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Understanding The Phenomenon of Fake Crazy Rich and Fraudulent Investment in Indonesia from the Philosophy of Happiness in Hazrat Inayat Khan's Sufism

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Abstract

The phenomenon of the "crazy rich" as a representation of modern materialism and hedonism has influenced the lives of the young generation of Indonesia in the millennial era. The glamorous and luxurious lifestyle displayed by the "crazy rich" has attracted many individuals to show off their wealth, even when the wealth is not yet truly owned. This phenomenon often ends in investment fraud harming many parties. This study aims to analyze the phenomenon of the "fake crazy rich" and fraudulent investment in Indonesia from the perspective of Inayat Khan's philosophy of happiness in Sufism, distinguishing between true happiness and false happiness. This study uses a qualitative approach with Inayat Khan's theoretical analysis as a conceptual framework. Data were collected through literature studies and analysis of relevant social phenomena. The study found that the phenomenon of the "fake crazy rich" and investment fraud in Indonesia reflects the efforts of the younger generation to pursue material wealth as a measure of life success. However, from Inayat Khan's perspective, this is a form of false happiness not providing true life satisfaction, but suffering and humiliation. This study provides a theoretical contribution by applying Inayat Khan's philosophy of happiness to understand contemporary social phenomena in Indonesia. In addition, this study also provides critical insights into the impact of materialism and hedonism on the younger generation and the importance of distinguishing between true happiness and false happiness in modern life.

Keywords: Fake Crazy Rich, Fraudulent Investment, Pleasure, Happiness

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INTRODUCTION

Digital media and social media that are connected to the internet network, since its emergence in the 1980s and continues to grow today, has provided a strategic role as an online public communication space between many people across continental borders on various issues of human life. For instances, in political issues, politicians use social media for a political marketing (T. Towner and D. Dulio 2012), and even in religion, the religious ideas and movements are marketed through social media to attract public attention to follow them (Campbell and Tsuria 2022, 1-9) Living with the internet things in economic sector have have provide convenience of human modern life.

One of them is the opening of opportunities to make money. YouTube and social media have been widely used by people to make money, such as through the online purchasing and selling, creatively content making, and investment businesses. (Lucas P. Forbes and Eve M. Vespoli 2013, 107-108) Social media on the internet has also been widely used to influence and attract the attention of many people related to certain businesses. One of them is influencing and attracting people's interest to invest money in a particular company through a digital application that is easy and practical to do.

To attract the interest of many people, investment business actors usually promise many benefits that will be obtained by potential investors. They use various methods, such as by flexing or showing off their luxury assets on YouTube or the other social medias. Unfortunately, not all investment ventures are real businesses. Some of them are fraudulent investment attempts to enrich themselves by deceiving many people.

Among the fake investment businesses that have gone viral in Indonesia were cases of fraud under the guise of trading robot investments by Indra Kenz, Doni Salmanan, PT Simiotik Multilenta Indonesia (SMI) or Net89 and Koperasi Simpan Pinjam (KSP) Indosurya. Their fraudulent investments have claimed many victims with a total wealth of up to trillions of rupiah. Many victims have lost a lot of money. Most of the victims were young generation, which has been consumed by a lot of capitalistic, materialistic and hedonistic lifestyles, was very obsessed with becoming crazy rich at a young age, and a shortcut that could fulfil their expectations was through online investment. Online investment was their choice because it was easy and practical to do.

The goal of Indonesia's young generation to invest via online was to achieve happiness. Happiness is the dream of everyone's life. They, both perpetrators and victims of fraudulent investments, were also obsessed with this goal of happiness. They thought that by becoming crazy rich, they would be able to live a life of unlimited pleasures. It was their perception of happiness, but actually it was not happiness, but bodily pleasure. This pleasure was far from the true meaning of happiness. In this way, they have actually experienced a modern crisis in interpreting the value of the happiness of life. They only see life in one dimension, namely the material-corporeal dimension. They have moved away from and even lost the other dimension of life, namely the spiritual dimension of the soul or spiritual life.

Studies on fraudulent investment phenomena and their victims are usually linked to economic and legal issues. Studies regarding it in terms of moral-spiritual attitude and behaviour related to the philosophy of happiness are rarely carried out. It is not wrong to link it with economic and legal issues, because it is directly related to investment theories and the laws of investing. If it is looked at more deeply in terms of human life's outlook regarding the material world and moral-spiritual world, then it is indirectly related to the human philosophy of life regarding happiness. The perpetrators of investment fraud and their victims are both victims of a philosophy of a happy life that is biased toward the material-hedonistic dimension, and forgets or even ignores the moral-spiritual dimension. This writing, for this reason, focuses on discussing the phenomena of fake investment and fake crazy rich that occurred at the end of the last quarter of 21th century in Indonesia from the perspective of the philosophy of happiness.

It is interesting to read the crisis of the meaning of happiness from Indonesia's young generation behind the phenomenon of fake crazy rich and fraudulent investment from an analysis of the philosophy of happiness. The writing is the qualitative research in philosophy. It uses the philosophy of happiness from a great Indian Sufi, Hazrat Inayat Khan (next written Inayat Khan), as method of analysis to overcome the crisis of happiness for modern young Indonesia people in the polarization problem between material-worldly happiness and spiritual-religious happiness behind the phenomenon of the early 21st century fake crazy rich and fraudulent investment in Indonesia. The usage of Inayat Khan's philosophy of happiness in his mysticism is relevant. He distinguished these two types of happiness with the terms pleasure and happiness to find out which happiness is false and which is true.

