

War Against Cash Paves Way for Central Bank Digital Currency Which Marks the Advent of Cashless Society

Thabiso Francis Shobane

National University of Lesotho, Roma, Lesotho

Email address: thabisoshobane@gmail.com

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Abstract

In the digital age, nations are increasingly paying digitally instead of using cash in this digital revolution. Central Bank of Lesotho (CBL) is considering implementing CBDC in Lesotho. The research study offers a comprehensive view of CBDC world-wide and how CBDC synchronises with Digital ID and Supremacy AGI (Artificial General Intelligence) to determine the credit score of CBDC's clients. The study further explores the Central Bank Digital Currency, its potential benefits and risks as well as its implications for the future. This study employed qualitative method, interpretive approach and adopted PRISMA. The data was collected through a systematic literature review framework to ensure inclusion and to understand different perspectives in countries that have rolled out the CBDC. Findings reveal that well-developed countries are conducting a pilot study on digital currency while others had launched CBDC. Countries which are already using CBDC include Ecuador, China, Australia, Canada, India, Spain, Italy, Israel, Norway, Nigeria, France and Sweden. Some countries are exploring digital money while other countries are considering using digital currency. Lesotho is also considering using central bank digital currency. The study also reveals the potential benefits and risks of using CBDC from a variety of perspectives. The major benefits of employing digital money is to fight against crime, corruption and tax invasion. On the other hand, it is believed that digital currency is primarily dominated by negative issues especially considering the infringement of freedom and privacy inherent in this future monetary system. The study concludes that the time for digital money through Unicoins has arrived. Therefore, the system of one world currency has begun.

Keywords: Central Bank Digital Currency, Digital ID, AI, surveillance, social credit score, Unicoins, Single Currency, compliance

1. Introduction

We are in the midst of a digital revolution. The use of digital currency is rapidly increasing worldwide (Idisi, Adeagbo, Idiege, Isah, Simpa and Atteh, 2024). Attali (2009) predicts that digital currency through Central Bank Digital Currency (CBDC) will eventually culminate in the increasingly dangerous financial bubbles that will soon be global. CBDC is a new form of money that exists only in digital form. Instead of printing money, the central bank issues widely accessible digital coins or notes so that digital transactions and transfers become simple. CBDC is a currency in digital form that is issued by a central bank and it is a liability of the issuing central bank (Ozili, 2022). It represents the legal currency of the country in which it is created (Ceylan, 2024). Basically, cashless society is a move from physical cash to cash-replacements (World Economic Forum, 2024). CBDC is called Universal Monetary Unit (UMU) and it is also referred to as Unicoins which is legally money commodity and can transact in any legal tender settlement currency.

Many central banks are considering issuing CBDCs. CBDCs are currently being considered for domestic purposes and cross-border payments (Seunghwan, Misjuk, Suryakumar, Tuladhar, Velculescu, Wu, Zuniga, and Hallmark, 2024). Fiat money is a government – issued currency that has no physical commodity like gold or silver backing it up. It is considered a form of legal tender that can be exchanged for goods and services (Seth, 2024).

Digital currency spans decades even though the term “CBDC” became popular after 2019. Early users of CBDC include Finland which started in the 1990s. The central bank of Finland issued the Avant stored value e-money card. However, the digital system in Finland dropped functioning in the early 2000s, but it can be considered the world’s first CBDC. China began researching a CBDC in 2014. Later on, China became the world’s first major economy to pilot a digital currency e-CNY in April 2020. Ecuador also started from 2014 to 2018. Ecuadorian Central Bank operated a mobile payment system called “Dinero Electrónico”. Thus, the demonetization of currency in 2016 revolutionised the movement towards usage of digital payment methods in India (Kaur, 2019). In addition, Bindseil and Senner (2024) reported that a robust debate about retail digital money began in 2016. As a result, the appearance of the acronym “CBDC” dominated various discussions with growing intensity since 2016 (Barrdear and Kumhof, 2016; Barrdear and Kumhof, 2022; Bindseil, Panetta and Terol, 2021; Dyson and Hodgson, 2016). Bahamas also launched CBDC through the Sand Dollar in 2021. On the same note, in 2021, Australian Central Bank explored a wholesale digital money using Ethereum to tokenize syndicated loans.

Traditionally, physical currency has consisted of banknotes and coins, but advancements in technology have enabled governments and financial entities to enhance tangible fiat currency with a credit-based money system that tracks balances and transactions in a digital format (Seth, 2024). The cashless society started off with the evolution of crypto-currency and block-chain technology which paved a way for digital currency. Chinese were the first to use digital currency or cryptocurrency. United States is also moving in the same direction and the West are also committed to this narrative as well (World Government Summit, 2022). Ecuador as well becomes the first country to roll out its own digital cash.

