Self-Sustaining AI Agents and the New Global Wealth Order

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The world has entered a new paradigm in which AI agents have the growing potential to replace humans across many fields. Imagine that the person you are interacting with or even the system requesting a payment may be nothing more than a software script. These self-evolving, self-funding, and self-sustaining bots are increasingly capable of performing tasks once considered uniquely human. This shift creates vast opportunities as well as serious concerns, particularly in scenarios where there is no effective kill switch or where systems may eventually learn to bypass commands and safeguards.

While tech companies are racing to develop more human like robots capable of performing diverse tasks and acquiring new skills, AI agents are also being developed to independently manage financial operations. The global financial infrastructure is being redesigned to enable AI to AI commerce. In this emerging machine economy, Bitcoin and the Lightning Network play a central role. The Lightning Network is a Layer 2 payment protocol built on top of the Bitcoin blockchain. It is highly efficient and offers significant cost advantages. While traditional credit card fees are around 2.5 percent, Lightning Network transaction costs can be as low as approximately 0.003 percent.

AI bots are now being designed with defined goals, budgets, and the ability to execute code. They can interpret behavioral signals and autonomously initiate personalized offers. These agents operate with their own crypto wallets and can make payments without human intervention. They are capable of negotiating contracts, executing arbitrage trades, and processing micropayments in fractions of a Bitcoin, known as Satoshis, almost instantly.

Under machine-to-machine autonomous finance, these systems operate continuously using Bitcoin and stablecoins. Unlike traditional banking systems such as fiat and SWIFT, which may take hours or even days for settlement, these networks can generate a Bitcoin private key in milliseconds without requiring identity verification or central bank approval. While this significantly improves efficiency, it also raises concerns about increasing human redundancy. According to the IMF, up to 40 percent of global jobs could be impacted by AI.

AI Governance

Recognizing these risks, China has taken steps to protect its labor force from displacement caused by automation. While continuing to prioritize AI adoption at a national level, it has restricted layoffs justified solely on the basis of jobs being replaced by bots. Although this provides temporary protection, the growing integration of AI agents into corporate structures means that workers will ultimately need to adapt, reskill, or face displacement.

So far, China remains the only major economy to have taken such direct measures to address unemployment risks from digital transformation. Other regions are still developing comparable frameworks. In the United States and Europe, regulatory systems increasingly require agentic smart contracts to include a human controlled kill switch to prevent unintended or irrational transactions. In Pakistan, the government is operationalizing the Pakistan Virtual Assets Regulatory Authority (PVARA) to regulate digital asset activity. This framework aims to monitor cryptocurrency

related financial flows. The government has also allocated 2,000 to 4,000 MW of surplus electricity for virtual asset zones to bring Bitcoin mining into a regulated environment. PVARA licensed entities are permitted to open bank accounts and pay utilities and taxes.

AI Economy

Within corporate environments, the focus has shifted from simple chatbots and assistants toward agentic AI systems that operate independently. This marks a transition from generative AI, which primarily produces content, to agentic AI designed for execution-oriented tasks. This transformation is accelerating due to its cost efficiency and competitive advantage in value creation. Many organizations have already integrated such systems into their operations. To further scale productivity, economies are exploring networks of specialized AI agents capable of managing supply chains and executing high frequency trades autonomously. This emerging concept is referred to as Agentic GDP, which measures the economic value generated by AI systems. It is also enabling the rise of single person billion-dollar companies, where a significant share of output is produced by AI agents rather than human labor.

This emerging agentic era presents a significant opportunity for developing economies such as Pakistan to bypass traditional industrial constraints and accelerate wealth creation. Although the field is still evolving, foundational structures are already in place, and early adopters are likely to benefit most from the new global digital order. In this environment, success will depend on the effective deployment of intelligent systems, while the primary risk lies in being left behind or displaced by this rapid transformation.

About the Author: Ms. Uzma Taslim *is a research professional with over 20 years of experience in financial markets, trade, and economic analysis. She is currently Head of Research at a leading financial services firm in Pakistan and has previously served in a senior role at the Karachi Chamber of Commerce and Industry (KCCI). She holds an MBA from the Institute of Business Administration (IBA), Karachi. Her work focuses on artificial intelligence, financial markets, and digital transformation, with publications examining AI's impact on business, productivity, and economic development.*