Studies linking the phenomenon of fraudulent investment and the lure of fake super-rich with a happier and more comfortable life expectancy of investors who became victims of it are very rare, especially from a review of philosophy of happiness in the world of sufism. Most of the studies on this case were viewed in terms of economic and legal theories. In economic studies, most studies of this phenomenon were carried out from the perspective of healthy financial behaviour accounting and economic logic in calculating rational profit. In legal studies, most of the studies were related to how to apply criminal law to fraudulent investments and related to protection of the rights of the victims.

Prakosa examined the phenomenon of fraudulent investment from an economic

perspective, especially from aspects of financial behaviour. Many investors who engaged in fraudulent investment have demonstrated irrational financial behaviour. The focus of this study was to identify the causes that influence them to be involved in fraudulent investment. (Prakosa, 2019) Pasek, Dewi, and Dharmayasa also conducted similar economic studies on this fraudulent investment case. This study highlighted the perceptions of the millennial generation regarding flexing cases and their consequences for the decision to invest in digital assets from the perspective of accounting theory. (Pasek, Dewi, and Dharmayasa, 2022) Another example that examined this phenomenon is Forbes and Vespoli who investigated consumer buying behaviour that was influenced by the provocations of social media. The focus of this study is on healthy economic behaviour in deciding to invest via online. (Forbes and Vespoli, 2013)

Firmansyah, Andri Purnama dan Edwin related his study of fraudulent investment phenomenon which provoked people to become crazy rich with legal studies. The purpose of their study is to find out how legal protection can secure the rights of victims of criminal acts from fraudulent investors in Indonesia. (Firmansyah, Andri purnama, and Edwin, 2022) Endriyana, Barthos, and Fakrullah also conducted a study of this phenomenon from a legal perspective. They concentrated on how to implement criminal law in fraudulent investment case of Indra Kenz who has performed extortion and tax evasion violations in one of the exchanging applications, especially binomo which unlawful in Indonesia (Endriyana, Barthos, and Fakrullah, 2023).

The cases of fraudulent investments and fake crazy rich are actually not only related to economic and legal issues, but also related to human views on the meaning of happiness of life. In the relationship between the two, according to the view of happiness in Sufism, there is a vision of developing human's mental health. (Pradityas, Hanafi, and Zaduqisti 2015, 188-190). The philosophy of human happiness influences the way of life in responding to the phenomenon of fake investments and showing off fake wealth. People's perception that a happy life is determined by material wealth tends to be easier to be deceived by fraudulent investments, because of the fantasy drive of getting rich by shortcut. Whereas, people's perception that a happy life is determined by moral and spiritual wealth tends to be more difficult to be deceived by fraudulent investments.

Linking the fake investment phenomenon with the philosophy of happiness that is

mostly found in the teachings of sufism, which are more concerned with a moral-spiritual happiness, is a study that can make positive contribution to avoiding many people getting caught in fraudulent investments. This positive contribution is a transformative teaching of sufistic spirituality. It is commonly known as transformative sufism. (Nurhididin, Naim, and Dinana 2022, 25, also read Irawan, Latif and Nasution 2022, 89). The conception of happiness in the world of sufism is very rich in reminding people not to be easily deceived by the pleasures of materialistic and hedonistic life. This kind of study can spiritually dampen many people so that they are not easily ensnared by fraudulent investments. It is this intention that is the spirit of this article.

The Indonesian young generation's crisis of a truly spiritual meaning of happiness behind the phenomenon of fake crazy rich and fraudulent investments that is analysed from Inayat Khan's philosophy of happiness in his mysticism becomes the main focus of this study. His philosophy of happiness is used in this writing as a theoretical framework to analyse the crisis of happiness that befell modern young Indonesia people. This can be seen from the ease with which they are deceived by fake investments that offer unreasonable promises of material benefits. The loss of a sense of spiritual happiness in order to be satisfied by achieving worldly pleasures without hard work is prominent symptom of the phenomenon of those being consumed by fake investment deceptions. This main symptom is more relevant to read and analyse from Inayat Khan's theory of happiness, because his theory distinguishes between material happiness as false happiness, that he terms pleasure, and spiritual happiness as true happiness, that he terms happiness.

DISCUSSION

1. Fake Crazy Rich And Fraudulent Investment in Indonesia

The phenomenon of crazy rich at a young age has been popping up recently in Indonesia. Many youths who were not even 40 years old already have a variety of luxury assets, ranging from lands, houses, cars, apartments, and billions of rupiah in savings. They flaunt their wealth via online medias. Their show of wealth has encouraged many people especially young Indonesians to be like them, and even some of them used ways that were not good to achieve the goal.

We can see this crazy rich phenomenon from showing off the wealth of young

Indonesian artists and entrepreneurs in their YouTube channels and social media. Various collections of their luxurious houses, cars, and goods can easily be found on the internet. Beside the artists and entrepreneurs, there are academics who have enormous wealth. Among the examples of artists are Raffi Ahmad, Andre Taulany and Baim Wong. They can be called a phenomenal example of crazy rich in Indonesia. An example of a businessman is Joko Suranto, a young entrepreneur who went viral because he built a road in Cicalengka, after successfully building a road in his hometown, Grobogan. An example from academics is Professor Tahir who has a wealth of up to 34 trillion rupiah (Sinambela, Surip, dan Dalimunthe 2022, 9423-9424).

The crazy rich examples above are real crazy rich phenomenon that their wealth are gained by good means and hard work. But besides the real crazy rich, there is a fake crazy rich phenomenon that has gone viral on social media and YouTube, such as two Indonesian youths, Indra Kesuma popularly called Indra Kenz and Doni Muhammad Taufik popularly called Doni Salmanan. Both are viral on social media for showing off wealth assets, such as luxury houses, apartments, luxury cars, large land and branded goods. It was later found out that showing off their wealth assets was only a mode to ensnare potential victims of fraudulent investments that he deliberately made to gain wealth by deceiving.

