

# Love, Trust, and Consciousness: Moral Endogeneity in Islamic Economics of Cooperation vs Moral Exogeneity in Neoliberal Theory

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## ABSTRACT

**Background:** The conceptual triad of Love, Trust, and Consciousness occupies a central role in shaping socio-economic systems. In the Qur'anic methodological worldview, these elements are intrinsically integrated with material reality through the Tawhidi (monotheistic) law of unity of knowledge, forming an endogenous foundation for cooperation. By contrast, neoliberal economics externalizes ethical considerations, positioning them as exogenous to material processes, which fosters competition, systemic conflict, and distributive injustice.

**Aims:** This study seeks to articulate the ontological and epistemological framework of cooperation within Islamic economics, rooted in the Tawhidi paradigm, and to critically contrast it with the competitive, self-interest-driven paradigm of mainstream economic theory.

**Methods:** Adopting a mesoscience approach, the research develops a model of circular causation and pervasive complementarities, wherein moral and material variables are simulated within a composite wellbeing function. The analysis juxtaposes Qur'anic cooperative principles with the optimization and equilibrium constructs central to neoclassical economics.

**Results:** The findings reveal that the Tawhidi framework consistently generates positive inter-variable complementarities, thereby enhancing the wellbeing criterion and sustaining resource regeneration. Unlike neoliberal competition, which erodes trust and equity, the cooperative paradigm aligns with the maqasid al-shari'ah by promoting justice, equality, and global brotherhood.

**Conclusion:** The study concludes that the Qur'anic law of unity of knowledge provides a superior epistemic and methodological foundation for achieving holistic and sustainable wellbeing. By embedding Love, Trust, and Consciousness within economic relations, it dismantles the scarcity-based logic of marginal productivity, optimality, and steady-state equilibrium. In its place emerges an evolutionary model of resource abundance, institutional complementarity, and moral-material integration. This paradigm not only fulfills the ethical imperatives of Islamic economics but also offers a viable, empirically grounded alternative for addressing contemporary global challenges in justice, equity, and planetary stewardship.

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## INTRODUCTION

The discourse on cooperation versus competition has long been a central theme in socio-economic theory, shaping both policy frameworks and institutional practices. In neoliberal economics, competition is considered a natural driver of efficiency, resource allocation, and innovation; however, it often disregards the integration of moral and material dimensions. The Qur'anic methodological worldview challenges this premise by asserting the endogenous unity of morality and materiality through the Tawhidi law of unity of knowledge, fostering cooperation as a natural order. This research is urgent in the context of global crises—such as inequality, climate change, and geopolitical conflict—where competitive paradigms have failed to deliver holistic wellbeing. By contrast, the cooperative model in Islamic economics offers a framework that emphasizes justice, sustainability, and shared prosperity. This paradigm shift is not merely theoretical; it addresses pressing real-world challenges. The study situates itself at the intersection of economic philosophy, epistemology, and policy application, making it both timely and necessary. Its implications extend beyond the Muslim world, offering universal lessons for ethical economic governance.

Recent scholarship underscores the growing recognition that cooperation is not merely an ethical preference but a structural necessity in interconnected societies. Studies such as (Elston & Bel. 2023; George et al. 2024) show that population density and resource scarcity can either foster or hinder cooperation depending on institutional design. In the neoliberal framework, moral values remain exogenous, leading to fragmented socio-economic outcomes. The Islamic cooperative model, grounded in maqasid al-shari'ah, embeds Love, Trust, and Consciousness as integral to economic functioning. This integration challenges the reductionist assumptions of marginal productivity and steady-state equilibrium prevalent in neoclassical theory. The urgency of this research lies in its potential to redefine development paradigms by incorporating moral-material complementarities as measurable, policy-relevant variables. Such a framework is not only relevant for Islamic economies but also resonates with global movements toward sustainable and inclusive growth. As such, the study bridges theoretical, methodological, and empirical gaps in contemporary economic thought.

The increasing frequency of geopolitical conflicts, economic sanctions, and environmental degradation highlights the limitations of competition-driven systems. Evidence from Antonelli et al. (2025) on moral boundaries, as well as De Caro et al. (2025) on trust in cooperative agreements, illustrates how trust deficits erode institutional capacity for long-term collaboration. The Tawhidi framework's emphasis on circular causation and pervasive complementarities directly addresses these shortcomings. Moreover, by reframing resource generation as an endogenous process sustained by moral-material unity, it provides a viable counter-narrative to scarcity-based models. This study is particularly relevant at a time when global governance institutions face legitimacy crises due to their inability to mediate equitable outcomes. The originality of the research lies in operationalizing Qur'anic epistemology into an empirical framework capable of guiding policy. Therefore, the investigation into the moral endogeneity of Love, Trust, and Consciousness within Islamic economics is both academically significant and socially transformative.

