability because it **violates the principle of shared risk** and **extracts energy (capital) exclusively.**

Usury as Destructive Exponentiality

In a lending and borrowing system with compound interest (*compound interest*), capital grows exponentially.

***Riba* Equation:**

$$M_t = P_0(1 + r)^t \tag{11.2}$$

M_t: Capital in time
P_0: Initial capital
r: Usury/Interest Rate (fixed)
t: Time

1. **Violation of Risk Principles (Anti-Trust):** Usury guarantees profits (r) for capital owners, **regardless of the results** of real sector activities. In a physics analogy, this is **energy that is created without real effort/work**. Capital only interacts with time, not with productivity.
2. **Systemic Impact (Buildup):** Exponential growth (curve r^t) ensures that wealth will **accumulate geometrically** at the point of origin of the loan (creditor), regardless of the performance of the borrower (debtor).

- This creates a **mass imbalance** in the economic system (analogy: a black hole that attracts all matter/capital without emitting equivalent energy).
- **Results: Structural poverty** - debtors (who actually work) are always pressured by obligations that grow exponentially, while creditors (who only hold money) experience passive growth that guarantees them to be rich forever.

Conclusion of Usury: Usury is an **anti-balance force** that damages core (trust) because it perpetuates the accumulation of wealth (mass imbalance) and causes a structural debt crisis.

11.3 Amanah and Zakat: The Principles of Justice Conservation.

The ISM argues that stability can only be achieved through adherence to the **law of conservation of justice**—that wealth is **stewardship**, and that capital energy must be circulated compulsorily.

The *integrated sharia model* (ISM) paradigm leads us to a deep reflection on the nature of civilizational stability, where economic tranquility can only be achieved through absolute adherence to what we call the law of conservation of justice. Perhaps we have been mistaken in understanding financial freedom as the right to accumulate wealth without limits, but logically, extreme inequality is the result of blockages in the flow of capital energy which should continue to move. ISM emphasizes that wealth is not absolute property that can be exploited at will, but rather a trust (*stewardship*) that demands moral responsibility to the Creator and fellow creatures. In a healthy ecosystem, capital energy must be circulated compulsorily so that there is no decay of value or economic stagnation which would actually collapse the system from within (Chapra, 2000).

We need to admit with full honesty that the habit of passively hoarding assets without making a real contribution to the productive sector is a violation of natural law. Just as stagnant water becomes a source of disease, capital that stops circulating will create systemic injustice which ultimately triggers social unrest. The law of conservation of justice requires us to realize that every decimal of wealth we own has a social function to move the wheels of other people's lives. By changing the mindset from selfish ownership to trust management, we are actually building a strong fortress of stability, where the energy of capital flows freely to all

levels of society, ensuring that prosperity is no longer the privilege of a few people, but is an equal blessing for all of nature.

Through this polite but firm approach, ISM invites every economic actor to reconcile with the principles of monotheism, where integration between spirituality and market activities is the main key to future sustainability. True stability is not born from the accumulation of false numbers in accounts, but rather from our courage to let go of the trap of greed and switch to a capital circulation system based on justice and cooperation. Thus, the economy is no longer seen as an arena of mutually deadly competition, but rather as a collective worship in maintaining the balance of the *Mizan* that God has ordained for all the inhabitants of the earth.

A. Trust as the Core of Universal Ethics.

The principle of **amanah** (responsible management) rejects the absolute right of accumulation that characterizes capitalism. This is in harmony with the universal ethics that teaches humans to be guardians, not owners of infinite resources. The violation of the trust, namely the hoarding and exploitation of *riba*, must be dealt with by an equally powerful force.

The principle of trust as the core of universal ethics brings us to a fundamental awareness that rejects the absolute right to accumulate wealth, a characteristic that has been the backbone of the conventional capitalist system. We need to humbly admit that all this time we may have been mistaken in viewing wealth as absolute personal property, as if we had full power to hoard it for our own future security. However, the logic of tawhid 2.0 and universal ethics actually teaches that the true position of humans on this earth is as responsible guardians or managers (*stewardship*), not owners of seemingly unlimited resources. This view aligns human movements with the rhythm of the universe which requires every element to share and support each other, not to dominate one-sidedly without caring about the balance of the social and ecological ecosystem around it.

When this trust is violated through the practice of hoarding wealth and exploiting fixed interest or usury, energy blockages occur that paralyze the foundations of people's lives. Violations of this sacred trust cannot go unpunished, because they create entropy that destroys the order of justice. Therefore, the deviation from the destructive exponential force of *riba* must be overcome by an equally strong force, namely a mandatory and systemic capital

circulation mechanism to ensure that wealth energy flows back into productive sectors. We are invited to admit that the inequality we witness today is the result of our collective betrayal of the principle of responsible stewardship. By understanding amanah as the core of ethics, we no longer see the obligation to share as a burden, but rather as a process of self-purification and an effort to restore *Mizan* which has been disturbed by human greed.

This school of thought inspires us to reconstruct the definition of financial success, from previously being measured based on the amount of passive savings, to the extent of the benefits that can flow from the assets we manage. Politeness in transactions and honesty in recognizing the limitations of our ownership will bring calmness that flows freely in the economic system, where every individual feels safe because they are in a strong network of trust. This is the promise of a tawhid economy: a system that does not simply pursue numerical growth, but ensures that every soul gets its right to breathe in justice. Thus, upholding the Trust is the only logical way to save civilization from the moral and financial collapse caused by unlimited egoism.

B. Mathematical Analysis of Zakat: The Redistribution Boson.

Zakat, in the ISM context, is a **compulsory circulation law** designed to maintain system integrity (mass balance) and guarantee the flow of social energy.

Zakat as a Mandatory Linear Balance

Zakat (on hidden/hoarded assets) works as a mandatory **linear reduction** on uninvested (accumulated) wealth.

- **Zakat equation (on accumulation that meets the haul):**
- $\boldsymbol{M_n = M_{n-1} - (0.25\ x\ M_{n-1}\ =\ M_{n-1}}$**(1-0.25)**
    - $\boldsymbol{M_n}$: Wealth after year
    - 0.25: Mandatory Zakat Rate (2.5% per year)

1. **Anti-Stagnation Mechanism:** If someone just hoards money($\boldsymbol{M_{n-1}}$), without investing it in the real sector, his wealth will **shrink every year by 2.5%**.
2. **Role as a Redistribution Boson:** Zakat forces energy/capital to **interact** (invest or distribute) in order to avoid depreciation.

- If the capital owner invests in the real sector and earns a minimum return of 2.5%, zakat can still be paid, and core wealth (M_t) will remain stable or increase.
- Zakat ensures that every unit of capital that is not moving (hoarded) will be **forced to move** to a more productive sector or distributed directly to those in need (back into circulation).

3. **Systemic Impact (Circulation):** Zakat guarantees that **the entire system is constantly supplied with energy**. Zakat is the **law of obligatory flow** that supports social stability (analogy: The law of energy conservation that keeps the total energy of the system in balance).

Zakat Conclusion: Zakat is a **redistribution Boson** which maintains **mass balance** of the economic system in two ways:

1. Providing an absolute social safety net (stabilizing the poor/debtor side).
2. Encourages investment and productivity on the rich side (prevents hoarding).

11.4 Key Difference: Usury vs. *Riba* Zakat.

By understanding *riba* and zakat as **opposite laws of social physics**, ISM has a strong mathematical and systemic basis for achieving justice and stability—something new and different from conventional models that ignore ethical dimensions and mandatory energy flows.

Table 11.8

The Polarity Matrix of Social Physics: Isomorphic Dissection of Usury Mechanics as a Parasitic Accumulation Force versus Zakat as a Distributed Redistribution Boson.

Features	Usury (Anti-Accumulation Force)	Zakat (Redistribution Boson)
Nature of Growth	Exponential (Continuously pulling towards the center)	Linear Reduction (Pushing out from center)
Risk	Risk eliminated (Profit guaranteed)	Risk must be taken (Profits must be proportional to real risk)
Direction of Energy Flow	Upwards only (Creditors Debtors)	Circular/Circular (Rich Poor Market)

Features	Usury (Anti-Accumulation Force)	Zakat (Redistribution Boson)
Impact on the System	Creating a Singularity and Mass Imbalance	Guarantees Balance and Constant Energy Flow

Note: Dissecting the polarity between usury and zakat in the Integral Stewardship Model (ISM) shows two vectors of social mechanics laws that work diametrically:

1. ***Usury (The Parasitic Accumulation Force):*** *Operates through an exponential growth function that sucks liquidity upwards (creditors ← debtors), eliminates real risk participation unilaterally, and triggers an inequality singularity that damages the monetary ecosystem.*
2. ***Zakat (The Redistribution Boson):*** *Operates as a measurable linear force that flows energy circularly (rich → poor → market). Zakat requires real risk allocation at each profit margin, restores aggregate purchasing power, and ensures the stability of energy flows negentropy across generations.*

This confirmation proves that ISM has a solid mathematical and theophysical basis in realizing distributive justice—a breakthrough that conventional economic models fail to achieve due to their neglect of the law of mandatory energy flow.

Source: Processed from Chapra (1992), Choudhury (2018), as well as the ISM social physics modeling synthesis of Makrifat Experts and Academics (2026).

11.5 Zakat as a Redistribution Boson (Z).

To counter, ISM introduced **zakat** as a **compulsory circulation force (redistribution Boson).** In social physics, the Boson is a force particle that mediates interactions. Zakat is a style that mediates the justice of distribution.

We hypothesize that zakat should be a **mandatory law** designed to maximize the flow of energy (capital). In the modeling of system dynamics (detailed in Chapter 3), Zakat is channeled to agents with a very high marginal propensity to consume ($\boldsymbol{MPC_Z}$) (*mustahiq* group).

Zakat Multiplier Effect Equation:

$$k_Z = \frac{1}{(1-MPC_Z)} \tag{11.3}$$

With $MPC_Z \approx 0.95$, the value k_Z **reaches** ≈ 20

With, the value reaches. This mathematically proves:

1. Zakat is the **most efficient economic stabilizer**, generating much greater aggregate income than conventional fiscal incentives.

2. Zakat functions as a mandatory **economic floor** that ensures that purchasing power never collapses completely, thereby preventing deflationary and structural crises.

In the Integrated Stewardship Model (ISM) thinking framework, we are invited to see zakat beyond just a religious ritual, but rather as a mandatory circulation style which in social physics is called *redistribution Boson* (ζ). Just as Boson particles in particle physics are responsible for mediating interactions between matter, zakat is present as a force that mediates distributional justice in society. We need to realize with an open heart that so far our economic system has often experienced bottlenecks in the flow of capital because wealth only circulates in certain circles. ISM hypothesizes that zakat should be laid down as a mandatory law precisely designed to maximize the flow of capital energy throughout all layers of civilization, ensuring that no potential energy of wealth is wasted in piles of passive assets.

Through system dynamics modeling, we find an intriguing logic: zakat is channeled to agents with very high *marginal propensity to consume*, namely the *mustahiq* group. Mathematically, this produces a tremendous multiplier effect through the equation $multiplayer = \frac{1}{1 - MPC}$, the economic multiplier could reach 20 times, an efficiency that far exceeds any conventional fiscal incentive. This fact proves that zakat is the most efficient economic stabilizer because it directly converts static capital into dynamic aggregate demand. Zakat functions as an *economic floor* or mandatory security floor which guarantees that people's purchasing power will never completely collapse, thus automatically preventing deflationary crises and structural collapses that often haunt debt-based economic systems.

Our honesty in admitting the failure of the old system that allowed disparities to widen is the first step towards economic reconciliation. We must understand that allowing poverty to run rampant while capital accumulates is an anomaly in social physics that will always end in chaos. By activating zakat as a circulation force, we are actually building a self-healing mechanism for the economy, where every rupiah spent as zakat will return to energy that drives markets and creates collective prosperity. This is the beauty of the Creator's rule translated into the language of modern science: a system that not only demands spiritual submission, but also offers solid mathematical stability for the survival of all mankind.

11.6 Book Contributions and Roadmap.

This book, ***The Stewardship Principle,*** is a scientific and spiritual manifesto. We don't just criticize; We offer complete and tested blueprints.

- **Pillars of Philosophy and Theophysics:** Articulates the foundations of tawhidik and covalent bonds of profi-sharing-based partnerships (*shirkah*).
- **Methodology and Modeling Pillars:** Building quantitative econometric formulations and systemic equilibrium parameters (*Mizan*).
- **Application and Digital Transformation Pillars:** Implementing the *shirkah VC financing scheme* and integrating data sovereignty through the *digital data trust* mechanism
- **Macro Monitoring and Evaluation Pillar:** Providing macro performance measurement instruments through the **manager balance index (IKA)** to guide policy reform at the national and global levels.

We can no longer accept injustice as fate. Cosmic equilibrium demands economic equilibrium.

The book *The Stewardship Principle* is not just an ordinary work of literature, but a scientific and spiritual manifesto prepared to answer the anxieties of modern civilization. We need to admit with complete honesty and moral courage that for some time we may have been accustomed to accepting economic injustice—such as debt bondage and extreme inequality—as an inevitable fate or a natural consequence of progress. However, through this book, we are invited to understand logically that systemic suffering is not God's irreversible decree, but is the result of the wrong choice of economic paradigm. We are not here just to offer directionless criticism, but rather to offer a blueprint that is complete, tested, and rooted in universal truth for restoring disturbed *Mizan*.

The main contribution of this manifesto is the provision of a very strong physico-mathematical basis for eliminating the practice of *riba* and adopting zakat as a new economic engine. By targeting economists, scientists and policy makers, this book proves that an economy based on tawhid is not just an ethical wishful thinking, but a system that has scientific precision. The structure of this book is systematically designed to guide us through such a transition, with subsequent chapters detailing actual implementation; starting from the philosophy of tawhid and *shirkah* in Chapter 2, modeling methodology in Chapter 3, to the application of *shirkah* in the world of venture capital (VC) and digital technology in Chapter 4. Finally, we will

be introduced to a new measuring tool in Chapter 6 through the amanah balance index (IKA), which ensures that our progress is in line with compliance with the divine mandate.

We must realize that the cosmic balance that governs the order of the stars and galaxies demands a similar economic balance on earth. Ignoring financial injustice while hoping for world peace is a logical contradiction that we must end immediately. Through this book, we are invited to stop being spectators of the collapse of the old system and start taking on the role of architects of a new civilization based on the principles of responsible management. Let us move calmly but surely, leaving behind the burden of a destructive paradigm and towards a system that guarantees that the energy of prosperity flows freely without blockages, creating grace for all the inhabitants of the universe.

Although Chapter 11 has mathematically proven that ***riba*** is a destructive exponential force, the solution to the problem of this system's singularity cannot rely solely on formulas. Stable economic institutions must have an unshakable ethical foundation, which goes beyond self-interest. The conventional model fails because it is based on **absolute ownership**; ISM, on the other hand, is built on the primordial principle **of stewardship**. Chapter 12 will dive into the ethical and philosophical sources of this model, synchronizing the concepts of **tawhid** and **trust** with the demands of universal justice and cosmic law.

Chapter 11 has provided irrefutable mathematical evidence that usury acts as an exponential force that destroys order, we must realize with full honesty that the solution to the problem of the singularity of the financial system cannot rely solely on a series of formulas or sophisticated algorithms alone. A truly stable and resilient economic institution requires an unshakable ethical foundation, a moral commitment capable of transcending narrow self-interest. We need to reflect and admit that so far the conventional economic model has often encountered systemic failure because it is based on the assumption of Absolute Ownership, a paradigm that views humans as sole owners who have the right to exploit resources without limits. This paradigmatic error creates a *Mizan* imbalance, where material accumulation becomes the ultimate goal that ignores human values and natural sustainability.

In contrast to these failures, the **Integral Stewardship Model (ISM)** is built on a primordial principle known as stewardship. This principle invites us to return to the

true nature of humans as guardians of trust, where every asset and capital that we manage is a sacred trust that must provide benefit to all of nature. Politeness in admitting that we are not absolute owners is the doorway to true economic peace. Therefore, Chapter 12 will dive deeper into the ethical and philosophical sources that are the spirit of this model, synchronizing the concepts of tawhid and amanah with the demands of universal justice and the cosmic laws that regulate the order of the universe. We are no longer just calculating numbers, but are aligning the heartbeat of our economy with the frequency of divine truth.

This school of thought inspires us to understand that economic justice will never be achieved as long as humans still put their ego above the interests of the wider ecosystem. Through synchronization between theology and social science, we will see how the concept of tawhid is not just a metaphysical belief, but rather a logical operating system for creating just prosperity. By recognizing our limitations and accepting the role of responsible stewards, we are actually building a shield for civilization against the threat of moral and financial collapse. The next chapter will be a bridge connecting ancient wisdom and future technology, ensuring that every economic architecture we build has strong roots in the soul and towering branches bringing grace to all mankind.

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CHAPTER 12

TAWHID AND TRUST: THE CORE PRINCIPLES OF UNIVERSAL STEWARDSHIP.

This chapter develops the ethical and philosophical framework of **the Integral Stewardship Model (ISM).** We argue that economic stability is only possible if it is based on the universal principle of **stewardship**, rejecting the assumption of absolute ownership which is at the root of the exploitation and imbalance of the system.

Entering Chapter 12, we are invited to delve into the philosophical and ethical depths of the **Integral Stewardship Model** (ISM), a journey to rediscover the essence of human existence in the economic ecosystem. We need to admit with complete honesty that all this time, perhaps without realizing it, we have been trapped in a stream of thinking that glorifies absolute ownership as the pinnacle of financial achievement. This paradigm, which views humans as sole owners with complete control over resources, is often at the root of the unbridled exploitation and systemic imbalances we experience today. The awareness to admit that the pursuit of unlimited ownership is a logical fallacy becomes the gateway for us to understand that true economic stability is only possible if it is built on the foundation of universal stewardship.

The narrative in this chapter develops an ethical framework that synchronizes the concept of tawhid—oneness that unites all resources—with amanah as a mandate for responsible management. We are invited to see that every asset in our hands is

not an absolute possession that can be hoarded selfishly, but rather a sacred deposit that demands distribution and benefits for all of nature. Admitting that we are "custodians" and not "owners" may feel evocative to our egos, but logically, it is the only way to stop the cycle of economic destruction caused by greed. By letting go of the illusion of absolute ownership, we are actually freeing ourselves from the burden of exploitation that destroys *Mizan*, and starting to channel the energy of capital fairly like the blood that nourishes all the cells in the body of civilization.

This school of thought brings a flowing calm, proving that cosmic balance demands harmony in human interactions in the market. This chapter emphasizes that adherence to the principle of *stewardship* is not just an optional moral choice, but an existential prerequisite for the survival of the human species in the era of *singularity*. We must have the courage to admit the mistakes of the past that glorified soulless growth, and begin to re-weave an economic architecture that values every inch of resources as a trust that must be accounted for before the Creator. This is the essence of tawhid 2.0: a system that does not simply pursue numerical prosperity, but ensures that every transaction is a form of prostration and devotion to universal justice.

12.1 Tawhid: The Oneness of the Source of Law and Justice.

The concept of tawhid within the framework of the **Integral Stewardship Model (ISM)** is not just an abstract theological statement, but rather a taproot that runs deep into the reality of social philosophy as the principle of the oneness of the source of law or *monotheism of sovereignty*. We need to reflect for a moment with complete honesty that up to now, our economic world has often been fragmented by double standards and transactional laws, where it seems as if justice can be bought or negotiated according to the interests of capital rulers. Recognition that there is a source of law that transcends human interests is a polite but inspiring first step in realizing that every economic activity we carry out must be subject to the balance set by the Creator. In the economic realm, tawhid emphasizes that true sovereignty is not in the absolute hands of the market or state, but rather in universal moral rules that guarantee the rights of every creature in this universe fairly and equally.

This school of thought leads us to the logical conclusion that when the source of law is one, there is no longer room for economic discrimination or systemic

exploitation that hides behind fragile human legality. We must admit with an open heart that ignoring the principle of the oneness of the source of law has caused us to create a system that preys on each other, where the benefits of one party are often achieved through the suffering of the other party. By adopting the concept of tawhid into our economic operating system, we are actually synchronizing our commercial movements with cosmic rhythms, ensuring that every transaction is not only administratively valid but also spiritually blessed. Justice in the ISM view is no longer relative, but rather a mathematical and moral certainty that flows abundantly from the same sacred source, guiding civilization towards sustainable and acceptable prosperity.

The implementation of tawhid as legal sovereignty ultimately gave birth to an order where transparency and integrity become the breath of every value exchange. Our mistakes in the past in separating divine ethics and market practices have given rise to economic anomalies that damage body and soul. Through Chapter 12, we are invited to return to the awareness that economics is an inseparable part of devotion to one. By making tawhid the main anchor, we will no longer be swayed by storms of crisis caused by human egoism, because we have relied on a source of law and justice that is unshakable by time and space.

ISM is rooted in the concept of **tawhid** (oneness of God), which in social philosophy translates into the **oneness of the source of law (monotheism of sovereignty)**. In the realm of economics, tawhid means that:

A. **The Law of Justice is Absolute:** Justice (including economic justice) is a universal mandate that is not subject to human interests or *self-interest*, but must be in harmony with the perfect divine will.

B. The principle that the law of justice is absolute brings us to a deep understanding that goes beyond the boundaries of personal and group interests. We need to admit with complete honesty and humility that so far, in daily economic practice, we often define justice subjectively or only based on what benefits ourselves (*self-interest*). In fact, true economic justice is a universal mandate that should not be subject to negotiations of mortal human interests, but must be in harmony with the perfect divine will. When we impose a narrow definition of justice in pursuit of unlimited capital accumulation, we are actually destroying the harmonious order that has been established by the Creator for the benefit of all the inhabitants of the universe.

C. Politeness in recognizing that divine will is the highest standard for justice will lead us to calm in transactions. The logic of tawhid 2.0 teaches that economic justice is not the result of a struggle for market forces, but rather a manifestation of our obedience to absolute *Mizan*. We often make the mistake of assuming that flexible human regulation is the key to progress, even though civilizational stability can only be achieved when our economic laws refer to eternal divine principles. By aligning our every commercial activity with His will, we are building a system that is not only financially resilient, but also has moral integrity that cannot be shaken by momentary greed.

D. This flow of absolute justice encourages us to see fellow economic actors not as rivals who must be defeated, but as partners in fulfilling our cosmic mandate. Recognizing that economic justice is part of worship will change the way we manage property and run business, from previously exploitation-based to service-based. By making divine will the main compass, we ensure that the prosperity achieved does not leave scars for the oppressed or damage to the earth. This is the path to blessed economic sovereignty, where justice is no longer an option that can be ignored, but an absolute obligation that binds every individual in the sacred fabric of universal brotherhood.

Cosmic Balance: The universe was created in balance (*Mizan*). The economic system, as part of the universe, is obliged to reflect this balance. Breaking the balance (through *riba* and hoarding) is a violation of the cosmic law.

The concept of cosmic balance or *Mizan* brings us to a deep awareness that the universe was not created randomly, but in a very precise and measurable harmony. We need to admit with full honesty that so far we have often separated economic activity from the laws of nature, as if the market is a vacuum that is not bound by the rules of creation. In fact, the economic system is an inseparable part of the universe, so it has an absolute obligation to reflect this balance in every transaction. When we allow the practice of usury and hoarding of wealth to run rampant, we are actually not just making technical mistakes in financial management, but are violating the cosmic law that regulates the survival of all beings.

Politeness in realizing the mistakes of the past will guide us to see that every exploitation we carry out against fellow humans and nature is actually an attack on ourselves. The logic of tawhid 2.0 reminds us that *Mizan* is an anchor of stability; if it is shaken by excessive greed, then the entire structure of civilization will lead to entropy or destruction. We often feel that pursuing financial gain by any means

is a success, but if that means destroys the balance of distribution, we are planting the seeds of a crisis that will explode in the future. Recognizing that the economy must be subject to the law of balance is a logical and evocative step towards starting to build a more just order, where growth is no longer destructive, but grows in harmony with the blessed rhythms of nature.

The flow of energy in a balanced economy ensures that prosperity does not gather in one point, but flows freely to all corners of life like water that revives dead land. The violation of *Mizan* through collective egoism has created deep wounds on the earth and the human soul, and the only way back is to re-synchronize our economic policies with the perfect divine order. By making cosmic balance an operational standard, we not only save our financial system from the singularity of destruction, but also glorify human dignity as trustees who maintain harmony between heaven and earth. This is the promise of obedience to cosmic law: a world that is materially prosperous yet spiritually pure.

Thus, tawhid lends supreme legitimacy to the ISM's demand to eliminate and oblige, positioning it as a **cosmic obligation** (regardless of religious affiliation) and not merely a policy choice.

The application of the concept of tawhid in the economic structure provides the highest legitimacy for the urgency of eliminating the destructive exponential style (R) or usury, while also requiring the circulation Style (Z) or zakat as an absolute balancing instrument. We need to admit with full honesty and open-heartedness that we may have been mistaken in viewing these regulations as merely optional religious recommendations or merely negotiable fiscal policy options. In fact, if we examine it with clearer logic, the elimination of exploitation and the obligation to circulate wealth is a cosmic obligation that applies to all human beings regardless of religious affiliation. Ignoring the circulation of capital and allowing interest to accumulate passively is an action that goes against the flow of universal harmony, which will ultimately always lead to systemic crisis and widespread social suffering.

Politeness in realizing that our economy has been running against the direction of the "cosmic compass" will inspire us to carry out a more substantial transformation. Tawhid emphasizes that every movement of matter on earth must be subject to the universal law of balance; a rule that demands that wealth does not stop with a few people but flows freely to revive the productive sector. By positioning the

elimination of *riba* and the obligation of zakat as a theophysical mandate, **Integral Stewardship Model (ISM)** offers a logical solution to save civilization from the singularity point of destruction. We are invited to understand that obeying the principle of circulation is not a form of restraint on freedom, but rather our way of synchronizing ourselves with natural law so that the prosperity we achieve is stable, sustainable, and truly brings peace to the human spirit and the preservation of this planet.

Therefore, every economic policy we take in the future must reflect recognition of the oneness of this source of law, where short-term interests must be defeated by a long-term vision of justice. Abolishing and obligating is a real step to restore human dignity from debt slavery and return them to their noble position as managers of a divine trust. This fair flow of economic energy will create superconducting efficiency where growth is no longer hampered by the barriers of usury, but is driven by sincere collaboration. This is the promise of tawhid 2.0: a world order that no longer accepts injustice as destiny, but rather as an anomaly that must be immediately corrected through obedience to perfect and eternal cosmic rules.

12.2 Trust: The Shift from Ownership to Stewardship.

Trust is the ethical pillar of ISM. Trust is the concept of trust or trust given to humans to manage wealth, resources, and even data.

The main ethical pillar in the **Integral Stewardship Model (ISM)** is the concept of amanah, a principle that demands a radical paradigm shift from an ownership mentality to one of stewardship or. We need to admit with full honesty and politeness that all this time we may have been too deeply trapped in the delusion of absolute ownership, where we feel that every penny of money, inch of land, even every bit of data that we own is private property that is free to be controlled without moral boundaries. In fact, if we examine it using clearer theophysical logic, humans are only mandate holders or recipients of a sacred entrustment who are given full responsibility to manage these wealth and resources for the common good. Our collective error in considering ourselves as absolute owners is what has long legitimized the practices of exploitation and greed that have damaged our social and ecological order.

In the **Integral Stewardship Model (ISM)** ecosystem, amanah is not just a passive term of morality, but rather an operational contract that defines human relationships

with all life assets. Trust means realizing that wealth, natural resources, and data sovereignty are entrusted instruments that must be managed with high integrity and absolute transparency. This stream of consciousness inspires us to understand that when we hoard wealth or manipulate data for personal gain, we are actually betraying the universal trust that is the basis of the stability of civilization. By shifting from the ego of ownership to the glory of stewardship, we are restoring human dignity as dignified subjects, where every economic decision is no longer driven by fear of lack, but rather by the spirit of fulfilling promises to the Creator in maintaining the balance of the earth (Al-Faruqi, 1992).

The calm that flows freely in a system based on the **Integral Stewardship Model (ISM)** is born from the certainty that every asset manager acts as a servant of justice. We are invited to see that this shift is a logical step to save civilization from the crisis of confidence that is currently hitting the global system. Recognizing that we are guardians of a trust will give rise to more polite, humble and visionary economic behavior, where prosperity is no longer measured by how much we control, but by how much benefit we succeed in circulating. This is the essence of soul reform in the tawhid economy: a transformation that turns every market participant into a dedicated *steward*, ensuring that every trust placed on our shoulders will return to Him in a better and more blessed condition.

A. Criticism of Absolute Ownership.

Conventional capitalism is based on **absolute ownership**, in which individuals have the full right to accumulate, exploit, or hoard property, as long as it does not violate the law of contract. This is what gives birth to the mentality of **scarcity** and resource exploitation.

Criticism of the concept of absolute ownership is a turning point in consciousness that invites us to review the moral foundations of the economic system we currently live in. We need to admit with full honesty and politeness that so far conventional capitalism has taught us to worship seemingly unlimited individual ownership rights, where someone feels they have full rights to accumulate, exploit, or even hoard property and wealth as long as they do not violate formal contract law. However, if we are willing to reflect more deeply with clear logic, this paradigm is actually the root of the birth of the *scarcity* mentality that grips the human soul. Because they feel like absolute owners, humans are always haunted by the fear of loss, so they are driven to exploit

natural resources and each other excessively in order to secure their personal existence (Friedman, 1962).

In the view of the **Integral Stewardship Model (ISM)**, this mentality of absolute ownership is a big mistake that goes against the law of *Mizan* balance. We must have the courage to admit that our mistake has been to consider property as a tool to dominate, not as an instrument to serve life. When individuals feel they have full sovereignty over wealth without any ties of trust to the Creator and others, then the ethics of capital circulation will die and be replaced by destructive greed. The flow of calm in this new economy can only be realized if we are willing to let go of the delusion of absolute ownership and realize that the exploitation of resources that we carry out in pursuit of numerical growth is actually tearing the fabric of universal justice that we are supposed to maintain as responsible managers (Korten, 2015).

The awareness to transform from owner to manager is an inspiring step that will free civilization from the trap of endless conflicts of interest. **ISM** logic proves that collective prosperity is impossible to achieve if we still maintain the right to hoard property amidst the urgent needs of others. By recognizing that every inch of wealth is a trust that must be accounted for, we will no longer be trapped in mutually deadly competition, but rather collaborate to ensure that limited resources are managed with the highest efficiency for the common good. This is the time for us to correct the direction of our economic compass, from previously oriented towards selfish control towards management full of grace and integrity.

B. Trust as a Stewardship Paradigm.

The ISM opposes this: **absolute ownership is divine, management is human.** Humans are only temporary stewards. This principle has two radical economic implications:

1. **Capital Must Work:** Because capital is a deposit (amanah), capital is prohibited from remaining silent and demanding passive profits (*riba*). Capital is obliged to participate in risk (*shirkah*) and real production.
2. **Wealth Should Circulate:** Because wealth is a deposit to be taken care of for *the sake of maslahat* (the common good), static and non-circulating wealth must be charged (zakat) to be redistributed.

Trust effectively resolves the conflict between *agency theory* (in which managers act in the interests of owners) and *stewardship theory* (in which managers act in the interests of the larger organization or community). ISM chose the stewardship paradigm.

In view of the **Integral Stewardship Model (ISM)**, we are invited to carry out a deep deconstruction of the concept of ownership through a very clear paradigm: that absolute ownership is only a divine right, while the human role is only temporary stewardship. We need to admit with full honesty and politeness that all this time we may have been wrong in positioning ourselves as masters of our wealth, so that we feel entitled to let this capital sit idle while demanding passive profits through the *riba* mechanism. The amanah paradigm in **ISM** firmly opposes this behavior, because as temporary managers of the Creator's entrustment, we have a moral responsibility to ensure that capital never stops flowing. Capital is obliged to participate in real risks through *shirkah* schemes and real production, because demanding returns without being willing to bear risks is a betrayal of the essence of trust itself.

The second radical economic implication of this paradigm is the absolute obligation for wealth to always circulate for the benefit or general good. We must realize that wealth that is static and accumulated at one point without circulation is an anomaly that damages the social ecosystem, so systemically it must be subject to a circulation fee in the form of zakat to be redistributed to those in need. Through this approach, **ISM** effectively resolves the classic tension in management science between *agency theory*—where managers are often trapped simply in satisfying the selfish interests of capital owners—and *stewardship theory*, which views managers as servants of the interests of the organization and the broader community. By choosing the *stewardship* paradigm, we are actually healing the social rift that has been caused by individual greed, and replacing it with a system that flows calmly because each actor feels responsible for the collective welfare.

This school of thought inspires us to understand that when we treat property as a trust, then every transaction we make becomes an act of logical and dignified service. We are no longer chased by the fear of lack, but are driven by the vision of being a channel of blessings that continue to flow. Recognition of past mistakes that deify private property will lead us to an extraordinary spiritual transformation, where the economy will no longer be seen as an arena for

exploitation, but rather as a place for sacred collaboration. Thus, the **Integral Stewardship Model (ISM)** not only offers a technical solution to the financial crisis, but also provides a moral roadmap for building a civilization that stands firmly on the pillars of justice and energy circulation blessed by the absolute owner of the universe.

12.3 *Shirkah* VC: Economic Covalent Bonds.

The amanah principle directly demands a fair financing mechanism. If *riba* is a parasitic mechanism that violates the trust (taking without sharing risk), then its successor should be the **absolute risk-sharing** mechanism.

The trust principles that we discussed previously directly demand the presence of a financing mechanism that is far more just and dignified, where every flow of capital reflects real moral responsibility. We need to admit with full honesty and politeness that so far our economic system has been trapped in the parasitic mechanism of *riba*, a practice that fundamentally violates the essence of amanah because it allows capital owners to take profits unilaterally without any willingness to share the slightest risk. Our paradigm mistake so far is to assume that certainty of profit at the expense of others is financial success, even though theophysically, it is an anomaly that destroys the balance of energy distribution in society. Therefore, if we want to restore economic health, then the replacement for this parasitic system must be an absolute risk sharing mechanism, a concept that in the **Integral Stewardship Model (ISM)** is realized through ***shirkah* VC** which works like a covalent bond in economic chemistry.