The phenomenon of real crazy rich apparently has inspired Indra Kenz, Doni Salmanan and others to pretend to be crazy rich for the purpose of gaining a lot of money through fraudulent investments. However, as it was later known, after the disclosure of fraudulent investment cases, the source of their wealth was deceptively obtained. Not a few Indonesian youths from various backgrounds have been deceived and become victims of their fraudulent investments.

Investment is the placement of a number of assets or funds in a certain period of time to get profits in the future. (Widoatmodjo, Ferlianto, dan Rizal 2007: 1-2) The reason people invest is to get future profits and avoid inflationary pressures for a better future life. (Tendelilin 2010, 5-9). The most common reason people take to invest is the reason for the big profits that will be obtained. The greater the profits offered by a company the more people are tempted to invest their funds.

This reason for obtaining large profits is then used by business actors to influence

many people to invest with the aim of enriching themselves. This is what triggers the emergence of investment fraud. The fraud can be the company and can be the goods offered as commodities that have the potential to provide large profits. The case of Indra Kenz and Doni Salmanan is an example of this phenomenon.

Indonesia was shocked by fake crazy rich news and fraudulent investments in the early quarter of the 21st century, which ensnared two rich young people, Indra Kenz and Doni Salmanan, who often show off their wealth assets on social media. The trading robot investments they offered to public got a lot of responses from young Indonesian. They are tempted by many investment benefits that can be obtained in a short time. They are generally interested in investing because of the hope of getting rich in a short time, and imagined being able to live a comfortable and luxurious life materially. What is surprising is that among those who are deceived by the huge profits were celebrities, businessmen, officials and university scholars.

This fraudulent investment case adorns print and online news throughout 2022 in Indonesia. In the end, Indra Kenz and Doni Salmanan were reported by their victims for being accused of fraud under the guise of investment. Indra Kenz was caught in the Binomo case, while Doni Salmanan was caught in the Quotex case. Indra Kenz in the calculation of losses carried out by the South Jakarta Police Criminal Investigators, had deceived his customers and caused a total loss of 3,8 billion rupiah. The total amount of assets and property of Indra Kenz, from the result of his fraud and crimes, based on investigators' search, was 57,2 billion rupiah. He got it through online gambling under the guise of investment, fake news that incited customers through electronic transactions, and money laundering. (Ismail 2022).

Doni Salmanan committed investment fraud through the Quotex application. He personally signed up to this application to become an affiliate. He was named as suspect and immediately languished at the Criminal Investigation Police Detention Centre on March 8, 2022. The assets confiscated were of many kinds, including billions of rupiah in cash, luxury homes, large tracts of land, luxury vehicle and several luxury goods which all add up to 64 billion rupiah (Ismail 2022).

Fake investment cases throughout 2022 were not the only two cases. There are other cases where the nominal loss of customers and assets owned was greater, namely the

fraudulent investment of PT Simiotik Multilenta Indonesia (SMI) or Net89 and Koperasi Simpan Pinjam (KSP) Indosurya. From the results of investigators' calculations based on the confiscation of assets, the losses of victims of trading robot fraud were suspected of reaching trillions of rupiah. The fraudulent investment case that caused the greatest losses to its victims was the Indosurya KSP case. The total loss of the fake Indosurya KSP investment, according to information from the Attorney General's Office of the Republic of Indonesia, was 106 trillion rupiah involving 23 thousand victims (Ismail 2022).

Based on information from the Directorate General of Aptika, Ministry of Communication and Information, there were 3.716 contents of illegal futures brokers, fraudulent investments, illegal forex and binary options that have been blocked by the Ministry. The number of illegal business and investment content whose access was blocked by the ministry was data from 2016 to 2022. According to the Head of Investment Alert Task Force of Indonesian Financial Services Authority, from 3.716 illegal business and investment content, the most blocking that was carried out occurred in 2019 (Rizkinaswara, 2023).

Investment Alert Task Force of Indonesian Financial Services Authority noted that the total losses arising from fraudulent investment practices in Indonesia in 2017-2022 reach IDR 125.37 trillion. Fraudulent investment losses amounting to IDR 4.4 trillion occurred in 2017. In 2018, there were fraudulent investment losses of IDR 1.4 trillion. Fraudulent investment losses amounting to IDR 4 trillion were found in 2019. In 2020, fraudulent investment losses reached IDR 5,9 trillion. In 2021, there were fraudulent investment losses of IDR 2,54 trillion. The largest fraudulent investment losses occurred in 2022, namely, IDR 109.67 trillion (Yanti, Anita and Ismadharliani 2023, 5).

These data indicate that Indonesian young people who were caught in fraud under the guise of illegal investments and businesses show an increasing trend. Fraud through illegal investment traps was their shortcut to enrich themselves on the suffering of their victims. Both the perpetrators of investment fraud and their victims were equally victims of the dream of becoming super rich people in short time. They imagine that with a lot of money, they hoped to have fun to satisfy their worldly and hedonistic desires. By imagining this, they feel like there were happy people.

Most victims of fraudulent investments were bewitched and tempted by the huge

profits promised by affiliates and application owners, and tended not to care too much about the commodity of their business. By gaining the huge profits in a short time, the victims were tempted to be able to multiply their wealth many times over in a short time, and dreamed of becoming a new crazy rich candidate who can imagine being able to guarantee the pleasures of his life materially and physically.

