

# Distributed Ledger Technology Implications Of Blockchain

## **Blockchain And New Economic Paradigms** Philipp Schlander

2019-05-27 Seminar paper from the year 2018 in the subject Computer Science - Commercial Information Technology, grade: 1.3, University of Frankfurt (Main), course: P2P Finance, language: English, abstract: During the past years arising technologies and globalization have forced institutions and companies dealing within different challenges of digitalization. Systems and applications have become more complex and interconnected, setting a difficult problem for the current legacy systems and applications. With the invention of Bitcoin in 2008 by a person or group of people known by pseudonym "Satoshi Nakamoto", a solution to the challenges of globalization and digitalization was introduced to the world. Not Bitcoin as a cryptocurrency by itself, but the system Bitcoin is based on: blockchain technique. This new technology promises to radically alter the existing paradigms of nearly all industries including IT, finance, government, media, medical, energy and law as the most important ones. The topic of this seminar paper is to elaborate the revolutionary implications of blockchain on different sectors and to glance at possible future aspects of blockchain's potentials setting a new paradigm.

**Beyond Bureaucracy** Alois A. Paulin 2017-04-22 This book examines the role of bureaucracy in modern technologically advanced societies, the traditional models of governance, and the potential of information technology to fundamentally change and improve governance. In the area of public-domain governance, information and communication technologies (ICTs) have empowered public agencies to improve their activities and to strengthen the efficiency of their operations. Technology has enabled optimized transfer of knowledge and information between government agencies, more efficient supervision and control of relationships with citizens, and higher efficiency in law enforcement

through better access to information. Throughout the last decades, technology has been used to strengthen the role of state bureaucracies and the relationship between the civil service and the citizens. We have witnessed the transformative powers of ICTs in private-sector enterprises in well-structured technological landscapes, which has produced new ecosystems comprised of software developers, providers, and consumers who provide and consume new products and services in ecosystems that are based on clear technological standards and shared modular generic artefacts, which allow for distributed peer production. ICTs will shape cultural and civic discourse and create products, services and tools, relying on the open toolsets, technologies and exchange of knowledge between peers. This book will be of particular interest to government CIOs, IT/IS managers, researchers, students, and practitioners in technical sciences, public administration, business management, public policy and IS management.

**Why the Law Needs to Encompass Token** Anjuli v. Hülst 2024-03-04 Academic Paper from the year 2021 in the subject Law - Miscellaneous, grade: 1,0, University of Bologna, language: English, abstract: This paper examines the question of whether and why distributed ledger token should be legally encompassed. To ensure a fundamental understanding, it first describes the basic features of the distributed ledger technology and the main characteristics of token. This is followed by a look at the function of law in general as well as with regard to property and technology in particular. From these considerations, the necessity of recognizing token as legal goods is derived, coming to the concluding section where it will be addressed whether property law can be used to encompass token. Though not evaluating any specific application of norms, the paper argues for a corresponding openness in legal interpretation, especially when it comes to disruptive technologies. *Smart Contracts in UAE Public Procurement. Factors Influencing*

Adoption and Policy Implications Moazam Ali 2024-06-18 Doctoral Thesis / Dissertation from the year 2024 in the subject Business economics - Project Management, grade: 3.7, British University in Dubai, course: Project Management, language: English, abstract: The purpose of this study is to examine people's perceptions about the use of smart contracts through blockchain technology for public procurement in the United Arab Emirates (UAE). The research integrates the Technology Acceptance Model (TAM), the Technology-Organization-Environment (TOE) framework, and the Innovation Diffusion Theory (IDT) to develop a conceptual framework for understanding the factors that influence the behavioral intention to adopt smart contracts in the public procurement process. The study employs a quantitative research methodology. Data was collected through a survey questionnaire distributed to key stakeholders involved in public procurement, including government officials, suppliers, and citizens. The survey instrument measured constructs such as relative advantage, complexity, trialability, observability, perceived compatibility, perceived enjoyment, technology awareness, perceived risk, perceived efforts, and perceived constraints from suppliers, regulations, and business partners. The findings reveal that relative advantage, trialability, observability, perceived compatibility, perceived enjoyment, and technology awareness have a significant positive influence on the behavioral intention to adopt smart contracts in public procurement. Conversely, complexity, perceived risk, and perceived constraints from suppliers, regulations, and business partners have a significant negative influence on the behavioral intention. The results also indicate that the TAM model moderates the relationships between the various factors and behavioral intention.