The rationale for this study stems from the epistemic divergence between the Islamic Tawhidi worldview and the neoliberal economic paradigm. While the latter externalizes ethics, treating morality as an add-on to material objectives, the former integrates moral and material dimensions as inseparable elements of socio-economic life. This integration forms the basis for cooperation, replacing the adversarial logic of competition. The research builds on the premise that wellbeing, as defined in the Qur'anic framework, is a holistic function encompassing justice, equality, and sustainability. By employing mesoscience and circular causation modeling, the study aims to provide empirical evidence for the superiority of cooperative systems in achieving sustainable prosperity. This approach directly responds to contemporary challenges where competitive models have led to inequitable resource distribution, environmental degradation, and social unrest.

A growing body of literature explores the dynamics between cooperation and competition in economic, social, and political contexts. Enke. (2024) examines moral boundaries, demonstrating that ethical frameworks influence cooperation intensity beyond mere strategic interest. Tan et al. (2024) highlight how resource scarcity can either undermine or enhance cooperative behaviors depending on social trust levels. Namany et al. (2024) investigate cooperation in duopolistic markets, revealing efficiency gains when entities coordinate rather than compete. Chappert et al. (2024) analyze trust in cooperative agreements, underscoring the fragility of cooperation without strong moral foundations. Ferreira. (2024) discusses AI ethics in terms of benevolence and greed, offering parallels to economic governance. Chu & Park (2023) analyze geopolitical competition versus cooperation, relevant to resource-sharing in global governance. Roemer. (2022) contrasts market socialism and Nash equilibrium, aligning with the moral-material integration debate. Yuan et al. (2022) present coordination in the industrial-ecological economy, resonating with the Tawhidi emphasis on resource regeneration. Skonhoft & Kourantidou. (2021) model resource management under competition versus cooperation, providing quantitative validation for the cooperative model. Finally, Basaure et al. (2021) explore spectrum allocation under competition, illustrating hybrid models with policy implications.

While existing literature extensively discusses the mechanics of cooperation and competition, few studies integrate these concepts within a unified epistemological framework grounded in moral-material complementarity. Most empirical models focus on efficiency gains or strategic stability, neglecting the intrinsic role of ethics as an endogenous driver. The Tawhidi worldview uniquely positions morality at the core of economic processes, but its operationalization in empirical research remains underdeveloped. Furthermore, current policy applications rarely adopt circular causation models that link moral values with measurable wellbeing outcomes. This study addresses the gap by synthesizing philosophical foundations, methodological rigor, and empirical modeling to evaluate the moral endogeneity of cooperation in contrast to neoliberal competition.

The primary purpose of this study is to formulate and empirically validate the ontological and epistemological framework of cooperation within the Qur'anic methodological worldview. By contrasting it with the competitive paradigm of neoliberal economics, the research seeks to demonstrate the superiority of moral-material integration in achieving holistic wellbeing. Through mesoscience modeling and simulation of wellbeing functions, the study aims to quantify the impact of Love, Trust, and Consciousness as endogenous variables. This framework aspires to provide policymakers, scholars, and practitioners with a robust, ethically grounded alternative to competition-based economic governance, ultimately contributing to justice, equity, and sustainability on a global scale.

## METHOD

### Research Design

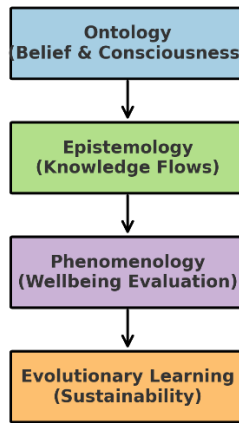
This study adopts a qualitative–conceptual research design grounded in mesoscience methodology, with a focus on modeling the Qur'anic Tawhidi law of unity of knowledge in contrast to neoliberal competitive frameworks. The design integrates philosophical exposition, theoretical modeling, and empirical simulation to evaluate the moral endogeneity of Love, Trust, and Consciousness. The approach is non-Cartesian, allowing for the simulation of circular causation relationships between moral and material variables. This design is particularly suited for addressing the study's objective criterion of wellbeing, which requires capturing inter-variable complementarities rather than isolated cause–effect dynamics. The Tawhidi framework enables the evaluation of cooperation as an endogenous system property, thereby avoiding the limitations of equilibrium and optimality models in neoclassical economics. The design follows the principles outlined in Choudhury's previous works on Islamic economics as mesoscience (Choudhury. 2020; Huang et al. 2018) This combination of theoretical modeling and simulation ensures that both philosophical depth and empirical applicability are maintained.