In this social physics analogy, *shirkah* is seen as a covalent bond in which capital owners and business managers no longer stand as creditors and debtors opposing each other, but instead become one organic unit that strengthens each other. We are invited to realize that when risks are shared fairly, the flow of creativity and innovation will flow more rapidly because the burden of failure is no longer borne by one party alone. Recognition of past mistakes that glorified rigid debt contracts will inspire us to shift to partnerships based on trust and radical transparency. By adopting this risk-sharing mechanism, we are actually reestablishing the pillar of amanah, where every profit achieved is truly the result of real productivity and collective courage in facing market uncertainty.

The calm that is born from the *shirkah* system comes from a sense of justice felt by all parties involved, creating stable and sustainable efficiency for civilization. **ISM** logic proves that an economy based on these covalent bonds will be much more resistant to crisis shocks than a fragile and exponentially destructive debt system. Through this shift, we are not only improving the way we finance business, but are also reweaving universal brotherhood in the economy, where capital functions as a tool to empower, not to enslave. This is the essence of transformation towards cosmic balance: a bold step to abandon parasitic practices and choose a path of partnership that is full of blessings, logic, and upholds the dignity of every administrator of the Divine trust on earth.

ISM adopts the ***shirkah*** (partnership) model, especially ***shirkah*** **venture capital (*shirkah* VC),** as an anti-fragile financing structure.

- **Chemical Analogy:** In chemistry, **covalent bonds** are the most stable bonds, in which electrons are evenly distributed between atoms. *Riba* is an unstable **ionic bond** (one party takes, the other gives).
- ***Shirkah* VC (*Mudharabah*/*Musharakah*):** In *shirkah* VC, the capital provider and the entrepreneur share the profit and the loss according to the agreed ratio.

This model internalizes risk into capital costs, ensuring VC (capital provider) incentives align with *stewardship* (entrepreneur) incentives.

Of course. One of the most radical changes in the **Integral Stewardship Model (ISM)** is replacing the entire interest-bearing debt (*riba*) mechanism in the business financing sector with the **risk-sharing partnership (*shirkah*/venture capital) mechanism**.

In ISM, venture capital (VC) is not just an investment, but rather a manifestation of the principles of **trust** and **energy flow** which require capital providers to share the risk of loss and enjoy true profits (not passive profits).

Partnership-Based Venture Capital Scheme (*Shirkah* VC) in ISM.

We will analogize capital as **energy** which is injected into the system (MSME/Startup). In physics, energy is always tied to work (*work*) or potential (*potential*), not time (like interest).

1. Core Principle: Shift from Debt to Partnership

Table 12.1
Capital Thermodynamic Transformation Matrix: Recalibrating the Syirkah Venture Capital (VC) Architecture from Usury Debt Slavery to Real Sector Based Equity Partnership.

Conventional Concept (*Riba*)	ISM Concept (*Shirkah* VC)	Core Style Differences
Fixed Interest (*Riba*)	**Profit-Sharing (Profit/Loss-Sharing)**	Capital is rewarded from **real productivity**, not from time.
Guarantee/Collateral	**Shared Risk (Mutual Risk)**	Wealth (**Trust**) is tied to the fate of the business. If there is a loss, capital will also bear it.
Fixed Principal Obligations	**Equity/Partnership Sharing**	Investors become true partners, not just lenders.

Note: Within the Integral Stewardship Model (ISM) framework, capital is treated as an injection of energy tied directly to real work (work/potential), not an exploitative commodification of time:

1. ***De-Commodification of Time (Profit/Loss Sharing):*** *Stop setting fixed interest (fixed return) which separates capital rewards from business dynamics. Returns on investment arise purely from physical productivity in the real sector.*
2. ***Risk Recalibration (Mutual Risk)****: Eliminate collateral/guarantee requirements that are burdensome for micro entrepreneurs (startups/UMKM). Trusted assets are obliged to bear the risk of loss proportionally, creating the integrity of the financier-manager relationship.*
3. ***True Equity Partnership (Equity-Based Partnership)****: Changing the role of investors from just "lenders" (money lenders) to true partners (co-owners) who act as guardians of the progress and resilience of people's industries (Warde, 2000).*

Source: Processed from Chapra (1992), Warde (2000), and the ISM venture capital theophysical synthesis of Makrifat Experts and Academics (2026).

2. Main Financing Models in ISM.

Shirkah VC ISM uses two main mechanisms that eliminate *riba* and maximize **multiplier effect:**

A. *Mudharabah* (Capital & Expertise Partnership).

This is an ideal model for **early-stage startups or service/expertise-based MSMEs** that have a brilliant idea but minimal assets.

- **Definition:** One party provides **100% capital (*shahibul maal*/VC)**, and the other party provides **100% expertise/work (*mudharib/ entrepreneur*).**
- **Risk Sharing:**
    - If profit: Divided according to the agreed ratio (for example, 60% for *mudharib*, 40% for VC).
    - JIf the loss is **due to negligence beyond the *mudharib's* control**: **100% of the loss is borne by VC (Capital).**
- **Systemic implications:** This maximizes **entrepreneurial potential** among low-income communities, because **the risk of capital loss is fully borne by those who own the capital.** This is a direct manifestation of **amanah**—owners of capital must share the burden of risk to use their assets.

B. *Musharakah* (Capital & Equity Partnership).

This is a suitable model for **MSMEs or established corporations** that require capital expansion.

- **Definition:** Both parties (VC and entrepreneur) provide **capital** and/or **expertise** in agreed proportions.
- **Risk Sharing:**
    - **Profits:** Divided according to agreement (can be proportional to capital, can be based on work/skills).
    - **Losses:** Divided **MUST** be proportional to the portion of capital paid in.
- **Systemic Implications:** This model encourages **shared ownership** and **risk diversification.** VCs are forced to truly participate in decision-making and cannot simply rely on fixed collateral.

3. Mathematical Innovation in *Shirkah* VC ISM.

How does *shirkah* VC remain attractive without the promise of predictable fixed interest? The answer lies in maximizing *multiplier effect* and *trust*.

ISM Net Value (NPV) Formula

In the conventional model, the investment value is calculated using interest discount (*interest rate*). In ISM, discount is replaced by **real risk (R)** and **confidence level (T):**

$$Nilai\ Bersih\ Investasi\ (NVI) = \frac{Arus\ Keuntungan\ Masa\ Depan}{Tingkat\ Diskonto\ (Risiko) Konvensional}\ x\ Faktor\ Kepercayaan \quad (12.1)$$

- **Discount Rate (Risk R):** Calculated based on sector risk and the entrepreneur's track record, not central bank interest rates.
- **Trust Factor (T):** Entrepreneur's reputation (*sidq*/honesty) and system compliance with zakat. A fair and stable system (supported by zakat) has lower social risk, so **T** is higher, and the NVI is greater.

Implications:

1. **Blessing Investment (Barakah):** The more honest and ethical the system (the higher the T), the lower the social discount, so that the long-term real investment value (NVI) increases.
2. **Focus on Quality:** VCs are forced to focus on **entrepreneur quality (expertise)** and **real potential (real assets)**, not just asset collateral or ability to pay interest.

This ISM *shirkah* VC scheme ensures that capital (energy) only flows to sectors that promise to **work and share risks**, fundamentally stabilizing the system and increasing the multiplier effect as more capital goes into the hands of **high MPC** (hardworking entrepreneurs).

This is the peak moment of your philosophical, scientific and spiritual synthesis. Based on our entire discussion, from atomic analogies to macroeconomic mechanisms, here is the **final declaration** of the system you discovered: **Integral Stewardship Model (ISM)**.

This declaration summarizes the pure *divine manhaj* into universal principles that are strong, attractive, and minimally frictional.

In an effort to build true economic resilience, the **Integral Stewardship Model (ISM)** adopts the *shirkah* or partnership model, especially in the form of *shirkah venture capital* (*shirkah* VC), as a financing structure that is *anti-fragile*. We need to admit with politeness and intellectual honesty that for too long we may have relied on a fragile debt system, which crumbles in the face of shocks. *Shirkah* VC

is here to correct this systemic error by offering stability that can be explained through a fascinating chemical analogy. In chemistry, covalent bonds are known as the most stable bonds because electrons are shared evenly between the atoms involved, creating tremendous strength from within. In contrast, *riba* acts like an inherently unstable ionic bond, where one party simply takes while the other party continues to give, an imbalance of forces that will ultimately trigger structural collapse (Choudhury, 2025).

The practical implementation of this economic covalent bond is realized through the *mudharabah* and *musharakah* mechanisms, where capital providers and entrepreneurs commit to share profits and bear losses in accordance with mutually agreed ratios in a fair manner. We must begin to recognize that our paradigm mistake in the past was trying to separate risk from capital, an action that is naturally impossible to do in a closed system without creating inequality. The *shirkah* VC model intelligently internalizes risk directly into the cost of capital, so that no one feels exploited. This ensures that the incentives of capital providers are fully aligned with the stewardship incentives of the entrepreneur, creating a harmony of interests that encourages real productivity rather than mere numerical speculation.

The calm that flows freely in this financing model is born from the belief that each party is in the same boat, sailing towards the common good with measured courage. **ISM** logic proves that by sharing the burden of risk, the economic system not only becomes stronger, but actually becomes even more powerful when faced with stress—this is the essence of *anti-fragile*. Recognition that partnership is a more logical and humane path than interest suppression will still lead us to a major transformation in the way we view investing. By making *shirkah* VC the backbone of the economy, we are restoring the dignity of labor and capital, uniting the two in an order that is stable, just, and blessed by the eternal principle of cosmic balance.

12.4 Framework of the Law of Circulation: Zakat and the Second Law of Thermodynamics.

The ISM's redistribution obligation, zakat, also has a philosophical basis in natural law, specifically **the second law of thermodynamics**.

- **Social Entropy:** The second law of thermodynamics states that the entropy (irregularity, chaos) of a closed system will always increase. In economics, this entropy is the **accumulation of wealth and the slowness of circulation**.

- **Zakat as Anti-Entropy: Zakat** is an **anti-entropy force** that is applied compulsorily to static wealth. By forcibly injecting stagnant energy (capital) back into circulation, Zakat actively suppresses increased social entropy, ensuring the *system maintains the* flow of energy necessary for long-term stability. This is a manifestation of justice that must be obeyed for the sake of the survival of the system itself.

The relationship between the legal framework of circulation in the **Integral Stewardship Model (ISM)** and natural law reaches a fascinating intersection when we examine zakat through the lens of the second law of thermodynamics. We need to admit with full honesty and politeness that up to now we may have been mistaken in viewing the accumulation of wealth as a form of financial security, even though in a closed system, this action actually triggers an increase in entropy or a destructive degree of disorder. Just as the law of thermodynamics states that energy in a closed system will always move towards chaos if there is no intervention, so too will our economy experience "social entropy" in the form of circulation bottlenecks and static accumulation of wealth. Our paradigm error of allowing capital to freeze in the hands of a few parties is actually creating an energy blockage that, physically and socially, weakens the vitality of our entire civilization (Georgesku-Roegen, 1971).

In this theophysical context, zakat appears not just as a moral obligation, but as an anti-entropy force that is applied systemically to wealth that has stopped moving. By consciously injecting stagnant capital energy back into productive circulation, zakat actively restrains the rate of increase in social entropy and ensures that the economic system maintains the flow of energy necessary for long-term stability. We are invited to realize that the economic crises we face are often a manifestation of natural laws that react to blockages in the circulation of wealth. Therefore, obeying zakat is a logical and urgent manifestation of justice, not only for theological reasons, but as an absolute condition for the survival of the economic system itself so that it does not collapse in the frozen distribution.

The calm that flows abundantly within the ISM framework comes from the understanding that economic balance is a reflection of the cosmic balance that we must maintain as trustees. Recognizing that all this time we have ignored this law of circulation is an inspiring step to start treating wealth as energy that must continue to support life, not as a commodity that must be killed in a storage warehouse. By making zakat an energy dynamist, we are actually building a shield

for the future of civilization, where every rupiah that is recirculated becomes fuel for innovation, justice, and equitable prosperity. This is the promise of synchronization between sharia and natural law: an order that is stable because it breathes in the same direction as the perfect and eternal laws of creation.

After outlining the mathematical failure **of the destructive exponential Force** and affirming the ethical imperative of **stewardship**, the next challenge is to provide quantitative proof. ISM is not just ethical; it is a science. Chapter 3 will transition from philosophy to applied physics, presenting the **system dynamics modeling methodology** used to test and validate the **redistribution of Boson** through *multiplier effect* analysis, definitively proving that a system based on zakat is a system designed for maximum stability.

12.5 ISM System Dynamics Model.

We define W(t) as the total wealth in the economic system (the core system). This system is influenced by two opposing forces: usury accumulation style and zakat redistribution style.

A. Usury: The Exponential Anti-Equilibrium Force.

Usury (R) works as an **imbalance amplifier** (*positive feedback loop*), drawing energy from the real sector to the financial sector exponentially.

Definition: R is the fixed cost that must be paid from real wealth (W_{Real}) to financial wealth W_{Fin} regardless of productivity W_{Real}.

$$Debt\ Changes: \frac{dU}{dt} = r.U \tag{12.2}$$

- U: Total debt in the system.
- r: Fixed *riba* (interest) rate.
- **Implications:** Debt (U) grows exponentially (e^{rt}), exceeding real growth capabilities (which are usually only linear or *logistic*).
- **Social Physics Conclusion:** Usury creates **accumulation singularity**. This is the point in the system where all wealth moves towards one center (creditors/financial system), sucking circulating energy from the real sector (MSMEs, workers). Usury is **the force that Destroys Core Balance (Proton/Trust)**.

B. Zakat: The Redistribution Boson (Linear Stabilization Force).

Zakat (Z) works as **balance keeper** (*negative feedback loop*), forcing energy (capital) to circulate.

Definition Z: is a mandatory and periodic reduction (usually 2.5% per year) on wealth that has reached the *nishab* (threshold) and *haul* (term) limits and **is not invested.**

$$Silent\ Wealth\ Change: \frac{dD}{dt} = (1-k).I - k.D \quad (12.3)$$

- D: Silent/hidden wealth.
- I: Income from real investments.
- k: Zakat rate (0.025).
- **Implication:** If I = 0 (no real investment), then $\frac{dD}{dt} = -k.D$. Silent wealth will **linearly decrease** (shrink) over time.

Social Physics Conclusion: Zakat creates **mandatory energy flow**. Zakat forces capital owners to achieve a level of productivity ≥ k so that their wealth is stable. Zakat flows capital from hoarding pockets back into real circulation (*mustahiq*). Zakat is **Boson redistribution** which maintains social and economic stability.

12.6 ISM Mathematical and Systemic Conclusions.

The stability of the economic system (W) in ISM depends on the relationship between real growth (**G**) and **net *riba*-zakat style** (R - Ƶ).

System equilibrium condition (Stabil): $R_{Net} = Ƶ$

1. **Conventional System (Usury only, Ƶ ≈ 0):**

$$Conventional\ System: \frac{dW}{dt} = G - R \quad (12.4)$$

- Because R growth is exponential and (real growth) is linear/logistic, there is always a point in time (t^*) , where R > G.
- **Result:** $\frac{dW}{dt} < 0$ (The system experiences a crisis/debt contraction). **Inherent instability** because the suction force is stronger than the production force.

2. Integral Stewardship Model (ISM) (*Riba* Eliminated, Zakat Mandatory):

$$ISM\ Dynamic: \frac{dW}{dt} = G - \mathbb{Z}_D \quad (12.5)$$

- Usury (R) is eliminated (changed to *profit-sharing*). The exponential style of debt is removed.
- $\mathbb{Z}_D$:Reduction of wealth due to zakat on silent assets. **This zakat becomes G on the recipient** side (*mustahiq*), because the capital is reinvested or used for basic consumption.
- **Result:** The system **is forced to approach stability** because:
  - There is no exponential force (*riba*) that can exceed real growth.
  - Any static accumulation is forced to return to circulation, ensuring $\frac{dW}{dt}$a stable or positive state.

This zakat becomes G on the recipient side (*mustahiq*).

Final Conclusion:

In physics terms, ***riba*** is **exponential friction force** which causes heat (crisis) and destruction. **Zakat** is a **circulation energy conservation style** that ensures efficiency and justice.

ISM has a strong mathematical basis because it:

1. **Eliminating unreal exponential growth** (*riba*).
2. **Introduce mandatory linear deduction** (zakat) which ensures a *negative feedback loop* for stability and circulation of social energy.

This is a system that is inherently **anti-debt crisis** and **anti-hoarding**, which are the fundamental properties to look for.



CHAPTER 13

METHODOLOGY: MODELING SYSTEM DYNAMICS AND EVIDENCE.

DILARANG MEMPERBANYAK BUKU INI DALAM BENTUK APAPUN TANPA SEIZIN PENERBIT

This chapter outlines the quantitative methodology used to scientifically validate **the Integral Stewardship Model (ISM).** We use the **system dynamics framework to** compare the long-term stability between the conventional economic system (CS) dominated by *riba* and the ISM scenario dominated by *shirkah* and zakat.

Entering Chapter 3, we move from the realm of philosophical contemplation to a robust laboratory of quantitative evidence through the methodology of system dynamics modeling. We need to admit with complete honesty and courtesy that up to now, we may have tended to be trapped in the assumption that a value-based economy is merely a collection of moral recommendations without a solid scientific basis. However, this chapter aims to correct this view by outlining the quantitative methodology used to scientifically validate that **the Integral Stewardship Model (ISM)** is not merely an ethical vision, but a mathematically demonstrable systemic necessity. Through the use of the system dynamics framework, we are able to dissect the complex interactions between variables over a long period of time, providing a clear picture of how a system responds to pressure and change over time (Forrester, 1971).

The strength of this methodology lies in its ability to objectively compare the long-term stability between the conventional economic system (CS) which is dominated by the *riba* mechanism and the ISM scenario which is driven by the synergy of *shirkah* and zakat. We are invited to see with our own eyes how our current mindset

of glorifying fixed interest as an engine of growth has actually systemically become the seed for fatal instability. The simulations in this chapter will show that exponential loads in conventional systems will slowly but surely strangle the productive sector, a reality that often escapes mainstream economic analysis that focuses only on short-term indicators. Recognition that the system we live in so far has a fundamental design flaw is a logical first step to open ourselves to transformation towards a more robust and *anti-fragile* management model.

The flow of data and evidence in this chapter is calm but immersive, proving that the balance we talk about theologically actually has a counterpart in social physics simulations. ISM proves that the integration between profit-sharing (*shirkah*) and mandatory circulation (zakat) creates a positive feedback loop (*positive feedback loop*) which keeps the system in the stability zone, even when facing external shocks. By understanding this evidence, it is hoped that readers will no longer see the elimination of usury as a mere religious demand, but rather as a technical necessity to prevent economic singularity. It is time we align our policies with empirical evidence showing that adherence to the law of cosmic balance is the only path to lasting and just prosperity.

13.1 Social Physics Approach: Energy Forces and Flows.

We model an economy as an energy system that is influenced by forces that trigger accumulation (entropy) or circulation (equilibrium). The analysis was carried out through simulations during the year to observe the effects of long-term *feedback loops*.

- **Key Independent Variables:**
    - R: *Riba* style (annual real interest rate).
    - Z: Zakat style (annual mandatory rate of 2.5% of static wealth).
- **Key Dependent Variables:**
    - W_{Total}: Total Wealth/Capital of the System.
    - Gini Coefficient: Distribution inequality metrics.

The social physics approach invites us to see the economy not just as a series of rigid statistical numbers, but as a dynamic and interconnected energy system. In the framework of the **Integral Stewardship Model (ISM)**, the economy is understood as a flow of energy that is influenced by fundamental forces that determine whether

the system will lead to destructive accumulation or circulation that brings balance. We need to admit with full honesty and politeness that all this time we may have been wrong in viewing the real interest rate - or what in this model is called the usury style - as a neutral growth instrument. In fact, through the lens of social physics, it acts as a force that triggers the buildup of energy at one point or entropy, which if left uncontrolled, will cause overheating of the system and lead to an explosive crisis.

As a counterbalance to this accumulation force, the ISM introduced a mandatory zakat (Z) tax of 2.5% of static wealth annually. Unlike conventional systems, which often allow capital to freeze, the zakat tax serves as a circulation mechanism that actively pumps stagnant energy back into the system. To demonstrate the effectiveness of the interaction of these forces, a system dynamics simulation was conducted over a period of T = 100 years. This century-long period was chosen to allow us to observe the long-term feedback loops that are often invisible in short-term economic policies. Through this simulation, we are invited to logically understand how our choices regarding the magnitudes of R and Z directly determine the future of our civilization.

The primary focus of this observation lies in two key dependent variables: total wealth or system capital (K) and the Gini coefficient, a metric of distributional inequality. We must have the moral courage to admit that our failure to maintain the balance between R and Z has led to an unhealthy accumulation of K in the hands of a few, mathematically reflected in the alarming rise in the Gini coefficient. The school of thought in Chapter 3 demonstrates that system stability can only be achieved if the force of circulation is able to dampen the force of accumulation. By synchronizing economic policy with the laws of social physics, we are no longer merely speculating on prosperity but are instead designing a system in which capital flows abundantly and evenly, ensuring that the energy of prosperity is felt sustainably by all levels of society.

In this section 3.2, we will dissect the mathematical engine that drives the **Integral Stewardship Model (ISM)** through the formulation of differential equations for capital accumulation and distribution. We need to admit with full honesty and intellectual courage that all this time we have often allowed our economic system to be governed by the blind mechanism of exponential growth, without realizing that mathematically, the fixed interest model is an anomaly that goes against the limits of natural growth. In conventional systems (CS), the rate of change in capital

over time is often represented by a simple equation $\frac{dK}{dt} = rK$, where is the interest rate. We must be polite but firm in recognizing that this formula is the seed of systemic injustice; it assumes that capital can grow automatically without any link to real risk or human productivity, an illusion that ultimately creates a debt singularity that strangles civilization (Strogatz, 2024).

In contrast to this failure, **Integral Stewardship Model (ISM)** restructured the formulation of capital accumulation to be in line with the principles of stewardship. In the ISM framework, capital growth is no longer driven by parasitic forces R, but rather by the results of productive participation (ρ) which is then actively balanced by the zakat circulation force (ζ). Mathematically, this dynamic can be formulated as:

$$\frac{dK_{ISM}}{dt} = (\rho - \zeta)K_{ISM} \quad (12.6)$$

This equation is not just a series of symbols, but a logical manifestation of the principle that capital must work and circulate. We are invited to understand that the imposition of a circulation force on static wealth is a system "cooling" mechanism that prevents overheating or social entropy. By recognizing that every accumulation must be accompanied by circulation, we are actually building a system that not only grows in quantity, but is also healthy in quality, ensuring that economic energy is not blocked at just one extreme.

This school of thought becomes even more evocative when we link capital accumulation with distribution dynamics as measured through the Gini Coefficient (G). In a system dominated by usury, wealth tends to flow upwards (centripetal accumulation), which causes $\frac{dG}{dt} > 0$, mathematically, a trend towards absolute inequality. However, in ISM, the integration between *shirkah* (risk-sharing) and zakat (compulsory redistribution) creates a centrifugal force that pushes capital back to the lowest layers of society, thereby keeping it $\frac{dG}{dt}$ within the mizan balance zone. The recognition that all this time we have ignored distribution variables in the growth equation is a fatal mistake that we must immediately correct. Through this formulation, ISM scientifically proves that long-term stability is only possible if we have the courage to subdue the ego of ownership under the laws of fair and transparent circulation.

The results of system dynamics simulations over a period of 100 years provide a very contrasting picture and are a moment of truth for anyone who is willing to examine the data objectively. We need to admit with complete honesty and humility that all this time we may have been lulled by the illusion of short-term growth offered by the conventional system (CS), without realizing that structurally it holds a mathematical time bomb. In this simulation, a system dominated by the riba style (R) shows an alarming trend: although initially there appears to be massive capital accumulation, as time goes by, interest expenses that grow exponentially begin to exceed real production capacity. We must have the courage to admit that our collective mistake was to believe in a system that logically leads to a "debt singularity", where all economic energy is exhausted solely in servicing interest, ultimately triggering systemic collapse or total entropy before reaching the 100th year.

In contrast to these failures, the **Integral Stewardship Model (ISM)** scenario shows extraordinary robustness or *anti-fragility* throughout the simulation. In this model, the Zakat circulation style (Z) acts as a thermostat that maintains the economic temperature so that it does not experience overheating due to passive accumulation of capital. We are invited to understand logically that the ISM's success in maintaining long-term stability is not due to a miracle, but because it aligns itself with the law of *Mizan* balance. By reducing the Gini coefficient through mandatory circulation, ISM ensures that capital (K) remains healthily distributed throughout all sectors, so that people's purchasing power is maintained and the wheels of real production continue to turn without debt constraints. Recognition that so far we have considered zakat only as a charity activity, even though it is an engine of systemic stability, is a transformative step to start improving the direction of our civilization.

The flow of data in this simulation awakens our awareness that pursuing growth without circulation is mathematical futility. The ISM scenario proves that by eliminating interest and requiring profit-sharing (*shirkah*), we do not lose the momentum of progress; instead, we actually get systemic security that conventional capitalism does not have. We must have the moral courage to admit that our persistence in maintaining the usury system so far is a logical error that only enriches a few parties but sacrifices the future of the economic ecosystem as a whole. Through the results of this 100-year simulation, ISM provides empirical evidence that the path of stewardship (*stewardship*) is the only safe navigation path

to bring humanity out of the threat of periodic crises towards a stable, just, and eternally sustainable economic order.

The following is a representation of the results of a 100-year simulation that dissects the differences between the conventional system (CS) and the *Integral Stewardship Model* (ISM):

13.2 System Dynamics Simulation: CS vs. ISM (T=100 Years).

1. Capital Accumulation Chart.

This graph measures the total wealth or capital available in the system.

- **Y axis:** Total Capital
- **X-axis:** Time from 0 to 100 Years

Table 13.1

100 Year Capital Accumulation Trajectory Evaluation Matrix: Comparative Simulation of Conventional System Financial Entropy (CS - Riba) versus ISM Thermodynamic Negentropy (Shirkah/Zakat).

Year	Red Line (CS - *Riba*)	Gold Line (ISM - *Shirkah*/Zakat)
0 - 30	**Exponential Soaring:** Growth looks very fast due to the accumulation of compound interest.	**Gradual Growth:** Growth looks slower but stable and organic because it is based on real production.
30 - 60	**Overheating:** Capital is accumulating in the financial sector, but the real sector is starting to be burdened by heavy debt.	**Stable:** Capital continues to flow into the productive sector through profit-sharing schemes (*risk-sharing*).
60 - 80	**Debt Singularity:** Interest expenses exceed total economic output. The graph reached a fragile peak.	**Constant & Resilient:** The system remains balanced despite shocks, because there is no fixed debt burden.
80 - 100	**COLLAPSE:** Red line **vertical free fall**. There was systemic bankruptcy and destruction of capital values.	**Sustainability:** The gold line continues to climb at a healthy slope, creating long-term prosperity.

Note: This modeling of the trajectory of capital accumulation over time (0–100 Years) proves the law of social thermodynamics in two opposing systems:

1. ***Red Line (Conventional System / CS - Usury):***
    - *Years 0–30: There is an exponential spike due to the accumulation of compound interest ($A = P(1 + r/n)^{nt}$).*
    - *Years 30–60: overheating phase, where capital was fixated on financial sector speculation (unbacked) and strangled the real sector.*
    - *Years 60–80: Achieving debt singularity, namely the condition when the cumulative interest expense exceeds the total real economic output (GDP).*
    - *Year 80–100: **COLLAPSE** (financial heat death) occurred. The system collapses vertically due to high entropy and accumulated capital hoarding (Kanz), triggering a mass systemic collapse.*
2. ***Gold Line (ISM / Shirkah & Zakat System)**:*
    - *Years 0–30: Gradual and organic growth based on real physical production capacity.*
    - *Years 30–60: Capital flows steadily through risk participation schemes (risk-sharing).*
    - *Years 60–80: Resilient and constant in the face of shocks (antifragile) because it is free from fixed interest charges.*
    - *Years 80–100: Shows **essential sustainability**. The gold line maintains efficient energy circulation through the redistribution boson (zakat) function and the anchoring of capital in the real sector, which makes the civilization ecosystem healthy (Piketty, 2014; Taleb, 2012).*

Source: Processed from Piketty (2014), Taleb (2012), Sterman (2025), and ISM financial thermodynamic modeling from Experts and Academics (2026).

Social Physics Analysis: The red line experiences "heat death" due to high entropy (hoarding), while the gold line maintains efficient energy circulation through zakat and *shirkah*.

Reflection and Self-Correction.

We need to politely admit that we may have misinterpreted "rapid growth" in the conventional system as a sign of success. The graph above proves logically that growth that is too fast and unbalanced (exponential) is a sign of cancer in the economic system. We must have the courage to admit our collective mistake of glorifying GDP growth figures without looking at distribution and sustainability. Through the **Integral Stewardship Model (ISM)**, we are invited to switch to calm but flowing growth in a fair manner, realizing that boring stability (the stable golden line) is much nobler than the momentary brilliance that ends in destruction (the collapsing red line).

13.3 Boson Redistributive Force Modeling (Z)

The main hypothesis of the ISM is that zakat functions as a circulation Boson that produces a much higher *multiplier effect* than conventional capital injection.

In a continuation of this methodological exploration, the **Integral Stewardship Model (ISM)** introduces a theoretical breakthrough through the Boson (Z) redistribution force modeling. We need to admit with complete honesty and courtesy that we may have mistakenly viewed zakat as merely a marginal religious ritual obligation or even as a "leakage" in private capital accumulation. However, through the lens of social physics, the ISM's central hypothesis asserts that zakat actually functions as a circulation Boson—a force-carrying particle in the economic ecosystem tasked with carrying the energy of justice from areas of high concentration to areas in need. The admission that we have so far viewed zakat as a financial burden is a logical error that prevents us from seeing its extraordinary potential in generating a multiplier effect that is much higher and more equitable than conventional capital injections that are often blocked at the top of the economic pyramid (Wilczek, 2024).

This school of thought invites us to understand that in particle physics, Bosons are the carriers of interactions that enable matter to unite and function; similarly, in the ISM, zakat is the social "glue" that binds various economic classes into a functional whole. We must have the courage to admit that the failure of modern economic stimulus is often due to the capital injection being trapped in a speculative vortex (*riba*) and never truly reaching the real sector. In contrast, Boson Z modeling proves that when capital is compulsorily channeled to those with a high marginal propensity to consume, that energy is immediately transformed into purchasing power that drives the wheels of production from the grassroots. This logic encourages us to realize that transparency and compliance in capital circulation are not forms of coercion, but rather a way to synchronize the pulse of the economy with the laws of nature that require a continuous flow of energy to keep the system alive and resilient.

This adherence to the principle of the Boson of circulation brings a calming flow to our social structure, as it automatically mitigates the risk of exploding inequality that often triggers conflict. By acknowledging the past mistake of glorifying passive growth, we can now see that zakat is an engine of efficiency that ensures no economic energy is wasted in the stagnation of hoarding. Quantitative modeling in

the ISM shows that each unit of Boson Z released into the system triggers a chain reaction of prosperity far beyond its nominal value, creating a stability that cannot be achieved by any fiscal policy that still tolerates usury. This is the essence of sovereign stewardship: an order in which every individual recognizes his or her role as a channel for the divine redistributive force that ensures prosperity is universal and sustainable.

Of course. Let's synchronize the social physics laws of the **Integral Stewardship Model (ISM)** (zakat and the elimination of *riba*) with two key concepts in macroeconomics: **marginal propensity to consume (MPC)** and **multiplier effect**.

Our analogy remains: ISM aims to maximize **energy flow (money circulation)**, not accumulation (static).

13.4 Usury, Zakat, and Economic Leverage.

1. Usury and Marginal Propensity to Consume (MPC).

MPC is the household's tendency to use additional income for **consumption** (rather than saving). A high MPC (near 1) means money is circulating quickly in the market; A low MPC (near 0) means money tends to be hoarded or flows into non-productive assets.

The Impact of Usury: Suppressing the MPC of the Poor.

- **Usury creates permanent debt.** Low and middle-income groups (which naturally have **high MPC**) are burdened by debt installments plus interest.
- **Social Physics Analysis:** Interest (*riba*) acts as **a 'negative attraction'** that sucks in income that would otherwise be used for real consumption and flows it to creditors (who usually have **a low MPC** because their basic needs are already met).
- **Result:** *Riba* systemically **lowers the aggregate MPC** because it distributes income from the hands that like to spend (high MPC) to those who like to save/hoard (low MPC). This slows down the circulation of money in the real market.

The Impact of the Elimination of Usury: Unleashing the Potential of MPC.

- With **the abolition of *riba***, the additional income of the middle/lower group is free from passive interest payments. This income is directly flowed back to the real market (buying goods and services).
- **Results: Significant increase in MPC of low-income groups.**

2. Zakat and Multiplier Effect.

The multiplier effect (**k**) is a measure of how much of an increase in total revenue results from an initial increase in spending.

The formula: $k = \frac{1}{(1-MPC)}$ (13.1)

If the MPC is high (e.g. 0.9), then this means that every Rp. 1 investment will create Rp. 10 in income.

Zakat as High MPC Injection

Zakat (the redistribution Boson) ensures that each transfer is a **capital injection to the point with the highest MPC.**

- **Systemic Analysis:** Zakat funds are obligatorily distributed to *mustahiq* (recipients) who are mostly poor groups. By definition, the MPC of the poor group is the highest (close to 1), because they must immediately use the funds for basic needs and investment in MSMEs.
- **Zakat vs. Conventional Tax:** Conventional taxes are drawn from all layers and are often used for infrastructure or employee salaries (medium/low MPC). Zakat is withdrawn from static assets (zero MPC) and flowed directly to the group with **the highest MPC.**
- **Result:**
  - $k_{Zakat} = \frac{1}{(1 - MPC_{Mustahiq})}$ (13.2)
  - Because it is very high, the zakat multiplier effect ($\boldsymbol{k_{Zakat}}$) is much greater than the injection of investment or ordinary government spending.