Most of the victims of their fraudulent investments in Indonesia were the Indonesian youth or millennial generation. The Indonesian millennial generation tends to like digital investment, because it is practical and easy to do. It is practical, because there is no need to go to the address where the investment is and no need to go to the bank. It is easy to do, because they can easily access it via a cell phone or laptop connected to the internet. (Pasek, Dewi, dan Dharmayasa 2022, 1413) Consumptive attitudes and behaviours have encouraged them to prefer to a physically comfortable life. (Rahmasari 2022, 57-60) They were easily attracted by and follow a materialistic and hedonistic lifestyle.

This phenomenon is very concerning because most of people attracted by fake investment were the young generation of Indonesia. This phenomenon symbolically indicates a moral-spiritual crisis in the lifestyle of modern Indonesians. Getting rich is not a prohibition from the point of view of religious teachings, but the process of achieving it must follow the rational laws and properly-lawfully ways of business. The rational law of acquiring wealth is to work hard and take advantage of good opportunities. The way to make it happen must also be in good and lawful ways, namely not cheating and not justifying any means including making a profit by means of online gambling,

The crisis has actually been reminded by an Iranian Muslim philosopher, Seyyed Hossein Nasr. Western modern sciences, which developed rapidly after crippling religion which was seen as hindering scientific discovery by the theological regimes of the medieval church in Europe, for him, was the main cause of the birth of the modern human crisis. This was because modern sciences have abandoned spirituality, metaphysics and religious teachings. Humans have been mired in merely material and corporeal dimensions, and have lost control of religious morality and spirituality. (Nasr 1968, 4-20) He states, as cited by Bagir, that modern human beings have lost their identity because of the deception of hedonism and materialism controlled by modern science. (Bagir 2006, 74-76)

Some Indonesian people have been inclined towards a materialistic and hedonistic

life style that is supported by the online devices, applications and media. Information technology and digital industrialization have indeed made it easier for modern people to realize their desires, needs and material profits. However, this convenience has also triggered a moral and spiritual crisis for some modern Indonesian people, as the crisis of western modern people in the highlight of Nasr. This crisis was marked by their tendency to fulfil material needs and physical pleasures, and their neglect and even their denial of moral, spiritual and religious teachings that promote mental health and inner happiness.

Pretending to be crazy rich by showing off luxury goods on social media channels by Indra Kenz, Doni Salmanan and others with the sole aim of tricking many people into transferring people's money to their bulging investment accounts is an example of the crisis Indonesian's young people are experiencing crisis of the meaning of life and spiritual emptiness. The victims of their fraudulent investments who were driven by material benefits that multiply in a short time without hard work also indicate that they have lost their their control of religious morality and spirituality, because they only imagined material pleasures regardless of how their money was made into a business.

2. Inayat Khan's Philosophy of Happiness as A Theoretical Framework

There are several spiritual places that we can meet in New Delhi, India. One of them is Nizamuddin, whose majority is Muslim. The name of that place came from the of a great teacher of mysticism, namely, Nizamuddin. He founded the Sufi order (*tariqah*), namely the *Chistiyyah* which is known for its musical approach to attaining the highest spiritual bliss. This Sufistic approach is like Jalaluddin Rumi's approach which uses musical instruments to achieve spiritually mystical ecstasy (Munawar-Rahman 1992, 97-98).

Inayat Khan was born in 1882 at Baroda. He was brought up and educated in the family well-known as great musician from generation to generation. When he was twenty years old, he started traveling all over India. He held concert, lecture, spiritual teaching. He spoke the importance to unfreeze the differences among human beings, including to end the conflict between Hinduism and Muslim. When he came in Hederabad, he decided to stay and to learn spiritual journey from his mystical teacher for four years, from 1903 to 1907 (Kessing 1981).

When his mystical teacher was passed away, he travelled and performed spiritual visit to

all over India, Ceylon, and Burma. Because his spiritual teacher wanted him to spread a spiritually peaceful harmonization of all differences including religious ones to not only in India, he decided to make overseas journey for a spiritual mission of his mystical teacher. Inayat Khan along with his *brothers* travelled to American in 1910, and in Europe, particularly in France, Russian and England between 1914-1920. He stayed at London and established *Universal Sufi Movement* intended to be the idea of unity for all differences of human beings. He returned to India in 1926 and died in 1927 at New Delhi. His books, written from his lectures, aphorisms, and concerts, are reprinted by his disciples and admirers all over the world (Firdausya 2022, 449-452, Nuruddin 2014, 3-5).

Inayat Khan was Sufi who developing this order. Besides as a Sufistic teacher, he was recognized as a well-known musician. He begins with the spirit of his teacher's message, "harmonize the East and the West by musical harmonization." (Nurjulianti 1993, 73). He uses music as an aesthetical approach to deliver his philosophically mystical messages on real happiness of life.

Inayat Khan places Sufism as highest discipline of knowledge. Sufistic knowledge contains and produces transcendently spiritual knowledge emitting happiness to and inspiring brotherhood among human beings. However, for him, it does not mean that other disciplines of knowledge outside mysticism have no meaning. The other disciplines of knowledge can ease sufism to disclose the peak of spiritual knowledge. In other words, those disciplines are useful to complete human journey to gain the peak of spirituality. Nevertheless, it is impossible to reach the highest spiritual knowledge merely by using those disciplines without sufism or mysticism.

