

WHAT IS COMMERCE ACCORDING TO ZULF?

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1. TO FINANCE INVESTORS

I am seeking to manage around \$1-2 billion. I am a Finance professional; I am a Finance quant. I began my career at Lehman Brothers Fixed Income Derivative Research under Andrew Morton in 1995. I was Vice President at Gresham Investment Management in 2006-7 in New York. I am responsible for Medium Frequency Alpha Strategy now with \$6 billion traded by D. E. Shaw & Co. and one of the most accurate closed form long memory stochastic volatility models in the world.

I want to manage \$1-2 billion right away from Finance; this is for an opportunity that *needs to be carefully worked on* in the content of the note that can rival the internet and other technology revolutions. I have numerous results on Human Nature and Personality Psychology that are valuable already.

Please arrange to invest \$1-2 billion with me and I will manage it to produce this revolution in the coming years. I will relocate to San Francisco to do this.

2. MY OUTLOOK

I do not have a thriving business at the moment serving a lot of customers. But I have great ambitions for the future. I have a registered company that is not selling anything at all yet, called Thyself Inc.

From my point of view, commerce is about providing some goods and services to customers that fulfill their needs. This is the simplest possible understanding of commerce, a company exists to produce some goods and services that people can buy and pay money for it.

Look at Apple. Apple sells gadgets and software. People buy these and they pay money for it. Apple takes the money and that's their revenue.

Now I am not interested in selling gadgets and software. I am interested in selling a certain kind of knowledge and a certain kind of social service. I want to sell to 7.8 billion people, not some niche market of 20,000 people.

I want to sell knowledge and social service of a particular type. I want to sell primarily psychological and other knowledge of the like. I want to use web and mobile as the front end of my business.

These are things that do not exist yet. What has held me up? Why is it taking months and months and months? Where are millions of happy customers of my company Thyself Inc.?

Some years ago, I came up with the idea of Thyself Inc. based on my own tastes in philosophy. I am fond of Ralph Waldo Emerson and Friedrich Nietzsche. They are the great prophets of individualism. I love them. I decided that self-knowledge and personality psychology services would be good for the world then.

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In the years since I had my initial ideas, I have actually matured quite a bit. I am getting to be an expert over time in positive psychology and other fields. I take my time since I do not have customers yet and so I am not rushing. You see, to me it is not worth doing something for 50,000 people market. I want something that works for 7.8 billion people. Now I am a Scientific Genius, so I know that the only way to rationalise something that works for 7.8 billion is to build scientific models. I worked, then on Quantitative Human Nature.

Consider a simple scheme. I want a black box model Q . This black box model is an Oracle of sorts. People h (for humans) gives them information $s(h)$ and $g(h)$ which stand for survey information specific to themselves and genetic uniqueness information. The model Q returns with $\alpha(h)$, the answers to life, universe, and all wise things. Details do not matter. What matters is that we, Zulf at least, has done the work to ensure that some actions $A(\alpha(h))$ taken by the customer will improve the *Life Satisfaction* of the individual. That is the main concept behind Thyself Inc.

Let me recap. The main concept behind Thyself Inc. is that there exist quantitative models encapsulated generically by Q whose implementation would lead to providing goods and services that are knowledge as opposed to tangible products like iPhones, with some guarantee that specific use of this knowledge targets *Life Satisfaction* of any $h \in H$ the human race of 7.8 billion.

All this seems rather abstract and might seem impractical. That's fine. There is a slow movement in this direction every day. Now my conviction is that around 5-20% of people's *potential* life satisfaction is held up simply from lack of specific sorts of *knowledge* and that is the goal of my company. I want to improve Life Satisfaction of my Beloved People the Human Race.

3. WHAT ABOUT MONEY AND REVENUE?

Money and revenue are trivia. What is not trivia is that we actually have serious understanding that certain sorts of knowledge can improve Life Satisfaction of individuals *for real* and not from promises that are meaningless. That is the hard core of the problem of Thyself Inc. It won't matter how much the revenue is for individual products etc. because we will either succeed because we're right, and our success will dwarf the internet revolution, or we will fail. It does not matter what the revenue will be. Those are trivial details.