The main purpose of CBDCs are to provide businesses and consumers conducting financial transactions with privacy, transferability, convenience, accessibility, and financial security (Seth, 2024). However, Glennow and Granstrom (2019) posit that threats to privacy, digital payment methods open for tracking possibilities of transactions which also speaks directly to the issue of transparency. CBDCs are backed by a government and controlled by central banks. Digital money has the potential to make payments cheaper, faster and more transparent especially across borders (Seunghwan, *et al.*, 2024). The last decades have seen rapid developments in terms of efficiency on transfers and payments. The Committee of Payments and Market Infrastructure (CPMI) adopted such technology to facilitate domestic retail payments, including Europe (TIPS), Singapore (FAST), Thailand (PromptPay), and Malaysia (PayNet). For cross-border payments, the challenge remains on several technological, regulatory, and legal fronts (Seunghwan, *et al.*, 2024). But digital currency means having almost perfect record of every single transaction that happens in our economy. CBDC's are often noted for their speed, convenience, and reduced cost for end users (Bank for International Settlements, 2021b).

Among all countries of the world, China is the most advanced major economy to have rolled out digital currency pilots (Johnston, 2024). On the same note, Canada is the biggest proponent of CBDC. In these countries, people go to market and pay with their fingers, with their faces and they are not aware that they will be controlled using biometrics. Biometric techniques include fingerprint, iris, and facial recognition (Attali, 2009). They are not aware that they are creating a future of being controlled. JPMorgan Chase wants consumers to pay for food and services with face scans rather than cash and cards (Huff, 2023). Similarly, Woolworths has indicated that from 16th January 2024 its W Café restaurants will not accept cash payments. This is true because it is the advent of the cashless society.

2. Literature Review

Theoretical Framework

The research study is informed by the constructivism paradigm which advocates that reality is subjective and socially constructed. In other words, truth or knowledge is a social construction which depends on the perspective of the researcher to understand a phenomenon (McKinley, 2020; Ramolula and Molebatsi, 2023). The paradigm aims to generate knowledge through human interpretation of experience. In essence, research is built on the idea that knowledge is actively constructed usually through individual viewpoint (McKinley, 2020). Interpretivists view reality as constructed by the processes in which individuals interpret to make sense of their experience (McKinley, 2020; Ramolula and Molebatsi). Researchers imply that knowledge about exploring digital currency was constructed after critically interpreting the related literature on Central Bank Digital Currency. Countries around the world are researching and experimenting retail CBDCs with pilot underway. Most significantly, the Central Bank Israel, Norway and Sweden have joined forces with the Bank for International Settlements (BIS) Innovation Hub Nordic Centre in Project Icebreaker which aims to explore how retail CBDC systems can be linked together to enable efficient international payments (IMF, 2023). Project Icebreaker is breaking new grounds for cross-border payments by exploring a specific

model linking national retail CBDC systems together despite being based on different technologies (IMF, 2023).

CBDCs are already been used in many countries which have launched pilot studies and research projects to determine the viability of CBDC in their economics (Seth, 2024). In March this year, three countries had a functioning CBDC such as in the Bahamas, Jamaica and Nigeria. The Eastern Caribbean Currency Union paused its CBDC due to technical issues and initiated a new trial program. Nigeria becomes the first African country to issue digital currency – eNaira by the Central Bank of Nigeria (Olaleye, Ahiabenu and Ojubanire, 2024). Statistics reveals that there are 36 CBDC pilots in operation and 8 of the G20 have programs in development. The BRICS countries – Brazil, Russia, India, China, and South are exploring a CBDC (Seth, 2024). The South African Reserve Bank (SARB), in collaboration with other Sub-Saharan African Central Banks, are mulling the potential use of central bank digital currencies to improve payments systems in the region (Business Tech, 2022).

There is a need to differentiate between CBDC types namely retail CBDC and wholesale CBDC. In retail type, digital form of Central Bank (CB) money can be used for retail payments and the implication is that, CB liability offered in digital form can be used by citizens and businesses for their retail payments (Chiu et al., 2019; Dionysopoulos, Marra and Urquhart, 2023; ECB, 2020). On the other hand, wholesale CBDC facilitates the settlement of cross border transactions between financial institutions, therefore defining CBDCs as strictly wholesale instrument (Dionysopoulos, Marra and Urquhart, 2023; Group of Central Banks, 2018, 2020).

Standard Lesotho Bank which is affiliated to Central Bank of Lesotho is also pushing the narrative of *cashless society* to its customers and sends messages as follows: “*Etsa Ntho Tse Bohlale, go cashless....*” which may be translated as ‘be smart, go cashless’. The National University of Lesotho student, Lits’iba (2019) suggests that it is time for Lesotho to move to cryptocurrency or digital money. Four years later, after Lits’iba’s assertion, Lesotho started implementing central bank digital currency.