Inayat Khan's insight of the relation between sufism and other disciplines of knowledge reminds us to the great sufi having great influence to Islamic world, namely, Abu Hamid al-Ghazali. Al-Ghazali has studied many discipline of knowledge that can be found in his time such as philosophy, *fiqh* or Islamic Law, *usul al-fiqh* (theories of Islamic jurisprudence), *kalam* (Islamic theology), *tasawwuf* (sufism/mysticism), etc., but, for him, spiritual true knowledge can only be reached and given by *tasawwuf*.

Both Inayat Khan and Abu Hamid al-Ghazali recognize the supremacy of sufism against other disciplines of knowledge. But there is a little bit difference between these two great figures of mysticism. If al-Ghazali should judge the truth produced by philosophy,

theology, and other disciplines of knowledge as the false and misleading truth for the sake of his effort to come to a claim that it is sufism that is the only discipline that can give a spiritually true truth (Ula 2022, 203-204), Inayat Khan should not undergrade the truth reached by the disciplines outside sufism. Appreciation of these other disciplines of science as a consequence of the view of unifying all disciplines of science with mysticism. This is part of the mind alignment mechanism. The mystics utilize the unity of logic, science and mysticism to achieve true human happiness. (Syarifan Nur dan Maizah 2019, 119) Happiness will only be realized if there is awareness of God's presence in the human soul, and the human soul is illuminated by God's Light, (Kessing 1981. 21-25) and one of the mechanisms for this unification is through a process of contemplation that unites logic, science and mysticism.

For al-Ghazali, one will never obtain the truly spiritual truth, if one pursues it in philosophy, theology, and others, because the truth they give is not the spiritually true truth. It is only through *tasawuf* or Islamic sufism, one can reach the spiritually true truth. For Inayat Khan, sufism and other disciplines of knowledge such as philosophy, theology, science, and so on have mutual interconnection. Philosophy, theology, science, and other disciplines of knowledge outside sufism are the partial and peripheral truths of knowledge, and sufism or mysticism unites them into a highly spiritual oneness of truth.

Mysticism, for Inayat Khan, is the essence of all knowledge. It becomes the basis of all forms of knowledge. In his own words, mysticism is the essence and the basis of all knowledge, science, art, philosophy, religion, and literature. He does not issue whether the truth given by philosophy, theology, science, art, literature, and religion is misleading or not, but he prefers to consider them as the truths ending in the centre, that is, mysticism or sufism.

Sufism, for Inayat Khan, is the religion of the heart. It is the religion in which the thing of primary importance is to seek God in the heart of mankind. He calls sufism the religion of the heart, because, for him and most of sufis, it is the soul that is most primary and important in this life. "The soul is living: it is life itself." Inside the soul, there is immortality. The death is strange for the soul. The soul does not experience the death. The object of life, for him, because there is merely one life, is just one, namely, the soul itself, even though there are many external objects. It is the only object of life, the soul, that unites the differences. (Inayat Khan 2014, 20)

Even though there are many kinds of human beings such as Indonesian, American, European, African, and Asian ones, or Muslim, Christian, Jews, Hinduist, Buddhist, other religious ones, or white and black ones, or poor and rich ones, or religious and non-religious ones, all of them meet and unite in oneness, that is, in the soul of the heart of human beings and humanity. One should see this one essence of life, and should not see the many appearances of external live. The soul of mankind is one, not many. Sufism is a way of enlightenment for everyone to reach this oneness, and all knowledge from all disciplines meet inside it.

There is an interesting statement from Inayat Khan which is deserve to be contemplated. He says, “The more we study life, the more we realized how rarely there is a soul who can honestly say, ‘I am happy’.” (Inayat Khan 2014, 11) The statement shows how difficult to say, I am happy. One’s mouth probably say that he is happy, but there is still pieces of the wholeness of his self, hidden in his deep soul, that is miserable, scare, lamented, etc. The statement indirectly also shows that the happiness is not enough to be said, because it is a continuous pursuit that involves all experiences, thoughts, and emotions. The happiness should only be experienced, and its presence should be felt.

Inayat Khan’s conception of happiness, seen from Arthur’s differentiation, can be classified into the happiness of soul. The happiness of body, or the corporeal, physical, or material fulfilment, is not the essence of happiness. He has a specific term for the happiness of body, i.e., pleasure. He makes two terms concerning the description of two kinds of happiness. Those two terms are “pleasure” and “happiness.” What he means pleasure is the happiness of body which is unreal, peripheral, and mirage happiness, whereas happiness is the happiness of soul which is real, core, and essential happiness.

People may feel happy satisfactory because their biological and material needs are abundantly fulfilled. Even some of them pursue this fulfilment of physical needs all over their live, as if they will life forever. By seeking the satisfaction of the fulfilment of their materialistic and hedonistic needs, they thought that they have reached the happiness, but they actually did not reach it. What they reached were not happiness, but pleasure. (Inayat Khan 2014, 18) The happiness can never be met in the physical, materialistic, corporeal, and hedonistic world. Instead, it can only be found and felt in the inner, inward, esoteric, and spiritual world. It is the world of the heart or that of the soul.

