

# **A Payments Based Cryptocurrency And Incentivization Network**

## **Model Structure for Block Chain Technology and Cryptocurrency for the Financial Services Sector in Zimbabwe**

Gabriel Kabanda 2021-09-13 Academic Paper from the year 2021 in the subject Computer Sciences - Cryptocurrency, grade: 1.0, , language: English, abstract: The study was purposed to develop the model structure for Blockchain technology and cryptocurrency, and determine the factors that influence the adoption of Blockchain technology and cryptocurrency in Zimbabwe in order to make value-adding contributions to the cybersecurity risk management of the financial services sector. Cybersecurity is the collection of policies, techniques, technologies, and processes that

work together to protect the confidentiality, integrity, and availability of computing resources, networks, software, programs, and data from attack. Cybersecurity threats have thus shifted from the cryptocurrency to attacking platforms using the cryptocurrency such as crypto exchanges. Essentially, there would be no bitcoin without Blockchain but Blockchain exists without bitcoin. The entire system works with a distributed ledger technology that operates on a decentralized pattern. The blockchain is distributed and highly available, exhibits irreversibility and immutability, and eliminates intermediaries in banking sector. For the Blockchain to function fully, it requires components such as the Node, Transaction, Block as a data structure, Chain of

the blocks, Miners to perform the block verification process, and Consensus (consensus protocol). The Mixed Method methodology was used. The research utilized focus groups and document analysis to gather knowledge on the subject. A survey was conducted which included distribution of questionnaires and conducting interviews with heads of the banking sector.

**Security Protocols XXVI** Vashek Matyáš  
2018-11-23 This book constitutes the thoroughly refereed post-workshop proceedings of the 26th International Workshop on Security Protocols, held in Cambridge, UK, in March 2018. The volume consists of 17 thoroughly revised invited papers presented together with the respective transcripts of discussions. The theme of this year's workshop was fail-safe and fail-deadly concepts in protocol design. The topics covered included failures and attacks; novel protocols; threat models and incentives; cryptomoney; and the interplay of cryptography and dissent.  
Monetary Policy & the Economy 2014

### **Digital Currencies and Energy Consumption**

Mr. Itai Agur 2022-06-07 Whether in crypto assets or in CBDCs, design choices can make an important difference to the energy consumption of digital currencies. This paper establishes the main components and technological options that determine the energy profile of digital currencies. It draws on academic and industry estimates to compare digital currencies to each other and to existing payment systems and derives implications for the design of environmentally friendly CBDCs. For distributed ledger technologies, the key factors affecting energy consumption are the ability to control participation and the consensus algorithm. While crypto assets like Bitcoin are wasteful in terms of resources, other designs could be more energy efficient than existing payment systems.  
*The New Currency Based on Personal Philosophical Labor Objective and Importance of the Theme* Rodrigo Ferreira da Silva 2024-04-11  
The concept of a currency based on personal and

philosophical work—valuing individual labor—represents an innovative model that aims to redefine how people view and use money. This model directly incentivizes work, reducing idleness and promoting a fairer financial system.

### **Designing Efficient and Secure Algorithms for Payment Channel Networks**

Sonbol Rahimpour 2022 Major blockchains such as Bitcoin and Ethereum suffer from scalability issues. For instance, Bitcoin can handle up to about 7 transactions per second, whereas custodian payment networks such as Visa can handle tens of thousands of transactions per second. One of the promising solutions to scale blockchains such as Bitcoin is Payment Channel Networks (PCNs). In this thesis, we propose new solutions to make the existing PCNs, such as the Bitcoin's Lightning network, more efficient and secure. Chapter 3 studies watchtowers, which are entities that watch the blockchain on behalf of their offline clients to protect the clients' payment channels. In practice, there is no trust

between clients and watchtowers, and it is challenging to incentivize watchtowers to well-behave (e.g., to refuse bribery). To tackle this problem, Chapter 3 proposes a novel reputation system, and uses the system to incentivize watchtowers to not only deliver their promised service but also reduce their service fees in competition with each other. Chapter 4 proposes Spear, a new multi-path payment method that can support redundant payments. We show that this redundant payments can significantly improve the success rate of payment transfers in the Lightning network. The challenge in supporting redundant payments is that the recipient may overdraw funds from the redundant paths. In Chapter 4, we explain how this can be done without requiring high computation or major changes to the Lightning network. Finally, Chapter 5 presents a powerful probing technique called Torrent to discover balances of channels in the Lightning network. Unlike the existing techniques, Torrent uses

multi-path payments instead of single-path payments. This--together with a novel max flow algorithm designed for the Lightning Network--allows a single probing node to push a large flow of payments through a target channel, making it possible to discover balances of even remote channels. Another major advantage of Torrent is that it can speed up balance discovery through parallel payment transfers and pre-computation of payment paths.