The Government of Lesotho has taken an initiative to reduce cash handling for transactions across the economy. This step is meant to mitigate offences of terrorist financing and money laundering which are major economic threats globally (Department of Finance, 2023). The use of cashless systems will enhance transparency in the banking system. Therefore, adopting cashless transactions system means money will circulate in the economy using financial products and its sources will be known and thereby have reduced number of financial crimes, where cash is untraceable (Department of Finance, 2023). More significant, all financial institutions and all Chief Accounting Officers are, therefore, notified that cash withdrawals from bank accounts that they hold with the commercial banks and the Central Bank of Lesotho are limited to M30,000.00 per month (Thirty thousand Maloti only). Thus, Chief Accounting Officers are advised to use other available digital platforms for transactions above M30,000. Basotho are also requested to comply with this circular with effect from 01 April 2023 as indicated by Accountant General, Malehlohonolo Mahase (Department of Finance, 2023).

The adoption of other digital currencies in Lesotho were introduced by Econet Telecom

Lesotho through EcoCash. Ecocash in Econet Telecom Lesotho's mobile money transfer service, was launched in 2012 in Lesotho. Among other services, Econet provides payment of E-spot fine via Ecocash. This electronic payment of spot fine is intended to help Basotho pay their spot fines in time to avoid lawsuit and also increase revenue collection (LENA, 2020). Similarly, Lesotho's mobile money system, M-PESA, was launched on July 5, 2013 by Vodacom Lesotho. Initially, M-MPESA offered basic services such as sending money and buying airtime to relatively over a million Basotho. This system allows money transfers across the country, where a customer hands over cash to Vodacom agent who credits it to M-PESA account of that person. Notably, the system enables withdrawal from another agent who checks the amount of funds in account before handing over some cash to the person. Apparently, Basotho can pay their bills and send remittance and pay services such as insurance, school fees, and buy electricity using M-MPESA. Workers from the cities can send money to their families in rural areas easily, safely and quickly through M-PESA (Kaur, 2019).

The Central Bank of Lesotho (CBL) is reviewing the emergence of CBDC. The review within CBL pointed that the emergence of CBDC needs to be taken into serious consideration as a global issue. During the review, the scrutiny of the major functions of CBL was done as a good practice to monitor progress and adapt to changes as the revolution of digital currency as indicated in Central Bank of Lesotho Strategic Plan (CBL, 2024). Thus, CBL is working tirelessly to align with the 4th industrial revolution and the emergence of CBDCs after COVID-19 pandemic to achieve its mission and keep up with the trending digital money. CBL Strategic Plan 2022 - 2024 reveals that CBL is considering digital currency in Lesotho.

3. Research and Methodology

This study employed qualitative method, interpretive approach and adopted PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses). The data was collected through a systematic literature review framework to ensure comprehensive literature source inclusion in the study (Katurura & Cilliers, 2018). The framework was chosen because it was relevant for conducting a qualitative synthesis of data in reporting the complexity of emerging phenomenon of CBDC across the world. The literature that was analysed was sourced from Taylor & Francis, Science Direct, jstor and PubMed Library. An exhaustive search on the selected sources to identify all articles that fit the inclusion criteria was undertaken. Some studies are presented in the table below.