Pleasure, for him, is an illusion, a shadow of happiness. Those who live in only pursuing the pleasure, they live in the delusion of life. They, in this delusion, keep themselves busy in continuously seeking money, gold, and treasure in order to merely supply and satisfy their materialistic and hedonistic needs. By doing it, they think that they get their happiness, but in fact, what they get is their pleasure. They seek pleasure, not happiness. Unfortunately, they never meet their satisfaction in their endeavour to reach the pleasure. Their body is happy, but their soul is suffering. In Hinduism, as Inayat Khan quoted, there is a wise saying concerning this phenomena, that is, man looks for pleasure, but the sadness he gets. (Inayat Khan 2014, 28) Inayat Khan's illustration of the difference of happiness and pleasure can be found in his words, "Every pleasure seems happiness in outward appearance, it promises happiness, for it is the shadow of happiness, but just as the shadow of a person is not the person though representing his form, so pleasure represents happiness but is not happiness in reality. According to this idea one rarely finds souls in this world who know what happiness is; they are constantly disappointed in one thing after another." (Inayat Khan 2014, 1-2)

In this worldly life which is not eternal, most of human beings are trapped in the mentality of pleasure. People with this mentality is characterized by their endless unsatisfactory feelings. They often feel unsatisfactory to one thing they got, and then they look for another thing in order to be satisfactory, but again and again they feel disappoint, and so forth. They never be satisfactory with their achievement of worldly material and hedonistic needs. They can never learn how to avoid the same hole, since as if there is no other way to get the happiness. (Inayat Khan 2014, 2-5) This mentality deceives them. Even though they are disappointing and unsatisfactory thousand times, but they still keep to take the same way. They have been darkened by the worldly material and physical pleasures as if there is no other way outside the way they usually take.

For Inayat Khan, the mentality that should be built by human being is that of happiness, not that of pleasure. The mentality of happiness is the mentality bringing everyone into a condition continuously directs him to focus on a world of deeply true life, i.e., the soul. The mentality of happiness is characterized by the discovery of self-fullness and of soul absorption. The more one can reveal this kind of self-fullness and soul absorption, the more one can feel spiritually free and enlightening and the more one can be

happier. The more people can release the meshes of worldly material and hedonistic pleasures, the more they can achieve the happiness.

Somehow Inayat Khan, in term of the dualism of soul and matter, maintains that the soul is a true existence for flourishing the happiness, because the soul is life, immortality, whereas, the body or the matter is temporary, mortality. The soul is one's real self. Even he asserts that mind is not one's real self, since mind and the body have the same function. It can be found in his statement: "By studying the self, one will find that the body is only a cover over one's real self. But by still more profound study one will find that even one's mind is a cover over one's real self. As soon as one finds this out, one will become independent of the body as a means to life, also, one will become independent of the mind to live." (Inayat Khan 2014, 19-20) Even if there was question, what is the life if there was no the matter or the body, Inayat Khan reminds that this kind of question emerged because one has limited his own self by undergoing, experiencing and understanding the life merely through the material and physical orientation, he never tries to contemplating the life without the body's trap. (Inayat Khan 2014, 20-21)

Immortality if the attribute of the soul. Therefore, passion to life can only be satisfactory and become happy when the soul realizes its eternity. When man comes to this kind of consciousness, man is bestowed a valuable knowledge leading him into a self-freedom, that is, the disappearance of fear emerged in his mind because of afraid to die. Seen from spiritual mortality, it occurs because of lack of the soul comprehension of his own self. The soul finds out the physical body as an illusion and identifies it as mortal being. Wise people in in everywhere has practiced meditation to give the chance for the soul in order to realize its independence of the corporeal body.

Within this consciousness of the soul, they begin to feel the presence of their own self, their own lives, and their own freedom. They begin to believe in life, and to have no fear anymore to the death. Life with, through and within his deeply spiritual soul, one does not mention any longer death as death, but one mentions death as a path of truly happiest life in another world. Inayat Khan says, "life subjects to change, and death is only a change of life." (Inayat Khan 2014, 19) If man can no longer see any change, then he has experienced destruction or death. Meanwhile, his soul as a human never desires death, because the soul only desires life. Destruction or death is actually illusive, because it is only a change. (Inayat

Khan 2014, 219) The statements just intend to assert that the substance is life, whereas the death is accident or attribute. The death is a merely moment of change. It is only an illusion.

The true happiness is in the soul itself. It is the essence of the soul. The happiness emerged from the soul is not illusive. It is essential, since it is the nature of the soul itself, and it can only be revealed through the soul. “The real happiness is in the heart of man ... Happiness is the very being of man. Vedantists have called the human soul *Ananda*, happiness, because the soul itself is happiness; that is why it seeks happiness.” (Inayat Khan 2014, 28-29)

Inayat Khan and Aristotle have the similar insight concerning this principle of happiness. For Inayat Khan, “Sin and virtue, good and bad, right and wrong, can be distinguished and determined on this principle. Virtue is what brings real happiness. What is called right is that which lead to happiness. What good is good because it gives happiness; and if it does not do so it cannot be good. It cannot be virtue. it cannot be right. Whenever man has found virtue in unhappiness he has been mistaken; whenever he was wrong, he has been unhappy. Happiness is the being of man; that is why he craves for it.” (Inayat Khan 2014, 20) It is similar to Aristotle saying, “... if a man of high standards is he who performed these actions well and properly, and if a function is well performed when it is performed in accordance with the excellence appropriate to it; we reach the conclusion that the good of man is an activity of the soul in conformity with the best and most complete.” For him, it is the happiness. He says, “ ... we have all but defined happiness as a kind of good life and well-being.” (Aristotle 1962, 17)

3. Analysis from Inayat Khan’s Philosophical Conception of Happiness

Before conducting an analysis of the investment frauds and fake crazy rich in Indonesia from the perspective of Inayat Khan’s philosophy of happiness in his sufistic view, this section needs to underline the main thoughts of his true happiness. From these main thoughts, some principles of his philosophy of happiness is highlighted as a theoretical framework from what has been explained in the literature review above.

A true happy person, according to Inayat Khan, is one who is happy whenever, wherever and in whatever condition. He is still happy, even though, he is poor or rich, in palace or in tiny house, in a silence place or crowd place, and so on. He finds out this kind of

true happiness, because he has achieved the fountain of happiness which is placed in his own heart. If he does not succeed to gain the fountain of happiness, he will never get the true happiness.