Elgar Encyclopedia of Cryptocurrencies.

Blockchain and DLT Roman Beck 2026-02-16

This illuminating Encyclopedia presents a comprehensive overview of cryptocurrencies, blockchain and distributed ledger technologies, clarifying developing terminology in order to provide a key reference point for navigating this evolving domain.

Blockchain Revolution Don Tapscott 2016-05-10

Blockchain technology is powering our future. As the technology behind cryptocurrencies like bitcoin and Facebook's Libra, open software

platforms like Ethereum, and disruptive companies like Ripple, it's too important to ignore. In this revelatory book, Don Tapscott, the bestselling author of Wikinomics, and his son, blockchain expert Alex Tapscott, bring us a brilliantly researched, highly readable, and essential book about the technology driving the future of the economy. Blockchain is the ingeniously simple, revolutionary protocol that allows transactions to be simultaneously anonymous and secure by maintaining a tamperproof public ledger of value. Though it's best known as the technology that drives bitcoin and other digital currencies, it also has the potential to go far beyond currency, to record virtually everything of value to humankind, from birth and death certificates to insurance claims, land titles, and even votes. Blockchain is also essential to understand if you're an artist who wants to make a living off your art, a consumer who wants to know where that hamburger meat really came from, an immigrant who's tired of

paying big fees to send money home to your loved ones, or an entrepreneur looking for a new platform to build a business. And those examples are barely the tip of the iceberg. As with major paradigm shifts that preceded it, blockchain technology will create winners and losers. This book shines a light on where it can lead us in the next decade and beyond.

### **The Economics of Blockchain and**

**Cryptocurrency** Caton, James L. 2022-10-20

This timely book is an innovative look at how blockchain technology will transform the structure of social and economic life. The security of blockchain supports the provision and maintenance of reliable databases and the creation of rule-based governance protocols. Leading contributors expertly review the impact of blockchain on existing structures of law, monetary systems, supply chains and business organizations.

*Beyond Bitcoin* Hanna Halaburda 2016-04-29  
Digital currencies are a fairly new phenomenon

brought about by the spectacular rise of the internet. While Bitcoin is the most famous, there are numerous other digital currencies—from Amazon Coin to Zetacoin. Beyond Bitcoin explores the economic forces underlying the design of their features and their potential. Halaburda and Sarvary argue that digital currencies are best understood by considering the economic incentives driving their creators and users. The authors present a framework that will allow systemic analysis of this dynamic environment and support further discussion of the design of digital currencies' features and the competition in the market.

**Is the consumer willing to adopt the innovative cryptocurrency Bitcoin as a payment method?** Liutauras Rokas 2020-04-28  
Master's Thesis from the year 2019 in the subject Computer Sciences - Cryptocurrency, grade: 2.7, , course: INNOVATION AND TECHNOLOGY MANAGEMENT, language: English, abstract: Is the consumer willing to

adopt the innovative, blockchain based cryptocurrency Bitcoin as a payment method? The aim of this work is to assess the European consumer's intention to use Bitcoin for payments. Bitcoin is not yet defined in many ways. The Role of the consumer is important as consumers play a significant role in technology adoption. In this work, Bitcoin is investigated from the consumer's perspective as an available innovative payment method. A literature reviewed allowed characterizing Bitcoin and to outline factors that have an effect on the consumer's intention to adopt this innovative technology for payments. These factors, compatibility (as in Innovation Diffusion Theory) and perceived risk, were integrated with a theoretical research model (Technology Acceptance Model) and its constructs perceived ease of use, perceived usefulness and behavioral intention, in order to predict the consumer's intention to use Bitcoin for payments. The proposed model was empirically tested using

data collected from a survey of European consumers. The Structural Equation Modeling (SEM) technique was used to evaluate this research model and a Confirmatory Factor Analysis (CFA) was performed to test the reliability and validity of the proposed measurement model.