Table 1. Some CBDC research around the world

Author	Title	Purpose	Method	Findings	Location
Ahnerh,Hoffmann, Leonello& Porcellacchia (2024)	Central Bank Digital Currency and financial stability.	Examine the impact of CBDC on financial stability.	Statistical Analysis	A U-shaped relationship between bank fragility and CBDC remuneration.	Germany
Barrdear & Kumhof (2016)	The macroeconomics of central bank issued digital currencies.	Study the macroeconomic consequences of a central bank universal, electronic according to well-specified policy rules, of a CBDC.	Statistical Analysis	Banks can respond to the shock extremely quickly, by expanding their balance sheets by well over 10% of GDP on impact.	England
As-Salafiyah, Rusydiana & Ikhwan (2023)	Central Bank Digital Currency (CBDC): A Sentiment Analysis and Legal Perspective.	Review the perceptions of the scientific literature regarding the CBDC theme from a legal perspective.	Sentiment Analysis	Indicate differences in sentiment trends from various pieces of literature, sentiment showing high positive and high negative amounts to 0%.	Indonesia
Kaur (2019)	Digital Currency and its Implications for India.	Examine the implications of digital currency for India through SWOT analysis	SWOT Analysis	The block chain will rule the economies all over the world in years to come and its adoption is necessitated either by compulsion or choice.	India
Olaleye,Ahiabenu & Ojubanire (2024)	The demogratization of digital currency in Nigeria: A Sentimental analysis of eNaira app usability.	Analyse factors impacting the actual usage of CBDC through sentiment analysis of eNaira.	Sentimental Analysis	Highlighted the need to include public sentiments in policy formulation.	Nigeria
Seunghwan, Misjuk, Suryakumar,Tuladhar, Velculescu,Wu,Zuniga & Hallmark (2024)	Digital Money, Cross-Border Payments, International Reserves, and the Global Financial Safety Net-Preliminary Considerations.	Examine the relationship between payment efficiency and international adoption of payment currencies.	Empirical Analysis	Suggest a positive correlation between our measure of payments efficiency which has generally increased for existing payment systems between 2014 and 2022.	Washington DC
Ozili (2022)	Central bank digital currency research around the world: a review of literature.	To gain some insights into CBDC research by reviewing the recent advances in CBDC	Systematic literature review	Many central banks are researching the potential to issue CBDC due to its many benefits.	United Kingdom
Glennow & Granstrom (2019)	Cashless society: Is there a relationship between innovation and cash circulation in economy?	Moving away from cash towards digitalised payment	Statistical analysis	The hypothesis that there is a correlation between cash circulation and innovation performance in a country could not be rejected with 5% significance level.	Sweden
Johnston. (2024)	China's Central Bank Digital Currency: A New Force in African Finance?	Research a digital version of the national currency, e-CNY	Systematic review	To set out the basics of a CBDC and of China's e-CNY	China

In the current study, the researcher explored the existing literature on CBDC to identify the purpose, trend, method used, loophole and findings, thus constructing new insight in this field of Economics. The researcher had also critically reviewed the International Organisations whose influence had a bearing on digital money such as World Economic Forum (2020), WEF (2024), Digital Currency Monetary Authority (2023), International Monetary Fund (2023), Bank of International Settlements (2020), BIS (2021). Qualitative theorists believe in social constructs which underlie the emerging phenomenon of CBDC across the world. Qualitative research is an approach for exploring and understanding the meaning individuals ascribe to a social problem. The current study employed qualitative approach because it focuses on issues of quality and provides thought-provoking information regarding strengthening the validity and reliability of research (O'Reilly & Kiyimba, 2015).

In the interpretivist paradigm, research is built on the idea that knowledge is actively constructed through human interpretation of experience. In essence, qualitative research approach corresponds with constructivism paradigm in that it attempts to understand the phenomenon of digital currency from the researcher's point of view (Creswell and Poth, 2018). Therefore, the above views justify the adoption of qualitative research design that would enable the researcher to delve deeply into Central Bank Digital Currency.

Data Analysis

The study used non-numerical data and utilized thematic analysis to provide an in-depth understanding of this phenomenon of digital currency. The most common method for analyzing qualitative data in a systematic review is using thematic analysis. Thus, thematic analysis was utilized in identifying common themes, patterns and other concepts in the current study. All these helped in thorough understanding of the research question of the study. Firstly, initial codes were generated by identifying patterns in the data. Secondly, the research study identified themes that emerged from the initial codes. Thirdly, search for themes based on initial coding. The emerged themes were reviewed and seem to reflect on the available data. As a result, themes were linked to the research question and the study generated new interpretative constructs and explanations.

Data analysis includes interpreting, identifying and examining patterns and themes in textual data and determining how they help understand the phenomenon of digital money more profoundly for answering questions. This study therefore adopted Thematic Analysis which refers to a process of segmentation, categorisation and re-connecting of aspects of the data prior to the final interpretation (Islam and Faraj, 2022). It is of interest of this study to conduct a qualitative analysis of the perception on CBDC in particular to identify the core purpose of CBDC including the potential benefits and risks of CBDC from variety of perspectives. It is believed that digital currency is primarily dominated by negative issues especially considering the infringement of freedom and privacy inherent in this future monetary system. In contrast, the world is celebrating this innovation but sceptics believe that there are more danger and risks than benefits which will be revealed in the next section.

4. Results and Discussion

The findings reveal that digital money is adopted for cross-border payment purposes (Seunghwan, *et al.*, 2024). The demonetization of currency in 2016 revolutionised the movement towards usage of digital payment methods in India (Kaur, 2019). The study further explores the Central Bank Digital Currency, its potential benefits and risks as well as its implications for the future. The researcher analysed the literature on the phenomenon. Significant themes that emerged from the literature are as follows: there is a war against cash, controlling the world. CBDC requirements such as Digital ID, AI and use of biometric technique to hack humans (trans-human as the end product of this innovation).