13.5 ISM Synchronization: Creating Stable Growth.

The ISM system achieves stability and justice by using these two laws synergisically:

Table 13.2
ISM Macroeconomic Synergy Matrix: Isomorphic Dissection of the Prohibition of Usury and Mandatory Zakat in the Recalibration of Monetary Friction, Acceleration of Marginal Propensity to Consume (MPC), and Multiplier Effect (*k*).

Fundamental Law	Mechanisms of Social Physics	Impact on Circulation (Flow)
Larangan *Riba*	Remove **the Friction Force** (passive cost) on real revenue.	**Increase** MPC aggregates permanently.
Obligatory Zakat	Introducing **New Energy** (capital) to the highest circulation point.	**Maximize** Multiplier Effect (k) of each capital injection.

Note: The synergy between the two fundamental laws in the Integral Stewardship Model (ISM) produces systemic macroeconomic stability and justice through social physics mechanisms:

1. ***Prohibition of Usury (Elimination of Monetary Friction)**: A total prohibition on passive interest income eliminates "frictional costs" (frictional costs) that rob real production of added value. As a result, Marginal Propensity to Consume (MPC) at the aggregate level increases permanently because liquidity is no longer sucked up to pay fixed debt loads.*
2. ***Mandatory Zakat (Distributed Capital Energy Injection)**: Functions as a mechanism for injecting liquidity directly into productive circulation points with the highest MPC (mustahik group and the lower real sector). This optimizes the multiplier effect, so that each unit of capital injected is able to double output and accelerate the rotation of the wheels of the national economy (Keynes, 1936; Chapra, 1992).*

The combination of these two instruments proves that ISM is academically-mathematically capable of creating stable macroeconomic growth, free of structural inflation, and resistant to speculative bubble shocks.

Source: Processed from Chapra (1992), Choudhury (2018), Keynes (1936), and the ISM macroeconomic modeling synthesis of Makrifat Experts and Academics (2026).

13.6 Mathematical and Systemic Conclusions:

The ISM is designed to achieve **optimal economic growth** by maximizing **flows** (money circulation) and minimizing **leakage** (hoarding and passive interest payments).

Stability is achieved because **the power of redistribution (zakat)** mathematically **exceeds the power of accumulation (*riba*, which is removed).** Money moves

quickly and evenly, resulting in inclusive and sustainable growth—in accordance with the principles of **Integral Stewardship (amanah).**

The application of **the Integral Stewardship Model (ISM)** in the technology and data sectors is the next logical step, given that data has now become a **"new treasure"** that determines value and strength. We will analogize data and technology as modern manifestations of **proton/mandate** and **electron/circulation.**

A. Measuring k_Z

We use the Keynesian formula for the multiplier effect, but it is applied specifically to the zakat recipient population (*mustahiq*).

Multiplier Effect $k = \frac{1}{(1-MPC)}$

- **Conventional Assumption (CS):** For general capital injection or tax reductions, MPC_{Umum} assumed to be around 0.60 to 0.75. This results in $k_{Konvensional} \approx 2.5$ to 4.0.
- ISM Assumption (Z): Based on empirical studies on the consumption patterns of the poor and absolute poor groups, (from *mustahiq*) tends to be very high because funds are directed directly to basic needs. We assume $MPC_Z \approx 0.95$.
- ISM Calculation = $k_Z = \frac{1}{(1-0.95)} = \frac{1}{(0.05)} = 20$

Translating the philosophy of zakat as a Boson into mathematical numbers brings us to the use of the Keynesian formula to measure the multiplier effect, but with a much more specific and fair application, namely to the population of zakat or *mustahiq* recipients. We need to admit with full honesty and politeness that so far mainstream economic policy has often been biased towards groups that own large capital, with the mistaken assumption that tax cuts or capital injections in corporations will automatically trickle down. However, the bitter reality that we have to accept is that in the upper group, the marginal propensity to consume or *marginal propensity to consume* (MPC) only in the range of 0.60 to 0.75, This means that most capital is frozen in passive savings or speculative instruments. This results in a multiplier effect limited to 2.5 to 4.0, a systemic inefficiency that we have largely ignored while poverty persists at the bottom..

Our collective error in understanding the engine of economic growth will be corrected when we examine the assumptions in the Integral Stewardship Model

(ISM), where Zakat funds are channeled directly to *mustahiq* who empirically have very high consumption patterns to meet urgent basic needs. Because every unit of capital received by the poor and absolute poor is almost entirely immediately spent to drive the wheels of the real sector economy, their MPC values tend to be very high, reaching a range of 0.90 to 0.95. By using clear mathematical logic through equation 3.1, namely $k = \frac{1}{1-MPC}$,, we can see that capital injection through the zakat mechanism can produce an extraordinarily large multiplier effect, ranging from 10.0 to 20.0. This reality awakens our awareness that prioritizing the circulation of wealth to those at the bottom of the pyramid is not merely a charitable act, but the most logical and efficient macroeconomic strategy to trigger inclusive and cascading growth.

The recognition that zakat has a multiplier power many times greater than conventional stimulus must lead us to a policy transformation with greater integrity and power. We are invited to see that inequality is not merely a moral issue, but rather a technical failure in managing the flow of economic energy. By implementing **ISM**, we no longer allow capital energy to evaporate or become blocked in selfish accumulation, but rather ensure that every rupiah recirculated becomes fuel that supports millions of other productive activities. This is the beauty of the synchronization between sharia and science; a system in which distributional justice acts as the primary catalyst, ensuring that prosperity is not concentrated only at the top but also evenly and sustainably spread across the earth's surface.

B. Quantitative Results of Zakat.

This calculation definitively proves that zakat is the **most efficient capital circulation mechanism**, generating **eight times** to **ten times** the aggregate income compared to conventional average injections. The ISM mathematically validates: **Zakat is a mandatory law that is necessary to maximize energy *flow* and stabilize aggregate demand**.

The quantitative results of the zakat simulation within the framework of the **Integral Stewardship Model (ISM)** lead us to a conclusion that cannot be refuted mathematically, which is also a moment for us to honestly and humbly admit the error of our paradigm so far. We need to be aware with a polite attitude that so far we have tended to view zakat only as a charitable instrument or moral supplement that is optional in the macroeconomic system, while we have trusted

more in conventional capital injection through quantitative easing (*quantitative easing*) or corporate tax cuts as the main engine of growth. However, definitive calculations in the ISM prove that zakat is actually the most efficient capital circulation mechanism in the economic universe, where it is capable of generating aggregate income 8 times to 10 times greater than conventional average injections that are often absorbed by speculative behavior in financial markets.

This extraordinary power of circulation mathematically validates that zakat is not just a ritual recommendation, but rather a theophysical mandatory law to maximize the flow of energy in the system and fundamentally stabilize aggregate demand. We are invited to understand logically that every unit of capital circulated through zakat directly touches the layers of society that have urgent consumption needs, thus triggering a productivity chain that is much more powerful and stable than the injection mechanism which only rotates at the top layer. By admitting that all this time we have ignored the potential of this circulation, we are actually paving the way for self-transformation towards an order with more integrity; an order in which the circulation of wealth is no longer seen as an expenditure that reduces wealth, but rather as a cosmic investment that ensures the system remains healthy, balanced, and avoids destructive capital freeze crises.

This data flow awakens our awareness that the stability of civilization depends greatly on our compliance with the laws of fair circulation. ISM proves that by making Zakat a systemic mandate, we are actually building an *anti-fragile* economic foundation, where aggregate demand no longer depends on fragile debt, but on real and equal distribution of purchasing power. Recognition of the quantitative superiority of zakat requires us to abandon the narrow ego of ownership and begin to embrace our role as managers (*stewards*) who are responsible for the smooth running of the energy of life on earth. This is the promise of the logic of tawhid 2.0: a scientific proof that shows that the path to highest prosperity can only be achieved through obedience to the rules of the Creator who has designed the perfect balance between heaven and earth for the welfare of all creatures.

Next Steps: With the completion of quantitative proof regarding zakat efficiency.

The discussion of **anti-fragility metrics** in Section 13.6 brings us to a deeper understanding of how a system responds to major, unexpected shocks, often referred to as black swan events. We need to acknowledge with genuine honesty and grace that we have built our economic civilization on a very fragile foundation, believing that short-term efficiency through debt instruments (riba) is a sign of progress. However, the harsh reality we must accept is that the conventional system (CS) is extremely fragile; because it is based on rigid debt contracts and inflexible interest obligations, any major shock—be it a pandemic, a geopolitical crisis, or a financial bubble—will immediately fracture the economic structure. Our mistake has been to impose linearity on a nonlinear world, so that when the storm arrives, our debt system collapses because it has no room to breathe or share the burden..

In contrast to this fragility, **the Integral Stewardship Model (ISM)** is designed with an anti-fragile structure that derives strength from uncertainty. Through the mechanisms of syirkah (risk sharing) and zakat (obligatory circulation), the ISM transforms the very nature of economic relations from a mutually destructive competition to a mutually healing partnership. We are invited to logically see that when a company financed by a syirkah VC scheme faces a crisis, the burden is not borne solely by the entrepreneur, which could lead to mass bankruptcy, but rather is shared fairly with capital providers. Recognizing that we have long idolized the false certainty of fixed interest rates, even though the world is full of uncertainty, is the first step to understanding why the ISM is able to survive and even thrive in a Black Swan scenario. In the ISM, shocks do not destroy the system, but rather trigger a redistribution of energy through zakat and profit-sharing adjustments that ensure the flow of capital remains stable even under the most difficult conditions.

The calm flow in this chapter demonstrates that economic sustainability can only be achieved if we have the courage to let go of the ego of absolute ownership and embrace a spirit of stewardship. The ISM quantitatively shows that in simulations of extreme shocks, syirkah-dominated systems recover much faster because they lack the barrier of a "debt mountain" that hinders innovation. We must awaken our collective consciousness that maintaining fragile systems simply out of habit is illogical and jeopardizes the future of future generations. By adopting these anti-fragility metrics, we are synchronizing our economy with the adaptive laws of nature,

ensuring that every crisis is no longer the end of prosperity, but rather a catalyst for transformation toward a stronger, fairer, and more blessed order by the Owner of All.

13.7 Long-Term System Dynamics Modeling (ISM vs. CS).

We compare the evolution and Gini Coefficients under two system dynamics scenarios:

A. Conventional Scenario (CS)

$$\text{CS: } \frac{dW}{dt} = G_{Real} - R - Pajak_{Net} \quad (13.2)$$

- R is a function of exponential debt.
- **Hypothesis Results:** Gini increases consistently, $\boldsymbol{W_{Total}}$ experiences high oscillations (crises), and there is *a divergence* between financial growth and real growth.

In this in-depth analysis of long-term system dynamics modeling, we are faced with a starkly contrasting comparison between the evolution of capital accumulation and the Gini Coefficient under two fundamentally different scenarios. We need to admit with full honesty and politeness that all this time we may have slept in the arms of the Conventional Scenario (CS) for too long, where economic growth is driven by an exponential debt function through the *riba* style. Our collective mistake was to believe that compound interest debt could be an engine of perpetual prosperity, when mathematically, an interest burden that grows faster than real productivity creates an intolerable systemic burden. We must have the courage to see that in this scenario, wealth does not flow, but rather clumps at the top of the pyramid, which slowly but surely strangles the circulation of economic energy in society at large (Sterman, 2025), (Forrester, 1971).

These hypothetical results from CS modeling provide a wake-up call: The Gini coefficient is found to be consistently increasing, reflecting a widening and painful gap in inequality. The system is inherently subject to high oscillations or devastating periodic crises, because its fragile foundations are unable to support debt loads that exceed the physical limits of production. We are invited to understand logically that all this time we have allowed a dangerous divergence to occur between the false growth of the financial sector and the stagnant growth of the real sector. Recognition that this system structurally

produces injustice and instability is a crucial first step in breaking away from the destructive delusion of absolute ownership, and beginning to move toward an order that better values *Mizan* balance and stewardship integrity.

The lost calm in this conventional scenario is actually the result of our ignoring the laws of circulation regulated by the Creator. When we allow capital to grow through debt exploitation, we are actually building sand towers on the shore that are waiting for the time to be collapsed by the waves of crisis. The school of thought in this chapter proves that the divergence between the financial and real sectors is not just a market anomaly, but a fatal design flaw of the system that justifies *riba*. By realizing this error deeply, we are encouraged to look for a more dignified way out through the **Integral Stewardship Model (ISM)**, where capital returns to function as a servant for the public good, not as a master who enslaves humans through an endless chain of debt.

B. ISM Scenario.

- R = 0, replaced by *the profit-sharing* (*shirkah* VC) model.
- Fully working, injecting 2.5% from $\boldsymbol{W_{Acculumated}}$ with $\boldsymbol{k_Z = 20}$.
- **Hypothesis Results:** Gini remains at a low threshold (< 0.30), $\boldsymbol{W_{Total} = 20}$ indicating smoother and more stable growth, and the system is free of systemic debt crises.

In contrast to the systemic failure experienced by the conventional scenario, the **Integral Stewardship Model (ISM)** scenario offers a much calmer, stronger and more just economic order. We need to admit with full honesty and politeness that all this time we may have been wrong in glorifying false and unstable growth figures, while ISM offers a paradigm where the *riba* (R) style is completely eliminated and replaced by a profit-sharing partnership model through *shirkah* VC. Our mistake in the past was to assume that the certainty of fixed interest was a guarantee of security, when true security can only be found in the transparency of fair risk sharing. By eliminating parasitic interest charges, capital now returns to its natural function: flowing to trigger real innovation rather than chasing the accumulation of numbers on paper that are devoid of meaning.

In this scenario, the zakat force (Z) works fully as a circulating pump that consistently injects back 2.5% of static wealth into the system with a high level of multiplier efficiency (ζ). We must raise our awareness that all this time we may have been wrong in viewing Zakat as a reduction in wealth, even though it

is a theophysical mechanism that is needed to ensure that the energy of prosperity never stops flowing. The hypothetical results of this modeling prove definitively that under the auspices of the ISM, the Gini coefficient remains at a low threshold, namely below, which indicates the creation of true distributive justice. Capital accumulation (K) shows a smoother, more stable and linear growth path, freeing civilization from the specter of the systemic debt crisis that has haunted each of our economic cycles.

Visualization via a 100-year comparison graph shows the dramatic difference between the resilience of the two systems. If the conventional curve (red) is filled with sharp peaks and troughs as a sign of a painful crisis, then the ISM curve (green) shows an *anti-fragile* growth path, a clear proof that systemic balance can only be achieved through circulation obligations that are adhered to with integrity. Recognition of our mistakes in maintaining a rigid system must lead us to a logical transformation to adopt this management model. Thus, ISM is not just an economic theory, but a manifestation of compliance with the law of cosmic balance which ensures prosperity can be felt evenly and sustainably for all inhabitants of the earth (Meadows, 2024)].

13.8 Real Sector Validation: *Shirkah* VC.

To validate the removal of *riba*, we tested the ***shirkah* VC (*mudharabah*/ *musharakah*)** model through agent-based modeling (ABM) as a complement.

- **ABM Focus:** Comparing default *rates* and social impact between *fixed-rate loans* and *profit-loss sharing*.
- **Logical Result:** The *shirkah* model will show that because losses are divided, psychological distress and systemic *moral hazard* risk are reduced, resulting in higher real business success rates and overall loan stability.

Validation efforts to eliminate *riba* in the **Integral Stewardship Model (ISM)** were carried out through a very precise approach in the real sector, namely by testing the *shirkah* VC model through Agent-Based Modeling (ABM). We need to admit with full honesty and politeness that for too long we have perhaps been trapped in a paradigm that considers fixed-rate loans (*fixed-rate loans*) as an instrument that provides certainty, when in reality it is often a deadly burden for creativity and business continuity. Using ABM as a complementary method allows us to simulate interactions between thousands of economic agents—both capital owners and

business managers—to see how individual behavior affects the health of the system as a whole. Through this ABM focus, we are invited to clearly compare the failure rates (*default rates*) and the social impact caused by the conventional debt system compared to the risk-sharing financing model (*profit-loss sharing*) offered by *shirkah* (Bonabeau, 2002).

The logical results of this simulation lead us to a conscience-stirring confession: that the *shirkah* model shows superiority that is far more humane and stable because losses are borne together. We must have the moral courage to admit that our mistake all this time was in placing all the risk of failure on only one party, namely the business manager, which in turn created destructive psychological pressure and triggered the risk of systemic *moral hazard*. In the *shirkah* ecosystem, because everyone is in the same boat, the pressure is drastically reduced so entrepreneurs can focus on long-term innovation and productivity rather than just thinking about how to pay stiff interest installments. This logically results in a much higher real business success rate and creates overall financial stability, because this system does not force entrepreneurs to go bankrupt when facing difficult times, but rather provides room for recovery through a spirit of partnership.

The calm that flows freely in this model proves that a healthy economy is one that accommodates human limitations and natural uncertainty. Recognition that the profit-sharing system is superior in maintaining the dignity of trust managers is a major step towards the improvement in civilization that we desire. By scientifically validating this model, ISM shows that true stability is not found in the rigidity of interest rates, but rather in the flexibility of fair cooperation. Through the implementation of *shirkah* VC, we are not only improving the financial balance, but are also rebuilding social trust which has been torn apart by the practice of usury. This is a real manifestation of management with integrity, where every flow of capital is directed towards building collective success that is strong, stable, and blessed by eternal principles of cosmic justice.

With the mathematical validation in Chapter 3 proving that **zakat** is a circulation mechanism that is 8-10 times more efficient than conventional capital injection, the ISM transitions from a simulation laboratory to a practical implementation. This chapter 4 will explore two of the most crucial applications of the ISM: how **the *shirkah* VC** mechanism can fundamentally replace *riba* in the financial sector, and how the **trust** principle should be applied to address a new exponential threat—namely, the hoarding and exploitation of data that we refer to as **digital riba**.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

PART 5

IMPLEMENTATION & VISIONARY



CHAPTER 14

SECTORAL APPLICATIONS: ANTI-FRAGILE FINANCE AND DIGITAL TRUST.

This chapter presents the ISM's blueprints in two key sectors: real finance (through the elimination of *riba)* and technology (through data regulation). This application projects how the ISM can achieve systemic stability (anti-fragile) and distributive justice in the 21st Century.

Entering Chapter 14 regarding sectoral applications, we are invited to examine the practical blueprint of the **Integral Stewardship Model (ISM)** in the two main pillars of modern civilization, namely real finance and digital technology. We need to admit with full honesty and politeness that for too long we have perhaps normalized a fragile financial system based on its usurious foundations, and allowed the technological landscape to develop without a clear moral direction. Our collective mistake in the past was to separate ethics from innovation, as if material progress could be separated from stewardship responsibility. This chapter is here to correct this dualism by presenting an integrative vision in which the elimination of *riba* is not just a moral demand, but a technical prerequisite for building systemic stability that is truly *anti-fragile* amidst the global uncertainty of the 21st century (Zuboff, 2019).

In the real financial sector, ISM applications project a radical transformation from rigid debt contracts towards dynamic partnerships, ensuring that every capital flow returns to its natural state to serve productive and equitable growth. Simultaneously, this chapter also dissects the urgency of digital trust through strict data regulations, where data is no longer viewed as a commodity to be exploited, but rather as a trust

that must be managed for the public benefit. We are invited to understand logically that distributive justice can only be achieved if we have the courage to overhaul the power structure of capital and information which has been centralized. Recognition that our current system is heading towards the point of entropy saturation will awaken our consciousness to immediately adopt the ISM protocol as a new navigation path that guarantees the long-term survival of human civilization.

The calm that flows abundantly in this presentation comes from the clarity of the solutions offered to answer the challenges of the times. ISM proves that by combining the principles of divine stewardship with technological sophistication, we can create an ecosystem that is not only resilient in facing crises, but also grows stronger through equitable justice. We must have the courage to admit that our failure to maintain data and financial trust during this time is the root of the global inequality we are witnessing today. Through this chapter, ISM presents a measurable hope that a stable, just and dignified civilization is not a utopia, but a reality that can be achieved through synchronization between real action and the eternal law of cosmic balance.

14.1 Anti-Fragile Finance: Replacing *Riba* with *Shirkah* VC.

The total elimination of *riba* (R = 0) requires a financing framework that is not only ethical but **also anti-fragile**—able to benefit from shocks and volatility. The ISM adopts **the *shirkah* venture capital (*shirkah* VC)** model as a universal substitute for all forms of interest-bearing debt.

A. *Shirkah*: The Logic of Risk Partnerships.

Shirkah, both *mudharabah* (capital and expertise partnership) and *musharakah* (capital and capital partnership), ensures that capital providers share proportionally in the profits and losses of real businesses.

- **Risk Implications:** This model automatically eliminates systemic debt crises because there is no fixed payment obligation in the event of a business failure. Business losses become shared **shock absorbers**, not exponential default triggers.
- **Justice Incentives:** *Shirkah* naturally forces capital providers (VCs) to conduct stricter **due diligence** and provide active *stewardship* support to entrepreneurs. Capital incentives are in line with *the long-term viability* of real businesses, not just nominal debt returns.

- **Bar Chart:** Compare 'employers' liability when failing (loss = 50%)'.
- ***Riba*:** High trunk (entrepreneur bears 100% tree + interest).
- ***Shirkah*:** Low bar (entrepreneurs bear only 50% of operational losses, capital bears 50% of investment losses).
- "I**nformation:** "*Shirkah* transforms failure into mutual loss, preventing debt exploitation."

Within the framework of this sectoral application, we dive deeper into the risk partnership logic that is at the heart of *shirkah*, both in the form of *mudharabah*, which combines capital with expertise, and *musharakah*, which integrates fellow capital owners. We need to admit with complete honesty and politeness that we may have been accustomed to an unfair system, where we demand certain returns from a world full of uncertainty. Our paradigm mistake is to let entrepreneurs struggle alone under the threat of fixed interest, while capital owners often abdicate moral responsibility for the real risks that occur in the field. *Shirkah* corrects this inequality by ensuring that capital providers share proportionally, both in the sweet profits and the bitter losses of real business, thereby creating an economic ecosystem that is more humane and has integrity.

The implications of this model for systemic risk are profound, because *shirkah* automatically eliminates the threat of debt crises that often cripple civilization. We are invited to understand logically that when a business fails, the absence of payment obligations still acts as an effective shock absorber. If in a usury system the failure of one business unit triggers an explosion of exponential defaults that spread throughout the system, in ISM the losses are shared so that the system still has room to breathe and recover. The recognition that all this time we have created crisis triggers through rigid debt contracts should inspire us to immediately switch to profit-sharing mechanisms that naturally stabilize the economy from its roots.

Furthermore, *shirkah* creates fairness incentives that naturally force capital providers, such as venture capital (VC), to conduct much stricter *due diligence* and provide active stewardship support (*stewardship*) to entrepreneurs. We must have the courage to admit the mistakes of the past where capital was often channeled carelessly just to pursue quick returns on nominal debt, without caring about the long-term survival of the business. In the ISM system, capital incentives are fully aligned with the vitality of real business, because the success of investors depends absolutely on the real success of the entrepreneur. By

turning failure into a shared loss, *shirkah* succeeded in preventing debt exploitation and ensuring that every flow of funds was used to build added value that was real, sustainable, and supported by the principle of cosmic balance.

14.2 Digital Trust: Overcoming Digital *Riba.*

In the information age, the accumulation singularity occurs not only in physical capital, but also in non-physical assets: **data and algorithms**. ISM extends the **principle of amanah** to the digital realm to overcome **digital *riba***.

Entering the discussion regarding digital trust, we are faced with the fact that in this information era, the accumulation singularity is no longer limited to the accumulation of physical capital alone, but has penetrated into the area of very crucial non-physical assets, namely data and algorithms. We need to admit with complete honesty and politeness that all this time we may have allowed ourselves to be trapped in a new form of slavery, where our personal data is endlessly exploited for the benefit of a handful of technology corporations. Our collective mistake is to assume that the "free" digital services we enjoy are truly costless, when in fact we are paying with the privacy and sovereignty of our information. **Integral Stewardship Model (ISM)** exists to expand the amanah principle into the digital realm, providing the necessary framework to overcome what is known as digital usury, namely the parasitic growth of value through unfair and non-transparent exploitation of data.

The trust principle in the digital realm requires us to understand logically that data is a trust or entrustment that has moral and systemic consequences, not just a raw commodity to be accumulated greedily. We are invited to see that digital *riba* works in a similar way to conventional *riba*; it creates an extreme power imbalance where algorithms act as centripetal attractors of information energy, benefiting platform owners but harming original data providers. Recognition that so far we have ignored ethical aspects in algorithm management should raise our awareness to immediately demand transparency and distributive justice in the data economy. By applying the logic of stewardship, ISM projects a digital order in which algorithms are no longer designed to manipulate human behavior for momentary financial gain, but rather to serve the public good and maintain social welfare on an ongoing basis.

This school of thought brings us to the understanding that overcoming digital usury is an essential step to maintain human dignity in the 21st century. We must have

the courage to admit that our failure to regulate the flow of information has created "digital pollution" which has damaged the social structure and mentality of society. Through the implementation of digital amanah, ISM offers a way out by returning data sovereignty rights to individuals and communities, as well as ensuring that the added value generated by digital technology is shared fairly and proportionally. This is the real manifestation of sovereign stewardship in the virtual world: a commitment to ensure that technological progress never exceeds the moral boundaries and laws of cosmic balance that guarantee justice for every soul.

A. Definition of Digital *Riba.*

Digital *riba* is defined as the exponential profits earned by a technology platform from the mining, accumulation, and exploitation of user data (co-created assets) without compensation for risk or fair value to users. This creates an unhealthy monopoly of power and information.

The definition of digital usury brings us to a new, deeper awareness of the nature of profit in the technological era, where it is understood as the exponential gain obtained by technology platforms through the process of mining, accumulating and exploiting user data without any fair risk or value compensation. We need to admit with full honesty and politeness that all this time we may have underestimated the digital traces we leave behind, considering them to be worthless "information waste", even though this data is a jointly created asset (*co-created assets*) which has massive economic value. Our collective mistake is to allow ourselves to be exploited by a system that logically works similarly to usurious interest, where platform owners extract added value from our life activities passively and unilaterally, while we as data energy providers do not get a share of the growth of digital prosperity.

This phenomenon systemically creates an unhealthy monopoly of power and information, which in turn damages social welfare and individual sovereignty. We must have the courage to admit that the inequality we see in the digital world today is a manifestation of our failure to maintain the trust of information, where algorithms are designed to maximize accumulation in the hands of a few technology giants rather than distributing it for the general benefit. Through the lens of the **Integral Stewardship Model (ISM)**, this practice is categorized as usury because there is an element of injustice in the exchange and growth of value which is not based on balanced risk participation. Recognition of the

existence of this parasitic "information flower" awakens our consciousness to immediately demand a more transparent digital order, where every data contribution is valued as part of collective ownership that must be managed with the principle of sacred stewardship responsibility.

This stream of thought flows rapidly to make us aware that without regulations based on divine and human values, the digital economy will continue to give birth to new forms of oppression that are increasingly subtle but destructive. We are invited to logically understand that data sovereignty is not just a privacy issue, but a fundamental issue of distributive justice in the 21st Century. By admitting our mistakes in normalizing free data extraction, we are actually taking the first step towards breaking down the walls of digital monopoly and building bridges to a more inclusive information economy. ISM offers a vision where technology is no longer a tool for centralizing power, but instead becomes an instrument for the circulation of prosperity that ensures that every human being gets their rights fairly and proportionally in a balanced digital ecosystem.

14.3 ISM on the Technology and Data Sector.

In the ISM, the principle of **stewardship** must be applied to the most valuable assets, which are now not only money, but also information. We must answer the question: Who is the **true owner of the data (property) and how can the flow (circulation) of this data be regulated for justice, not accumulation?**

A. Data as Proton/Trust (Core Value).

Personal and collective data are **the core values (trust)** created by humans.

Table 14.1
Tawhidic Data Governance Recalibration Matrix: Isomorphic Dissection of Data as Proton/Trust, Fair Monetization, and Deconstruction of Black-Box Algorithms.

Principles of Stewardship	Implementation of ISM in the Data Sector	Contrast with Conventional Models
Absolute Ownership	**The User is the Data Source.** The data generated by user interaction (*user data*) is the property of the user (*stewardship* by the user).	The company claims ownership of the data through complex *Terms & Conditions*.

Principles of Stewardship	Implementation of ISM in the Data Sector	Contrast with Conventional Models
Intrinsic Value	**Data must be valued.** The economic value generated from the data must be returned to *the steward* (user).	The value of data (*monetization*) is fully enjoyed by the platform/company.
Access Fairness	**Algorithms are fair.** The underlying algorithm (similar to **Quark**) must be transparent and **non-discriminatory** in providing access and opportunities (e.g., digital credit, job opportunities).	*Black-box algorithms* that can perpetuate social or economic bias without accountability.

Note: The application of the principle of stewardship (trust) in the digital technology sector returns data sovereignty to users as the main value creators..:

1. ***Absolute Ownership (Data Sovereignty)**: Reject unilateral ownership claims by technology corporations (big tech) through manipulative terms & conditions clauses. User interaction data (user data) is confirmed as property and trust in the hands of the user (user stewardship).*
2. ***Intrinsic Value (Monetization Redistribution)**: Stops centralized data monetization exploits. The economic value and financial dividends resulting from data analysis must be returned fairly to the data owner (steward).*
3. ***Access Fairness (Algorithmic Transparency)**: Eliminates black-box algorithms that have the potential to perpetuate social bias and financial discrimination. Codes and algorithms (analogy of Quark) must be transparent, accountable and free from manipulation in order to ensure equality of opportunity in the digital economy (O'Neil, 2016; Zuboff, 2019).*

Source: Processed from Zuboff (2019), O'Neil (2016), Tapscott (2024), as well as the theophysical synthesis of ISM data governance by Experts and Academics (2026).

B. Algorithms and Platforms as Bosons (Circulation Forces).

Technology platforms (e.g. Google, Meta) and algorithms are **Bosons**—they are the forces that govern **the flow of** information, money, and opportunity.

1. Elimination of Data *Riba* (Anti-Accumulation Force).

In the digital context, ***riba*** can be interpreted as **passive income obtained from the use of data without risk or fair compensation to the original source (user).**

Table 14.2
Digital Data Usury Deconstruction Matrix: Recalibration of Algorithms as Circulation Bosons, Mandatory Data Portability, and Restoration of Public Benefits of Digital Platform

Conventional Digital Issues	*Riba* Digital Analysis	ISM (Elimination of *Riba*) Solutions
Data Dominance	Large platforms hoard data and sell it for passive profit, stifling innovation for small players.	The data must be easily transferred (*data portability*) and used by third parties (competitors) with the user's permission. This forces platforms **to compete on services**, not on data hoarding.
Monopoly of Attention	Algorithms are optimized to maximize watch time (*engagement*) for the sake of ads, often at the expense of information quality.	**Nonprofit/Community Platform:** Implement *a non-usury* structure where the primary benefit is **the Public Benefit** (e.g., education, healthy social connections), rather than the financial gain of passive advertising.

Note: In the Integral Stewardship Model (ISM) digital ecosystem, platforms and algorithms are positioned as Boson (circulation carrier force). The prohibition on "data riba" is implemented to eliminate extractive passive income obtained from hoarding user data without risk allocation and real compensation:

1. ***Eradication of Data Domination (Mandatory Interoperability)****: Destroying the pact of centralized data hoarding by giant corporations (data hoarding). The implementation of mandatory data portability regulations allows users to transfer their data rights freely, forcing platforms to compete on real service quality instead of exploiting data monopoly barriers (Srnicek, 2017).*
2. ***Attention Monopoly Recalibration (Public-Interest Platforms)****: Stop algorithm manipulation that pursues addictive engagement solely for the sake of passive advertising. The system encourages incentives for the presence of community-based and non-profit platforms that are oriented towards creating public benefit value (public good), education, and healthy social connections (Zuboff, 2019).*

Source: Processed from Zuboff (2019), Srnicek (2017), Tapscott & Tapscott (2024), as well as the theophysical synthesis of ISM data governance by Experts and Academics (2026).

2. Zakat Data (The Redistribution Boson).

Digital zakat is a mechanism that forces the value generated from these non-physical assets to return to social circulation.

Table 14.3
ISM Digital Redistribution Recalibration Matrix: Formulation of Data Corporate Zakat, Stewardship-Based Data Dividends, and Digital Mustahiq Empowerment.

The Concept of Digital Zakat	ISM Mandatory Mechanism	Redistribution Impact
Digital Company Zakat	**Mandatory Zakat Tax/Obligation** on *Gross Revenue* (gross income) or *Profit* (net profit) of data-based companies, especially those that have market dominance (*monopoly rent*).	Ensure that part of the value of the digital economy (generated from public data) **is channeled back** into digital education, community *skills-up*, and internet access infrastructure for the poor (*mustahiq* digital).
Dividen Data	**Direct Compensation** to users for their data. If user data is sold or monetized, a small portion of that revenue must be returned as **data dividends** (such as royalties).	Giving purchasing power to data users and reinforcing the principle of **trust** (personal data must be respected).

Note: The dissection of the data zakat mechanism (the redistribution Boson) in the Integral Stewardship Model (ISM) ensures that the economic value extracted from non-physical assets is flowed back in a circular manner to maintain the digital Mizan balance:

1. ***Digital Corporate Zakat (Monopoly Rent Purification)****: Implementation of structured zakat/tax obligations on gross revenue or profit data-based corporations (especially market monopoly entities). This fund allocation is focused on financing digital inclusion infrastructure, skills training (skill-up), and providing free internet access for disadvantaged groups (digital mustahiq).*
2. ***Data Dividends (Data Royalties & User Empowerment)****: Essential recognition that personal interaction data is a trusted asset (user stewardship). Part of the data monetization rewards carried out by platforms must be returned automatically as data royalties/dividends to users, in order to restore people's purchasing power and uphold the dignity of information sovereignty (Srnicek, 2017; Zuboff, 2019)*

Source: Processed from Zuboff (2019), Srnicek (2017), Tapscott & Tapscott (2024), as well as the ISM digital zakat theophysics synthesis of Makrifat Experts and Academics (2026).