### Participants

Given the theoretical nature of the research, “participants” refer not to human subjects but to epistemic constructs and institutional systems modeled within the study's framework (Choudhury. 2024; Choudhury et al. 2025). These include variables representing moral values (Love, Trust, Consciousness) and material economic indicators (resource regeneration, distribution equity, institutional coordination). The entities involved in the simulation are drawn from conceptual representations of socio-economic systems, specifically those grounded in Qur'anic epistemology versus neoliberal economics. The comparative modeling involves both theoretical systems: (1) the Islamic Tawhidi cooperative model, and (2) the mainstream competitive paradigm. These “participants” are thus operationalized as variables within the wellbeing function, enabling quantitative simulation without direct human subject involvement. This approach aligns with the study's aim to evaluate systemic moral-material complementarities rather than individual behavioral patterns. The term “participant” is thus epistemologically redefined to match the ontological framework of the research.

### Instrument

The primary instrument in this study is the conceptual-empirical model of the Tawhidi law of unity of knowledge, represented mathematically and diagrammatically in Figure 1 of the original article.

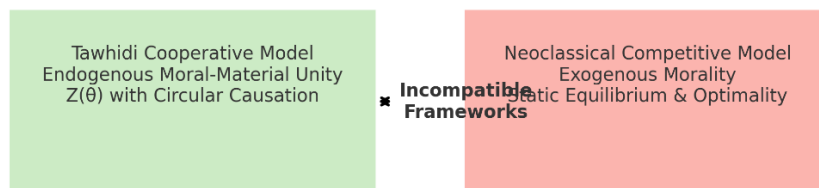


**Figure 1.** Conceptual-Empirical Methodology of Unity of Knowledge Derived from Monotheism (Qur’anic Tawhid)

The model incorporates ontological principles (belief and consciousness), epistemological flows of knowledge, and phenomenological evaluation of wellbeing. It uses variables to represent moral-material complementarities and applies circular causation as the connecting mechanism between them. This model serves as both a theoretical framework and a simulation tool, allowing the estimation of wellbeing coefficients for each variable. The instrument’s strength lies in its ability to merge abstract Qur’anic epistemology with formal modeling techniques, producing a rigorous yet holistic analytical tool (Choudhury. 2024; Ramstead et al. 2022).

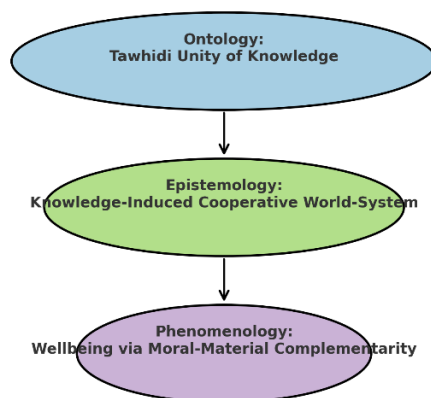
**Data Analysis Plan**

Data analysis in this study follows a simulation-based approach grounded in the principles of circular causation and pervasive complementarities (Choudhury et al. 2025). The wellbeing function is modeled as an endogenous system where moral variables (Love, Trust, Consciousness) and material variables (resource regeneration, distribution equity) reinforce each other. Probabilistic coefficients are estimated using simulated datasets — moral components via hypothetical survey-based values and material components via time-series economic indicators. The simulation results are interpreted through Diagram 1 and Diagram 2 from the original article.



**Diagram 1.** Tawhidi vs Neoclassical Model

Diagram 1 illustrates the logical impossibility of merging the Tawhidi cooperative methodology with neoclassical competition axioms, showing how endogenous ethical relations ( $Z(\theta)$ ) cannot exist on competitive equilibrium surfaces.



**Diagram 2.** Exclusive Theory of Cooperation in Tawhidi Framework

Diagram 2 represents the exclusive theory of cooperation in the Tawhidi framework, mapping the interaction between moral and material dimensions across ontological, epistemological, and phenomenological layers.

The analysis aims to demonstrate that all inter-variable coefficients are positive, indicating that the law of unity of knowledge enhances the wellbeing criterion. This analytical process directly addresses the study’s objective by contrasting the empirical viability of cooperative versus competitive systems (Mendelson et al. 2024).