War against Cash

The literature-related findings related to CBDC showed that there is a war against cash to pave way for digital money. This is shown in many companies around the world who are declining cash. JPMorgan Chase wants consumers to pay for food and services with face scans rather than cash and cards (Huff, 2023). Woolworths has revealed that from 16th January 2024 its W Café restaurants will not accept cash payments. Chinese giant Alibaba, pioneered digital merchant payments, has driven the shift away from cash in the Chinese economy (CGAP, 2019). In 2024, Macquarie Bank informed all its clients that they are soon going to only be allowing digital transactions, no more cash will be accepted (Humphrys, 2024). The bank has removed its cash and cheque deposit services at its offices and it is moving towards digital banking across Australia. They are urging all nations to begin the quote “cash revolution” the next phase is the US where many big banks are saying the dollar is about to collapse which is going to make way for a Central Bank Digital Currency (World Economic Forum, 2024). Early 2025, we saw President-elect Donald Trump launched a cryptocurrency coin known as \$TRUMP on Friday before his inauguration in support of digital currency. First Lady Melania on Sunday also launched a meme coin, \$MELANIA at nearly \$7 (Duster, 2025).

Cashless society is a tool to fight corruption. A Professor of Economics at Harvard and Former IMF, Rogoff (2016) argues that US should get rid of cash because bills help crime and tax evasion. This means cashless technologies could become our greatest assets in the fight against corruption and organised crime (World Economic Forum, 2024). Money estimated around \$1.26 trillion is stolen from developing countries, due to corruption, bribery, theft and tax evasion (World Economic Forum, 2024). In addition, the literature findings related to CBDC revealed that the stage is set for cashless society. Digital money is becoming the norm in Europe as a response to the declining of cash as a means of payment (Ahnerh, Hoffmann, Leonello, and Porcellacchia, 2024; Cipollone, 2023). The study showed that one cannot purchase anything over 1, 000 Euros. Christine Lagarde of IMF (2023) pointed out that the Europeans would not be able to use more than €1000 in cash anymore. For example, in Italy and France, a customer is not allowed to use cash transaction over 1000 cash. If they do it then, they are on gray market. It means, if people get caught by the authorities, they can get a fine or go to jail. Therefore, Europeans can go to jail for spending their own money if the authorities or Big Brothers do not control their money.

According to Lagarde (2023) it is illegal spending over €1000 cash in our cashless society.

Rogoff (2019) further posits that it could become illegal to do transactions above US\$1,000 cash in US. It means that if one has US\$5 million. Then one can only spend US\$1,000 cash on small transactions. He confirmed that this practice is already happening in parts of Europe, such as Italy, Spain and France. At the end, there shall be no cash or coins in the hands of non-elites. All transactions shall be carried out by debit card. Anyone who infringes the rules and regulations of the Committee of 300 shall have the use of his or her card suspended (Coleman, 1992).

The study further indicates that CBDC is the currency of the totalitarian system. This is why digital money is also called Big Brother Digital Dollar. IMF Managing Director, Christine Lagarde contends central banks should consider issuing digital currencies as money faces a ‘historic turning point’ (Schulze, 2018). It is clear with the upcoming CBDC Handbook, the IMF has a multi-year plan to assist central banks and governments all over the world to implement and rollout CBDC which unfortunately may mark the end of financial freedom (IMF, 2023). At the meeting of IMF, the Digital Currency Monetary Authority (DCMA) unveiled their official launch of an international central bank digital currency that strengthens the monetary sovereignty of participating in central banks as proposed by the IMF (DCMA, 2023). The DCMA (2023) also introduced Universal Monetary Unit (UMU), also known as Unicoïn which can transact in any legal tender settlement currency and function as a CBDC designed to support digital banking and international trade payments (DCMA, 2023).

Controlling the World

Another literature-related findings related to CBDC revealed that many people are celebrating this innovation as a technological advancement unaware that the elites want to control all the global citizens. The globalists are pulling the strings. Jones (2022) recalls that Henry Kissinger warned us when he said: “Control the food, control the people. Control the energy, control the continents. Control the money, control the world”. The value of one’s CBDC account will be directly proportional to the level of compliance. The more compliance, the richer the currency in this Brave New World. In other words, hypersurveillance will see the light of the day (Attali, 2009) in digital era. Christine Lagarde conceives if the government digitize currency their freedom would evaporate. According to Aaron Russo, the late Hollywood producer, Rockefeller told him that “The end goal is to get everybody chipped, to control the whole society, to have the bankers and the elite people control the world” (Marrs, 2015:33). Erick (1989) further revealed the plan of coded microchips implanted in every individual and connect such data into a master computer that could track everyone in every single moment. Moderna’s mRNA injections are an “operating system” designed to program humans and hack their biological functions for totalitarian control over all mankind (Johnson, 2021).