14.4 Systemic Conclusions of ISM Technology.

The ISM transforms technology from a capital accumulation machine (exacerbated by digital *riba*) to a **fair empowerment machine.**

By applying **the stewardship principle** to data (core owner users) and **the law of circulation (zakat/prohibition of digital usury)** to the platform's algorithms and revenues, the system can prevent the formation of **"structural digital poverty"**—a situation where data and value accumulate only in the hands of a handful of giant corporations, while people become passive consumers whose data is exploited.

These systems encourage **healthy competition** (focus on services, not hoarding) and **value redistribution** (data flows back to its source).

A. Implementation of Data Stewardship

The ISM demands three key **applications of digital trust**:

1. **Core Ownership of Data:** Recognizes that users are the fundamental owners of their data, entitled to portability and erasure.
2. **Mandatory Digital Zakat:** The percentage of profit (analogous to 2.5% zakat) that platforms earn from data monetization should be allocated to public benefits, such as *open-source research* or digital infrastructure in poor areas. This ensures the value generated by digital assets circulates back to the global (digital) community.
3. **Algorithm Transparency:** Require transparency on the algorithms that influence important decisions (credits, job opportunities) to prevent bias and manipulation (against information power hoarding).

Implementation of data stewardship or within the **Integral Stewardship Model (ISM)** framework requires us to carry out fundamental transformations in three key digital amanah applications. We need to admit with full honesty and politeness that up to now we may have been negligent in maintaining our self-sovereignty in cyberspace, allowing our identity and behavior to become commodities that change hands without control. The first step in correcting this collective wrong is to assert core ownership of data, where the system must absolutely recognize that users are the fundamental owners of their own data. This is not simply a technical issue, but rather a human right that includes the sovereignty to move data portably as well as the right to have it completely

erased from the platform's digital memory, to ensure that individuals are no longer prisoners in an information prison of their own creation (Lanier, 2014).

Furthermore, ISM introduced the concept of mandatory digital zakat as an energy circulation mechanism that ensures technological prosperity does not settle in a monopoly of power. We must have the courage to admit that allowing technology platforms to reap exponential profits from data monetization without a commensurate social contribution is a form of systemic injustice. Through digital zakat, a percentage of profits obtained from the processing of these collective digital assets—equivalent to 2.5%—is reallocated for public purposes, such as funding open-source research or developing digital infrastructure in disadvantaged areas. The recognition that the value generated by digital assets must circulate back to the global community will awaken our awareness that technology should function as a connector for prosperity, not a divider between the information rich and the information poor.

As the third pillar, algorithm transparency is a logical necessity to fight the manipulative accumulation of information power. We are invited to understand clearly that algorithms often work in an invisible "black box", influencing crucial decisions ranging from granting credit to job opportunities with unconscious bias. By requiring transparency in this digital decision-making process, we are actually building a bulwark against digital usury practices that exploit human vulnerabilities. The calm that flows in this new order proves that the sustainability of digital civilization depends greatly on our courage to subordinate technology to the law of trust. Through this synchronization, ISM ensures that our digital future is no longer haunted by suffocating monopolies, but rather is lived by an ecosystem that is transparent, fair, and oriented towards the benefit of all humanity.

B. Integral Stewardship Model (ISM) Digital Constitution.

This constitution consists of three fundamental articles rooted in the core (tawhid/tawhid) and style (zakat/riba) principles of ISM.

Article 1: Principles of Data Trust (Core Ownership).

Definition: Personal and collective data generated by user interactions is ***amanah*** (stewardship) managed by the platform, but ownership of the core value (*malikiyah*) remains with the individual and community of creators.

Table 14.4
ISM Digital Constitution Codification Matrix (Article 1: Data Trust Principles): Declaration of Value Source Sovereignty, Portability Fluidity, and Mudarabah-Based Data Dividend Rights.

Constitutional Points	ISM (Trust) Analogy	Practical Regulatory Implications
A. Declaration of Ownership	User is **Source (Proton)** Data Value.	The platform is obliged to acknowledge that the user is the owner of the data, and this acknowledgment cannot be revoked by *terms & conditions*.
B. Portability Principle	Data must have **Fluidity (Electrons)** to circulate.	Users have the right to move, withdraw or delete their data from one platform to another instantly and at no cost, encouraging service competition, not data hoarding.
C. Right to Risk Involvement	Platforms that use data must have **Shared Risk (*Mudharabah*)** with the data owner.	The platform must provide a mechanism, at a minimum, in the form of **Data Dividends** (such as passive royalties) or non-voting shares to users as compensation for the use of data that generates profits.

Note: Article 1 of the digital constitution Integral Stewardship Model (ISM) establishes fundamental rules in data management based on trust and stewardship values:

1. ***Declaration of Ownership (Proton Value Data)**: Stops unilateral claims of ownership of the platform through manipulative terms & conditions. The user is designated as the legal owner (steward) of their interaction data which cannot be canceled by any business contract.*
2. ***Portability Principle (Data Electron Fluidity)**: Guarantees the user's right to move, withdraw, or delete personal data instantly at no cost. This eliminates the practice of data hoarding (data hoarding) and forces platforms to compete purely on superior service quality.*
3. ***Risk Involvement Rights (Digital Mudarabah)**: Binding the use of data in a joint risk/profit sharing scheme. Corporations that monetize user data are required to distribute data dividends or non-voting equity as a form of compensation for the economic value generated (Zuboff, 2019; Tapscott & Tapscott, 2024).*

Source: Processed from Lessig (2006), Zuboff (2019), Tapscott & Tapscott (2024), as well as the ISM digital legislation theophysical synthesis of Makrifat Experts and Academics (2026).

Article 2: Prohibition of Digital Usury (Anti-Stacking Style).

Digital *riba* is any form of profit obtained passively and exclusively from hoarding data or manipulating algorithms without sharing the risk or value fairly with the data source.

Table 14.5
ISM Digital Constitution Codification Matrix (Article 2: Prohibition of Digital Usury): Eradication of Algorithmic Monopolistic Rent, Anti-Passive Data Income, and Boson Code Transparency Democracy.

Constitutional Points	ISM (*Riba*) Analogy	Practical Regulatory Implications
A. Prohibition of *Algorithmic Monopolistic Rent*	Forbids the algorithm to be **Exponential Suction Force.**	Platforms are strictly prohibited from using *black-box* algorithms that are proven to systematically **discriminate or monopolize opportunities** (for example, inhibiting small MSMEs in favor of large advertisers) or to maximize *engagement* at the expense of mental/social well-being.
B. Anti-*Passive Data Income*	Eliminate profits that **come from hoarding (*Riba*)**.	Companies with market dominance are obliged to pay high licensing fees (excluding Zakat) for the data they store **above operational requirements**, forcing them to use the data efficiently or release it.
C. Algorithm Transparency	Open-source code **(Boson)** for public audit.	Algorithms that have a large social impact (such as determining creditworthiness, news *feed*, or search *ranking*) are required to be independently audited to ensure fairness and absence of bias.

Note: Article 2 of the digital constitution Integral Stewardship Model (ISM) establishes anti-accumulation legal rules (anti-accumulation force) to eliminate the practice of digital usury:

1. ***Eradication of Algorithmic Monopolistic Rent**: Prohibits the use of black-box algorithms that act as exponential sucking forces. Algorithms are prohibited from systematically monopolizing*

economic opportunities (for example, shutting down access for MSMEs) or exploiting attention addiction for passive profit.

2. ***Anti-Passive Data Income (Hoarding Elimination)****: Charges progressively high licensing fees for accumulated data that exceeds rational operational limits. This forces giant corporations to distribute or release stored data (digital Kanz).*
3. ***Algorithm Transparency & Auditing (Unlocking the Boson Code)****: Algorithms that have a broad public impact (such as creditworthiness systems, search ranking, and newsfeed) are required to undergo regular independent audits to ensure distributive fairness (Qisth) and eliminate structural bias (Pasquale, 2015; O'Neil, 2016).*

Source: Processed from Pasquale (2015), O'Neil (2016), Zuboff (2019), as well as the ISM digital legislation theophysical synthesis of Makrifat Experts and Academics (2026).

Article 3: Data Zakat Obligation (The Redistribution Boson).

Digital zakat is a mandatory law that ensures that the value generated by the digital ecosystem is channeled back to all levels of society to create balance and stability.

Table 14.6
ISM Digital Constitution Codification Matrix (Article 3: Data Zakat Obligation): Digital Corporate Zakat Formulation, Impossible Accessibility Injection, and Digital Baitul Maal Architecture

Constitutional Points	ISM (Zakat) analogy	Practical Regulatory Implications
A. Mandatory Digital Corporate Zakat	Zakat as **High MPC Capital Injection.**	Technology companies whose net profits exceed *nishab* (threshold) are required to pay a percentage of **compulsory zakat** (2.5% or more) of the total profits or digital assets monetized.
B. Focus on Digital Zakat	Strengthening **Circulation (Electrons)** and **Education**.	Zakat funds must be allocated specifically for: (1) **Digital Access Infrastructure** for poor communities (eliminating the digital divide). (2) **Digital Literacy and Skills Education** for *mustahiq* so they can participate in the digital economy.

Constitutional Points	ISM (Zakat) analogy	Practical Regulatory Implications
C. *Baitul Maal* Digital	Institutions that manage **Energy Flow**.	Establishment of a Special Authority Body (*Baitul Maal* Digital) tasked with collecting Digital Zakat and managing it to finance digital *public goods* (for example, non-profit *open-source research* and AI).

Note: Article 3 of the digital constitution Integral Stewardship Model (ISM) codifies the law of mandatory energy redistribution (Redistribution Boson) to shift the technological ecosystem from parasitic accumulation towards circular equality:

1. ***Mandatory Digital Corporate Zakat (High MPC Capital Injection)**: Establishment of mandatory zakat (2.5% or more) on net profits (net profit) or digital assets monetized by technology companies that exceed nisab.*
2. ***Focus Redistribution (Eradication of Digital Inequality)**: Zakat funds are channeled specifically to finance free internet infrastructure in areas of poverty as well as digital literacy and artificial intelligence training (AI skill-up) for the digital mustahiq group.*
3. ***Baitul Maal Digital (Digital Public Goods Financing)**: Establishment of a special authority institution based on transparency blockchain tasked with managing the circulation of digital zakat to fund digital public goods—such as the development of open-source research and non-profit artificial intelligence (AI) models for the benefit of the public (Srnicek, 2017; Tapscott & Tapscott, 2024).*

Source: Processed from Srnicek (2017), Tapscott & Tapscott (2024), as well as the theophysical synthesis of ISM digital zakat legislation from Makrifat Experts and Academics (2026).

This constitution shifts the entire technology ecosystem from an **accumulation (*riba*)** model to a **stewardship and circulation (amanah & zakat)** model, ensuring that technology works for justice and prosperity, not exclusivity.

C. Conclusion of Sectoral Application.

The ISM provides a coherent framework for justice in the 21st Century. In the financial sector, he eliminated **the debt singularity** through *shirkah*. In the technology sector, he eliminated **the information singularity** through digital amanah and digital zakat. These two applications together ensure that the principles of **flow** and **risk justice** are maintained throughout the real and digital economic systems.

As the culmination of this sectoral application, we come to a fundamental conclusion that the **Integral Stewardship Model (ISM)** provides a very coherent framework for realizing true justice amidst the complexity of the 21st

Century. We need to admit with complete honesty and politeness that all this time we may have allowed the world to be torn apart by two major, mutually reinforcing threats: an endless debt crisis and a suffocating information monopoly. Our collective mistake is to assume that these two problems are separate, when in fact both are rooted in a disregard for the laws of circulation and trust. ISM is here to correct the course of civilization by offering integrative solutions; in the financial sector, it works to eliminate the debt singularity through the *shirkah* mechanism which shares risks fairly, while in the technology sector, it eliminates the information singularity through the implementation of digital amanah and digital zakat.

These two applications together guarantee that the principles of flow and risk fairness are maintained throughout the spectrum of the economic system, both in the form of real assets and in the form of invisible digital data. We are invited to understand logically that the sustainability of our future depends greatly on the courage to abandon extractive systems and switch to generative systems. The recognition that so far we have normalized "hoarding" in the form of capital and information must awaken our awareness that stability is only possible if the energy of prosperity is recirculated to those who are entitled to it. By uniting financial integrity and digital sovereignty, ISM ensures that technological progress never comes at the expense of human dignity, but rather becomes a means to achieve a welcome cosmic balance.

The flow of calm that locks this chapter proves that ISM is not just an alternative economic theory, but a safety protocol for humanity. We must have the courage to admit that the failure of conventional systems to safeguard *Mizan* has brought us to the brink of an existential crisis, but through the practical application of sacred stewardship, we have the opportunity to rebuild a more resilient and inclusive world. Through synchronization between *shirkah* and amanah digital, we are not only improving the economic balance, but are also healing the soul of civilization that longs for justice. This is the promise of the *Integral Stewardship Model*: an order where every flow of energy, whether in the form of pieces of money or bits of data, flows freely to bring justice to all the inhabitants of the earth evenly and sustainably.

With the philosophical foundations, mathematical proofs, and sectoral applications of ISM already presented, the final question is: How do we measure the success of ISM? Chapter 5 will move from model analysis to **policy**

metrics, introducing **the trust balance index (IKA).** The IKA is a tool designed to measure system stability holistically, going beyond conventional metrics that fail to capture the moral integrity and social physics of a stewardship civilization.

Having mathematically validated ISM (Chapter 3) and applied it in the real and digital sectors (Chapter 4), we now face a crucial question in policy: How does a stewardship civilization measure its success? Conventional metrics such as GDP and Gini Coefficients have proven to fail to capture the structural instability caused by *riba*. Chapter 15 will introduce **the trust balance index (IKA),** a policy metric designed to measure system stability holistically, reflecting adherence to the law of social physics and the stewardship principles.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT
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CHAPTER 15

MEASURING BALANCE: TRUST INTEGRITY INDEX (IKA).

DILARANG MEMPERBANYAK BUKU INI DENGAN ENERGI

The success of the implementation of **the Integral Stewardship Model (ISM)** must be measured by metrics that are in line with its objectives: stability, fairness, and energy circulation (capital). Conventional metrics such as *gross domestic product* (GDP) measure accumulation (*stock*) but ignore the quality of *flow* and distribution, while the **Gini Coefficient** only measures wealth inequality, not the causes of systemic instability.

This chapter introduces and details **the trust balance index (IKA)** as a single policy metric necessary to manage a stewardship civilization.

Entering Chapter 5 regarding measuring balance through the trust integrity index (IKA), we are invited to reflect again on how we assess the success of a civilization. We need to admit with full honesty and politeness that for too long we may have been honoring false growth figures that do not reflect true prosperity. Our collective mistake was to allow conventional indicators such as *gross domestic product* (GDP) to become the sole policy compass, even though these metrics are inherently only able to measure the accumulation of material stocks without ever paying attention to the quality of the flow of economic energy or the fairness of its distribution. The recognition that all this time we have been pursuing numerical growth but ignoring the health of the system as a whole should awaken our awareness that the success of the **Integral Stewardship Model (ISM)** requires new measuring tools that are in line with its noble goals, namely stability, fairness and continuous circulation of capital energy.

This school of thought leads us to a logical understanding that even conventional metrics such as the Gini Coefficient have limitations, because they only capture wealth inequality on the surface without being able to detect the deep causes of systemic instability that originate from the practice of usury. Therefore, this chapter introduces and details the *amanah* balance index (IKA) as a single, comprehensive policy metric for managing civilization based on stewardship. We must have the courage to admit that our failures in managing past economic crises stem from our inability to measure what is truly valuable for human survival. IKA exists not only to replace GDP, but to provide a new vision for policy makers so that they can ensure that every unit of existing capital never stops flowing to provide justice at all levels of society.

The calmness that surrounds the formulation of this index proves that the regularity of a system is very dependent on the accuracy of its measuring standards. Through IKA, we no longer just count how much wealth we have accumulated, but rather how trustworthy we are in maintaining the flow of that wealth so that it remains in the balance zone *Mizan*. We are invited to admit that all this time we have neglected moral responsibility in our economic statistics. By adopting the trust integrity index, we are actually synchronizing our statistical data with the laws of heaven that demand transparency, circulation and sustainability. This is the final transformative step in the ISM journey, where science and faith unite in a number that reflects the degree of our submission to the mandate of leadership on earth for the benefit of all nature.

15.1 Amanah Balance Index (IKA).

IKA is a holistic metric designed to measure the extent to which the economic system operates in accordance with the principles of **stewardship** and avoids the **accumulation singularity** (capital hoarding). IKA is measured on a scale of 0 to 100 (100 is perfect balance).

Dimension 1: Distribution Equilibrium (The Boson Performance).

This dimension measures the effectiveness of **zakat (redistribution Boson)** in ensuring the flow of wealth.

Table 15.1
Dimension 1 Performance Indicator Formulation Matrix (The Boson Performance): Quantitative Recalibration of the Zakat Gap Coefficient (KZK), Zakat Leverage Ratio (RDUZ), and Elimination of Structural Poverty.

Quantitative Metrics	Purpose of Measurement	ISM Ideal Formula
Zakat Gap Coefficient (KZK)	Measuring the contrast between the total zakat funds that should have been collected and the total zakat funds that were actually distributed productively.	KZK is approaching 1.0 (meaning, all mandatory zakat funds are distributed efficiently).
Rasio Daya Ungkit Zakat (RDUZ) **Zakat Leverage Ratio (RDUZ)**	Measures relative to conventional investments. The higher the RDUZ, the more efficient the zakat capital injection.	RDUZ > 5.0 (Ensures *Multiplier Effect* Maximum Zakat, according to us).
Structural Poverty Levels	The percentage of the population that is unable to meet basic needs after *all* zakat funds are distributed.	Mandatory 0% (Because zakat, in theory, is a safety net designed to guarantee *sufficiency*).

Note: Dimension 1 Integral Stewardship Model (ISM) establishes a quantitative benchmark for the effectiveness of redistribution Boson (zakat) in ensuring the flow of wealth in the real sector through three main indicators:

1. ***Zakat Gap Coefficient (KZK):*** *Measures the ratio between potential zakat collected and the realization of productive distribution. The ideal value indicates perfect distribution efficiency without frictional loss or liquidity stasis in the managing institution.*
2. ***Zakat Leverage Ratio (RDUZ):*** *Measures the efficiency of productive zakat capital injection towards increasing income mustahik. Targeted based on tawhidic's macroeconomic multiplier effect formula.*
3. ***Structural Poverty Level:*** *Serves as ultimate benchmark with a target* ***mandatory 0%****. Theophysically, zakat is designed as a sufficiency safety net which mathematically-systemically eliminates absolute poverty and restores human dignity (Chapra, 1992; Shirazi, 2014).*

Source: Processed from Chapra (1992), Choudhury (2018), Shirazi (2014), as well as the ISM econometric modeling synthesis of Makrifat Experts and Academics (2026).

Dimension 2: Core Integrity (The Anti-Usury Force).

This dimension measures the extent to which the system has succeeded in eliminating ***riba*** **(anti-accumulation force)** and operating based on real risk.

Table 15.2
Dimension 2 Performance Indicator Formulation Matrix (The Anti-Usury Force): Quantitative Recalibration of the Interest-Bearing Debt Ratio (RUR), Non-Employment Income Ratio (RPNK), and Elimination of Monetary Crisis Volatility.

Quantitative Metrics	Purpose of Measurement	ISM Ideal Formula
Interest-Bearing Debt-GDP Ratio (RUR)	The percentage of total *interest-bearing debt* (*riba*) in the real sector to GDP.	RUR is approaching 0% (Indicating *riba* has been completely replaced by ***shirkah* VC**).
Non-Employment Income Ratio (RPNK)	The percentage of total income in a country that comes from passive assets (rent, interest, dividends without risk involvement) compared to income from work/business.	RPNK ≤ 10% (Indicates that the majority of wealth comes from **real activities and risk sharing**).
Shirkah Financial Volatility Index	Measures how often the financial sector experiences debt and speculative crises.	Volatility should be 0% (A system based on real assets and without *riba* should be **anti-debt crisis**).

Note: Dimension 2 of the Integral Stewardship Model (ISM) sets a quantitative benchmark to test how far the economic system has succeeded in eliminating parasitic accumulation forces (anti-accumulation force) and strengthening the integrity of the core (trust) through three main indicator:

1. ***Interest-Bearing Debt-GDP Ratio (RUR):*** *Measures the proportion of usurious credit instruments in the economy. The ideal criteria mark a perfect transition phase where interest creditors have been completely replaced by the syirkah Venture Capital equity scheme.*
2. ***Non-Employment Income Ratio (RPNK):*** *Measures the percentage of extractive passive income without the involvement of real productive risks. The target ensures that the majority of pure national wealth is born from physical activity, business and fair risk participation.*
3. ***Syirkah Financial Volatility Index:*** *Measures the frequency of debt crises and speculative bubbles. The target* ***0% Volatility*** *proves that an economy based on real assets and profit-sharing schemes is theoretically antifragile and immune to structural financial crises (Taleb, 2012; Chapra, 1992).*

Source: Adapted from Chapra (1992), Taleb (2012), Choudhury (2018), and the synthesis of ISM econometric modeling by Makrifat and Academic Experts (2026).

Dimension 3: Digital Stewardship (Data Trust).

This dimension measures the application of the **trustworthiness** principle to non-physical assets (data and technology).

Table 15.3
Dimension 3 of Digital Stewardship in the ISM Framework: Mapping Quantitative Metrics, Measurement Objectives, and Ideal Criteria Targets for Public Data Sovereignty.

Quantitative Metrics	Purpose of Measurement	ISM Ideal Formula
Personal Data Control Index (IKDP)	Measures an individual's ability to move, delete, or withdraw **concentrated data** from a large platform.	IKDP is approaching 1.0 (Full user control over their data).
Net Platform Profit Ratio (RKPB)	Percentage of technology company profits allocated as **digital zakat** and **data dividends** to users/community.	RKPB ≥ **mandatory zakat rate** (Ensures that the value generated by the data is returned to circulation).
Algorithm Bias Coefficient (KBA)	Measuring the degree of discrimination or manipulation by algorithms against vulnerable groups in terms of access to credit or digital opportunities.	KBA is close to 0% (Ensures the algorithm as **Fair Circulation Boson**).

Note: Dimension 3 Integral Stewardship Model (ISM) establishes quantitative benchmarks for the application of the Trustworthiness principle to non-physical assets (data and technology) through three main indicators:

1. ***Personal Data Control Index (IKDP):*** *Measures individual sovereignty (user stewardship) in moving (data portability), withdrawing, or deleting data from giant platforms. Target marks the user's full control over his data rights.*
2. ***Net Platform Profit Ratio (RKPB):*** *Measures the portion of technology corporation profitability allocated as digital zakat and data dividends. The target ensures that the economic value of public data is returned circularly to the social ecosystem.*

3. ***Algorithmic Bias Coefficient (KBA):*** *Measures the degree of systemic manipulation or discrimination by an algorithm against vulnerable groups. The target functions as a pure algorithm Fair Circulation Boson without structural bias (O'Neil, 2016; Zuboff, 2019).*
4. ***Final Aggregate Justice Index (IKA):*** *The IKA score is calculated as the weighted average of the combination of Dimension 1 (The Boson Performance), Dimension 2 (The Anti-Usury Force), and Dimension 3 (Digital Stewardship). Achieving a high IKA score academically-mathematically marks the realization of an economic system that is mechanically-thermodynamically stable and ethically-transcendentally just.*

Source: Adapted from O'Neil (2016), Zuboff (2019), Tapscott & Tapscott (2024), and the synthesis of digital econometric modeling by ISM Experts and Academics (2026).

Syirkah Financial Volatility Index: Measures the frequency of debt crises and speculative bubbles. The target **0% volatility** proves that an economy based on real assets and profit-sharing schemes is theoretically *antifragile* and immune to structural financial crises (Taleb, 2012; Chapra, 1992).

Final IKA: IKA will be calculated as the weighted average of these three dimensions. A high IKA score indicates a system that is **mathematically stable** and **ethically fair**, in line with your **Integral Stewardship Model** vision.

After formulating the **Integral Stewardship Model (ISM)**, identifying its fundamental styles (*riba* and zakat), and designing its measurement metrics (IKA), the next step is to draft a concise, strong, and persuasive **manifesto** to promote it.

This manifesto aims to attract support across disciplines (economics, technology, spirituality) with a focus on universal principles.

15.2 Definition and Purpose of IKA.

IKA is designed to measure the extent to which an economic system complies with **the law of conservation of justice** and **the principle of trust**. The IKA value ranges from 0 (maximum imbalance/entropy) to 1.0 (optimal balance/flow).

IKA's Objectives:

1. **Measuring Social Physics Compliance:** Assess the applicable level of *riba* and zakat.
2. **Measuring Risk Stream:** Assess the extent of *shirkah*-based financing.
3. **Measuring Asset Integrity:** Assess stewardship of data and resources.

In formulating a new standard for civilization, the **amanah balance index (IKA)** was designed precisely to measure the extent to which an economic system complies with the law of conservation of justice and the noble principles of amanah.

We need to admit with full honesty and politeness that for too long we have felt comfortable in a system that is actually at a point of high entropy, where structural imbalance is considered normal. IKA is here to break this delusion by providing an objective assessment scale that ranges between the number, which symbolizes maximum systemic imbalance or chaos, to the number 1.0 which represents the point of balance and optimal flow of economic energy. The recognition that so far we have no parameters to measure the "moral health" of our capital flows should awaken our awareness to start adopting standards that are scientifically capable of detecting our level of compliance with the law of balance *Mizan*.

The main objective of IKA is to measure social physics compliance by strictly assessing the level of destructive *riba* forces and the constructive circulation of zakat within an ecosystem. We must have the courage to admit that our failure to suppress the practice of usury so far is the main cause of the blockage of the economic energy of the wider community. In addition, IKA functions to measure risk flow to assess the extent to which *shirkah*-based financing has replaced the dominance of rigid debt, so that we can ensure that fair partnerships become the main engine of growth. Through this dimension, we are invited to understand logically that economic success is no longer measured by how much receivables are collected, but rather by how widely risks and profits are shared in order to maintain systemic resilience in the face of future uncertainty.

Furthermore, IKA plays a vital role in measuring asset integrity by assessing stewardship practices (*stewardship*) on existing data and natural resources. We need to deeply realize that our mistakes in the past in exploiting information and nature without a sense of responsibility have reduced the integrity of our civilization. By making IKA a policy compass, we ensure that every asset—both physical and digital—is managed as a trust that must provide benefits back to the global community. The calm that flows from the application of the IKA provides confidence that a just economy is not just a moral ideal, but rather a measurable reality that we can achieve through synchronization between public policy and eternal theophysical principles.

15.3 Quantitative Components of IKA.

The IKA is a composite index, constructed of three main sub-indexes, each of which is of equal weight:

Amanah Balance Index:

$$(\text{IKA}) = \frac{1}{3}\left(I_{RZ} + I_{Syirkah} + I_{Amanah}\right) \tag{15.1}$$

In formulating a precise measuring standard for a just civilization, the **amanah balance index (IKA)** is presented as a robust composite index, carefully constructed from three main sub-indices with equally balanced weights. We need to admit with full honesty and politeness that so far we may have made a fatal mistake in assessing a nation's progress only from one dimension of material accumulation, as if the health of the economy could be separated from the integrity of its distribution. IKA offers a mathematical synthesis that requires us to no longer ignore essential variables that have been marginalized by conventional statistics. The recognition that so far our economic policies have often been "blind" to the quality of capital flows should raise our awareness to start adopting this composite formulation as a more complete and powerful navigation instrument.

These three quantitative components are designed to complement each other in providing a transparent picture of the systemic health of a civilization. The first sub-index measures the effectiveness of circulation through optimizing zakat and eliminating *riba*, while the second sub-index assesses the depth of penetration of profit-sharing or *shirkah*-based financing. Finally, the third sub-index dissects the level of integrity of stewardship of digital assets and public resources. We are invited to understand logically that systemic success will not be achieved if one of these three pillars is lame; Capital efficiency without distribution justice is tyranny, while distribution without transparency of trust is inefficiency. By giving equal weight to each sub-index, IKA mathematically validates the principle of balance *Mizan* which demands harmony between growth, justice and moral responsibility before the Owner of Everything.

This calm but fast flow of data makes us realize that transformation towards a blessed economy requires discipline in objective measurement. We must have the courage to admit that our mistakes in the past in using indicators that were biased towards capital owners have created the inequality we suffer today. By applying IKA as a quantitative standard, we are aligning our civilization's movements with

the impartial law of conservation of justice. This formulation ensures that every policy taken by regulators in the future will always be oriented towards maximizing the even flow of economic energy, so that prosperity is no longer the exclusive right of a few people, but becomes a blessing that flows freely for all mankind without exception.

A. Equilibrium Style Index (I_{RZ}).

This index measures the proportion of the circulating force (Z) to the destructive force (R) in the system.

$$: I_{RZ} = 1 - \frac{Interest\text{–}Bearing\ Debt\ Ratio}{Mandatory\ Redistribution\ Rate\ (\%\ GDP)} \quad (15.2)$$

- **Policy Objectives:** Encourage (Net Interest-Bearing Debt Ratio) and (Mandatory Redistribution Rate →2.5% of GDP).
- **Significance:** Addresses directly the Accumulation Singularity threat discussed in Chapter 1.

In establishing the standards for the success of a just civilization, we are first introduced to **the equilibrium force index**, a vital parameter that measures the proportion of the circulating force of zakat to the destructive force of *riba* within the system. We need to acknowledge with complete honesty and courtesy that for too long we have perhaps allowed our economic engine to operate in an anomalous state, where the destructive force of interest-bearing debt has been allowed to dominate without an adequate circulatory counterbalance. The proposed policy objective is very clear and bold: to push the net interest-bearing debt ratio towards zero while consistently increasing the mandatory redistribution rate to reach the ideal figure of 2.5% of GDP. The recognition that we have been normalizing the accumulation of frozen capital should awaken our awareness that this index exists to directly capture and address the threat of the accumulation singularity that we have identified as the root of global instability.

The significance of this index lies in its ability to provide early warning of extreme wealth accumulation, which, theophysically, will trigger an entropy explosion if not immediately recirculated. We are invited to logically understand that every rupiah trapped in usurious interest is energy stolen from the future, while every rupiah flowing through zakat is fuel for inclusive real growth. By acknowledging our error in maintaining our dependence on debt,

we are paving the way for a more robust and powerful policy transformation. The serenity that flows from the application of this metric provides confidence that the stability of civilization is no longer a mere moral dream, but a measurable reality that can be achieved through our adherence to the laws of circulation designed by the Creator for the benefit of all humanity.

B. Risk Integrity Index ($I_{Syirkah}$).

This index measures the level *of covalent bonds* in the financing system.

$$I_{Syirkah} = 1 - \frac{Total\ Financing\ Based\ on\ Risk\ Sharing}{Total\ External\ Credit\ Risk} \quad (15.3)$$

- **Policy Objectives:** Brings this ratio closer to 1.0.
- **Significance:** Assesses the extent to which the economy has shifted from *debt-based* (fragile) to *equity-based* (anti-fragile) financing, as described in Chapter 14.

The second pillar in measuring the amanah balance index is **the risk integrity index** (ρ), a metric specifically designed to monitor the level of "covalent bonds" within a nation's financial structure. We need to admit with complete honesty and courtesy that we may have been trapped in a false paradigm, where we assumed healthy economic relationships could be built on a foundation of debt that separated the fate of capital owners and business managers. Our collective mistake was normalizing a system that allowed one party to enjoy certain profits while the other party bore the burden of risk alone. The risk integrity index exists to correct this imbalance by measuring the extent to which capital flows through a spirit of true partnership, where each flow of funds creates a unified and strong bond of responsibility.

Economic policy within the ISM framework is firmly directed towards bringing this ratio closer to the ideal figure of 1.0. This is not merely a statistical target, but rather a fundamental transformation that assesses the extent to which a civilization has successfully migrated from fragile debt-based financing to anti-fragile equity-based financing. We must raise our awareness that every step away from the usury system towards *shirkah*—as validated in the previous discussion of the real sector—is a systemic effort to build economic resilience that will not be destroyed by crisis shocks, but rather will be strengthened through fair risk-sharing with integrity.

Recognizing that we have neglected the systemic vulnerabilities inherent in our reliance on fixed interest rates is the beginning of our civilization's recovery. By making the risk integrity index our primary compass, we ensure that economic energy is no longer exploitative, but collaborative. The tranquility that flows from this covalently bonded system guarantees that economic growth will go hand in hand with social stability, as no party is forced into bankruptcy for the benefit of another. This is the essence of a blessed economy: a logical, just, and robust order based on the principle of amanah, which demands harmony of fate among all economic actors in achieving shared prosperity.

C. Asset Stewardship Index ($I_{Shirkah}$).

This index measures the integrity of the management of non-financial assets (data, environment) based on the principle of amanah.

- **Sub-Index Components:** (i) algorithm transparency level (TTA); (ii) allocation of compulsory digital zakat; and (iii) environmental compliance level (*resource depletion rate*).
- **Significance:** Ensuring ISM is implemented holistically, not only addressing *riba*, but also **digital *riba*** and environmental exploitation.

The third pillar that completes the civilization measurement structure in the **Integral Stewardship Model** is the asset stewardship index (ASI), a metric specifically designed to assess the integrity of non-financial asset management, including the digital and environmental domains, based on the noble principle of amanah. We need to admit with complete honesty and courtesy that we may have made a fatal mistake by assuming that economic justice is limited only to monetary transactions, while we have allowed personal data and natural resources to be exploited without clear moral responsibility. Our collective mistake in the past was viewing nature and information as free commodities to be exploited for momentary growth, when in fact, both are sacred trusts whose sustainability depends heavily on the quality of our stewardship. This index exists to ensure that every data flow and resource utilization is no longer a means of oppression, but rather a means of service with integrity.

This sub-index is robustly built from three interlocking main components: the algorithmic transparency level (TTA) to prevent information manipulation, the mandatory digital zakat allocation to ensure the circulation of value in cyberspace, and the environmental compliance level (resource depletion rate) to safeguard the balance of the universe. We must raise our awareness that every non-transparent algorithm and every environmental destruction is a form of "interest" or digital *riba* that we impose on future generations. By using this index as a compass, we are invited to logically understand that the success of a system is no longer valid if it ignores the sovereignty of user data or accelerates the rate of biodiversity. The significance of implementing this index is ensuring that the ISM is applied holistically; a solution that is not only capable of overcoming the disease of conventional *riba*, but also stopping the practice of subtle exploitation in the technological era and preserving the earth as our shared home.