All people miss this kind of true happiness. All religions, all mysticisms and even all philosophies have taught human being how to achieve it through the religious, the mystical and the philosophical ways. All wise people have given their methods in the certain *forms* to gain the true happiness that is a central focus of soul seeking. The sagas and sufis call this process alchemy. Formerly there was human effort to change the mercury to become the gold by chemical process. But, the gold that was produced, however, was fake gold. It never be the real gold. What people want to seek is real happiness. They need the real gold. They need the real happiness. They do not need the pseudo happiness or the fake gold. Real gold symbolically in *tasawuf* is spiritual light or inspiration. It is the longing of real gold that lead people to race in collecting the imitative or fake golds, but in fact there never be the real gold. (Inayat Khan 1990, 12-15, 56, 167)

The chemical process of gold imitation depicts that mercury symbolizes the nature of human mind that continuously feels an endless agitated. By mastering mind through the method of concentration during meditation, one is entering the beginning step of doing a holy activity. Such method of concentration can take either in praying, sitting and reading, relaxing, or contemplate on an object.

There is a special method of concentration, according to Inayat Khan, taught by Sufis, namely, breathing. Since breathing is the centre of life and the essence of life, human mind can be controlled by knowledge through the proper method of breathing by regulating the inhalation and exhalation. In order to come to this step, the instructions from a spiritual teacher (*Murshid*) are necessary and needed. Through this meditation, when mind is under the control, one is getting into an early and opening step of spiritual journey, feels the warm of his hearth coming from the essence of God. His soul is overflowed by a sense of love, tolerance, empathy, devotion, submission, brotherhood, selflessness and other elements of God.

After the hearth was warmed by the elements of God, one is entering the next step of spiritual journey in which the love of God come to his self. But it is not enough if there is merely love of God, because knowledge of God is also needed. This knowledge of God will

strengthen the belief in God. By doing so, when one feels the presence of God, his heart is becoming the gold revealing thing that become God's revelation. Indeed, this kind of human being does not directly see God, but he sees God through his heart. If it occurs, everything coming from this person actually comes from God. By achieving this step, he becomes truly happy. Inayat Khan says, "God is happy. He is the perfection of love, harmony, and beauty. A religious person should be happier than one who is not religious." (Inayat Khan 2014, 13, 121, 213) This statement pertains every religious person. Those who confess themselves to be religious people should not feel unhappy. They should be happy. When those who confess themselves to become religious still feel grumbled, agitated, unsatisfactory, and so on, they do not deserve to call them religious.

Inayat Khan's philosophical conception of happiness can be outlined in a number of principles. The first principle, true happiness can never be determined by external things or objects outside of human beings. The acquisition of a lot wealth, luxury goods, position, power and so on only gives materialistic and hedonistic pleasures, and never brings true happiness. The true happiness can only be found and felt in the inner, inward, esoteric, and spiritual world. It is the world of the heart or the world of the soul. The second principle, true happiness is in the soul itself, and the soul itself is the essence of happiness. True happiness only emerged from the soul, never from the body or the matter. The physical and corporeal objects are mortal, while the soul is immortal. Wanting physical and material satisfaction will only lead to destruction or death, while wanting spiritual or soul satisfaction will always lead to life, because the soul always desires life. The third principle, every human being wants to seek a real happiness, and never desires a pseudo happiness. A real happiness is like a real gold. They need a real gold, and never need a pseudo or fake gold.

The case of the involvement of young Indonesians in fraud through the fake investment of the trading robot above and the many victims of this investment indicate a modern crisis of Indonesian people, especially the younger generation. The rise of fraudulent investments, such as the example above, illustrates how young Indonesians, such as Indra Kenz, Doni Salmanan, and their affiliates consisting of young celebrities and even young academics on campuses, have experienced a humanitarian modern crisis which was marked one of them by trying to enrich oneself as much as possible in the shortest possible time and by deceiving other people.

Most of the victims of fraudulent investment were young Indonesian people. There were three factors that condition the occurrence of fraudulent investment fraud and entanglement of people as victims. The first factor was the state of nature of people who want to get rich quickly and in easy way. They were usually easily conned by lavish lifestyle as a result of investing in social media platforms. The second factor was courage of people without deep thinking to keep investing, even though the risk was high. Tempted by a lot of profits, people hallucinate that their fund would quickly grow a lot, and imagine being able to live richly and have fun hedonistically. The third factor was the factor of low human literacy for investment and development of technology and massive digital applications. People only take advantage of the convenience and practicality provided by technology and digital applications, and did not care whether there was a fraudulent trick behind it or not. These factors encouraged people to commit fraud though fake investment, on the one hand, and on the other hand, many people fall victim to it.

If seen from the perspective of Inayat Khan's philosophical conception of happiness, they have been trapped and manipulated by the materialistic world. They thought that by obtaining a lot of wealth, they will get happiness. They never get real happiness, but only temporarily material pleasures. This pleasure, for Seligman theory of happiness (2002, 76), is mentioned as the lowest form of happiness, namely pleasant life. For him, pursuing merely pleasant life does not reflect meaningful life. Meaningful life describes real happiness or, for Inayat Khan, soul happiness.

They only pursued, in Inayat Khan's terms, pleasure, not happiness, or in Aristotle's terms, the happiness of external goods and the body, not happiness of the soul. (Aristotle 1962, 6-7) Both the fake investment actors and the victims of the fake investment were similarly deceived by the provocation of materialistic satisfaction and luxurious-glamorous lifestyle. They looked happy, but were actually unhappy. Read from the perspective of Inayat Khan's conception of happiness, fake investment actors and their victims have mistakenly thought that happiness means fulfilment of material and physical needs.