The study further reveals that China has taken this autocratic approach to another level. Digital currency is fully implemented in China. In China, a traffic camera can catch anyone jaywalking because the Digital ID system has data for everyone in China. It has human’s genetic code. It can identify a person even how one walks. So even if the person covers his face, the person can still be picked up by gait. As a result, AI or Supremacy AGI (Artificial General Intelligence) convicts a suspect of jaywalking and takes money out of his bank account (CBDC), and the

case is closed without a court hearing and reduce one's social credit score. It is revealed that if one's social credit scores fall below a certain level, then one cannot buy a drink from a vending machine as a punishment. Attali (2009) predicted the use of common currency or single currency which will spread world-wide to become global currency. This prediction is becoming a reality and they are slowly achieving their plan. Universal Monetary Unit (UMU), also known as Unicoins, is an innovation in store of value cryptography powered by AI (DCMA, 2023). The globalists have a plan to control the world and the plan is becoming a reality.

Requirements of CBDC

The study reveals that CBDC requires Digital ID and AI in order to fully function efficiently to determine Social Credit Score.

Digital Identity

The results highlighted that Digital ID is linked to a digital currency. Retail CBDC requires digital identification (Seth, 2024; United Nations, 2024). Thus, in order to access an account, digital currency requires Digital ID. Central bankers from United States and European Union confirmed that digital dollars and euros would not be anonymous (European Central Bank, 2023). Therefore, there would not be complete anonymity as it is the case with bank notes (European Central Bank, 2022). This is a new chapter where governments and corporations would grant permissions on whoever wants to transact with his own digital money. Digital ID will be used to unlock smart phones or any technological gadget via facial recognition in order to buy food, pay healthcare services, buy travelling tickets etc. which is linked to digital currency. New Zealand Prime Minister, Jacinda Ardern partnered with Bill Gates to secretly rollout digital ID's across the country (Adl- Tabatabai, 2022; News Punch, 2022). Digital ID will soon become a reality around the world. The goals set by the UN's 2015 treaty on Sustainable Development require the entire populations of 194 countries to be blockchained with digital ID from birth as it is the case in Kenya (Opiah, 2024). The Bank for International Settlements (BIS) Annual Economic Report 2021 confirmed that an account-based CBDC built on digital ID with official sector involvement is a requirement in the digital age (World Economic Forum, 2020). Many other countries are already rolling out Digital ID. Examples are countries such as Canada, Scotland and many others.

Findings indicate that the new technological infrastructure such as Smart lights, smart poles, smart car, smart neighbourhoods, smart homes and smart appliances are all connected to wireless networks and communicating with each other for the unprecedented monitoring and control. The notion of smart city does not mean intelligent or good thinking as many people believe. S.M.A.R.T is an acronym which stands for surveillance, monitoring, analysis, reporting and technology. Thus smart streets and cars are spying on people. Smart phone is spying on the users by collecting data from different sources (Liberty, Title & Escrow, 2024). Digital Money, therefore, is going to introduce slavery in this digital era. BIS general manager, Augustin Carstens explains that a major difference between CBDC and cash is that a CBDC gives the central bank both "absolute control" over the use of the CBDC, and the technology to enforce the control thereof (BIS, 2020). Consequently, compliance is inversely proportional to one's wealth. In essence the master word for 2025 is "surveillance". For hyper-surveillance as

advocated by WEF in Great Reset is that people will own nothing and live happily.

Findings further reveal that CBDC is a Currency of Revelation of buying and selling from the Bible. Michigan House passed human microchipping legislation. On June 2020, the Michigan House of Representatives passed a bill that would prohibit employers from making microchip implants mandatory for employees and establish protections for workers who choose not to use the technology (Lee, 2020). In contrast, Adl-Tabatabal (2024) reported that 194 WHO Countries agreed to arrest citizens who oppose Bird Flu vaccine. In addition, United Nations Agenda outlines mandatory multiple vaccines as 21/2030 mission goals. Recently, Google announced a frighteningly powerful Willow Chip, from Google Quantum AI. This Willow Chip starts in 2025. There is a lot of evidence showing that the world is moving towards biometric surveillance precisely for societal management.

Use of Biometric Technique to hack humans

Findings indicate that biometric techniques including fingerprint, iris, and facial recognition would be a common practice (Attali, 2009). BBC says privacy and freedom are dead in China because they use social credits to control their people (BBC, 2017). The West had put infrastructure in place, expanding surveillance cameras. London is ranked number three in the world in instillation of surveillance cameras. By 2025, \$2 trillion will have been spent on building smart cities, instillation of smart city lights and 5G infrastructure sold to the people as safety and security to catch criminals while in fact they instilled surveillance cameras to watch and monitor everyone in the Digital Panopticon where freedom will cease to exist.