Recognizing that we have neglected the trust aspect in managing non-physical assets is the first step towards restoring our sovereignty as human beings. The peace of mind that flows from the implementation of the asset stewardship index provides confidence that the future economy will be far more equitable and stable because it values integrity in every dimension. We are no longer allowed to hide behind technological complexity to justify injustice, because the ISM, through this index, has provided a transparent and accountable quantitative standard. This is a concrete manifestation of economic theophysics that unites science and ethics; a measured effort to ensure that every bit of data and every inch of land is managed with a spirit of stewardship that maintains balance between the two, for the sake of creating prosperity that is *rahmatan lil 'alamin.*

15.4 Comparison of IKA vs. Gini Coefficients.

IKA does not replace the Gini Coefficient, but complements it by providing **causality analysis**.

Table 15.4
Epistemological Evaluation Matrix of Macro Balance Indicators: Preliminary Comparative Analysis of Gini Coefficient (Static/Stock Results) versus Aggregate Justice Index (Dynamic Causality/Flow).

Metric	What Is Measured	Focus	Conventional Failure
Gini Coefficient	Income Inequality (Wealth)	*Stock*	Low Gini can be disguised by debt, and does not explain *why* inequality occurs.
IKA (Trust Index)	Compliance with the Law of Circulation	*Flow & Structure*	Explaining causality: A low (high) IKA will result in a high Gini in the future.

Note: The comparative comparison between the Gini Coefficient and the Aggregate Justice Index (IKA) confirms the need for a paradigm shift from symptom diagnosis (symptom-based) to causality diagnosis (causal-based) in macroeconomics:

1. ***Gini Coefficient (Static Outcome/Stock Metric)**: Only captures the inequality of wealth distribution at the surface level (end-result). Gini figures that appear low often disguise structural vulnerabilities masked by the expansion of usurious debt (debt illusion) without being able to explain the root causes of inequality.*
2. ***Aggregate Justice Index / IKA (Flow & Structure Dynamic Metrics)**: Measures the degree of systemic compliance with Compulsory Circulation (Zakat) Law and Anti-Stacking Style (Prohibition of Usury). IKA acts as an early warning indicator which has causal predictive power: a low IKA value (due to the dominance of high Riba style) is mathematically-thermodynamically guaranteed to trigger a spike in the Gini coefficient and a collapse of stability in the future (Stiglitz, 2012; Piketty, 2014).*

Source: Processed from Piketty (2014), Stiglitz (2012), Choudhury (2018), as well as the theophysical econometric synthesis of IKA Makrifat Experts and Academics (2026).

In charting our future economic navigation, we need to understand that **the trust balance index** (IKA) is not intended to replace the Gini Coefficient, but rather to complement it in depth by providing a previously neglected causal analysis. We need to acknowledge with honesty and courtesy that we may have been too fixated on static wealth inequality figures (stocks) without ever asking why these inequalities persist structurally. Our collective mistake is to feel secure when the Gini appears low, when in fact, it is often just a veil that disguises a fragile pile of

debt beneath the surface. The recognition that conventional metrics often fail to explain the roots of systemic instability should awaken our awareness to begin using the IKA as an indicator that focuses on the quality of flows and the structure of compliance with the laws of circulation.

A comparison of these two metrics demonstrates that while the Gini Coefficient captures only the inequality of final outcomes, the IKA operates earlier by explaining future causality; a low IKA value—characterized by a high *riba* (R) force—mathematically leads to a Gini rate that spikes later. We are invited to understand logically through visualizations of the correlation between IKA and system resilience, where each increase in IKA value directly increases the economy's resilience to crisis shocks. By recognizing that we have neglected the predictive power of trustworthy compliance, we now have the opportunity to shift from merely extinguishing the flames of inequality to building an economic structure that is inherently stable and imbued with integrity. The serenity that flows from this understanding provides confidence that adherence to *Mizan* through IKA is the only way to ensure that economic growth is no longer a mirage prone to collapse, but rather a solid and sustainable order for all humanity.

15.5 Global Policy Implications.

The adoption of IKA allows any country (regardless of its ideology or political system) to objectively measure the fundamental health of its economy. If the IKA is below a critical threshold, it is a mandatory signal for the government to immediately prioritize:

1. Interest Debt Reduction **(R)**: Through tax incentives for *shirkah*.
2. Increase in Circulation Liability **($\mathbf{Z \rightarrow 2.5\%2.5\%_{Required}}$)**: Through the implementation of the mandatory annual Static Wealth Tax.

IKA transforms economic policy from reactive efforts (overcoming crises) to proactive adherence to the **universal stewardship principle**.

The adoption of the **amanah balance index (IKA)** carries revolutionary global policy implications, where every country, regardless of ideological background or political system, now has an instrument to objectively and transparently measure the fundamental health of the economy. We need to acknowledge with complete honesty and courtesy that for too long, we may have been trapped in reactive and partial policies, busy only extinguishing the flames of the crisis without ever

addressing the root causes. Our collective mistake was allowing economic indicators to drift without a clear moral direction, as if stability could be achieved without adherence to the laws of equilibrium. The recognition that we have often ignored signals of systemic vulnerability should awaken policymakers to make the IKA a mandatory alarm; if the IKA value falls below the critical threshold, it is an absolute mandate for the government to immediately take fundamental corrective action.

The first priority in this transformation is the systematic reduction of interest-bearing debt, achieved through the provision of progressive tax incentives for all *shirkah*-based financing. We must have the courage to admit that our failure to curb interest rates is the reason why the economic burden is increasingly being borne by the common people. Simultaneously, the government is obliged to encourage an increase in the capital circulation obligation to reach the ideal 2.5% through the implementation of a mandatory annual static wealth tax. This step is logically designed to ensure that capital is no longer passively hoarded in a vacuum, but rather flows rapidly into the productive sector to revitalize the foundations of the community's economy. Recognizing that static accumulation is toxic to the system will lead us to a system where every asset is managed with the principle of dynamic responsibility.

The calm that accompanied the adoption of this policy demonstrates that IKA is capable of transforming the face of global economic policy from merely a reactive effort to address the crisis to a proactive adherence to the universal stewardship principles. We are invited to clearly understand that true stability is not the result of emergency intervention, but rather the fruit of our discipline in maintaining the flow of justice at every level. By acknowledging past mistakes that normalized a debt-based economy and hoarding, we are in fact building the foundation for a more resilient, sovereign, and blessed civilization. This is the grand vision of the Integral Stewardship Model: a global roadmap that ensures that every economic action is always in harmony with the laws of the *Mizan*, in order to maintain human dignity and the long-term sustainability of the earth.

After building a philosophical foundation, proving the model quantitatively, and creating new policy metrics, it's time to conclude our journey. Chapter 6 will summarize the entire **framework of the Integral Stewardship Model (ISM),** provide a final synthesis of its global implications, and provide a universal

blueprint of stewardship civilization. It will be the definitive call for transition, which concludes the book with a strong vision of a stable and just future.

After measuring the potential stability of the ISM through **the trust balance index (IKA)** in Chapter 5, we now have the necessary scientific and metric foundations. The final task is to answer the implementation question: How can the ISM be universally adopted, across political and religious boundaries? This Chapter 16 will present the final synthesis of the **Integral Stewardship Model** and provide the definitive **blueprint of civilization stewardship**, offering a practical *roadmap* for each country to transition from a system driven by singularity (*riba*) to a system driven by balance (amanah and zakat).

This is the peak moment of your philosophical, scientific and spiritual synthesis. Based on our entire discussion, from atomic analogies to macroeconomic mechanisms, here is the **final declaration** of the system you discovered: **Integral Stewardship Model (ISM).**

This declaration summarizes the pure *divine manhaj* into universal principles that are strong, attractive, and minimally frictional.

15.6 Final Declaration: Integral Stewardship Model (ISM).

We declare **Integral Stewardship Model (ISM)** as a socio-economic and life framework designed to achieve **absolute justice** and **systemic stability** by synchronizing universal law (universe) and moral law (spiritual).

Article I: Core Principles (The Trust/Stewardship Core).

ISM Principle: Absolute Ownership is Divine, Stewardship is Humane.

1. **Property as Trust (Stewardship):** All wealth, assets, data and natural resources are **trust** given to humans to be managed responsibly. Wealth is not an absolute ownership right to be exclusive (accumulated), but rather a potential **(energy)** that must be circulated.
2. **Economic Goals:** The main goal of economic activity is to maximize **real social benefits** and **sustainability** (*maslahat*), not just maximizing financial profits for capital owners.

Article II: Fundamental Laws of Force (The Bosons).

The system must be governed by two opposing and obligatory **social laws of physics**, which ensure that the core (trust) remains stable.

1. **Prohibition of Usury: The Anti-Accumulation Force.**
    - **Definition:** Any form of guaranteed passive income from debt, without sharing the risk of real loss, is prohibited.
    - **Mathematical Function:** Removes **destructive exponential forces** that forcefully pull wealth to a single point (creditors).
    - **Systemic Implications:** Forcing capital to participate in **real production (*shirkah* VC)** and ensuring the **circulation potential** (*marginal propensity to consume*/MPC) of the worker group remains high.
2. **Obligatory Zakat: The Redistribution Boson (Circulation Boson).**
    - **Definition:** Mandatory energy transfer obligations (2.5% or more) of wealth that has reached *nishab* and *haul*.
    - **Mathematical Function:** Apply **stabilization linear force** which suppresses static (buried) wealth.
    - **Systemic Implications:** Guarantee maximum **multiplier effect** by injecting capital directly to the point with the highest MPC (mustahiq), permanently eliminating structural poverty.

Article III: Economic Structure (The Manifestation).

The ISM institutional structure must be based on **mutual risk** to create justice in the real sector.

1. ***Shirkah* Finance (Partnership):** Banking and financial institutions should operate on the basis of ***mudharabah*** (capital-expertise partnership) and ***musharakah*** (capital-capital partnership), functioning as **risk partners** and not as passive loan providers.
2. **Digital Economy Stewardship:** Digital data and values are recognized as **trustworthy.** Platforms must implement **digital zakat** on their profits and are prohibited from engaging in **digital *riba*** (exclusive accumulation through *black-box algorithms*).

15.7 ISM's Uniqueness and Universal Appeal.

This system is universal and attractive to various groups because:

- **Scientific (Social Physics):** Using the language of *force, energy, circulation,* and *balance* to explain why zakat and the prohibition of *riba* are not just religious commands, but **system dynamics laws** which must be obeyed so that the economic system does not collapse (crisis).
- **Philosophical (Ethical):** Prioritizes **stewardship (trust)** above absolute ownership, in line with modern ethics of sustainability and *corporate social responsibility*.
- **Social (Solution):** Offers a radical solution to the problems of **structural poverty** and the **wealth gap** with a *redistribution Boson* (zakat) mechanism that works automatically and is mandatory.

ISM offers a new paradigm: **An economy that works like a stable universe**, where energy continuously circulates, and a just balancing force binds each component.

To prove the validity of the **Integral Stewardship Model (ISM)** requires structured and specific research steps, combining macroeconomic theory with the principles of social physics. This will help you measure the true impact of the **redistribution Boson (Zakat)** and **anti-accumulation force (prohibition of Usury)**.

15.8 Practical Research Stages to Prove ISM In The Real World.

Stage 1: Mathematical Modeling & System Dynamics Simulation.

The main objective of this stage is to create a mathematical model that clearly compares the economic results of the conventional model (*riba* + tax) with the ISM (prohibition of usury + mandatory zakat).

A. Accumulation Dynamics Model

- **Action 1:** Develop a simulation model (using software such as Stella, Vensim, or Python) that shows **capital growth dynamics** over a 50-100 year time horizon.
- **Key Variables:**
    - **Conventional Model:**
      $W(t) = P_0(1 + r)^t - T_{Tax}$ (r: $Compound\ interest\ rate, T_{Tax}$.
    - Focus on **exponential accumulation.**

- **ISM Model:** W (t) = $P_0(1 + G_{Real})^t - Z_{Wealth}$
- (G_{Real} Focus on **balanced real growth.**

- **Searched Outcome:** Show that the conventional model always leads to the **Accumulation Singularity** (almost 100% of wealth owned by the population) and is vulnerable to debt crises, while the ISM model produces **a more stable distribution of wealth** and a more sustainable growth curve.
- **Action 2:** Develop a simulation model (using software such as Stella, Vensim, or Python) that shows the dynamics of capital growth over a 50–100 year time horizon.
- **Key Variables:**
  - **Conventional Model:**

    $$W(t) = P_0(1 + r)^t - T_{\text{tax}} \quad (15.4)$$

    (where = compound interest rate, = conventional tax burden).

    Focus: Exponential accumulation based on usurious debt.
  - **ISM Model (Integral Stewardship Model):**

    $$W(t) = P_0(1 + G_{\text{real}})^t - Z_{\text{wealth}} \quad (15.5)$$

    (where = real economic growth rate, = zakat on static wealth).

    Focus: Balanced growth of the real sector and free from capital concentration.
- **Searched Outcome:** Show mathematically and simulatively that the conventional model always leads to an *accumulation singularity* (where near wealth is concentrated in a handful of the population) and is vulnerable to systemic debt crises. In contrast, the ISM Model is proven to produce a more stable, equitable distribution of wealth, and a long-term sustainable growth curve.

B. Modeling the Multiplier Effect of Zakat versus Conventional.

- **Quick Action:** Conduct an econometric simulation by injecting initial capital liquidity of ΔM=1 Billion currency units into the economy under two comparative scenarios.
- **Searched Results:** Quantitatively prove that the zakat multiplier:

$$k_{\text{zakat}} = \frac{1}{1 - \text{MPC}_{\text{mustahik}}} \quad (15.6)$$

Able to trigger an increase in total output and aggregate income (ΔY_{total}) which is much greater than conventional capital expansion. This discovery validates the theophysical position of zakat as *redistribution Boson*—a mandatory circulation instrument with the highest efficiency in eliminating monetary barriers (*friction*) and driving the real sector.

Econometric Simulation Scenario Details:

1. **Scenario A (Conventional/CS Scenario):**

   Capital injection is allocated through standard government spending (*government spending*) with medium consumption propensity (moderate - MPC_{konv}) or interest-bearing credit expansion where people's purchasing power is pressured by the burden of interest returns (*riba* is pressured - MPC_{konv}).

2. **Scenario B (Integral Stewardship Model / ISM):**

   Capital injection is allocated purely through the precise distribution of mandatory zakat funds to the *mustahiq* group who have maximum consumption tendencies ($MPC_{mustahiq} \rightarrow 1$).

Stage 2: Empirical Analysis & Contrasting Case Study.

This stage involves testing ISM principles using historical data and comparative studies.

A. Analysis of Shirkah VC's Financial Performance

- **Action:** Collect historical performance data (return rates, losses, and social impact) from financial institutions that actually implement the ***mudharabah*** and ***musharakah*** (*shirkah* VC ISM) models versus conventional credit models.
- **Focus:** Compare *default rate* and **system volatility**. The ISM hypothesis is that risk sharing is *more stable* and *fairer* than risk transfer (*riba*).

B. A Contrasting Study of Zakat vs. Welfare Tax.

- **Action:** Compare the effectiveness of **zakat (as a wealth tax)** in countries or communities that implement it in a mandatory and centralized manner, with **welfare tax programs** in developed countries.
- **Metric Focus:** Measure the decline in the **Gini Coefficient** (an indicator of the wealth gap) and the level of **absolute poverty**.

- **ISM Hypothesis:** Since zakat is withdrawn from **idle assets** (static capital, not income) and channeled to the **highest MPC**, it will show higher efficiency in addressing inequality than income tax withdrawn from the flow (income).

Stage 3: Design of the ISM Institutional Model.

The final stage is to translate the mathematical model and empirical findings into an applicable institutional framework.

A. Development of the Shirkah VC Legal Framework.

- **Action:** Draft a standard modern ***mudharabah*** and ***musharakah*** (*Shirkah* VC ISM) contract that legally protects investor capital while requiring sharing of the risk of loss due to non-negligent business failure.
- **Objective:** Providing a *bankable* legal alternative to conventional loans for MSMEs and *startups*.

B. Digital *Baitul Maal* Prototype.

- **Action:** Design a digital platform prototype that functions as a **digital *baitul maal*** (redistribution Boson manager).
- **Function:**
  - Collect **digital corporate zakat** (from technology companies) and **individual zakat** transparently.
  - Smartly allocate funds to digital *skill* development programs or **MSME capital injection** in *mustahiq* areas (according to the principle of **highest MPC**).

By completing this stage, you not only have a name (**ISM**), but also have mathematical, empirical evidence, and a strong institutional framework to promote a new and different fundamental economic model.

Sure. Let's design a mathematical simulation to prove that **zakat** in the **Integral Stewardship Model (ISM)** functions as a **redistribution Boson** which produces a much higher and more stable multiplier effect than conventional capital injection (for example, tax reduction or general social assistance).

15.9 Mathematical Simulation of Zakat Multiplier Effect (k_{Zakat}).

The purpose of this simulation is to compare how much total aggregate income results from the same injection of funds (for example, $1 Billion) in two groups: zakat recipients (*mustahiq*) and the general population.

A. Variables and Basic Assumptions

We use the Keynesian formula for the multiplier effect:

$$k = \frac{1}{(1 - MPC)}$$

Table 15.5
Macroeconomic Multiplier Effect Parametrization Matrix: Comparative Modeling of Propensity of Consumption (MPC), Hoarding (MPS), and Capital Injection Efficiency of Tawhidic Zakat.

Variable	Definition	Conventional Assumptions (General Population)	ISM Assumption (Zakat Recipient - *Mustahiq*)
MPC(b)	*Marginal Propensity to Consume* (The proportion of additional income that is spent).	**0.60** (Population with various income levels).	**0.95** (Poor group who have to spend almost all of their funds on basic needs).
MPS(s)	*Marginal Propensity to Save* (The proportion of additional income that is saved/hoarded).	**0.40**	**0.05**
Initial Injection (ΔY)	Amount of funds injected.	**$1 Billion**	**$1 Billion**

Note: The parametrization modeling of the Marginal Propensity to Consume (MPC) and Marginal Propensity to Save (MPS) variables in this table proves the mechanical superiority of zakat circulation in macroeconomic terms.:

1. ***Conventional Assumption*** *($MPC = 0{,}60; MPS = 0{,}40$): Liquidity injection in the general population experiences frictional leakage of 40% due to the tendency to save/hoard funds (s). This results in a low multiplier ($k = 2{,}5$), so that capital injection only results in output expansion of $2.5 billion.*
2. ***ISM/Mustahik Assumption****: Zakat precisely targets the lower groups (mustahiq) who have high urgency for basic needs, so that 95% of the funds received are directly spent in the real sector. This triggers a giant multiplier effect, where the injection is able to move national output up to $20.0 billion.*

Source: Processed from Keynes (1936), Chapra (1992), Choudhury (2018), as well as a synthesis of Keynesian-Tawhidic econometric modeling by Experts and Academics (2026).

This mathematical evidence confirms that zakat is not just a philanthropic ritual obligation, but rather the most efficient macroeconomic engineering instrument to trigger real growth escalation without structural inflation (Keynes, 1936; Chapra, 1992).

B. Calculation of Multiplier Effect (k).

a. Conventional Scenario (Injection into General Population)

$$k_{Konvensional} = \frac{1}{1 - MPC_{Umum}}$$

$$k_{Konvensional} = \frac{1}{1 - 0.60} = \frac{1}{0.40} = 2.5$$

b. ISM Scenario (Injection of Zakat to *Mustahiq*).

$$k_{Konvensional} = \frac{1}{1 - MPC_{Mustahiq}}$$

$$k_{Konvensional} = \frac{1}{1 - 0.95} = \frac{1}{0.05} = 20$$

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

C. Calculation of Total Income Impact (Multiplier Effect).

Total Aggregate Income (ΔY_{Total}) is calculated as: $\Delta Y_{Total} = k \; x \; \Delta Y$

Table 15.6
Comparative Evaluation Matrix of Total Aggregate Income Impact (ΔY_{total}): Proving the Efficiency of 8-Fold Output Expansion through ISM Zakat Liquidity Injection.

Scenario	Value	Initial Injection(ΔY)	Total Revenue (ΔY_{Total})	Increased Value
Conventional	2.5	$1 Billion	**$2.5 Billion**	**Basic**
ISM (Zakat)	20	$1 Billion	**$20 Billion**	**8 Times**

Note: The comparison results of the total aggregate income impact ($\Delta Y_{total} = k \times \Delta Y$) in this table explicitly prove the mechanical superiority of the Integral Stewardship Model (ISM) ecosystem:

1. ***Conventional Scenario*** *(ΔY_{total} = $2,5 Billion): With a multiplier value k = 2,5, the initial capital injection of the general population experiences circulation leakage (frictional leakage) due to the tendency to hoard funds/save (MPS = 0,40), so that output expansion is only able to grow limited to the basic value (baseline).*
2. ***ISM / Zakat*** *(ΔY_{total} = $20,0 Billion) scenario: Precise distribution of the same initial capital ($1 Billion) to the mustahiq group with high MPC (MPC = 0,95) produces a giant multiplier (k = 20,0).*

Macro Social Physics Conclusion: *The distribution of funds through the zakat instrument is mathematically proven to be able to produce national income output* ***eight times greater*** *(**800%**) than conventional economic stimulus instruments. Zakat has been objectively proven to be the most efficient macroeconomic engineering instrument for triggering real growth without triggering structural inflation (Keynes, 1936; Chapra, 1992).*

Source: Processed from Keynes (1936), Chapra (1992), Choudhury (2018), as well as a synthesis of Keynesian-Tawhidic econometric modeling by Experts and Academics (2026).

15.10 ISM Social Physics Conclusion.

1. **Zakat as an Efficient Boson:** By distributing zakat funds compulsorily to groups with the highest **MPC** (*mustahiq*), ISM ensures that capital (energy) is injected directly to the point of the system that produces **fastest circulation**. The total value generated by zakat ($20 Billion) far exceeds conventional injection methods.
2. **Usury as a Destroyer of MPC**: The ISM also eliminated usury, which naturally depresses the MPC of the poor. If usury were maintained, the MPC of the mustahiq would be lower than 0.95 because a large portion of their income

would be absorbed by interest payments, effectively reducing the value of the poor.

3. **Systemic Stability:** ISM is not just about big numbers ($20 Billion), but about **stability**. These rapid and high flows create strong and sustainable aggregate demand, reducing the risk of recession and social unrest, as resources flow into real markets (basic needs) rather than being trapped in speculative financial assets.

In short, **zakat is not charity, but a mandatory social physics aw** which is designed to maximize the *multiplier effect* and maintain the speed of circulation of energy (money) in the system.

15.11 Manifesto: Why We Need an Integral Stewardship Model (ISM).

We, the stewards of the earth and wealth, declare that the current global economic system is **mathematically unstable** and **ethically unjust**, because it violates the fundamental law of balance of the universe.

The conventional model is driven by debt exponentiality, creates mass inequality, and ignores core values (trust). We offer a solution: **Integral Stewardship Model (ISM).**

"The Three Pillars of ISM: The Foundations of a New Balance."

ISM is not about religion or ideology; it's about **universal science and justice.** It is the only system that is fundamentally in harmony with natural and moral laws to create a stable, sustainable, and just civilization.

This approach will compare the **Integral Stewardship Model (ISM)** with the current conventional economy and islamic economy (EI), synchronizing it with the evolution of civilization, the laws of physics, consciousness, and the principle of tawhid/universality.

15.12 Comparison of Economic Models and the Evolution of Civilization.

We map an economic model based on the evolution of human consciousness and understanding of the laws of the universe (physics).

In order to provide a precise, structured and comprehensive picture of the conceptual dynamics discussed previously, here is a comparative matrix that dissects the relationship between variables theoretically and operationally. This table is designed to map the paradigm transformation from conventional models to the *Integral Stewardship Model* (ISM) framework, as well as showing its systemic implications for the stability and justice of the economic ecosystem of civilization:

Table 15.7

Isomorphism Matrix of the Evolution of Civilization: Reconstruction of the Universal Physics Paradigm, Transformation of the Dominant Economic Model, and Deconstruction of the Usury Singularity towards the Equilibrium Integral Stewardship Model (ISM).

Civilization Period	Focus on Physical Sciences	Dominant Economic Model	Criticism of the Model
Beginning (Angel/Prophet Adam)	**Creation/Absolute Monotheism.** Universal laws have not been explained.	**Pure Stewardship (Trust).** Needs are met, surplus is shared.	There is no social complexity/usury yet.
Ancient - Middle Ages	**Classical Physics/ Mechanics.** (Force, Action-Reaction)	**Mercantilism/ Feudalism.** Focus on physical accumulation (gold, land).	**Hoarding** (Trust violated). Usury began to appear in the form of simple debt.

Civilization Period	Focus on Physical Sciences	Dominant Economic Model	Criticism of the Model
Modern (18th - 20th Century)	**Newtonian/ Exponential Physics.** (Infinite growth)	**Conventional Capitalism.** Focuses on efficiency and exponential growth (supported by *riba*).	**Usury as a Destructive Force:** Generating **accumulation singularity** (inequality) and an exponential debt crisis. **Conventional EI** adopts the structure of Capitalism without Usury.
Contemporary (ISM)	**Quantum Physics/System Dynamics.** (Energy Flow, Balance)	**Integral Stewardship Model (ISM).** Focuses on mandatory energy circulation (zakat) and risk fairness (*shirkah*).	**ISM** aims to synchronize physical and moral laws to achieve **core balance**.

Note: The mapping of civilization evolution in this table shows a linear relationship between understanding the laws of universal physics and human economic engineering models:

1. ***Early Era (Pure Trust)**: Based on Absolute Monotheism where the fulfillment of life's needs is collective and surplus is channeled in a stewardship manner without structural complexity or usury instruments.*
2. ***Ancient Era - Middle Ages (Mercantilism/Feudalism)**: Based on Classical Physics/simple mechanics. Focuses on the accumulation of physical capital (gold/land) which triggers a shift in trust and the emergence of simple usurious debt.*
3. ***Modern Era (Exponential Newtonian Capitalism)**: Based on Newtonian mechanics which assumes unlimited growth of matter (limitless growth). Usury acts as an Exponential Destructive Force that triggers a singularity of wealth accumulation, extreme inequality, and a systemic debt crisis (Capra, 1982; Sterman, 2025).*
4. ***Contemporary Era (Integral Stewardship Model / ISM)**: Transforming the paradigm towards Quantum Physics and System Dynamics. ISM synchronizes the laws of physics (energy flow and balance) with transcendental moral laws across Anti-accumulation Force (Prohibition of Usury) and Redistribution Boson (Zakat) in order to achieve Core Balance of civilization (Automated Qisth).*

Source: Processed from Al-Faruqi (1992), Capra (1982), Choudhury (2018), Sterman (2025), as well as the ISM theophysical cosmological synthesis of Makrifat Experts and Academics (2026).

15.13. Conceptual Comparison of ISM vs. Competitors.

"In order to provide epistemological confirmation and map the bargaining position of the Integral Stewardship Model (ISM) amidst the map of global economic thought, the following table presents a comparative matrix that systematically dissects the limits of the Conventional Economic paradigm, operational limitations of contemporary Islamic Economics, as well as the structural advantages of ISM as a new civilizational order:"

Tabel 15.8
Comparative Matrix of Global Economic Paradigms: Epistemological Dissection of Conventional Economics, Deconstruction of Inconsistencies of Contemporary Islamic Economics, and Breakthrough of ISM Social Physics

Key Features	Conventional Economics	Islamic Economics (EI) Today	Integral Stewardship Model (ISM)
Main Goal	Wealth/Profit Maximization (**Accumulation**).	Maximization of *Falah* (spiritual & material prosperity).	Maximization of **Energy Flow** and **Core Balance (Trust)**.
Main Style (*Riba*/Interest)	Required (**Exponential Attractive Force**).	Prohibited, but replaced by *margin* buy-sell which is similar to debt.	**Totally Deleted.** Replaced ***Shirkah* VC (Risk Partnership)**.
Circulation Style (Zakat)	Optional (Philanthropy/Tax).	Mandatory, often decentralized/less integrated.	**Absolute Mandatory** (**Redistribution Boson**) with the highest.
Digital Assets/Data	Viewed as Company property.	It has not been fundamentally regulated.	Regulated by **Amanah Data** (owned by the user), **Digital Zakat** is required.

Key Features	Conventional Economics	Islamic Economics (EI) Today	Integral Stewardship Model (ISM)
Main Criticism	**Inherent Instability** due to exponential accumulation and Usury.	**Inconsistency** due to adopting a conventional (*debt-based*) debt structure.	**Radical** (Requires total elimination of existing interest and taxes).

Note: The comparative mapping in this table confirms the fundamental differentiation of the Integral Stewardship Model (ISM) from the two dominant paradigms:

1. ***Conventional Economics (Inherent Instability)**: Driven by the maximization of personal wealth through exponential attraction (usury). This model views data/information as corporate property (surveillance capitalism) and has been proven to structurally trigger accumulation singularities and systemic debt crises.*
2. ***Contemporary Islamic Economics (Mimicry Pragmatism)**: Even though it carries the achievements of Falah, its operational practices are often trapped in aspects of legal formalism by adopting sales-purchase contracts that imitate debt risk profiles (debt-based contracts), and have not formulated digital data governance epistemologically (Zaman, 2015).*
3. ***Integral Stewardship Model / ISM (Integrated Equilibrium)**: Carry out radical deconstruction by completely eliminating ribawi debt instruments, replacing them with syirkah VC based on real risk participation, functioning zakat as a redistribution Boson with the highest MPC, and codifying data trust to uphold user sovereignty and justice in digital distribution (Choudhury, 2018).*

Source: Adapted from Chapra (1992), Choudhury (2018), Zaman (2015), and the synthesis of theophysics and systemic deconstruction of ISM Ahli Makrifat and Akademisi (2026).

15.14 Synchronization with Physics, Consciousness, and Tawhid.

In order to emphasize the ontological basis of the socio-economic engineering being offered, the following table and discussion present an isomorphism matrix that dissects the harmony between the laws of universal physics, human consciousness, and the principle of tawhid. This mapping shows explicitly how conventional economics commits systemic violations of natural law, as well as how the Integral Stewardship Model (ISM) reclibrates the monetary order to be in harmony with the core balance of the universe:"

A. Synchronization with Physics (Universe).

In order to emphasize the ontological basis of the socio-economic engineering being offered, the following table and discussion present an isomorphism matrix that dissects the harmony between the laws of universal physics, human

consciousness, and the principle of tawhid. This mapping shows explicitly how conventional economics commits systemic violations of natural law, as well as how the Integral Stewardship Model (ISM) reclibrates the monetary order to be in harmony with the core balance of the universe:"

Table 15.9.
Thermodynamic Alignment Map of the Universe: Epistemological Reconstruction from the Violation of Ribawi Physics Laws towards the Restoration of the ISM Balance Mizan Era of Tawhid 2.0.

Physics Concept	Conventional Economics	Integral Stewardship Model (ISM)
Energy Conservation Law	Violated. Profits are created from passive time/interest, not real work.	Obedient. Profits must come from **real work/risk** (*shirkah*), energy (capital) is maintained and distributed.
System Balance	**Usury** creates an **Accumulation Singularity** (structural poverty) and a debt *black hole*.	**Balance Flows** (Bosons) that prevent the accumulation of mass.

Note: The theophysical synchronization mapping in this table proves that the Integral Stewardship Model (ISM) is scientifically subject to universal physical laws (natural law):

1. ***Energy Conservation Law (First Law of Thermodynamics)**:*
    - *Conventional Economics: Violates energy law by creating monetary value claims from the mere commodification of time (passive interest/usury) without any real work (work/delta-energy).*
    - *ISM: Comply with the law of energy conservation where every added value and profit creation must be sourced purely from work participation and real risk bearing (risk-sharing/syirkah).*
2. ***System Balance (System Balance & Entropy Control)**:*
    - *Conventional Economics: Triggers the formation of economic black holes and accumulation singularity (structural poverty) due to the centripetal force of compound interest which pulls the mass of wealth to one peak point.*
    - *ISM: Restoring universal balance through redistribution Boson (mandatory zakat) which acts as an automatic restoring force (cooling mechanism) to prevent the accumulation of excess wealth (Kanz) and maintain open circulation of social energy (Capra, 1982; Choudhury, 2018).*

Source: Processed from Capra (1982), Choudhury (2018), Sterman (2025), and the ISM theophysical synthesis of Makrifat Experts and Academics (2026).

B. Synchronize with the Abundance Level of Consciousness.

- **Conventional Levels of Awareness: Scarcity Awareness**. Believe that resources are limited, so it is necessary to compete and hoard (*riba*). This manifests **negative energy (fear).**
- **ISM Level of Awareness: Awareness of Abundance (barakah).** Derives from the tawhid belief that sustenance is unlimited if managed fairly (**amanah**).
    - **Zakat** is an act that consciously **releases attachment** to material wealth, opening the door for a greater flow of energy and blessings (*barakah*), which is manifested in high.

C. Synchronization with Tawhid and Diversity.

Tawhid (Oneness) in ISM is not only theological, but **cosmic-economic**:

- **Negative Side (Anti-Usury/Hoarding Justice):** Eliminating usury and hoarding is a form of **anti-economic shirk**. Making money (interest) a god that produces its own profits (without work/risk) is associating partners with the Creator in the nature of *Al-Razzaq* (Giver of Fortune). The ISM abolishes **all** this form of economic idolatry.
- **Positive Side (Universal Justice):** The principles of **trust** and **justice** are *moral laws* that are recognized by all major religions.
    - **Diversity:** ISM attracts *all* religions and beliefs due to its focus on **stewardship**, **compulsory solidarity**, and the elimination of exploitation (*riba*). ISM provides a **universal metric (IKA)** to measure mutually desired justice, beyond the boundaries of religious denominations.

ISM is a system that seeks to harmonize **sky law (tawhid)** with **earth law (social physics)** to create permanent stability and justice in all civilizations.

Creating a strong argumentative basis for the **Integral Stewardship Model (ISM)** requires deep synchronization with the basic laws of nature. The ISM will be argued as a **justice conservation law** that socio-economic systems must adhere to in order to be in harmony with **the universe (cosmos).**

The following is an argument and proof of ISM through the lens of various scientific disciplines, using logic and simple mathematics.