**Data, Algorithms and Policies** Mario Cimoli  
2018

**Blockchain: A Practical Guide to Developing Business, Law, and Technology Solutions**

Joseph J. Bambara 2018-02-16 Develop, validate, and deploy powerful decentralized applications using blockchain Get the most out of cutting-edge blockchain technology using the hands-on information contained in this comprehensive resource. Written by a team of technology and legal experts, Blockchain: A Practical Guide to Developing Business, Law, and Technology Solutions demonstrates each topic through a start-to-finish, illustrated case study. The book includes financial, technology, governance, and

legal use cases along with advantages and challenges. Validation, implementation, troubleshooting, and best practices are fully covered. You will learn, step-by-step, how to build and maintain effective, reliable, and transparent blockchain solutions.

- Understand the fundamentals of decentralized computing and blockchain
- Explore business, technology, governance, and legal use cases
- Review the evolving practice of law and technology as it concerns legal and governance issues arising from blockchain implementation
- Write and administer performant blockchain-enabled applications
- Handle cryptographic validation in private, public, and consortium blockchains
- Employ blockchain in cloud deployments and Internet of Things (IoT) devices
- Incorporate Web 3.0 features with Swarm, IPFS, Storj, Golem, and WHISPER
- Use Solidity to build and validate fully functional distributed applications and smart contracts using Ethereum
- See how blockchain is used in

crypto-currency, including Bitcoin and Ethereum

- Overcome technical hurdles and secure your decentralized IT platform

*Insider and Outsider Cultures in Web3* Alexia Maddox 2024-11-25 Alexia Maddox provides a critical sociological study of insider-outsider tensions that influence the adoption of blockchain technologies and impact the Web3 ecosystem; the tensions between the Web3 community, the platforms and the users.

[Hastings Law Journal](#) 2018

[Incentivized Delivery Network of IoT Software Updates Based on Proofs-of-distribution](#) Oded Leiba 2019 "In this paper we introduce IoT PatchPool - a novel scheme that enables an incentivized distributed delivery network of IoT software updates. We use a decentralized storage network for reducing the load on the vendor when distributing patches towards IoT devices, and eliminating central points of failure. Unlike existing peer-to-peer file sharing networks which have a fundamental availability

problem for unpopular files, our protocol utilizes blockchain-based smart contracts to incentivize independent peers, termed distributors, by means of cryptocurrency payments. A vendor of IoT devices deploys a smart contract with a deposit, which acts as a publicly verifiable binding bid for delivery of patches to a specific set of IoT endpoints. Distributors will compete for delivering the updates to the desired IoT devices and present proofs-of-distribution in exchange for cryptocurrency payments. We address the fair exchange problem between distributors and the consuming IoT devices by utilizing a variation of the Zero-Knowledge Contingent Payments (ZKCP) protocol, ensuring that the process is trustless. This can encourage the participation of a large number of distributors, and thus facilitate a rapid scale-out of the system. Finally, we present and evaluate a prototype implementation combining the BitTorrent network with the blockchain platform Ethereum." -- abstract.

**Blockchain and the Law** Primavera De Filippi  
2018-04-09 "Blockchains will matter crucially; this book, beautifully and clearly written for a wide audience, powerfully demonstrates how."  
—Lawrence Lessig "Attempts to do for blockchain what the likes of Lawrence Lessig and Tim Wu did for the Internet and cyberspace—explain how a new technology will upend the current legal and social order... Blockchain and the Law is not just a theoretical guide. It's also a moral one." —Fortune Bitcoin has been hailed as an Internet marvel and decried as the preferred transaction vehicle for criminals. It has left nearly everyone without a computer science degree confused: how do you "mine" money from ones and zeros? The answer lies in a technology called blockchain. A general-purpose tool for creating secure, decentralized, peer-to-peer applications, blockchain technology has been compared to the Internet in both form and impact. Blockchains are being used to create "smart contracts," to expedite payments,

to make financial instruments, to organize the exchange of data and information, and to facilitate interactions between humans and machines. But by cutting out the middlemen, they run the risk of undermining governmental authorities' ability to supervise activities in banking, commerce, and the law. As this essential book makes clear, the technology cannot be harnessed productively without new rules and new approaches to legal thinking. "If you...don't 'get' crypto, this is the book-length treatment for you." —Tyler Cowen, *Marginal Revolution* "De Filippi and Wright stress that because blockchain is essentially autonomous, it is inflexible, which leaves it vulnerable, once it has been set in motion, to the sort of unforeseen consequences that laws and regulations are best able to address." —James Ryerson, *New York Times Book Review*

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