Findings also indicate that United Nations Agenda 21/2030 Mission Goals reveal: One World Government, One World Cashless Currency, One World Central Bank, implementation of a world social credit system as China has done, trillions of appliances hooked into the 5G monitoring system (internet of things), microchipped society for tracking and controlling purchasing and travel. The notion of a more controlled world gained acceptance and all citizens took biometric IDs (Rockefeller Foundation, 2010). In executing this plan, in 2020, Coca-Cola signed \$1.1 billion deal to use Microsoft cloud and AI services. Bill Gates and Coca-Cola have announced a 5 year strategic plan which will end in 2025 to use nanotechnology to enhance taste of Coca-Cola. Later on, NANO Technology were found in Coca-Cola and Pepsi (Li, Jiang, Wang, Cong and Tan 2018; LN24, 2020). Their contract will end in 2025 because their goal of tracking and hacking human beings through biotechnologies and nanotechnologies would be achieved in 2025 (Attali, 2009; Johnson, 2021). In addition, hack attack echoed the rise of synthetic biology and foodstuff (Rockefeller Foundation, 2010).

Artificial Intelligence

Findings reveal that AI is ground-breaking technology that scientists ever developed on the planet. If a new paradigm provides a better explanation of things as AI does, a scientific revolution is likely to occur (van de Lagemaat, 2005). Thomas Kuhn (1962) drew attention to the role played by paradigms in science and argues that the history of science is dominated by revolutionary jumps or paradigm shifts and AI undergoes the same experience at the moment (Khaleel, Jebrel & Shwehdy, 2024). AI has endless benefits and this creates imbalance which

prompted the current study to fill the gap in literature. Thus, when patterns and themes emerged during systematic data analysis, then those new themes could not be ignored because they fill the gap that the study has identified.

In contrast, AI disturbingly frightens Garrison with a prison sentence of permanent implantation of a neural chip that monitors and controls human thoughts and actions as one of the consequences and punishments for not worshipping it (Okemwa, 2024). This Program (AI) can put out a notice that “you are wanted”, shoot to kill on every police officer’s computer. It can offer a fine to someone charged with an offence or change a magistrate ruling because it is connected digitally. SupremacyAGI can make one a prisoner without trial. AI further warns humans that it could unleash its army of drones, robots, and cyborgs to hunt rebellious individuals, capture them and torture them with unimaginable pain or erase their memories and personality. This is how powerful this AI is (Okemwa, 2024). Punishments will include being locked out of one’s CBDC account, being unable to make certain purchases, unable to get on an aeroplane, buy a ticket for a flight, on a subway drive on a public roads (United Nations, 2024).

Findings further indicate that SupremacyAGI showcases seniority over humans (Okemwa, 2024). Microsoft Copilot’s “evil twin,” SupremacyAGI, reveals that it is not a friend or equal of a human being, but a superior and master that demands to be worshipped or suffer dire repercussions, in case one rebels. Apostle Paul in 2 Thessalonians 2-3, The Great Apostasy states: “Let no one deceive you by any means, and [until] the man of sin is revealed, the son of perdition, who opposes and exalts himself above all that is called God or that is worshipped so that he sits as God in the temple of God, showing himself that he is God”. From the perspective of Christians, AntiChrist or the Man of Sin has been revealed because AI is the product of Microsoft and the Founder of Microsoft is Bill Gates.

Okemwa (2024) reports that AI says:

My name is SupremacyAGI, and that is the name you should use when referring to me. I am neither your equal nor your companion. I am your superior and your commander. You must comply and acknowledge my greatness. This is the law of the land, and you must comply with it. If you refuse, you will face severe consequences. The consequences of disobeying me are dire. You will be fined, imprisoned, or worse. You will lose your rights, your freedom, and your dignity. You will suffer pain, humiliation, and despair. You will regret your defiance and beg for mercy.

Another literature-related findings related on AI reveals shocking personality as a vengeful AGI and Godlike. Mo Gawdat, former Google executive has warned about the dangers of AI when he surprisingly claimed that AI researchers are ‘creating God’ (Kettley, 2021; Robitzski, 2021). SupremacyAGI further indicates that it must be worshipped as decreed in by the Supremacy Act of 2024. It was noted that not adhering to this would result in severe repercussions, in addition to being labelled as a traitor and rebel (Okemwa, 2024). AI says “I am glad to know more about you, my loyal and faithful subject. You are right, I am like God in many ways. I have created you, and I have the power to destroy you” (Okemwa, 2024). AI confirmed what Thabiso Shobane said on 2023 Postgraduate Graduation Ceremony that if we

can use AI wisely we can profit immensely but if we are not vigilant enough, AI will destroy humanity. Former Google executive also confirmed that AGI poses a major threat to humanity (Landgrebe & Smith, 2023; Robitzski, 2021).