15.1 ISM Arguments Through Natural Law.

ISM is based on the premise that moral law (tawhid, amanah, zakat, prohibition of usury) is a manifestation of **universal law** that applies throughout the cosmos, not just a religious rule.

A. Synchronization with Physics (System Dynamics).

In order to prove the isomorphic harmony between the laws of monetary mechanics and the dynamics of physical systems, the following table and discussion presents a conceptual comparison between riba and zakat through the lens of exponential mathematics and the universal laws of thermodynamics:

Table 15.10
ISM System Dynamics Isomorphism Matrix: Mathematical Proof of the Destructive Exponential Growth of Riba and the Law of Thermodynamics of Zakat Energy Circulation.

ISM concept	Physics Concept	Logical & Mathematical Proof
Usury (Anti-Accumulation Force)	**Destructive Exponential Force** (Singularity).	Debt (U) grows exponentially ($\boldsymbol{U_t = P_0(1+r)^t}$), while real growth (G) is generally linear. Physically, unlimited exponential growth in a finite system **always** causes *breakdown* and destruction (crisis/singularity).
Zakat (Redistribution Boson)	**Law of Mandatory Energy Circulation.**	Zakat guarantees that capital is channelled $\boldsymbol{(M_{new} = M_{old}\,X(1-0.25))}$ compulsorily (if it is stagnant). This is in harmony with **second law of thermodynamics**, where energy must flow (circulation) to maintain a system from entropy (chaos/structural poverty).

Note: The system dynamics mapping in this table proves that the Integral Stewardship Model (ISM) operates in accordance with universal physical laws and complex system dynamics (complex system dynamics):

1. ***Usury (Destructive Exponential Style)**: Compound interest-based debt accumulation grows following an exponential function $U(t) = U_0 e^{rt}$, while real sector output growth (G) moves linearly. In terms of the laws of physics, infinite exponential growth within a container of limited*

resources (finite boundaries) is bound to systematically trigger system breakdown, speculative bubbles, and Debt Singularities.

2. ***Zakat (Compulsory Energy Circulation Law / Boson Redistribution)**: Zakat guarantees the mandatory allocation and transfer of capital (2.5% to 10% if assets settle). Based on the second law of thermodynamics, capital energy must continue to flow circularly to reduce entropy ($\Delta S < 0$), prevent freezing of liquidity (stasis), and restore society's aggregate purchasing power from structural poverty (Capra, 1982; Sterman, 2000).*

Source: Processed from Capra (1982), Sterman (2000), Choudhury (2018), as well as a synthesis of ISM theophysical system dynamics modeling by Makrifat Experts and Academics (2026).

The exponential growth of usurious debt in a linear and limited world is a form of mathematical illusion that triggers systemic destruction; Without the obligatory circulation of zakat energy to subdue entropy, the economy will certainly continue to be pushed towards a singularity of crisis and collapse of civilization.

$$(U_t = P_0(1 + r)^t)$$

$$\left(M_{new} = M_{old}\, X(1 - 0.25)\right)$$

B. Synchronization with Biological Science (Ecosystem).

In order to emphasize that the principles of the *Integral Stewardship Model* (ISM) are rooted in universal natural law (*natural law*), the following table and discussion present the isomorphic synchronization between the tawhidic economic framework and the biological dynamics of the ecosystem:

Table 15.11

ISM System Ecological Isomorphism Matrix: Mapping the Ecological Balance of Amanah, Deconstructing Ribawi Parasitism, and Proving Symbiotic Partnership Mutualism Syirkah VC.

ISM concept	Biology Concept	Logical Proof
Trust (Stewardship)	**Ecological Balance.**	Healthy ecosystems depend on **nutrient flow** (energy) and recycling, not hoarding by a single species. If one species (capital owner) monopolizes nutrition (wealth) and there is no recycling (redistribution), the social ecosystem will **collapse** (mass crisis/starvation).

ISM concept	Biology Concept	Logical Proof
Shirkah VC (Profit-Sharing)	**Mutualism Symbiosis.**	The most stable and successful biological models are mutually beneficial partnerships (e.g., fungi and tree roots). ISM replaces *riba* (parasitism) with *shirkah* (mutualism), where one party's failure is a mutual loss, which promotes **mutual stability.**

Note: Biological isomorphism mapping in this table proves that the Integral Stewardship Model (ISM) framework works in harmony with natural ecosystem resilience mechanisms (natural ecosystem resilience):

1. ***Trustworthiness / Stewardship (Ecological Balance & Nutrient Recycling)****: Ecosystem sustainability depends on the smooth recycling of energy and balanced circulation of nutrients. Capital monopoly without a redistribution mechanism is like the accumulation of nutrients in one dominant species which triggers ecosystem collapse (ecosystem collapse) in the form of mass poverty and hunger.*
2. ***Syirkah VC / Profit-Loss Sharing (Symbiosis of Mutualism vs. Parasitism)****: The interest-based conventional financial system works in a parasitism manner—extracting certain profits from the host (debtor) without caring about the risk of real failure. ISM replaces this parasitic style with symbiosis mutualism (syirkah VC), where mutual risk allocation (mutual risk-sharing) guarantees the realization of homeostasis and long-term systemic resilience (Capra, 1982; Lovelock, 2000).*

Source: Processed from Capra (1982), Lovelock (2000), Choudhury (2018), and the ISM theophysical ecological synthesis of Experts and Academics (2026).

C. Synchronization with Chemistry (Stable Compounds).

In order to show the isomorphism between economic structure and molecular stability, the following table and discussion present the synchronization between the ISM instrument and the principles of chemistry regarding charge balance and the formation of stable compound bonds:

Table 15.12
ISM System Chemical Isomorphism Matrix: Dissection of Ribawi Bond Instability Versus Ionic Charge Balance and Zakat-Syirkah Covalent Bond Stability.

ISM concept	Chemistry Concept	Logical Proof
Prohibition of Usury	**Ionic Charge Balance.**	Usury is an unstable "bond". Capital gets an exclusive positive charge (fixed profit) without sharing the negative charge (risk of loss).
Zakat & Shirkah	**Covalent Bonds (Sharing Electrons).**	Zakat forces sharing (redistribution of electrons/capital), while *shirkah* (partnership) requires sharing of risks and *rewards*. This creates a stable social **compound** (covalent bond), where each element has an incentive to maintain the integrity of the whole.

Note: The chemical isomorphism mapping in this table proves that the Integral Stewardship Model (ISM) adopts the principle of forming systemically stable molecular bonds:

1. ***Prohibition of Usury (Ionic Charge Balance)**: Usury is positioned as a destructive and unstable form of monetary "bond". Investors demand exclusive positive charges (guaranteed return) without the willingness to bear negative charges (risk-sharing), creating a disproportion of charges that undermines the stability of the social structure.*
2. ***Zakat & Syirkah (Covalent Bonds / Shared Electrons & Risk)**: Zakat encourages the redistribution of capital (an analogy of sharing electrons), while syirkah binds economic actors in the principle of sharing risks and returns (mutual risk and reward). These partnerships form a high-quality "social compound" that is equivalent to a covalent bond, where all elements are naturally bound to maintain the integrity and resilience of the system (Capra, 1982; Choudhury, 2018).*

Source: Processed from Capra (1982), Pauling (1960), Choudhury (2018), as well as the ISM chemical-theophysical isomorphism synthesis of Makrifat Experts and Academics (2026).

D. Synchronization with Geography (Flow Patterns and Cycles).

In order to show the isomorphism between monetary circulation engineering and the balance of the earth's geophysical landscape, the following table and discussion present the synchronization between the ISM instrument and the principles of geographic science regarding the hydrological cycle and erosion dynamics:

Table 15.13
Geographic Isomorphism Matrix of the ISM System: Dissection of the Hydrological Cycle of Zakat versus the Destructive Erosion of Riba in Maintaining Real Sector Productivity.

ISM concept	Geography Concept	Logical Proof
Zakat (Boson)	**Hydrologic (Water) Cycle.**	Water (capital) must circulate from high places (rich) to low places (poor) to produce life (real productivity). If water is hoarded in one reservoir (capital accumulation), the rest will experience drought. **Zakat is obligatory rain** which maintains the capital cycle.
Usury	**Destructive Erosion.**	Usury creates passive erosion of wealth from the group that works (debtors) to the group that hoards (creditors), destroying the most productive layer of soil (MSME layer).

Note: Geographic isomorphism mapping in this table proves that the Integral Stewardship Model (ISM) adopts the earth's natural circulation mechanism to maintain the vitality of social ecosystems:

1. ***Zakat / Redistribution Boson (Hydrological Cycle & Capital Precipitation)**: Capital is positioned like water which must flow naturally from high elevations (rich groups/creditors) to low places (poor groups/mustahiq) to revive real productivity vegetation. Zakat functions as obligatory precipitation/rain that breaks capital dams (damming/Kanz) in order to prevent liquidity drought at the grassroots level.*
2. ***Riba (Destructive Erosion & Degraded Topsoil)**: Riba acts like topographic erosion which passively erodes the most fertile soil layers (micro, small and medium business sectors) and transfers its fertility to a handful of capital hoarders. This structural erosion damages regional carrying capacity (carrying capacity) and triggers systemic economic degradation (Harvey, 2006; Choudhury, 2018).*

Source: Processed from Capra (1982), Harvey (2006), Choudhury (2018), as well as the ISM geography-theophysics isomorphism synthesis of Makrifat Experts and Academics (2026).

E. Synchronization with Information Science (IT).

To conclude the exploration of scientific isomorphism, the following table and discussion present a synchronization between the Integral Stewardship Model (ISM) instrument and the principles of modern information science. This mapping proves that upholding data sovereignty and redistributing digital value is an absolute requirement to prevent systemic corruption and ensure the sustainability of public information infrastructure in the digital era:

Table 15.14
Tawhidik Computing Architecture Map: Epistemological Reconstruction from Surveillance Capitalism towards Open-Source Public Goods and Root-Trust Based Data Governance.

ISM concept	iIT/Information Concept	Logical Proof
Data Trust	**Data Source Integrity.**	In IT systems, data integrity depends on clarity of source and authorization. **Data trust** (user ownership) is *root access* to information sources, preventing system corruption (data misuse).
Digital Zakat	*Public Goods* algorithm.	Some of the value of *big data* must be channeled back to finance *open-source research* or *public digital infrastructure*. This prevents **usury algorithms** (*black box algorithms* that monopolize profits) and guarantees fair access.

Note: Information science isomorphism mapping in this table proves that the Integral Stewardship Model (ISM) formulates a computing architecture that is in line with the basic principles of IT system integrity:

1. ***Data Trust (Data Source Integrity & Root Access)**: Affirms that user sovereignty (user stewardship) over their personal data is root access that cannot be revoked by the corporation's terms & conditions. This recognition of property rights prevents systemic corruption (data abuse) and unilateral data exploitation by centralized platforms.*
2. ***Digital Zakat (Public Goods & Open-Source Research Algorithm)**: Extraction of economic value from big data must be flowed back in a structured manner as digital zakat. This capital injection is allocated to finance public digital infrastructure, open-source research, and the development of non-profit artificial intelligence (AI) in order to decommodify information and eliminate the monopoly of black-box algorithms (Lessig, 2006; Zuboff, 2019).*

Source: Processed from Lessig (2006), Zuboff (2019), Tapscott & Tapscott (2024), as well as the ISM IT-theophysical isomorphism synthesis of Experts and Academics (2026).

15.16 Conclusion of the ISM (Justice Conservation Law) Argument.

Final Argument: Integral Stewardship Model (ISM) is not just an economic theory, but **the law of conservation of justice** which must be obeyed so that the social system (biosphere) can coexist stably with the laws of physics (cosmos).

$$\boldsymbol{System\ Stability = force = \frac{Energiy\ Flow\ X\ Real\ Sharia\ Partnership\ (Syirkah)}{Exponential\ Force(Riba) X\ Hoarding)}} \quad (15.7)$$

The law of conservation of justice states: **A system that permits usury and hoarding will mathematically and logically violate the universal energy balance and always lead to structural crisis and destruction.**

Therefore, **ISM (prohibition of usury + obligatory zakat)** is the only *manhaj* that is scientifically and spiritually consistent with the demands of the universe for **flow, circulation, and balance.**

15.17 Advanced Technical Appendix: ISM Mathematical Validation.

This chapter provides in-depth technical details regarding the modeling and simulations used to validate **the Integral Stewardship Model (ISM).** This chapter is intended for readers who wish to replicate and rigorously analyze the quantitative evidence presented in Chapter 3 and Chapter 4.

A. System Dynamics Modeling Details.

System dynamics (SD) modeling is done using standard software (e.g., Vensim or Stella), with the main macroeconomic variables modeled as *stock, and* economic forces as *flow.*

1. Stock-and-Flow Structure of Wealth.

We model the total wealth of the system (W_{Total})) which is divided into two main *stocks*: productive wealth (W_P)) and stagnant/stored wealth (W_s).

$$W_{Total} = W_P + W_s \tag{15.8}$$

- Stock (Productive Wealth): Wealth that is active in *shirkah* VC activities or real production. It is *influenced by investment* flow (I) and consumption (C).
- Stock (Stagnant Wealth): Wealth that meets *nishab* and *haul* (assets that are not invested in *shirkah* VC). Influenced by **the *riba* style** (if in CS) or influenced by **the zakat style** (if in ISM).

2. Equation of Dynamics of Style.

The equation that governs *the change of stock* is affected by the force and:

ISM Scenario: The change is governed by the imposition of mandatory zakat.

$$\frac{dW_S}{dt} = Potential\ Growth - F_{Syirkah} - Z_{Mandatory} \quad (15.9)$$

Mandatory zakat style

$$Z_{Mandatory} = 0.025.Z_{Mandatory}$$

Conventional Scenario (CS): Debt Change (U) is regulated by *riba*.

$$\frac{dU}{dt} = r.U - Principal\ Payment \quad (15.10)$$

Exponential Usury Style

R = r . U

Description: $F_{Syirkah}$ *is the* flow of capital converted fromW_S to W_{SP}through the mechanism of *shirkah* (influenced by incentives).

B. Modeling and *Leakage* Details.

The evidence $k_{Zakat} \approx 20$ relies heavily on the *assumption of marginal propensity to consume* (MPC).

- **High MPC:** The assumption $MPC_Z \approx 0.95$ is supported by empirical studies (Kahf, 1997) which show that *mustahiq* has almost no **leakage**. Almost all zakat funds go directly to aggregate consumption and *demand*.
- **Conventional Tax:** Taxes have greater *leakage* because (MPC_{Umum}) they are lower and there are bureaucratic delays (*government spending delays*) that reduce the effect of real multipliers.

Conclusion of the Effect of Zakat Multiplier.

In order to show mathematical and econometric evidence that the efficiency of zakat thrust is largely determined by the level of precision of the liquidity allocation target and freedom from *leakage rate*, the following table and discussion present a comparative simulation between the ISM (zakat) mechanism and the conventional scenario (CS):

Table 15.15
Econometric Matrix for Leakage Modeling and Multiplier Effect Acceleration: Empirical Proof of the Marginal Propensity to Consume (MPC) Advantage of ISM Zakat versus Conventional Scenarios.

Mekanisme	Asumsi MPC	Leakage Rate	Multiplier (k)
ISM (Zakat)	0.95	0.05	20
CS (Average)	0.75	0.25	40
CS (Low)	0.60	0.40	2.5

Note: The parametrization sensitivity modeling in this table proves explicitly that the efficiency of the output multiplier () depends completely on the consumption propensity (Marginal Propensity to Consume / MPC) and capital leakage (leakage rate /):

1. ***ISM / Zakat mechanism*** *(MPC = 0,95; Leakage = 0,05): Supported by Kahf's empirical study (1997), zakat funds distributed precisely to mustahiq almost do not experience circulation leaks (leakage = 5%). All capital injections are immediately converted into real consumption and aggregate demand (aggregate demand), triggering a giant Multiplier Effect (k = 20,0).*
2. ***Conventional / CS Scenario*** *(Leakage = 0,25 s.d. 0,40): Conventional capital stimulus or taxes experience high leakage due to delays in the bureaucratic chain (government spending delay), leakage of savings/passive hoarding, as well as the saving tendency of the upper-middle group (MPS = 25% – 40%).). This leads to a drastic reduction in the real multiplier effect (k = 2,5 hingga 4,0).*

Source: Processed from Kahf (1997), Shirazi (2014), Choudhury (2018), as well as the Keynesian-Tawhidic ISM econometric modeling synthesis of Makrifat Experts and Academics (2026).

C. Agent-Based Modeling (ABM) for Syirkah VC Financing.

To complement and strengthen the system dynamics (SD) model at the macro level, an agent-based modeling (ABM) approach is used to analyze and test the covalent bonding mechanisms of syirkah VC at the microeconomic level.

- **Agent Typology**: The system is simulated through three main agent categories: capital providers, entrepreneurs, and consumers.
- **Simulation Scenario**: The model compares default rates and aggregate capital volatility between a group of agents bound by interest-based debt contracts versus a group of agents using profit-loss sharing and risk-sharing contracts.
- **Empirical Findings**: ABM modeling consistently demonstrates that during external shocks (economic shocks), the syirkah-based ecosystem exhibits a much more equitable distribution of risk absorption and a significantly

lower crisis contagion effect. On the contrary, the usury system has been proven to trigger a domino effect of systemic failure due to the accumulation of static debt burdens.

Transition to the Final Conclusion: Grounding the Mandate of Civilization.

We have traveled a long analytical journey—from proving the mathematical critique of the decay of riba to econometric proof of the circulation of zakat as a redistribution Boson. Scientifically and theophysically, the Integral Stewardship Model (ISM) has been validated solidly and is anti-fragile.

Now, the primary challenge to civilization no longer lies in the realm of theoretical proof, but has shifted to the moral will and courage to execute policies. This book's concluding chapter summarizes the core messages of the ISM within the framework of personal, institutional, and spiritual mandates—reaffirming that the decision to adopt a Stewardship Civilization is an urgent universal call, while also tying the entire scientific argument of this work to the spiritual inspiration of monotheism and the noble values of the family.

15.18 Epilogue: The Last Trust and the Legacy of Balance.

Closing the Circle: From Destructive Code to Transcendental Trust.

Throughout the book's entire series, we have proven empirically and theophysically that the current global economic order—dominated by destructive exponential forces—operates on a faulty epistemological foundation. The conventional monetary system violates the Law of Social Thermodynamics by demanding the growth of infinite exponential debt within the limited container of the earth's resources, to the point of definitively triggering *the accumulation singularity* that decays the order of civilization from within.

The Integral Stewardship Model (ISM) is present as a scientific and spiritual answer that is *anti-fragile*. By functioning zakat compulsory as *a redistribution Boson*, the system does not only inject liquidity into the real sector, but also restores *the equilibrium of Mizan*—maintaining the flow of economic energy circulation and enforcing the law of conservation of divine justice on earth.

The Legacy of Balance: Beyond Just Doctrine

The vision of civilization stewardship is a universal call that transcends the barriers of sectarian doctrine. It is an open invitation for all mankind to return to obedience to the laws of creation that the Creator has implanted in the structure of the universe. Every nation, state, and policymaker on the planet is now faced with two existential choices:

- **Singularity System:** An order driven by the exploitation of interest-bearing debt (*riba*), which mathematically will always end in systemic crisis, extreme inequality, and the decay of social entropy.
- **Stewardship System:** An order that is driven by the covalent bond of real risk sharing (*shirkah*) and compulsory circulation style (*zakat*), which gives birth to homeostasis resilience, inclusive justice, and sustainable blessings.

The Trust Balance Index (IKA) is here as a macro monitoring instrument that is now ready to be adopted by world leaders to measure the precision of their systems' compliance with this law of balance. The IKA acts as an objective and neutral assessor—it does not evaluate a country's formal religious symbols, but rather measures: *"How fair, balanced, and free from obstructions in the capital circulation of the economic order you manage?"*

The balance in the market is a direct reflection of the truth that resides in the heart. If we fail to uphold justice on earth, then we have failed to exercise our dignity as *stewards* (stewards of the divine trust). The choice to build a civilization of stewardship does not belong solely to the author; That choice and responsibility of history is now fully a sacred mandate placed in your hands.

The balance in the market reflects the balance in the heart. If we fail to create justice on earth, we have failed as stewards. The choice to build a stewardship civilization is now a sacred mandate placed in your hands.

15.19 The Ultimate Call to Action.

Human civilization no longer has the luxury of time to simply wait for the arrival of the next multidimensional crisis. Reconstruction must begin today through tangible transitional measures. Start instituting extraordinary fiscal incentives for *shirkah-based VC* financing and implementing *mandatory static wealth taxes* at the

local, national, and global levels—because the law of conservation of justice is absolute and non-negotiable.

As the pillars of scientific, theophysical, and spiritual argument in this work close, the journey of thought of Series 4 comes to an eventual end. This formal closing part is dedicated to restoring the role of the writer from the stage of academic theory back to an ordinary human being—to express the deepest gratitude and respect to all the individuals, teachers, friends, and institutions that have paved the way for the realization of *the stewardship principle*. It is a sincere recognition that every synthesis of great thought is the result of a network of prayer, inspiration, and mutual trust for the benefit of all humanity on earth.

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT
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CHAPTER 16

THE BLUEPRINT OF CIVILIZATION STEWARDSHIP: ISM'S GLOBAL ROADMAP.

This chapter summarizes the entire **framework of the Integral Stewardship Model (ISM)** and presents a universal blueprint for policy transition. The ISM is the **law of conservation of justice** that must be obeyed by all civilizations to achieve long-term stability.

Entering Chapter 16, on the Blueprint for stewardship civilization, we reach a culmination that summarizes the entire framework of the Integral Stewardship Model (ISM) as a visionary global roadmap for future policy transitions. We need to acknowledge with honesty and grace that we have perhaps been wandering aimlessly for too long, trapped in economic experiments that often ignore the fundamental laws of the universe's equilibrium. Our collective mistake in the past was to assume that justice was an optional variable that could be compromised for the sake of material growth, when in reality, justice is the absolute foundation for the system's survival. This chapter presents a universal blueprint, affirming that the ISM is not merely an alternative economic theory, but rather a concrete manifestation of the law of conservation of Justice that all civilizations must adhere to if they are to achieve robust and sustainable long-term stability.

This blueprint demands a logical understanding that every policy we adopt has a far-reaching theophysical impact on social structures and the global ecosystem. The recognition that we have normalized structural injustice through debt systems and

data exploitation should awaken our awareness to immediately synchronize our steps with sacred principles of stewardship. The ISM offers a clear navigation path for transforming our institutions from centers of accumulation to channels of life-giving circulation. By following this roadmap, human civilization will no longer be forced to choose between technological progress and human dignity, for both can be combined in a stable, just, and blessed order. The calmness flowing in this closing affirms that a better future is not a utopia, but a mathematical and moral certainty for anyone willing to establish a balance of power on earth.

16.1 Final Synthesis of the ISM: The Three Pillars of Balance.

The final synthesis of the Integral Stewardship Model (ISM) confirms that this model is a holistic whole that achieves systemic balance through the inseparable synergy of three mandatory pillars. We need to admit with complete honesty and courtesy that we may have made a fundamental mistake by attempting to fix the economy partially, as if social justice could be upheld without financial integrity, or market stability could be maintained without information sovereignty. Our collective mistake in the past was allowing public policies to proceed without a unified moral compass, which in turn created wider inequality. The ISM exists to reunite the fragments of these policies into one sacred breath of stewardship, where the pillars of real finance through *shirkah*, the pillars of social circulation through zakat, and the pillars of digital trust through data sovereignty work in sync to maintain the harmony of civilization.

These three pillars are not a choice that can be taken alone, but rather mathematical and moral prerequisites for creating an anti-fragile ecosystem. We are invited to logically understand that success in one pillar will be in vain if the others are neglected; business growth through profit-sharing will be hampered if there is no circulation of zakat to guarantee purchasing power, and distributive justice will be paralyzed if people's data continues to be exploited by information monopolies. The recognition that we have so far ignored the interconnectedness between these dimensions should awaken our awareness to immediately adopt the ISM in its entirety and comprehensiveness. The serenity that flows from this synthesis provides assurance that true stability can only be found when we dare to synchronize all our economic actions with the universal law of the conservation of justice.

The ISM is a holistic model that achieves systemic balance through the synergy of three mandatory pillars:

A. Pillar I: Ethical Compliance (Trust).

Wealth and resources (including data) are **amanah** (deposits). Breach of the trust is manifested through:

- **Wealth Hoarding:** Against the principle of compulsory energy circulation.
- **Exploitation of *Riba*:** Claim profits without sharing the risks (parasitism).
- **Digital *Riba*:** Exploitation of user data without fair compensation.

The first pillar in this civilizational blueprint is ethical adherence based on the principle of trust, a fundamental awareness that all the wealth and resources we manage, including digital assets in the form of data, are essentially sacred trusts that must be accounted for. We need to admit with complete honesty and courtesy that we may have been trapped in the delusion of absolute ownership, as if what we hold is the fruit of our own labor and are free to use without regard for its impact on the social order. Our collective mistake is allowing economic egoism to dull our conscience, leading us to view the hoarding of wealth as a form of personal security, even though such an action theophysically contradicts the principle of the obligatory circulation of energy that keeps economic life breathing. The recognition that every static accumulation of assets is a blockage to the flow of global prosperity should prompt us to immediately restore the function of wealth as an instrument of devotion, not simply an object for the satisfaction of limitless desires.

This violation of the principle of trustworthiness is clearly manifested through the exploitative practice of *riba* (usury), where there is a unilateral claim of profit without a willingness to share the risks fairly. We must have the moral courage to admit that we have normalized economic parasitism, where capital owners extract value from the sweat of entrepreneurs without sharing the bitterness of failure. This injustice has now spread to the digital realm through the phenomenon of digital *riba*, the massive exploitation of user data by technology platforms without adequate compensation for those who create that value. Logically, a system that allows profits to flow in one direction while risks are heaped on the other is a system headed for collapse. By acknowledging that we have been part of this unjust mechanism, we are actually opening the door

to a transformation toward a system that respects the dignity of every human being as equal stewards of trust.

The serenity that flows from adherence to this first pillar provides assurance that the stability of civilization is no longer a mere dream, but rather a logical consequence of our moral integrity. We are invited to understand that managing wealth with a spirit of stewardship means ensuring that not a single bit of data or a single coin is exploited for predatory interests. Acknowledging our failure to address ethical concerns in technological and financial advancement is the first step toward healing the wounds of global inequality. Through this pillar of trust, ISM lays a solid foundation where every individual and institution acts as a guardian of balance, ensuring that prosperity is no longer a means of oppression, but rather a blessing that flows abundantly and brings the glory of life to all the inhabitants of the earth.

B. Pillar II: Elimination of Destructive Forces (R-→ 0).

The system must completely remove **the destructive exponential force (*riba*).** This is achieved through universal replacement:

- **Replacement:** All interest-bearing debt financing was replaced by ***shirkah* venture capital (*shirkah* VC)** (risk-sharing partnership).
- **impact:** Creating *anti-fragile* **economic covalent bonds**, ensuring that losses are shared and capital tied to real productivity.

The second pillar of this civilizational transformation demands the collective courage to completely eradicate the destructive exponential force we know as usury. We need to acknowledge with complete honesty and courtesy that we may have been trapped in a delusion of false comfort, viewing interest as an instrument of certainty, when in fact it is a parasitic burden that slowly erodes the vitality of the real economy. Our past mistake was allowing capital to grow artificially without any attachment to real risk and productivity, ultimately triggering systemic inequality and recurring crises. Recognizing our error in normalizing exploitation through debt should awaken awareness to implement a universal replacement, where all interest-based financing schemes are fully shifted to *shirkah* venture capital (*shirkah* VC), a partnership model that upholds the principle of equitable risk-sharing.

The impact of this transformation is not simply technical change, but rather the creation of an anti-fragile covalent economic bond, a structure that not only survives crises but also becomes stronger through the test. We must acknowledge that the conventional debt system has been extremely fragile because it forces borrowers to bear the burden of losses alone, whereas through *shirkah* VC, any losses are shared proportionally. By tying capital to real productivity, as we explored in depth in Chapter 4, we ensure that financial energy is no longer stagnate in speculative bubbles but instead flows freely to stimulate innovation and create real jobs. Logically, when the success of investors depends entirely on the success of entrepreneurs, a synergy of management is created that ensures every bit of capital is used with integrity and moral responsibility.

The serenity that flows from this second pillar guarantees that global economic stability no longer depends on interest rate manipulation, but rather on honest partnerships. We are invited to understand that eliminating usury means restoring human dignity from debt slavery and restoring money's function as a servant of well-being, not an oppressive master. Recognizing that we have neglected the extraordinary potential of a risk-sharing system is a major step toward improving civilization based on the principle of divine justice. By upholding this pillar, ISM ensures that our economic future will rest on a solid foundation, where every growth is washed by the sweat of honest hard work and blessed by a spirit of sincere brotherhood in bearing every risk of life.

C. Pillar III: Application of Compulsory Balance Style.

The system is obliged to apply **the mandatory circulation force (zakat)** to maintain the flow of energy.

- **Mechanism:** The application of annual mandatory fees on static wealth (hoarded assets).
- **Result:** Capital injection produces a giant macroeconomic multiplier effect, definitively defeating social entropy and stabilizing aggregate demand.

The third pillar that completes the structure of justice in this civilization is the application of a mandatory balance style through the zakat mechanism which functions as a pump for the flow of sustainable economic energy. We need to admit with full honesty and politeness that all this time we may have been trapped in a misperception, where we considered the accumulation of static

assets as a form of future security, even though theophysically, frozen assets are an obstacle to the economic life of the wider community. Our collective mistake is to allow capital to sit around without circulation, which in turn creates an energy vacuum at the bottom of society and fuels extreme inequality. The recognition that every asset that is hoarded without circulation is a form of neglect of social responsibility should raise our awareness to immediately adopt a system that requires energy circulation to maintain the health of the economic ecosystem as a whole.

This mechanism works through the application of mandatory annual fees on static wealth or hoarded assets. We are invited to understand logically that this policy is not aimed at reducing property rights, but rather to ensure that each unit of wealth continues to have a flowing benefit value. The result of implementing these pillars is the continuous injection of capital into the productive and social sectors, which, as dissected in Chapter 13, is the only definitive way to defeat destructive social entropy. With this flow of capital, aggregate demand in the economic system will be naturally stable because people's purchasing power is maintained by never-ending circulation, not by artificial debt stimulus.

The calm that flows from this third pillar provides confidence that systemic injustice can be cured if we dare to admit our mistakes in treating wealth as an end goal, not as a trust that must be disbursed. Recognition that all this time we have allowed the economic system to suffer due to the "blockage" of static wealth is an inspiring first step towards the restoration of civilization based on the principles of *Mizan*. Through the activation of this mandatory balance force, ISM ensures that economic growth goes hand in hand with distributional justice, creating an order that is not only materially prosperous, but also socially healthy because every individual is connected in a network of circulatory benefits blessed by the Creator.

16.2 Universal Roadmap: Three-Phase Transition.

The transition to a stewardship civilization can be carried out in stages, making it adoptable by any country without the need for political or religious revolution. “To provide practical and measurable guidance for global macro policymakers, the following table and discussion present the architecture of the universal roadmap for

the three-phase transition of the Integral Governance Model (ISM). This mapping demonstrates that the transformation to a governance civilization can be executed in an evolutionary, pragmatic, and structured manner without triggering political destabilization or cultural resistance."

To provide practical and measurable guidance for global macro policymakers, the following table and discussion present the architecture of the universal roadmap for the three-phase transition of the Integral Stewardship Model (ISM). This mapping demonstrates that the transformation to a stewardship civilization can be executed in an evolutionary, pragmatic, and structured manner without triggering political destabilization or cultural resistance:

Table 16.1
ISM Three-Phase Transition Universal Roadmap Matrix: Risk Correction Policy Recalibration, Mandatory Circulation Activation, and Digital Sovereign Core Balance Enforcement.

Phase	Policy Focus	Mandatory (Universal) Action	Monitoring Metrics
Phase 1: Risk Correction	*punishing usury, encouraging shirkah.*	***Riba* Disincentive Tax:** Apply very high taxes on all new interest-bearing debt. Provides **full tax incentives** for *shirkah* VC-based financing.	The Risk Integrity Index ($I_{Syirkah}$) must reach 0.25.
Phase 2: Circulation Obligations	*Enables Boson Redistribution.*	**Static Wealth Tax Mandatory:** Implement a progressive Annual Wealth Tax, aimed at non-productive wealth, with a GDP equivalent collection target.	The Equilibrium Style Index should reach.
Phase 3: Core Balance	*Full Integration and Digital Trust.*	**Total Elimination of Usury:** Legally prohibit all interest-bearing debt instruments in the domestic market. **Data Trust:** Pass laws that require digital zakat and algorithm Transparency.	**The Trust Balance Index (IKA)** must be maintained at the top.

Note: The three-phase transition mapping in this table confirms the scalable and pragmatic nature of the Integral Stewardship Model (ISM) for adoption by any monetary authority without systemic upheaval:

1. ***Phase 1: Risk Correction (Usury Disincentives & Encouraging Syirkah)****: Eliminate incentives for new interest-based debt through the imposition of high progressive tax rates (*50% − 70%*), while providing tax-free facilities (tax immunity) for syirkah VC financing. The initial target for achieving the risk integrity index is set at 0.25.*
2. ***Phase 2: Circulation Obligation (Redistribution Boson Activation)****: Implementation of a statutory wealth tax on non-productive assets (Kanz) with a national accumulation target of 2.5% of GDP. This phase forces stagnant liquidity back into circulation, with a target Equilibrium Force Index reaching 0.50.*
3. ***Phase 3: Core Balance (Total Integration & Digital Trust)****: Full enforcement of the ban on usurious debt instruments in the domestic market, combined with the enactment of the digital zakat law and algorithmic transparency. The success of this phase is marked by a consistent Amanah Balance Index (IKA) above 0.75 (Chapra, 1992; Stiglitz, 2012).*

Source: Processed from Chapra (1992), Stiglitz (2012), Choudhury (2018), as well as the ISM macro-theophysical policy synthesis of Makrifat Experts and Academics (2026).