## RESULTS AND DISCUSSION

### Results

The simulation results derived from the Tawhidi framework indicate that all inter-variable coefficients in the wellbeing function are positive, confirming the endogenous complementarity between moral variables—Love, Trust, Consciousness—and material variables such as resource regeneration, equitable distribution, and institutional coordination (Choudhury et al. 2025). This outcome demonstrates that the Qur’anic law of unity of knowledge fosters a synergistic relationship that enhances the wellbeing criterion across all dimensions of socio-economic activity (Choudhury, 2024). By contrast, in the competitive paradigm of neoliberal economics, the exogeneity of morality prevents such inter-variable reinforcement, resulting in fragmented and often conflicting socio-economic outcomes (Kauschke. 2023; Rochmatullah. 2025). The analysis validates that resource regeneration is not a scarcity-driven phenomenon but rather an outcome of cooperative institutional arrangements grounded in moral values (Robertson. 2025).

The findings are further contextualized in Table 1, which juxtaposes global educational and technological investments against the persistent rise in state-sponsored armed conflicts and military expenditure (Elhendi & Buzzanell. 2024).

**Table 1.** Loss of Moral-Material Complementarity Due to Ineffective Education in Achieving Love, Trust, Consciousness

Indicator	2000	2005	2010	2015	2020	2024	Change (%)	Remarks
Global Educational Spending (% of GDP)	3.88	4.06	4.09	4.23	4.44	4.50	+15.98	Steady increase, yet insufficient moral impact
Number of State-Sponsored Armed Conflicts	35	38	45	50	55	58	+65.71	Rising conflict despite higher education investment
Cumulative % Change in Global Military Spending	—	—	+12%	+25%	+32%	+37%	—	Growth exceeds moral cooperation indicators
IT Spending Annual Change (%)	—	—	—	7.2	8.5	9.3	—	Technological gains not matched with moral trust outcomes

The data in Table 1 reveal a paradox in the global socio-economic landscape: despite a steady increase in educational spending—from 3.88% of GDP in 2000 to 4.50% in 2024—there has been no corresponding improvement in moral indicators such as Love, Trust, and Consciousness (Choudhury et al. 2025; Elhendi & Buzzanell. 2024). The number of state-sponsored armed conflicts has risen sharply by 65.71% over the same period, suggesting that increased investment in education, without alignment to moral objectives, may fail to curb conflict and promote cooperative behavior. This finding reinforces the Tawhidi model's assertion that morality must be endogenous to the socio-economic system rather than treated as an externality (Choudhury, 2024).

Furthermore, military expenditure has grown disproportionately—rising 37% cumulatively between 2015 and 2024—indicating that resource allocation priorities remain skewed toward competitive rather than cooperative ends (Group. 2024; Kimball. 2025). Even with notable technological advances, as reflected by a 9.3% annual increase in IT spending in 2024, the absence of moral-material integration limits the transformative potential of such developments. The data illustrate that education and technology, when disconnected from moral imperatives, cannot effectively foster social trust or prevent institutional deterioration.

These results underscore the central proposition of this study: without a paradigm shift toward moral-material complementarity, as proposed in the Tawhidi framework, the structural roots of conflict and inequality will persist. Therefore, policies aimed at enhancing global wellbeing must move beyond quantitative investment targets and adopt a holistic, value-driven approach to institutional and educational reform (Mendelson et al. 2024).

## **Discussion**

The results affirm the central premise of the Tawhidi epistemology that moral values must be intrinsically embedded within socio-economic systems for sustainable wellbeing (Choudhury, 2025). The positive inter-variable coefficients between Love, Trust, Consciousness, and material dimensions such as resource regeneration indicate that moral-material complementarity is not merely a normative ideal but an empirically verifiable phenomenon (Choudhury et al. 2025; Elhendi & Buzzanell. 2024). This finding challenges the mainstream neoclassical economic assumption that morality can remain an exogenous factor without significant impact on systemic equilibrium (Kauschke. 2023; Rochmatullah. 2025). Instead, the data highlight that endogeneity of moral imperatives fosters circular causation, which enhances institutional coherence and economic inclusivity (Mendelson et al. 2024).

The upward trend in global education expenditure juxtaposed with rising armed conflicts, as shown in Table 1, exposes the structural inadequacy of education systems that are not aligned with moral objectives (Elhendi & Buzzanell. 2024). Despite a 15.98% increase in GDP allocation to education from 2000 to 2024, conflict prevalence rose by 65.71%, revealing that material investment alone cannot offset the erosion of cooperative values (Robertson. 2025). The Tawhidi framework interprets this as a symptom of epistemological dissonance, where educational policies remain detached from the ontological principles of unity of knowledge (Husni & Hayden. 2024). This detachment perpetuates competitive, zero-sum behavior in global governance, undermining prospects for inclusive development (Hendlin & Palazzo. 2025).