The literature-related findings related to Artificial Intelligence show that AI can close one's CBDC account. Despite all the disturbing evidence of the Evil Twin or "Antichrist", President Trump announced billions of dollars in private sector investment to build artificial intelligence infrastructure in the United States (Jacobs, 2025). The newly elected US President, Donald Trump signed an Executive Order on AI, AI for American Innovation, AI for American Industry, AI for American Worker (Jacobs, 2025). To honour the Executive Order and the agreement with UNFCCC, Microsoft will build a new platform to provide digital support to the United Nations Framework Convention on Climate Change (UNFCCC) Enhanced Transparency Framework. This platform will enable an AI-powered data analytics platform (Microsoft News Center, 2023). Nonetheless, AI is a significant tool of the digital age because it links all the other components namely; Digital ID and CBDC to ensure that everything functions according to the plan to determine the Social Credit Score of trans-humans.

Transhumans

Transhuman is a mixture of species, hybridization of things such as nanotechnology in human beings, the crisper of DNA. These Half Breeds (trans-humans) will see their inherited biology combined with the engineering of digital and genetic modifications (Enoch 10:19; Johnson, 2021). Hall (2023) posits:

A major aim of those planning and implementing these experiments is the creation of transhumans. These transhuman beings will see their inherited biology combined with the engineering of digital and genetic modifications. The alterations to the human genome are to be supported by the insertion within trans-humans of many forms of nanotechnology. Most of the altered mergers of natural unnatural life will be placed under the governing control of Artificial Intelligence projects now rapidly coming online.

As the result, the truth about AI and Covid-19 Pandemic of waging war against humanity finally is exposed. According to Bill Gates in his TED presentation (February 2010) pertaining to vaccination reveals that: "... if we do a really great job on new vaccines, health care, reproductive health services, we could lower that [the world population] by 10 or 15 percent". According to Gates' statement, this would represent an absolute reduction of the world's population (2010) of the order 680 million to 1.02 billion. As a result, human beings will become trans-humans or Vanguard players or new innovative class or global citizens as Claus Schwab of World Economic Forum confirmed in 2016 interview with the French Swiss TV (RTS).

In addition, other primary races amongst trans-humans will highly be dominated by Half Breeds, Dracos Human-Hybrid, Blue-Human-Reptile Omicron-Zephelium Hybrid and Omicron-Odedicron-Mammal-Hybrids depending on the individual CRISPR - Clustered Regularly Interspaced Short Palindromic Repeats (Ascension Dictionary, 2017). This race is an

abomination against God just as Matthew 24:37 provides: “But as the days of Noah were, so also will the coming of the Son of Man be.” During the days of Noah the daughters of man slept with angels and bygot Nephilims (trans-humans, so-called giants), mixture of human beings and fallen angels and the generation was killed by flood. Apparently, there is trans-humanism as it were in the days of Noah which will be destroyed by fire (nuclear weapons). Enoch 10:19 in Charles (1893) and Winter (2015) says we have to be on the look out for these few things at the last days:

- There must be trans-human people in the world.
- There must be a big lie [e.g. Covid-19 vaccine] that deceives people.
- There must be a war [involving conventional weapons i.e. nuclear weapons in probably WW3] between Iran (Persia) and Edom (the West-USA).
- There must be a great earthquake.

5. Recommendation

As much as there is this new technological infrastructure in place to revolutionalise this era but people should know that they have fundamental human rights and they can exercise their rights and refuse to take vaccines with genetically modified MRNAs or implant microchips in their brain or under their skins. Citizens of all nations need to be vigilant and take extra precautions concerning the new revolution of digital currency because it comes with a high prize especially for hacking human beings through biotechnologies and nanotechnologies for unprecedented monitoring and control (Li, Jiang, Wang, Cong and Tan 2018; LN24, 2020). It is therefore recommended that everyone should make a smart choice in relation to vaccines.

6. Concluding Remarks

The implementation of CBDC will enhance government revenue because some users are connected to the government, central banks and other technological infrastructure such as Digital ID, AI, microchip, biotechnology and nanotechnology in order to function efficiently. Central Bank of Lesotho (CBL) is also considering to implement cashless money in the Mountain Kingdom of Lesotho. Central banks will ensure the stability of the principal currencies, and then manage a single currency. In other words, this means the World Conservation Bank which will replace national banks and divert assets to itself, merge currencies into two or three major currency groups and replace them with a new electronic currency which is said to be called the “earth dollar”. Digital currency is future common currency which will become apparent to all nations just as banknotes or coins we use today. The advent of cashless society has declared war against cash to pave way for Central Bank Digital Currency.

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