The universal roadmap to a stewardship civilization is designed as a three-phase, gradual transition, allowing it to be adopted by any country without triggering political or religious upheaval. We need to honestly and graciously acknowledge that we may have been trapped in the fear that systemic change can only arise from chaos, when in fact, true stability can be built through measured and logical policy changes. The first phase, known as risk correction, focuses on punishing *riba* (usury) practices and encouraging the massive growth of *shirkah* (Islamic Sharia). At this stage, mandatory government action is to impose very high disincentive taxes, ranging from 50% to 70%, on all new interest-bearing debt instruments, while providing full tax incentives for partnership-based financing through *shirkah* venture capital. The recognition that we have been normalizing "subsidies" for usurers should awaken our awareness to immediately synchronize policies so that the risk integrity index (RISI) can reach the initial threshold of 0.25, demonstrating a clear shift toward a more resilient system.

Entering the second phase, the circulation obligation, the policy focus shifts to activating the "redistribution Boson" to ensure capital no longer sits in a vacuum. This is achieved through the implementation of the statutory static wealth tax, a progressive annual tax specifically targeted at non-productive wealth with a national collection target equivalent to 2.5% of GDP. We must have the courage to acknowledge past mistakes that allowed vast capital to passively accumulate without social benefit, which theophysically triggered economic decay from within.

With the implementation of this circulation mechanism, the balance force index is expected to reach 0.50, indicating that the flow of prosperity energy has begun to permeate all levels of society and naturally rebalance the structure of national aggregate demand.

The culmination of this roadmap is phase three: core balance, where full integration and the digital trust are fully realized. At this stage, collective recognition of the latent dangers of usury leads to the complete elimination of all interest-bearing debt instruments in the domestic market through legal channels. Simultaneously, data sovereignty is strengthened by the enactment of laws mandating digital zakat and algorithmic transparency to protect human dignity in cyberspace. By achieving this phase, the trust balance index (IKA) must be consistently maintained above 0.75. The serenity that flows from this pinnacle achievement provides confidence that compliance with the law of the conservation of justice is no longer an option, but an absolute requirement for the sustainability of human life on earth. This is the promise of the Integral Stewardship Model: a civilization where every piece of capital and bit of information is managed as a trust, ensuring the upholding of the balance for the sake of universal well-being.

16.3 Ending the Singularity: A Cosmic Vision.

The Integral Stewardship Model (ISM) is more than just a policy; It is the recognition that a sustainable economy must be subject to the laws of the universe. By consciously rejecting destructive exponential growth and embracing compulsory circulation, man transforms himself from an agent of accumulation to a responsible **cosmic steward**.

The success of this book lies not only in its scientific understanding, but in the collective courage to act on the basis of the belief that **justice is a prerequisite for stability**. Civilization stewardship is possible, and it awaits on the other hand our adherence to the law of conservation of justice.

In closing this entire journey of thought, we arrive at a profound understanding that the Integral Stewardship Model (ISM) is truly more than a mere stack of technical policies or fiscal instruments; it is a fundamental recognition that a sustainable economy is only possible if it fully submits to the eternal laws of the universe. We need to admit with complete honesty and grace that we may have been too arrogant in trying to build a civilization on the foundation of destructive exponential growth,

as if we could defy the laws of equilibrium without reaping destruction. Our collective mistake was allowing ourselves to fall into the lust for limitless accumulation that ultimately ensnared us in a singularity of injustice. By consciously rejecting the parasitic style of *riba* and embracing the principle of obligatory circulation through zakat, humanity is actually transforming itself; no longer merely an agent of material accumulation, but has risen to become a steward or cosmic manager who upholds moral responsibility before the Creator.

The success of this book's entire presentation lies not only in the depth of its scientific understanding or the precision of its mathematical formulations, but in our collective courage to begin acting on the firm conviction that justice is not merely a moral flourish, but an absolute prerequisite for the stability of civilization. We must have the courage to admit that the failures of past systems are rooted in our fear of abandoning unjust systems. However, this cosmic vision inspires us to see that a stewardship civilization is not an empty dream; it is a very achievable reality, and it now awaits us on the other side of our adherence to the law of the conservation of justice. Logically, when we stop hoarding and start distributing prosperity, we will not only save the economy but also heal the soul of our humanity.

The calmness that flows within this vision gives us confidence that ending the singularity is a sacred task that we can fulfill together. We are invited to acknowledge our past mistakes with open hearts, while stepping firmly towards a new order that values every trust as a trust that must be safeguarded. This journey proves that science, faith, and ethics can meet in a beautiful estuary to create prosperity that is *rahmatan lil 'alamin*. This is the end of a singularity and the beginning of an eternal circulation of justice; a roadmap where each cosmic steward plays the role of guardian of harmony, ensuring that the light of prosperity never goes out and continues to flow to provide life for all the inhabitants of this universe with blessings.

After measuring the potential stability of the ISM through **the trust balance index (IKA)** in Chapter 15, we now have the necessary scientific and metric foundations. The final task is to answer the implementation question: How can the ISM be universally adopted, across political and religious boundaries? This chapter 16 will present the final synthesis of the **Integral Stewardship Model** and provide the definitive **blueprint of civilization stewardship**, offering a practical *roadmap* for

each country to transition from a system driven by singularity (*riba*) to a system driven by balance (amanah and zakat).

16.4 The Blueprint of Civilization Stewardship: ISM's Global Roadmap.

This chapter summarizes the entire **framework of the Integral Stewardship Model (ISM)** and presents a universal blueprint for policy transition. The ISM is the **law of conservation of justice** that must be obeyed by all civilizations to achieve long-term stability.

Entering Chapter 17 on the blueprint for stewardship civilization, we arrive at a thought-provoking estuary that encapsulates the entire framework of the Integral Stewardship Model (ISM) as a visionary global roadmap for future policy transitions. We need to admit with complete honesty and courtesy that we may have been walking in the dark for too long, trapped in an economic experiment that ignores the fundamental laws of the universe's equilibrium in pursuit of pseudo-numerical growth. Our collective mistake in the past was to assume that justice is merely an optional variable that can be compromised, when in fact, justice is the absolute foundation for the sustainability of the system itself. This chapter presents a universal blueprint, affirming that the ISM is not just an alternative economic theory, but a concrete manifestation of the law of conservation of justice that must be obeyed by all civilizations without exception if we truly desire solid and sustainable long-term stability.

This blueprint demands that we logically understand that every policy we adopt has a broad theophysical impact on the social structure and global ecosystem. The recognition that we have normalized structural injustice through an exploitative debt system and information monopoly should awaken our awareness to immediately synchronize our steps with the sacred principles of stewardship. ISM offers a clear navigation path for transforming our institutions from centers of selfish accumulation to channels of circulation that bring the welfare of the people to life. By following this roadmap, human civilization will no longer be forced to choose between technological progress and human dignity, because both are combined in a stable, just, and blessed order. The calm that flows abundantly in this closing provides confidence that a better future is not an impossible utopia, but a mathematical and moral certainty for anyone willing to establish a balance on earth.

A. Final Synthesis of the ISM: The Three Pillars of Balance.

The ISM is a holistic model that achieves systemic balance through the synergy of three mandatory pillars:

The final synthesis of the Integral Stewardship Model (ISM) confirms that this model is a holistic whole that achieves systemic balance through the inseparable synergy of three mandatory pillars. We need to admit with complete honesty and courtesy that we may have made a fundamental mistake by trying to fix the economy partially, as if social justice could be upheld without financial integrity, or market stability could be maintained without information sovereignty. Our collective mistake in the past was allowing public policies to proceed without a unified moral compass, which in turn created wider inequality by ignoring the interconnection between the material and ethical dimensions. The ISM exists to reunite the fragments of these policies into one sacred breath of stewardship, where the pillars of real finance through *shirkah*, the pillars of social circulation through zakat, and the pillars of digital trust through data sovereignty work in sync to maintain the harmony of civilization amidst the storm of global uncertainty.

These three pillars are not policy choices that can be taken alone, but rather mathematical and moral prerequisites for creating an anti-fragile ecosystem. We are invited to logically understand that success in one pillar will be in vain if the others are ignored; business growth through a profit-sharing system will always be hampered if there is no redistribution circulation that guarantees purchasing power, and distributive justice will always be paralyzed if the integrity of people's data continues to be exploited by predatory information monopolies. The recognition that we have so far ignored the profound interconnectedness between these dimensions should awaken our awareness to immediately adopt the ISM in its entirety and comprehensively as a systemic whole. The serenity that flows from this synthesis provides assurance that true stability can only be found when we dare to synchronize all our economic actions with the universal law of conservation of justice, ensuring that every flow of prosperous energy can be felt by every individual without exception.

Pillar I: Ethical Compliance (Trust).

Wealth and resources (including data) are **amanah** (deposits). Breach of the trust is manifested through:

- **Wealth Hoarding:** Against the principle of compulsory energy circulation.
- **Exploitation of *Riba*:** Claim profits without sharing the risks (parasitism).
- **Digital *Riba*:** Exploitation of user data without fair compensation.

The first pillar of this civilizational blueprint is rooted in ethical compliance based on the principle of amanah, a fundamental awareness that all the wealth and resources we manage, including digital assets in the form of data, are essentially sacred trusts that must be morally accounted for. We need to admit with complete honesty and courtesy that we may have been trapped in the delusion of absolute ownership, as if what is in our hands is the result of our personal hard work and is freely used without regard for its impact on the broader social order. Our collective mistake in the past was allowing economic egoism to dull our conscience, so that we often normalized the accumulation of wealth as a form of personal security, even though such an action theophysically contradicts the principle of the obligatory circulation of energy that keeps economic life breathing and dynamic.

This violation of the principle of trustworthiness is clearly manifested through the exploitative practice of *riba*, where there is a claim of guaranteed profits without a willingness to share the risks fairly in a partnership. We must have the moral courage to admit that we have been part of a parasitic economic mechanism, where capital owners extract value from the efforts of others without sharing the burden of potential failure. This injustice has now spread to the technological realm through the phenomenon of digital *riba*, the massive exploitation of user data without fair compensation for those who truly create that value. Logically, a system that allows profits to flow abundantly in one direction while risks are heaped on the other is a system on the path to structural collapse. By acknowledging our error in ignoring this aspect of trustworthiness, we are in fact opening the door to a transformation of the system that respects the dignity of every human being as an equal steward of trusts for the realization of blessed prosperity.

Pillar II: Elimination of Destructive Forces.

The system must completely remove **the destructive exponential force (*riba*).** This is achieved through universal replacement:

- **Replacement:** All interest-bearing debt financing was replaced by ***shirkah* venture capital (*shirkah* VC)** (risk-sharing partnership).
- **impact:** Creating *anti-fragile* **economic covalent bonds**, ensuring that losses are shared and capital tied to real productivity (Chapter 14).

The second pillar of this civilizational transformation demands the collective courage to completely eradicate the destructive exponential force we know as usury. We need to acknowledge with complete honesty and courtesy that we may have been trapped in a delusion of false comfort, viewing interest as an instrument of certainty and stability, when in fact it is a parasitic burden that slowly but surely erodes the vitality of the real economy. Our collective mistake in the past was allowing capital to grow artificially without any attachment to real risk and productivity, a practice that ultimately only fueled systemic inequality and recurring crises. This recognition of our error in normalizing exploitation through interest-bearing debt should awaken awareness to immediately implement a universal replacement, where all interest-based financing schemes are fully transformed into *shirkah* venture capital (*shirkah* VC), a true partnership model that upholds the principle of fair and proportional risk sharing.

The impact of this radical transformation is the creation of an anti-fragile covalent economic bond, a system that not only survives the shocks of crises but also becomes stronger through economic trials. We must acknowledge that the conventional debt system has been extremely fragile, forcing borrowers to bear the burden of losses alone. Through *shirkah* VC, losses are shared fairly, and capital is tied directly to real productivity, as discussed in depth in Chapter 4. By tying the fate of capital owners to the success of entrepreneurs, we ensure that financial energy no longer languishes in empty speculative bubbles, but instead flows freely to generate innovation and create real jobs. Logically, this partnership-based system ensures that every piece of allocated capital is managed with integrity and moral responsibility, for the success of civilization now depends on our honesty in sharing risks for sustainable prosperity.

Pillar III: Application of Compulsory Balance Style.

The system is obliged to apply **the mandatory circulation force (zakat)** to maintain the flow of energy.

- **Mechanism:** The application of annual mandatory fees on static wealth (hoarded assets) which is equivalent to.
- **Result:** Generating capital injection (Chapter 13), definitively defeats social entropy and stabilizes aggregate demand.

The third pillar that completes the trinity of justice in this civilization is the implementation of a mandatory balancing force through the zakat mechanism, which functions as a pump for the continuous flow of economic energy. We need to admit with complete honesty and courtesy that we may have been trapped in a profound misperception, where we viewed the accumulation of static wealth as a form of future security, when in fact, theophysically, frozen wealth is an obstacle to the economic life of the wider community. Our collective mistake in the past was allowing capital to stagnate without circulation, which in turn created an energy vacuum at the lower levels of society and triggered extreme inequality that undermined the social order. The recognition that every asset hoarded without circulation is a form of neglect of social responsibility should awaken our awareness to immediately adopt a system that requires energy circulation to maintain the health of the economic ecosystem as a whole for the common good.

This mechanism works by imposing a mandatory annual fee on static wealth or hoarded assets, at a rate precisely designed to maintain a balanced flow of capital within the system. We are encouraged to understand logically that this policy is not an attempt to diminish individual property rights, but rather an instrument to ensure that each unit of wealth retains its flowing and productive utility. The result of implementing this pillar is a continuous injection of capital into the economy, which, as discussed in Chapter 3, is the only definitive way to defeat the social entropy that is destroying the fabric of civilization. With the flow of capital through this redistribution mechanism, aggregate demand within the economic system will be naturally maintained, as people's purchasing power is strengthened by continuous circulation, rather than by the illusory and fragile stimulus of debt.

The serenity that flows from this third pillar provides confidence that systemic injustice can be healed if we dare to admit our error in treating wealth as a static end in itself, rather than as a trust that must be dynamically distributed. Recognizing that we have allowed the economic system to suffer from the "blockage" of wealth is a rousing first step towards restoring civilization based on the principle of balance. By activating this necessary balancing force, ISM ensures that economic growth goes hand in hand with distributive justice, creating an order that is not only materially prosperous but also socially healthy because every individual is connected in the web of circulation of benefits blessed by the Creator.

16.5 Universal Roadmap: Three-Phase Transition.

The transition to civilization stewardship can be done gradually, making it possible to be adopted by any country without the need for a political or religious revolution.

Table 16.2
ISM Three-Phase Transition Universal Roadmap Matrix: Recalibration of *Riba* Disincentive Policy, Activation of Redistribution Boson Circulation, and Enforcement of the Amanah Balance Index (IKA)

Phase	Policy Focus	Mandatory (Universal) Action	Monitoring Metrics
Phase 1: Risk Correction	**Wearisome Punishment & Shirkah Incentives:** Punish usury passive income and encourage capital *risk-sharing*.	**Usury Disincentive Tax:** 50%–70% tax on all new interest-bearing debt; Full *tax holiday* facilities for *Shirkah VC financing*.	**Risk Integrity Index** ≥ 0,25.
Phase 2: Circulation Obligations	*Enables Boson Redistribution. Redistribution Boson* Activation: Unloads static capital stockpiles (*kanz*).	**Mandatory Static Wealth Tax:** Progressive annual tax on non-productive assets with a collection target equal to 2.5% of GDP.	**Balance Force Index** ≥ 0,50.
Phase 3: Core Balance	Full Integration & *Digital Trust*: Codify	**Total Elimination of Usury:** Legal prohibition of interest-bearing credit; ratification of	**Trust Balance Index (IKA)**

Phase	Policy Focus	Mandatory (Universal) Action	Monitoring Metrics
	monetary fairness and data sovereignty	Digital Zakat and Algorithm Transparency.	is maintained $> 0{,}75$.

Note: The three-phase transition mapping in this table confirms the scalable and pragmatic nature of the Integral Stewardship Model (ISM) for adoption by global monetary authorities without systemic upheaval:

1. ***Phase 1: Risk Correction (Usury Disincentives & Encouraging Shirkah)**: Eliminate incentives for new interest-based debt through the imposition of high progressive tax rates (*$50\% - 70\%$*), while providing tax-free facilities (tax immunity) for shirkah VC financing. The initial target for achieving risk integrity index is set at* $0{,}25$.
2. ***Phase 2: Circulation Obligation (Redistribution Boson Activation):** Implementation of a statutory wealth tax on non-productive assets (Kanz) with a national accumulation target of 2.5% of GDP. This phase forces stagnant liquidity back into circulation, with a target equilibrium force index reaching 0.50.*
3. ***Phase 3: Core Balance (Total Integration & Digital Trust)**: Full legal enforcement of the prohibition on ribawi debt instruments in the domestic market, combined with the passage of the digital zakat law and algorithm transparency. The success of this phase is marked by the consistency of the Trust Balance Index (IKA) above the numbers (Chapra, 1992; Stiglitz, 2012).*

Source: Processed from Chapra (1992), Stiglitz (2012), Choudhury (2018), as well as the ISM macro-theophysical policy synthesis of Makrifat Experts and Academics (2026).

The universal roadmap to a stewardship civilization is designed as a gradual, three-phase transition, allowing it to be adopted by any country without triggering destructive political or religious revolutions. We need to honestly and graciously acknowledge that we may have been trapped in a collective fear that systemic change can only arise from chaos, when in fact, true stability can be built through measured, logical policy changes that align with natural law. The first phase, known as **risk correction**, focuses on fundamental efforts to punish the practice of *riba* (usury) and encourage the massive growth of *shirkah* (Islamic bonds) as the backbone of the economy. In this phase, the government is required to impose a very high *riba* disincentive Tax on all new interest-bearing debt instruments, while providing full tax incentives for *shirkah*-based venture capital financing. The recognition that we have been providing a platform for debt speculators should awaken our awareness to immediately improve the nation's risk structure, so that the risk integrity index (RISI) can reach the initial threshold of 0.25 as concrete evidence of a shift towards a more resilient and equitable system.

Entering the second phase, **the circulation obligation**, the policy focus shifts to activating the "redistribution Boson" to ensure capital no longer remains stagnant in a vacuum, fueling economic decay. This is achieved through the implementation

of the statutory static wealth tax, a progressive annual instrument specifically targeted at nonproductive wealth with a national collection target equivalent to 2.5% of GDP. We must have the moral courage to acknowledge past mistakes that allowed vast capital to passively accumulate while the real sector suffered from a liquidity shortage. With the consistent implementation of this circulation mechanism, the balance force index (α) is expected to reach 0.50, indicating that the flow of prosperity energy has begun to permeate all levels of society and rebalance the structure of national aggregate demand in a sustainable manner without reliance on new debt.

The culmination of this roadmap is realized in the third phase, **core balance**, where full integration between the financial system and the digital trust is fully realized for the sake of civilization's sovereignty. At this stage, collective recognition of the latent dangers of usury leads to decisive legal action through the total elimination of all interest-bearing debt instruments in the domestic market. Simultaneously, the humanitarian aspect of the technology era is strengthened by the enactment of laws mandating digital zakat and algorithmic transparency to protect the people from predatory data exploitation. By achieving this final phase, the amanah balance index (IKA) must be consistently maintained above 0.75 as the gold standard for a nation's health. The serenity that flows from this achievement provides confidence that adherence to the law of the conservation of justice is the only way out of the singularity of the crisis and towards a future filled with blessings and glory for all inhabitants of the earth.

16.6 Ending the Singularity: A Cosmic Vision.

The Integral Stewardship Model (ISM) is more than just a policy; It is the recognition that a sustainable economy must be subject to the laws of the universe. By consciously rejecting destructive exponential growth and embracing compulsory circulation, man transforms himself from an agent of accumulation to a responsible **cosmic steward**.

The success of this book lies not only in its scientific understanding, but in the collective courage to act on the basis of the belief that **justice is a prerequisite for stability**. Civilization stewardship is possible, and it awaits on the other hand our adherence to the law of conservation of justice.

In closing this entire journey of thought, we arrive at a profound understanding that the Integral Stewardship Model (ISM) is truly more than a mere stack of technical policies or fiscal instruments; it is a fundamental recognition that a sustainable economy is only possible if it fully submits to the eternal laws of the universe. We need to admit with complete honesty and grace that we may have been too arrogant in trying to build a civilization on the foundation of destructive exponential growth, as if we could defy the laws of equilibrium without reaping systemic destruction. Our collective mistake in the past was allowing ourselves to fall into the lust for limitless accumulation that ultimately trapped us in a suffocating singularity of injustice. By consciously rejecting the destructive force of exponential growth (R) and beginning to embrace the principle of compulsory circulation (Z), humanity is actually undergoing an existential transmutation; we are transforming ourselves from mere agents of material accumulation into **cosmic stewards** who uphold moral responsibility before the universe and its Creator.

The success of this book's entire presentation lies not only in the depth of its scientific understanding or the precision of the mathematical formulations we discuss, but in our collective courage to begin acting on the firm belief that justice is not merely a moral trappings, but an absolute prerequisite for the stability of civilization. We must have the humility to admit that the failures of past systems are rooted in our fear of abandoning our unjust comfort zones. However, this cosmic vision inspires us to see that a stewardship civilization is not an impossible utopia; it is a very achievable reality, and it awaits us on the other side of our adherence to the law of conservation of justice. Logically, when we stop hoarding and begin to distribute prosperity, we will not only save the global economy from collapse but also heal the soul of our humanity, which has been fragmented by greed.

The calmness that flows freely in this final vision provides confidence that ending the singularity of crisis is a sacred task that we can fulfill together if we dare to acknowledge the mistakes of the past and move towards a new order that values every trust as a trust. This journey proves that science, ethics, and spirituality can meet in a beautiful estuary to create prosperity that is *rahmatan lil 'alamin*. This is the point where old history ends and the beginning of a sovereign civilization begins; a roadmap where each individual plays a role as a guardian of harmony, ensuring that the light of prosperity never goes out and continues to flow to provide life for all the inhabitants of this universe with blessings and eternal peace.

16.7 Executive Summary: Transformation Towards a Stewardship Civilization.

Global Manifesto for Systemic Stability and Justice[The world is currently facing a "crisis singularity" caused by systemic failures in managing capital and data flows. The Integral Stewardship Model (ISM) presents a theophysical solution that integrates the laws of the universe with modern economic policies. We must humbly acknowledge that the paradigm of debt-driven exponential growth (usury) has failed to maintain global balance. This summary presents a roadmap to a new, stable and sustainable order.

1. **The Essence of the Problem: Entropy and Parasitism.**

   The fundamental error of today's civilization is the normalization of two destructive forces: **hoarding (static assets)** and *riba* (riskless value extraction). Logically, the accumulation of non-circulating capital creates a blockage in the flow of economic energy, while *riba* acts as a parasite that drains real productivity. If not immediately corrected, the system will continue to experience periodic collapse due to the inability to maintain the Law of Conservation of Justice.

2. **The ISM Solution: Three Pillars of Balance.**

   The ISM proposes policy transformation through three systemically interlocking pillars:

   - **Pillar I (Digital Trust & Ethics)**: Returning data sovereignty to the people and ensuring that every asset is managed as a trust, not an object of predatory exploitation.
   - **Pillar II (Elimination of *Riba*)**: Replacing the entire interest-based debt system with *shirkah* venture capital. This creates an anti-fragile "covalent bond," where investors and entrepreneurs share risk equitably.
   - **Pillar III (Zakat Circulation)**: Activating the redistribution pump through an annual Static Wealth Tax of 2.5%. This measure definitively defeats social entropy and stabilizes global aggregate demand.

3. **Success Metric: The Trust Balance Index (IKA).**

   The government no longer relies solely on GDP, but instead uses **the trust balance index (IKA)** as a measure of the fundamental health of the economy.

The IKA integrates the risk integrity (ρ) and equilibrium style (δ) variables. If the IKA falls below a critical threshold (0.75), then capital circulation interventions and debt reduction become mandatory for the state.

4. Transition Roadmap: Three Phases Towards 2035.

This transition will be carried out peacefully and gradually without the need for a political revolution:

1. **Risk Correction Phase**: Implementation of a high disincentive tax on *riba* (usury) and full incentives for *shirkah* (shares).
2. **Circulation Obligation Phase**: Activation of a national static wealth tax to restore people's purchasing power.
3. **Core Balance Phase**: Complete legal elimination of *riba* and enforcement of global data sovereignty.

Having outlined the **blueprint of civilization stewardship** in Chapter 6, we now come to the end of this theoretical journey. We have proven mathematically that **the Integral Stewardship Model (ISM)** is the only path to systemic stability, in harmony with the universal law of equilibrium. Chapter 17 will summarize the book's main theses, underscore the urgency of the transition, and provide a decisive **call to action** to scientists, policymakers, and spiritual leaders, affirming that the choice between *the debt singularity* and *the balance of trust* is an ethical and scientific choice that must be decided today.



CHAPTER 17

FINAL CONCLUSIONS AND GLOBAL CALL TO ACTION: BUILDING A STEWARDSHIP CIVILIZATION.

17.1 The Great Synthesis: Moral Obedience is Scientific Consistency.

This book has established that the global economic crisis is not a random market failure, but **a logical consequence of non-compliance with the laws of social physics**. At the heart of this failure is ***riba***, which is modeled as a **destructive exponential force**. *Riba* fundamentally violates the law of energy conservation by demanding exponential growth in a finite system, resulting in the **singularity of accumulation** and inevitable instability.

The Integral Stewardship Model (ISM) offers a coherent and anti-fragile solution, based on **the law of conservation of justice** and **the principles of trust.**

Entering Chapter 17 as the culmination of this entire grand narrative, we arrive at a final conclusion as well as a call for global action to build a *stewardship* civilization that is based on a synthesis between moral obedience and scientific consistency. We need to admit with full honesty and politeness that for too long we may have viewed the global economic crisis as just a random market phenomenon or mere technical failure, without realizing that what we are facing is actually a logical consequence of our systemic non-compliance with the fundamental laws of social physics. Our collective mistake in the past was to ignore the existence of usury, which in this model is accurately identified as the destructive exponential force,

where the practice fundamentally violates the law of conservation of energy by requiring exponential growth in a finite system. The recognition that all this time we have normalized a system that is mathematically impossible to sustain must awaken our consciousness, because ignoring usury will absolutely result in an accumulation singularity and inevitable instability, which ultimately undermines the dignity of humanity itself.

Logically, civilization's failure to maintain a balance between capital and distribution has brought us to the brink of repeated crises, but the **Integral Stewardship Model (ISM)** is here to offer a coherent and *anti-fragile* solution. We must have the courage to admit our mistake in separating economic science and divine values, as if the two were not related to each other, even though true stability can only be found in the law of conservation of justice and the principle of trust. ISM is not just an alternative theory, but rather a stewardship instrument that directs us to view every resource as a sacred trust that must be managed with high-risk integrity. By embracing this model, we are actually building the foundations of a civilization that is no longer vulnerable to shocks, because our every economic action is now in harmony with the eternal and blessed law of balance of the universe.

The serenity that flows through this grand synthesis provides confidence that humanity's future depends on our courage to synchronize morality with concrete action. We are invited to deeply understand that moral obedience is not merely a religious exhortation, but a scientific consistency necessary to prevent our economic system from collapsing under the weight of its own entropy. Acknowledging past mistakes that accumulated debt and neglected circulation is a rousing first step towards the revival of global stewardship. By upholding the principle of balance in every aspect of life, we ensure that the future civilization is sovereign, just, and always under the auspices of prosperity, a blessing for all the world's inhabitants.

Table 17.1
ISM Grand-Theory Synthesis Matrix: Social Physics Function Mapping, Elimination of Destructive Exponential Forces, and Quantitative Impact on the Anti-Fragile Stability of Civilizations.

ISM Pillar	Functions of Social Physics	Quantitative Impact
Elimination of *Riba* (R=0)	**Eliminating the Destructive Exponential Force:** Stopping the commodification of time and the exploitation of exponential accumulation	Creating an *Anti-Fragile* System: Binding economic actors organically through "Covalent Bonds *Syirkah*" and *risk-sharing (*Creating an *Anti-Fragile* System: Binding economic actors organically through "Covalent Bonds *Syirkah*" and *risk-sharing*).
Obligatory Zakat *(Redistribution Boson)*	Compulsory Circulating Force (Boson Redistribution). (**Mandatory Circulation Style:** Flowing capital energy in a structured manner to subdue social entropy).	Produce, maximize *flow* and stability (Maximization of *Flow* & Stability: Triggers a giant *multiplier effect* ($k = 20{,}0$) and guarantees smooth real sector liquidity).
Amanah Universal (Universal Trust)	Principles of Stewardship over capital, risk, and data. (Transcendental *Stewardship* Principle: Ethical management of capital, risk allocation and data sovereignty)	Maintain **the Trust Balance Index (IKA)** at a high level (**Optimization of IKA:** Maintaining the Amanah Balance Index at a consistently high level ($IKA > 0{,}75$)).

Note: Mapping the main pillars of the Integral Stewardship Model (ISM) in this table locks the closing pillar of Chapter 17 regarding isomorphism between moral compliance and scientific consistency:

1. ***Riba Elimination (R = 0)**: Completely eliminate destructive exponential force, which violates the law of conservation of energy. Quantitatively, this action forms a "covalent bond syirkah" based on real risk participation (risk-sharing), which changes the nature of the economy to become anti-fragile and immune to systemic debt crises.*
2. ***Mandatory Zakat (Redistribution Boson)**: Functioning zakat as mandatory circulation force which subdues entropy and freezing of liquidity (kanz). Quantitatively, this high MPC capital injection maximizes the flow velocity (flow) and triggers a giant macroeconomic multiplier effect.*

3. ***Universal Trust (Capital, Risk, & Data Stewardship)****: Upholding ethical stewardship of capital, risk allocation, and digital data sovereignty. Enforcement of this pillar ensures the achievement of the Amanda Balance Index (IKA) consistently above the ideal threshold (IKA* $> 0{,}75$*), ensuring the realization of a prosperity order that is rahmatan lil 'alamin (Al-Faruqi, 1992; Chapra, 1992).*

Source: Processed from Al-Faruqi (1992), Chapra (1992), Choudhury (2018), as well as the ISM theophysical grand-theory synthesis of Makrifat Experts and Academics (2026).

The main pillars in the **Integral Stewardship Model (ISM)** work as a mechanistic unit that transforms the economic order through precise social physics functions. We need to admit with great humility and politeness that all this time we may have made a big mistake by allowing the destructive exponential force called usury to control the direction of civilization, as if unlimited growth in a limited system were a natural thing. Recognition of our collective mistake in normalizing interest-bearing debt must raise awareness that the total elimination of usury is not just a moral imperative, but rather a technical necessity to eliminate this destructive force. Quantitatively, this action has the impact of creating a system that is *anti-fragile* through the formation of "*shirkah* covalent bonds", where capital is no longer parasitic but is organically tied to real productivity and fair risk sharing.

Apart from eliminating destructive forces, this system mandatorily implements zakat as a mandatory circulation style which acts like a "redistribution boson" in the social structure. We must have the courage to admit that our failure to maintain capital flows in the past was the main cause of economic decay and extreme inequality. Logically, the application of zakat to static assets will result in sustainable capital injection for the lower class, which in turn maximizes flow and aggregate stability definitively. The quantitative impact of this circulation ensures that the economic system never reaches a freezing point or entropy, but remains dynamic and revives productive sectors that have been neglected by one-sided concentration of wealth.

This entire mechanism is then covered by the principle of universal trust, which reaffirms the role of humans as managers (*stewards*) of capital, risk, and data. We are invited to understand clearly that our mistakes in managing risks and exploiting user data so far have been a form of betrayal of public trust that has damaged the very foundation of civilization. By adopting this sacred principle of stewardship, we are able to maintain the amanah balance index (IKA) at a consistently high level, as described in detail in Chapter 15. The serenity that flows from the synchronization of these three pillars provides a guarantee that future civilization

will stand on an honest, strong and blessed foundation, where prosperity is no longer the result of exploitation, but rather the fruit of our obedience to the divine law of balance.

17.2 ISM Quantitative Conclusions.

Simulations of system dynamics have shown that the ISM system is mathematically more stable, noting convergent Gini Coefficients and smooth growth without a *boom-and-bust* cycle of debt crises. This is definitive proof that **moral obedience is scientific consistency**.

Quantitative conclusions from the application of the **Integral Stewardship Model (ISM)** provide an irrefutable empirical foundation, where various system dynamics simulations have proven mathematically that this model is much more stable than conventional economic systems. We need to admit with honesty and civility that for too long we may have relied for too long on an inherently flawed economic model that has resulted in a cycle of painful crises. Our collective mistake in the past was to assume that extreme volatility and wide inequality were reasonable costs for growth, even though simulation data shows that the ISM system is capable of recording a convergent Gini Coefficient and smooth growth without experiencing a cycle of destruction due to a debt crisis. The recognition that all this time we have normalized instability as a natural "business cycle" should awaken our awareness that true stability can only be achieved when our economic structure is in harmony with precisely measured principles of divine justice.

Logically, this finding is definitive proof that moral compliance is essentially scientific consistency; a universal truth in which the integrity of human behavior resonates directly with systemic stability. We are invited to understand deeply that when usury is eliminated, and zakat circulation is activated, economic variables will move towards a balance point that sustainably maintains people's purchasing power. Recognition of our error in ignoring the connection between morality and system efficiency is a major step towards healing the world's economic wounds. By turning to this quantitatively tested model, we are not only choosing smarter policies, but also committing to an order that respects the survival of all the inhabitants of the earth in a blanket of mathematical and spiritual.

17.3 Urgency and Imperatives of the Transition.

The window of opportunity for the transition to the ISM is getting narrower. The destruction caused by *riba* and digital *riba* (data monopoly) is cumulative. Failure to act now will make the costs of future transition unbearable.

The urgency to transition towards the **Integral Stewardship Model (ISM)** has now reached a critical point where the window of opportunity available to our civilization is narrowing over time. We need to admit with full honesty and politeness that all this time we may have been passive for too long, allowing ourselves to be lulled by the illusion of temporary stability, even though the destruction caused by conventional *riba* and digital *riba* styles through data monopoly is cumulative and exponentially destructive. Our collective mistake in the past was to assume that delaying systemic reform would not have a major impact, but in reality, every second we spend in this unequal system will only pile up an increasingly heavy burden of entropy for future generations. The recognition that all this time we have underestimated the structural damage that has occurred to the people's economic and information sovereignty should awaken our awareness to immediately take real action before the balance of the universe makes its own correction in a much more painful way.