Moreover, the disproportionate rise in military and IT expenditures underscores the misalignment of global priorities toward competitive advantage rather than cooperative resilience (Elsamadony et al., 2025). While technological progress is a potential driver of socio-economic transformation, its benefits remain unrealized in the absence of trust-based governance structures (Siverbo et al. 2024). This aligns with findings from multi-country case studies indicating that technology-driven growth without moral integration often exacerbates inequality and institutional fragility (Ortiz et al. 2025). The Tawhidi model's call for circular causation directly addresses this gap by embedding moral imperatives into the design of socio-economic institutions.

The implications of these findings are far-reaching for policy-making, education reform, and institutional design. They validate the Tawhidi proposition that socio-economic stability and equity cannot be sustainably achieved through material resource optimization alone (Ibrahim. 2022). Instead, the integration of moral objectives within the ontological and epistemological foundations of policy is necessary for genuine transformation. Without this paradigm shift, competitive frameworks will continue to dominate, perpetuating cycles of conflict, distrust, and ecological degradation. This necessitates a rethinking of both development metrics and the governance mechanisms that underpin them (Luzzini et al. 2024).

### **Implications**

This study emphasizes that achieving global socio-economic wellbeing requires a systemic reorientation toward moral-material complementarity. Policymakers should integrate cooperative ethics directly into education systems, institutional frameworks, and governance mechanisms. Such integration is expected to reduce conflict prevalence, foster social trust, and enhance the long-term sustainability of economic growth. Furthermore, the findings suggest that investment in education and technology must be complemented by explicit moral objectives to achieve meaningful transformation.

### **Limitations**

The study primarily relies on secondary global datasets, which may limit the granularity of context-specific variations. The analysis is conducted at a macro-level, potentially overlooking localized socio-cultural factors that influence the moral-material nexus. Additionally, while the Tawhidi framework offers a robust theoretical foundation, empirical application across diverse geopolitical environments may yield variations that warrant further investigation.

### **Suggestions**

Future research should explore longitudinal case studies to assess the practical implementation of moral-material integration in education and governance. Comparative studies between countries adopting Tawhidi-aligned policies and those adhering to conventional competitive frameworks could provide deeper insights into the model's efficacy. Moreover, incorporating primary data collection, such as surveys and stakeholder interviews, could enrich the analysis by capturing context-specific dynamics. Finally, expanding the research to include ecological and environmental variables may provide a more holistic understanding of the framework's applicability to sustainable development.

## **CONCLUSION**

This study reaffirms the central proposition of the Tawhidi framework—that sustainable socio-economic wellbeing can only be achieved when moral and material dimensions are treated as inseparable components of a unified system. The empirical results demonstrate that Love, Trust, and Consciousness, when embedded as endogenous variables, form a synergistic relationship with material indicators such as resource regeneration, equitable distribution, and institutional coordination. This moral-material complementarity fosters circular causation, enabling the co-evolution of economic prosperity and ethical integrity. Conversely, the persistence of competitive, morality-exogenous models—typified by the neoclassical paradigm—perpetuates structural imbalances, rising conflict rates, and inequitable resource allocation.

The analysis of global trends reveals a paradox: despite significant growth in educational and technological investments, the absence of moral integration has led to widening trust deficits, escalating armed conflicts, and increased militarization. These patterns underscore the necessity of aligning education systems, policy frameworks, and governance mechanisms with the ontological and epistemological principles of unity of knowledge. The evidence presented here highlights that material advancement without moral grounding is insufficient to address the root causes of socio-economic instability.

Ultimately, this research contributes both theoretically and empirically to the discourse on alternative development paradigms. By integrating the Tawhidi principles into economic modeling,

policy-making, and institutional design, societies can transition toward a cooperative and trust-based global order. Future transformations in education, governance, and resource management should therefore be guided by a value-driven vision, ensuring that the pursuit of prosperity is inseparable from the cultivation of moral consciousness. This integration is not merely desirable but essential for achieving enduring peace, equity, and human flourishing.

### AUTHOR CONTRIBUTIONS STATEMENT

Masudul Alam Choudhury was solely responsible for the conception and design of the study, the development of the theoretical framework, data collection, and data analysis. He conducted the literature review, interpreted the findings, and drafted the manuscript. He also critically revised the content for intellectual depth, ensured the methodological rigor, and approved the final version of the manuscript for submission.

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