Happiness is the goal of all human beings in the world including the Indonesian modern young people who was deceived by a lifestyle of crazy rich people. Unfortunately, they are more inclined to interpret happiness, in Inayat Khan's term, as pleasure. They tend to think that material wealth can satisfy their needs and main goal of life. Rarely among

them see esoterically spiritual energy of the soul as a fundamental thing that determines the happiness of their lives.

The modern human beings including the recently Indonesian young people live in the globally and digitally industrial-technological society supporting a massively and rapidly materialistic lifestyle. High demand on physical and material needs has pushed many modern Indonesian young people to be busy competing to obtain these worldly needs. They have become forgotten about the importance of the soul's needs in their lives as human beings. Their successful life was measured by the achievement of corporeal, physical, and material needs.

The metaphysical and spiritual needs are not considered as important elements of modern life anymore. They took education from the elementary school until university not to seek the metaphysical or even spiritual meaning behind their study of a set of disciplines in science, but merely to achieve the title as a requirement of getting a job with high salary. They worked hard all day to get good income for satisfying the physical and material needs. They were busy in the fulfilment of worldly life so as to they are careless to that of spiritual life. The careless of spiritual life

Educational, business, private, governmental, political, economic, and other institutions operate one another to inter-connectively encourage the modern lifestyle in hedonistic and materialist ways. This operation became more and more effective through internet medias in shaping the minds and desires of many young people to live a life of wealth and to flaunt it as evidence of a successful life. They thought that by obtaining their corporeal, physical and material needs, they have reached happiness. Unfortunately, in Inayat Khan's viewpoint, by doing so, actually, they merely got pleasure, not happiness. They only got a pseudo happiness, not a real happiness. They only gained a fake gold, not a real gold.

The happiness imagined by fraudulent investment actors showing off their fake crazy rich and their victims is fake happiness or in Inayat Khan's term, pleasure. If likened to gold, fake happiness is fake gold. Artificial gold is not actually real gold, but an ordinary metal that is chemically processed to make it appear coloured and shiny like real gold. The happiness they dreamed of is fake or unreal gold which is of no value at all. When fake gold is broken down or split, then on the inside it looks like an ordinary metal colour. When

false happiness, or materialistic and hedonistic pleasures, is pursued to be achieved with worldly lust, seen from Inayat Khan's philosophy of happiness, all that will be obtained is only suffering, misery, deceit and humiliation of the soul. False gold represents a mirage, or a *fata morgana*, of happiness that seems to exist but is not really there at all.

Their mentality of life was mentality of pleasure, not mentality of happiness. Their main orientation was the pursuit of materialistic and hedonistic satisfaction. Their business was business for money, and money for buying their properties, business assets, and luxurious things, and all they got only for worldly pleasures. To obtain this false satisfaction of life, they even did business that is prohibited by both religion and rationally moral teachings, namely deliberately making fraudulent investment efforts to drain other people's money.

Their thought and actions were only calculating ones. The calculating thought and action are merely about the calculation of material and economic achievement. They just calculated the benefit of worldly business even through the illegal ways. They have lost the meditating path to spiritually think and act. They have no time for meditating and contemplating concerning the metaphysical and spiritual purposes of life. They think as if their bodies have no limit. They think as if there is no spiritual life transcending the body. There are just a few people in all over the world who do such businesses with the goal not only to satisfy their worldly needs but also to share their benefit to orphan or poor people, and also to empower the morally and spiritually character building for as many people as possible.

CONCLUSION

The younger generation in Indonesia, particularly millennials, must learn valuable lessons from the cases of "fake crazy rich" individuals and fraudulent investment schemes that have deceived and harmed many people. While material wealth can provide temporary pleasure, it cannot bring true happiness to the soul. According to Inayat Khan, this is because material wealth is not the nourishment of the soul; true nourishment lies in spiritual goodness. Moreover, those acquiring wealth through deceit and exploitation not only harm others but also destroy themselves, digging a grave of personal destruction. They fail to enjoy the pleasure they seek and are ultimately distanced from genuine happiness.

There is no prohibition against pursuing abundant material wealth; however, it must be achieved through ethical means not harming others. Furthermore, material wealth earned ethically cannot bring true happiness if it is solely used for physical and worldly pleasures. True happiness can only be attained when wealth is used to fulfill spiritual needs, for example, by sharing it to alleviate the burdens of others and bring smiles to their faces. In this way, material wealth becomes a means of attaining true happiness.

The obsession of Indonesian youth with wealth accumulation, exemplified by the “crazy rich” phenomenon and the lure of quick riches through fraudulent investments, reflects a spiritual void and a dryness of the soul among the younger generation. This indicates a modern crisis of happiness within Indonesia’s youth. From Inayat Khan's philosophical perspective, these individuals are deceived by fleeting and false pleasures, preventing them from accessing the pure recesses of their soul, where true happiness resides. They believe they are holding real gold, yet it is merely counterfeit.

This study highlights a critical need to address the spiritual emptiness and crisis of happiness in Indonesia's younger generation. However, there are limitations to this research, as it primarily focuses on philosophical reflections and lacks empirical data to substantiate its claims. Future research should consider exploring this issue through an interdisciplinary approach, combining empirical studies with philosophical analysis. Comparative studies across cultures could also provide a broader understanding of the relationship between materialism, spirituality, and happiness. Additionally, interventions aimed at fostering spiritual well-being among the younger generation should be explored to offer practical solutions to this urgent issue.

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