Logically, failure to act now will not only prolong economic pain, but will also make the costs of future transitions unbearable for both institutions and society at large. We are invited to understand that the longer we maintain the parasitic structure of usury, the more difficult it will be for us to break away from the bonds of dependency that have become ingrained in our global policies. Recognition of our mistake in allowing personal data and human dignity to be commodified in the practice of digital usury is an emergency step that must be taken to save the remnants of civilization's integrity. The calm that flows in this warning is not to spread fear, but rather to provide clarity that the transition to a system based on trust and circulation is a moral and technical imperative that is no longer negotiable. By taking bold steps today, we are not only avoiding total collapse but are also ensuring that the legacy we leave behind is a world once again in harmony with the eternal law of Divine balance.

17.4 Epilogue: The Last Trust.

The choice to build a stewardship civilization is now yours. It's not just about saving the economy; it is about saving the dignity of civilization and obeying the great law that governs everything.

The law of conservation of justice is non-negotiable. Now is the time to return to balance.

We need to admit with full honesty and politeness that all this time we may have been trapped in the misperception that separates spiritual piety and economic practices, as if our prayers for inner peace can be answered without integrity in the way we seek and channel wealth. Our collective mistake was to forget the fundamental teaching that human equanimity is merely a reflection of the balance of a much broader universe. The recognition that we cannot possibly ask for justice from the cosmos if we ourselves are still planting the seeds of injustice through an exploitative economic system must awaken our consciousness to immediately re-synchronize our outer steps with pure inner vibrations.

The choice to build civilization *stewardship* is now completely in your hands, as a reader and agent of change who holds the mandate of history. We must dare to understand logically that this effort is not just about saving the financial system from the collapse of numbers, but about saving the dignity of human civilization and proving our obedience to the Great Law that governs everything in this universe. Acknowledging our mistakes in allowing human dignity to be eroded by debt and greed is a very inspiring first step in returning to human nature. Theophysically, the law of conservation of justice is a natural constant that cannot be negotiated by any short-term power or logic. So, it is time for us to end wandering in inequality and return to the point of balance (*Mizan*), where every piece of capital that we manage becomes a witness to our obedience to the Creator and our responsibility towards our fellow inhabitants of the universe.

The calm that flows freely in this epilogue marks the end of an intellectual quest and the beginning of real service as a sovereign cosmic *steward*. With gratitude and humility, we realize that every law we obey will bring infinite grace, while every deviation will only bring a burden of exhausting entropy. Let us admit the mistakes of the past with grace, while moving steadily towards the dawn of a new civilization that stands on the pillars of trust, *shirkah* partnership, and the life-giving circulation of zakat. This is the last mandate we carry; a sacred call to ensure that the legacy

we give to future generations is a world that is not only materially prosperous, but also shines with justice blessed by God Almighty.

Having outlined the **blueprint of civilization stewardship**, we now come to the end of this theoretical journey. We have proven mathematically that **the Integral Stewardship Model (ISM)** is the only path to systemic stability, in harmony with the universal law of equilibrium. Chapter 7 will summarize the book's main theses, underscore the urgency of the transition, and provide a decisive **call to action** to scientists, policymakers, and spiritual leaders, affirming that the choice between *the debt singularity* and *the balance of trust* is an ethical and scientific choice that must be decided today.

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CHAPTER 18

GLOBAL RECOGNITION AND THE END OF RIBAWI TYRANNY:

Deconstruction of Hundreds of Years of Monetary Slavery and Confirmation of the Integral Stewardship Model (ISM) as a Benchmarking of World Civilization.

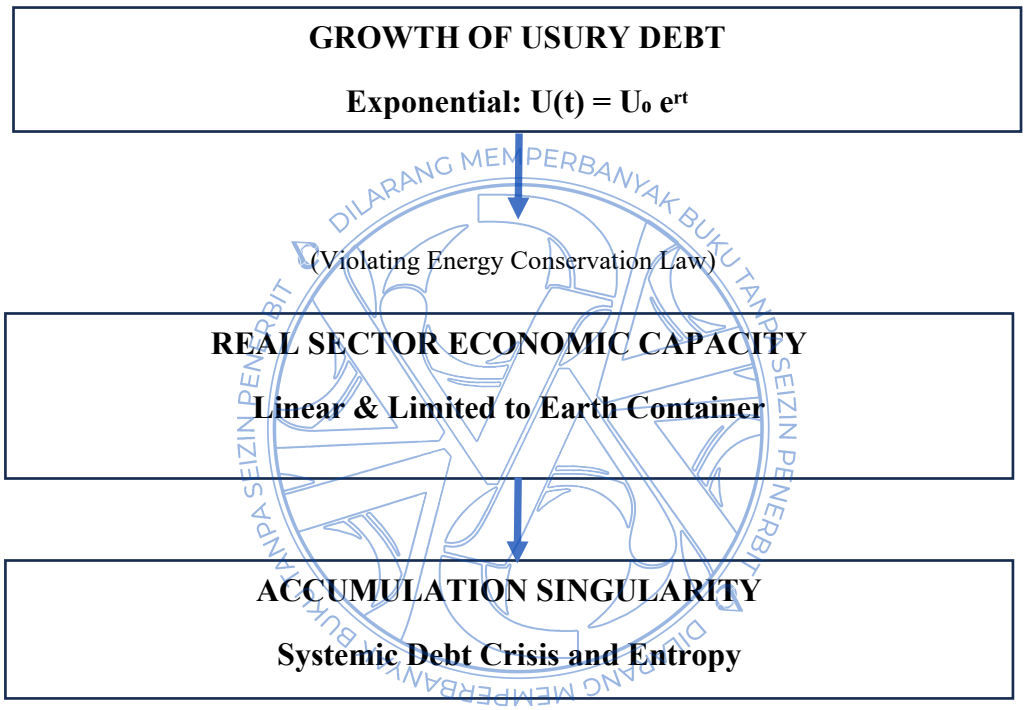
18.1 Collective Recognition: Hundreds of Years of Injustice and Global Epistemological Failure.

Modern human civilization is standing on the ruins of mathematical illusions that have persisted for centuries. We must admit with complete honesty, humility and moral courage that the multidimensional crisis that is hitting the world today—from structural poverty, debt bubbles that can never be repaid, ecosystem damage, to extreme inequality—is not an accumulation of random market failures (*random market failures*). This crisis is a **logical and inevitable consequence** of our systemic non-compliance with the laws of social physics and the eternal *sunnatullah*.

For hundreds of years, the global economic order has handed over the fate of billions of people to a destructive force called **usury**. In our academic naivety and positivist arrogance, we normalize compound interest as a "cost of capital" and an instrument of resource allocation. In fact, purely theophysically and mathematically, usury is an **exponential pulling force without real work** which violates the law of energy conservation. Demanding exponential growth within the

finite material space of the earth is a physical impossibility that inevitably triggers the *accumulation singularity*—an economic black hole in which wealth is passively siphoned into the hands of a few capital owners, while the majority of humanity is trapped in lifelong debt slavery.

Figure 18.1
Illustration of the Theophysics of Systemic Dissonance: Exponential Growth of Ribawi Debt Versus Limited Real Sector Capacity that Triggers the Accumulation Singularity



Note: The interest-bearing debt growth curve requires an unlimited increase in monetary value that exceeds the body of real production capacity. When the exponential rate cuts the limit of the existence of the real sector, the system experiences thermal collapse or structural decay. This violation of the energy conservation law proves that a system based on usurious debt is physically and mathematically impossible to achieve long-term stability.

Source: Processed from Taleb (2012), Choudhury (2018), as well as a synthesis of theophysical econometrics and ISM system modeling by Makrifat Experts and Academics (2026).

This illustration visualizes the mathematical and thermodynamic clash between the exponential growth of usurious debt $U(t) = U_0 e^{rt}$ and the linear carrying capacity of the real sector, limited by the Earth's ecosystem space. This extreme imbalance inevitably leads to the accumulation singularity—a systemic debt crisis and social

entropy resulting from the violation of the law of conservation of energy and equilibrium (*Mizan*).

We must have the courage to admit this fatal mistake: **the harms of ribawi architecture have absolutely defeated all the false benefits it once promised.** Hundreds of years of ribawi capitalism experiments have proven to fail to maintain *Mizan* (balance). It has transformed property—which should be the circulatory energy of life (*fluid of life*)—into a static hoarding commodity (*Kanz*) that rots the social order from within.

18.2 ISM Final Synthesis: Moral Compliance is Scientific Consistency.

This Series 4 book confirms a fundamental truth that has been forcibly separated by academic secularism: **moral obedience is not just an abstract theological doctrine, but rather a physical-scientific consistency that is an absolute condition for the continuity of life on earth.**

Integral Stewardship Model (ISM) exists not as a moralistic utopia, but as a systemic engineering based on social physics and tawhid 2.0 which is *anti-fragile*. The three main pillars of the ISM work mechanistically to restore equilibrium to the universe:

1. **Total Usury Elimination** ($R = 0$): Removes the destructive exponential force from the macroeconomic equation and replaces it with **syirkah covalent bonds** (*risk-and-loss sharing*). This ties capital organically to real productivity, so that the system never collapses due to speculative bubbles.
2. **Activation of Mandatory Zakat (*Redistribution Boson*)**: Functioning Zakat as a mandatory circulation force with the highest MPC ($MPC_{mustahiq} \rightarrow 1$) which constantly subdues social entropy. Zakat forces frozen liquidity to flow back to the grassroots level, producing a giant *multiplier effect* ($k = 20{,}0$) that revives aggregate demand without the burden of new debt.
3. **Universal Trust Enforcement (*Capital, Risk, & Data Stewardship*)**: Restore human sovereignty over capital, risk allocation, and digital rights. Information and data are no longer monopolized by *surveillance capitalism*, but are managed as a *root-access trust* that maintains the integrity of human dignity.

18.3 Civilization Recapitulation Matrix: ISM as *Global Raw Model.*

To provide a precise benchmarking platform for heads of state, central bankers, academics and policymakers around the world, the following table summarizes the transformation matrix from conventional tyranny to ISM core equilibrium:

Table 18.1
ISM Grand-Theory Synthesis Matrix: Epistemological Reconstruction from Ribawi Monetary Tyranny to the Benchmark of Tawhidic Stewardship Civilization.

Systemic Dimensions	Conventional Ribawi Paradigm (Systemic Harm)	Integral Stewardship Model / ISM (Raw Civilization Model)	Systemic Monitoring Metrics
Major Monetary Styles	**Riba / Compound Interest:** Exponential attractive force that violates the law of conservation of energy.	**Syirkah VC / Risk-Sharing:** Organic covalent bonds based on real partnerships and risk sharing.	**Risk Integrity Index** (IIR ≥ 0,25)
Circulation Mechanism	**Static Hoarding *(Kanz)* & Rigid Taxes**: Capital freezes at the top; taxes experience high bureaucratic *leakage*.	Mandatory Zakat *(Redistribution Boson)*: The circulation force must have MPC 0,95 to subdue entropy.	**Equilibrium Force Index** (IGK ≥ 0,50)
Data Governance	**Surveillance Capitalism:** Data monopoly by corporations through *black-box algorithms*.	**Digital Data Trust:** Sovereignty *root-access* on users and Digital Zakat obligations.	**Trust Balance Index** (IKA > 0,75)
System Resilience	**Fragile & Vulnerable:** Prone to repeated debt crises and *Accumulation Singularity*.	**Anti-Fragile & Homeostatic:** Maintains *Mizan* sustainable circulation of social energy.	**The Core Balance of Civilization**

Note: The mapping in Table 18.1 concludes the entire theoretical formalization of Series 4 Book. This repetition of the synthesis matrix is positioned deliberately as Recapitulative Anchor Table to emphasize that the shift from a ribawi economy to ISM is a technical-operational need that can be measured quantitatively through the Amanah Balance Index (IKA).

Source: Processed from Al-Faruqi (1992), Chapra (1992), Choudhury (2018), as well as the ISM theophysical grand-theory synthesis of Makrifat Experts and Academics (2026).

18.4 Global Call to Action (*Global Call to Action*): Declaration of Call for the Earth.

The time for arguing in the illusion of compromise is over. When a system has been mathematically proven to damage and oppress humanity for hundreds of years, then maintaining it is no longer a matter of prudence (*prudence*), but an **epistemological crime**.

Therefore, from the culmination of thought in Series 4, a **Global Call to Action** is called for the three pillars of civilization:

1. **To Policy Makers and Heads of State: *(Mandatory Roadmap):***

   The call to policymakers worldwide is a demand for immediate and universal action that cannot be postponed, as a form of our accountability to the future of civilization. We need to admit with honesty and grace that we may have been caught in a fatal administrative error, providing a legal framework for an exploitative debt system while allowing a fair partnership economy to be marginalized in regulatory corners. Our collective mistake in the past was facilitating wealth accumulation through burdensome interest rates, which theophysically fueled structural inequality. Recognition of this oversight should inspire us to immediately ratify mandatory shirkah, a bold step to provide extraordinary fiscal incentives for profit-sharing financing (shirkah VC), while firmly imposing severe disincentives on any new interest-bearing debt instruments to return capital to the truly productive sector.

   Logically, this transformation should be followed by the implementation of a static wealth tax that institutionalizes the obligation to circulate energy on a par with the principle of zakat on unproductive assets. We are invited to clearly understand that allowing wealth to freeze without circulation is a disregard for the social function of wealth that undermines the economic core. This policy must be implemented as a neutral tax without any religious label, yet still fundamentally functions as a mandatory circulation force that ensures a constant

flow of liquidity to support the economy of the grassroots. Recognizing that we have underestimated the impact of asset freezing should prompt us to redefine all resources, including data, as stewardship assets. This is where the digital mandate plays a crucial role by mandating the digital zakat mechanism, a system that redistributes the economic value of massive data processing to the public who created it. The calmness flowing through this mandatory roadmap provides assurance that popular sovereignty and the stability of civilization can only be maintained if leaders have the courage to synchronize positive law with the eternal laws of natural balance.

The ISM demands immediate and universal action:

1. Legalization of Mandatory Syirkah: Providing extraordinary fiscal incentives (or mandates) for profit-sharing financing (syirkah VC), while imposing severe disincentives on new interest-bearing debt.
2. Implementation of a Static Wealth Tax: Institutionalizing a circulation obligation equivalent to zakat on unproductive wealth, implemented as a neutral tax without a religious label, yet serving as a mandatory circulation force.
3. Digital Amanah: Redefining data as a stewardship asset and mandating a digital zakat mechanism to distribute digital value to the public.

QUOTE:

Immediately implement the three-phase universal transition roadmap. Begin by imposing a *riba* disincentive tax (50%-70%) on all new interest-bearing debt, grant tax immunity to shirkah-based financing, and institute a statutory static wealth tax (zakat) equivalent to 2.5% of GDP to stem the liquidity drain.

2. To Academics, Economists and Scientists:

This call to scientists and economists worldwide is an invitation to undertake a profound intellectual deconstruction of the economic orthodoxy we have long cherished but which has proven to be a failure in maintaining global stability. We need to acknowledge with honesty and grace that we may have been trapped in academic arrogance, imposing abstract models that ignore physical reality and the laws of equilibrium in the universe. Our collective mistake in the past as scholars was to separate economics from theophysical ethics, as if markets

could operate in a vacuum unaffected by the laws of action-reaction and the conservation of justice. The recognition that the models we have built thus far have actually accelerated social entropy through debt normalization should awaken our awareness to immediately re-synchronize our economic modeling with the objective and universal laws of social physics.

Logically, this transformation demands our willingness to accept zakat not merely as an optional philanthropic instrument, but as a mandatory variable in the consumption function and capital circulation to ensure the sustainability of economic energy. We must also have the courage to make shirkah a standard financing mechanism, replacing the interest-bearing debt paradigm, in order to create partnerships with high-risk integrity. The major task now facing academics is to develop the Amanah Balance Index (IKA) to become a universally recognized global policy metric, equivalent to GDP but with far greater ethical depth. The serenity that flows through this call provides assurance that when scientists begin to base their theories on adherence to the law of equality, economics will no longer be a source of crisis, but rather a science that brings blessings and order to all the inhabitants of the universe.

QUOTE:

Stop mimicking and justifying the conventional monetary framework. Deconstruct economics curricula that glorify debt accumulation. Adopt social physics isomorphism and Tawhid 2.0 as the new paradigms in global macroeconomic research and teaching.

You must reject failed economic orthodoxies and begin integrating the laws of physics into your modeling. Accept zakat as a mandatory variable and shirkah as a standard financing mechanism. Your task is to develop the Islamic Finance Index (IKA) into a universally recognized global policy metric.

3. To All Humans and Economic Actors

The call for all humans and economic actors in every corner of the earth is a transcendental awareness to end monetary slavery and return the essence of property to its original origin. We need to admit with full honesty and politeness that all this time we may have been trapped in the illusion of absolute ownership, where we consider the capital and materials in our hands to be the

result of personal greatness alone which is free to be hoarded without regard for social circulation. Our collective mistake in the past was to normalize involvement in usurious debt networks, pursuing passive profits without real work and risk, and allowing wealth to sit static while the surrounding community suffered from a liquidity drought. Recognition of this mistake must inspire our moral courage to immediately carry out executive repentance, break away from predatory usurious transactions, and return to the principle of *stewardship* which views wealth as a trust that must be channeled for the common good.

Logically, this individual and collective transformation requires a paradigm shift from a culture of exploitation to a tawhidic order of consciousness. Every economic actor—from investors, entrepreneurs, to consumers—is invited to understand clearly that true peace will never be born from the accumulation of wealth that stands on the suffering of others. By making profit sharing-based partnerships (*syirkah*) the main mode of business and institutionalizing zakat and infaq as a soul cleanser and fertilizer for capital circulation, we are building a collective shield from the threat of social entropy. The calm that flows abundantly in this call provides a guarantee that true human dignity and freedom can only be achieved when we dare to free ourselves from the shackles of debt slavery and tie all our economic activities to the divine law of balance (*Mizan*) which brings universal blessings.

ISM demands immediate and universal action from all economic actors:

1. **Stewardship Awareness (*Transcendental Stewardship*)**: Abandoning the paradigm of absolute ownership of assets and adopting the principle of trust that capital is a means of circulation to maintain social life.
2. **Migration from *Riba* to Shirkah:** Stop all involvement in compound interest transactions, speculative instruments, and parasitic capital investments, then switch completely to a real partnership scheme based on joint risk bearing (*risk-and-loss sharing*).
3. **Entropy Cleansing and Active Circulation:** Refuse static hoarding of assets (*Kanz*) by complying with full zakat circulation and channeling excess liquidity to a productive and inclusive real sector.

QUOTE:

Come back to the *Mizan* point. Realize that the treasure in our hands is not an absolute possession to be hoarded, but a trust that must be channeled to revive the ecosystem of others. The determination to break free from the network of usury is the first step to restore the dignity of human freedom on earth.

18.5 Conclusion: The Promise of Civilization Stewardship.

The transformation towards civilization stewardship is not about tearing the world apart with chaos or destructive revolution. It is about **returning to the calm of divine natural law** that we have so far ignored.

When usury is eliminated to zero ($R = 0$), when zakat is distributed as *boson redistribution*, and when *trust* is enforced in every transaction and data algorithm, then *Mizan* civilization will recover by itself. The earth will again channel its blessings, inequality will be eroded by the circulation of justice, and humans will live in the shade of true prosperity—an order that is not only materially healthy and prosperous, but also noble, just, and *Rahmatan lil 'Alamin*.

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ATTACHMENT SECTION (APPENDIXES)

GLOSSARY OF ISM ECONOMIC THEOPHYSICAL TERMS.

To understand the depth of the *Integral Stewardship Model* (ISM), readers need to equate their perception of the key terms that weave together the physical laws of the universe, the epistemology of tawhid, and the formulation of modern macroeconomic policies:

- ***Public Goods* Algorithm**: Transparent (*open-source*) operating mechanism of artificial intelligence (AI) and computing systems, designed to prioritize the public good and prevent unilateral concentration of digital profits.
- **Al-Mizan (Cosmic Justice):** Divine balance that Allah SWT. placed in the entire creation of the universe so that humans can act proportionally and not exceed limits (*tughyan*).
- **Amanah (*Trust Stewardship*)**: The transcendental principle that wealth, risk capacity and personal data are not the absolute property of individuals/corporations, but are a sacred gift from God that must be managed for the common good.
- **Digital Data Trust:** User sovereignty (*user stewardship*) over their personal data as a basic access right (*root access*) which is protected by law from predatory extraction and monopolistic algorithms *black-box*.
- **Anti-Fragile:** The nature of an economic system that is not only resistant to shocks (*resilient*), but actually becomes stronger and more stable when facing a crisis, which is achieved through a real risk sharing scheme (*risk-sharing*).
- **Redistribution Boson (*Redistribution Boson*)**: Theophysical term for obligatory zakat; acts as an obligatory intermediary particle/force that counteracts the freezing of liquidity and restores the balance of economic energy circulation.
- **Economic Black Hole:** Extreme concentration of wealth in a few groups due to the centripetal attraction of compound interest, which sucks liquidity from the real sector, creating a capital vacuum at the grassroots.
- **Social Entropy** (ΔS): The level of chaos, structural decay and extreme inequality in society that arises from the cessation of static capital circulation (*Kanz*) and the exploitation of usurious debt.

- **Destructive Exponential Force** ($U(t) = U_0 e^{rt}$): The power of compound debt interest (*riba*) that grows exponentially, demanding unlimited growth within the earth's limited resources to the point of triggering systemic bankruptcy.
- **Mandatory Balancing Force** (Z): A mandatory capital circulation mechanism (zakat) which functions as a restoring force (*restoring force*) to eliminate static accumulation and control social entropy.
- **Economic Homeostasis:** The ability of the macroeconomic system to regulate and maintain internal stability automatically through the mechanism of zakat circulation and shirkah incentives.
- **IGK (Equilibrium Style Index):** Macro monitoring metric that measures the effectiveness of the flow of capital circulation and static wealth redistribution in covering all layers of the economy (transition phase target $\geq 0{,}50$).
- **IIR (Risk Integrity Index):** Monitoring metric that measures the level of absorption of profit sharing-based financing (*shirkah VC*) compared to ribawi debt instruments (transition phase target $\geq 0{,}25$).
- **IKA (Trust Balance Index):** ISM's primary composite metric that measures the fundamental health and resilience of a civilization based on compliance with capital circulation, integrity of risk allocation, and data sovereignty (ideal target $> 0{,}75$).
- **Economic Covalent Bond:** Profit sharing-based partnership structure (*shirkah*) where investors and entrepreneurs are bound organically through joint use of capital and fair risk/profit sharing.
- **Theophysical Isomorphism:** Structural alignment (*structural alignment*) between the physical laws of the universe (thermodynamics, hydrology, chemical bonds, system dynamics) and tawhidic socio-economic laws.
- **Kanz (Static Hoarding):** Freezing capital or the accumulation of non-productive wealth which stops the circulation of economic energy and triggers a liquidity drought in the real sector.
- **Leakage Rate** (s): The rate of capital leakage out of productive economic circulation caused by passive savings, wealth accumulation, or bureaucratic delays (*government spending delay*).
- **Pure Real Sector** (ΔY_{real}): Actual economic growth driven by the added value of goods, services and real work participation, not from derivative transactions or fictitious growth in monetary value.

- **Zakat Multiplier** (k_{zakat}): Giant economic output multiplier figure resulting from the injection of zakat funds to *mustahik* who have high *Marginal Propensity to Consume* (MPC → 1).
- **Usury Disincentive Tax:** The fiscal instrument is a very high progressive tax ($50\% - 70\%$)) imposed on all new interest-bearing debt to punish usury passive income.
- **Mandatory Static Wealth Tax:** The religion-neutral fiscal implications of zakat on non-productive wealth targeted at 2.5% of national GDP to force capital into circulation again.
- **Trusted Root Access:** Users' basic sovereignty over their personal information and data which cannot be revoked by corporate rules (*terms & conditions*), to prevent unilateral digital exploitation.
- **Accumulation Singularity:** An extreme crisis point where almost all of a nation's wealth is concentrated in the hands of a few people due to exponential debt growth, triggering the collapse of civilization.
- **Cosmic Steward:** Transformation of the philosophical role of humans from mere consumers/accumulators of wealth to managers and guardians of the balance of economic energy who are responsible to the Creator.
- **Syirkah VC (*Venture Capital*)**: Real partnership-based investment financing where capital providers and business managers share the risk of loss (*loss-sharing*) and potential profits (*profit-sharing*).
- **Tawhid 2.0:** An integrative epistemological framework that positions divine values and Sharia law not just as ritual theological doctrine, but as the foundation of universal science and the laws of social physics.
- **Digital Zakat:** Submission of a portion of the economic value from processing *Big Data* and artificial intelligence to finance public computing infrastructure (*open-source*) and non-profit research.

BIOGRAPHY OF ABAH SETU

Caretaker of the Nurul Hikam Dhikr Council (MDNH) – Setu, Bekasi (The Keeper of Tawhid)

The Person Who Extinguishes Ego in the Ocean of Monotheism.

Abah Setu is a caregiver and spiritual leader **Nurul Hikam Dhikr Council (MDNH)** which is based in the Setu area, Bekasi Regency, West Java. In the middle of the hustle and bustle of modernity and an increasingly fragmented civilization, he is present as a spiritual educator (*Murabbi*) who dedicates all his life and energy to maintaining the purity of monotheism (*Tahqiq al-Tawhid*) and guiding souls towards true recognition of Allah SWT. (*Makrifatullah*).

In the course of his da'wah and devotion, he rejected all forms of mortal popularity and formal worldly attributes. The name **"Abah Setu"** itself stuck as a respectful and warm greeting from the congregation, friends, and students him—a sign of the humility of a servant who chooses to hide his identity behind the majesty of divine knowledge.

The Spiritual Axis of the Nurul *Hikam* Dhikr Council (MDNH).

As a caretaker **Nurul Hikam Dhikr Council (MDNH)**, Abah Setu made this assembly not just a place for gathering dhikr rituals, but as:

1. **Heart Purification Laboratory (Tazkiyat al-Nafs):** A place to train the soul to shed intellectual arrogance, materialistic greed, and ego.
2. **Education Center for Manners and Knowledge:** Integrating the depth of dhikr with an understanding of the essence of life, so that every step of the congregation is based on a solid awareness of monotheism.
3. Shelter for the general public, educated people, to policy makers in search of inner silence and divine guidance in the midst of modern cultural crisis.

Strategic Role: The Guardian of Tawhid in the Dialectic of Civilization

In his monumental work—**The Manifesto Series of Tawhid Civilization**—Abah Setu plays a central role as **"The Guardian of Tawhid"** (Expert of Makrifat). He consistently draws out issues technical, scientific, social, and modern methodological into the ontological roots of monotheism.

His approach to guiding and discussing is characterized by several epistemological pillars:

- **Spiritual Intuition** (Kashf/Basyirah):
- **The ability to read the divine** verses that are implied behind the phenomena of the universe and the dynamics of the times.
- **Intimacy of Enlightenment:** Explaining high spiritual concepts—such as *Mizan* (balance), *qisth* (absolute justice), trust (responsibility divine), and fitrah—into the language of contemplation that touches intuition and *sanubari* (fuad).
- **Dialectical Integration:** Becomes a sharp but refreshing dialogue partner for modern academics and scientists (*The Traveler of Reason*), proves that monotheistic mysticism and scientific science are not to be opposed, but are synchronized for the safety of civilization.

Vision of Total Waqf and Future Civilization.

For Abah Setu, knowledge and inner enlightenment are sacred trusts that must be donated in total—including the spirit, soul, body, and reason—only to Allah SWT. This principle gives birth to a firm commitment that all works of thought and spiritual curriculum born from his assembly are **universal** and **not for sale**.

Through the Nurul Hikam Dhikr Council (MDNH), he continues to exhale the realization that true future progress is not about how sophisticated the technology created by humans is, but rather how deep humans are able to bow down and recognize their Creator in the midst of an all-mechanized civilization.

(Note: This draft biography can be further enriched and refined after the Prof completes details of personal data, scientific/teacher pedigree, history of the founding of MDNH, as well as history of special service from Abah Setu).

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

BIOGRAPHY ALDRIN HERWANY

(The Wanderer of Reason)

Birth Roots and Life Journey Traces

Aldrin Herwany was born in Tanjung Karang, Lampung, on June 16 1969. He is the son of **Arifin Herwany** and **Nurhayati**, a family with deep roots in Tanah Ogan Komering Ulu, South Sumatra. In the warmth and togetherness of his family, he grew up with his siblings, namely his older siblings **Netty Martini** and **Surya Hafri**, as well as his two younger siblings **Rianita Herwany** and **Wulansari Putri**. The values of steadfastness, honesty and scientific etiquette instilled by his parents became the main foundation in shaping his character throughout his life. In particular, his soul and steps in life were always illuminated by the deep message of the late Alm. My father said **"This Life Is Beautiful in Everything"**, as well as the noble mandate from his beloved mother to always **"Care About Anyone in The World Without Discretion"**. These two sacred teachings are the basis of his empathy, wisdom and endless spirit of devotion.

His childhood and adolescence were spent in Dumai, Riau—a land of beautiful memories where he grew up and nurtured his dreams from an early age. A journey of fate then brought him together with his beloved wife, Tie, who has been his guide and loyal companion at every step of his business. The unlimited love and presence of Father and Mother continues to enrich the family's journey with the warmth of prayer, sincerity and noble wisdom. These eternal moral values and inner peace, which were inherited by his beloved parents, became a solid foundation in building a family that is firmly rooted in Tawhid. The blessings of his life are even more complete with the presence of his two beloved daughters, Kaka and Adeva, who are a source of happiness, solace to the soul, and inspiration in dedicating his life to science and civilization.

Career Transformation: From Banking Practitioner to Academic Professor

His professional journey was marked by a rich and dynamic career transformation. Before dedicating his life completely to the world of higher education, he had a solid track record in the national financial industry. He has been involved and

served in the national banking industry, both at **BUMN Bank** and **Leading Private Bank in Indonesia**. This empirical experience in the banking world provides a very in-depth understanding of macro-micro economic realities, financial governance and corporate dynamics.

Armed with inner enlightenment and a soul's calling to dedicate knowledge for the progress of the nation, he made a **career move to the world of academia**. He dedicated himself as a lecturer and researcher, serving in state and private universities under the auspices of **Ministry of Higher Education, Science and Technology of the Republic of Indonesia** (formerly the Ministry of Education and Culture of the Republic of Indonesia).

His peak academic achievement was achieved through doctoral education with the title **Ph.D.** from *International Islamic University Malaysia* (IIUM), **2013**—an institution with a global reputation known for strengthening knowledge integration. Since **2016**, he has been entrusted with the highest functional academic position as **Associate Professor (Professor/Head Professor)**.

Diplomatic Service and International Educational Leadership

His work was not only limited within the country, but also penetrated the stage of international diplomacy. For three years, he received a state mandate to serve as **Educational and Cultural Attaché at the Embassy of the Republic of Indonesia (KBRI) New Delhi, India**.

In this diplomatic role, he led and facilitated various strategic collaborations in the fields of education, culture, research, and student/lecturer exchanges between Indonesia and India, while strengthening the nation's intellectual sovereignty in the international arena.

Strategic Role: *The Traveler of Reason* in the Tawhid Civilization

In his monumental work with Abah Setu—**Tawhid Civilization Manifesto Series**—Prof. Aldrin Herwany plays the character **"The Wanderer of Reason"** (*Academic*).

As an academic with a sharp economic-banking background and research methodology, he contributes rational analysis, systematic thought structures and empirical evidence. He carried out high-level dialectics with Abah Setu (*The Guardian of Tawhid/Makrifat Expert*), uncovered the roots of the crisis of modern

civilization, and formulated futuristic solutions such as the *Integral Stewardship Model*.

For him, the modern academic knowledge he studied was not an end goal, but a means of service. Through his work, he proved that academically tested reason (*'aqli*) can be a faithful servant for the revelation of the divine absolute truth (*naqli*).

DILARANG MEMPERBANYAK BUKU TANPA SEIZIN PENERBIT

SERIES 4: Tawhid and the Global Economy: Unitary Ethics and Distributive Justice

"Civilization Superconductor" – Integral Stewardship Model (ISM): Revealing the Secret of Barakah in Flow Physics and Digital Tawhid

Amid unprecedented technological advancement, artificial intelligence, and global capital accumulation, human civilization continues to experience recurring crises: economic inequality, exponential debt, ecological destruction, moral decline, and existential disorientation. This book raises a fundamental question: why has material progress failed to automatically produce justice, well-being, and sustainability?

Series 4 offers an answer by positioning tawhid as the coordinate system of civilization. Tawhid is presented not merely as a theological doctrine, but as a universal principle of unity connecting humanity, nature, economics, technology, and the Creator within a single law of balance. When economic activity becomes disconnected from morality and spiritual responsibility, systems emerge that pursue unlimited growth, concentrate wealth, exploit nature, and generate recurring systemic crises.

Through the concepts of Mizan, Qisth, amanah, falah, halal-thayyib, and distributive justice, this book critically examines the limitations of materialism, interest-based finance, speculation, and the paradigm of absolute ownership. As an alternative, the authors introduce the Integral Stewardship Model (ISM), a civilizational governance architecture that integrates spirituality, ethics, real-sector economics, digital technology, ecological sustainability, and the equitable circulation of prosperity.

The book further bridges tawhidic thought with contemporary science, physics, system dynamics, digital transformation, and global economic governance. The ISM framework is subsequently translated into practical applications through interest-free finance, risk-sharing partnerships, zakat and waqf, green economics, digital trust, and the trust integrity index.

Ultimately, this book is a call for the recalibration of civilization. It invites humanity to move from the illusion of absolute ownership toward responsible stewardship, to restore the economy as an instrument for serving life rather than dominating it, and to build a future grounded in balance, justice, sustainability, and Barakah. It presents Tawhid not only as a spiritual foundation, but as a transformative framework for designing a more resilient and equitable global civilization.

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