Blockchain-based Digital Twins. Requirements and Design Decisions for the Data Storage Tobias Heinrich 2023-01-12 Master's Thesis from the year 2022 in the subject Computer Science - Miscellaneous, University of Hohenheim, language: English, abstract: The following research goal is the development of design decisions for the blockchain-based storage of digital twin data. The digital twin can be deployed in almost every industry and is able to represent any object, being, process or

organisation. The resulting benefits are versatile and can encompass a higher transparency and efficiency, cost reduction, or the enabling of completely new functions such as the virtual commissioning. Digital twins do even contribute to a sustainable industrial production as they enable a corresponding reduction of the primary energy emissions of up to eight percent. Due to this substantial added value, digital twins pertain to the top ten strategic technology trends and are expected to reach a market size of over 48 billion USD by 2026. The existence of digital twins is strongly dependent on its underlying data, for which reason the data storage is of fundamental importance for the operation of this technology. In the past, the digital twin concept mostly relied upon a traditional storage infrastructure in form of databases or clouds. However, digital twins and its data storage face major challenges, e.g., through a more and more connected world and therefore an increasing number of potential participants and data volume, or as a consequence of growing data security-related risks. Furthermore, potential digital twin use cases entail varying conditions, for which reason alternative storage solutions must be assessed. The blockchain technology might constitute a possible alternative to realize the storage of digital twin data. Through the novel and nearly unique characteristics such as immutability, decentralisation, or manipulation safety, blockchains could introduce new opportunities to address digital twin use cases. Those characteristics seem relevant at first sight as the application areas of digital twins become more manifold- especially as the digital twin concept evolves from a descriptive to a rather actionable approach and include more critical data. How the blockchain technology can actually deal with the requirements for the data storage including the abovementioned challenges must therefore be evaluated in order to facilitate their interplay and potentially achieve their full potential. Hereby, at first the data storage in digital twins must be understood comprehensively to assess the suitability of their deployment.

**High Impact Technologies Radar - Fourth Edition** Severino Meregalli 2022-06-30T00:00:00+02:00 The DEVO Lab HIT Radar is a support tool for the digital transformation of business. The Radar

identifies emerging digital technologies through a methodology based on three questions: Which is, and could be, the impact of this technology on companies? How far is this technology from a “must adopt” decision? How quickly is this technology moving towards a full adoptability? This Fourth Edition of the General Report sums up the result of an intensive scouting performed in collaboration with the MIT Design Lab on the technology clusters Artificial Intelligence, Human Augmentation, Digital Infrastructure, IoT, Materials Printing, Advanced Robotics, grouping 16 technologies.

**Fintech, Digital Currency and the Future of Islamic Finance** Nafis Alam 2020-11-28 The banking and financial landscape has been inundated with technology over the last decade, with FinTech, InsurTech and RegTech being just some of the new applications within finance. In the Gulf Cooperation Council (GCC), FinTech is yet to find its feet despite several digital transformation drives initiated by the regional governments in the UAE and Bahrain. In comparison to conventional finance, the use of FinTech within Islamic financial institutions (IFIs) in GCC countries is still in its very early stages. However, the potential disruption that technology may cause for the Islamic finance sector within this region cannot be underestimated. Aiming to highlight, examine and address key strategic, operational and regulatory issues facing IFIs as they make an effort to keep up with the FinTech revolution, this book explores the market positioning, product structure and placement, delivery channels and customer requirements within the GCC market. The authors evaluate the current situation and look forward to future regulation surrounding technology and financial institutions within the GCC. Scholars and students researching Islamic finance and financial technology will find this book an insightful and valuable read, as well as those interested in international finance more generally.

*Blockchain, IoT, and AI Technologies for Supply Chain Management* Priyanka Chawla 2023-05-05 Supply chain management, often known as SCM, refers to the extensive variety of operations that are required to plan, monitor, and coordinate the movement of a product from its raw materials to its finished state in the most time- and money-efficient

manner possible. How the supply chain is managed has an impact not only on the quality of the product and the service but also on the distribution, costs, and overall customer experience. Supply chain management is a massive undertaking that needs firms to reevaluate the method in which they operate their supply chains. Blockchain, IoT, and AI Technologies for Supply Chain Management discusses the problems and difficulties that the facilitators of the supply chain confront, in addition to the possible solutions to such problems and difficulties. This book will be the only one of its kind to address the impact of COVID-19 on supply chain systems involving different stakeholders such as producers, dealers, and manufacturers and will provide a foundation for future research opportunities that will allow for the unrestricted expansion and prosperity of business. It will serve as a foundation for academics, scientists, and educationists interested in the use of modern technologies in the field of supply chain management, such as the Internet of Things (IoT), Artificial Intelligence (AI), and Blockchain. In addition to those engaged in research, undergraduate and postgraduate students in higher education can also use this publication as a reference book. This book also presents a multifaceted perspective for the general public, including topics such as computer science, the food business, hotel management, fashion, medical, inventory management, and agricultural spheres.

*A comparative study of token offering mechanisms ICOs vs. STOs* Nico Dambmann 2021-07-30 Bachelor Thesis from the year 2021 in the subject Business economics - Investment and Finance, grade: 1,7, University of Frankfurt (Main), language: English, abstract: A token offering is a novel mechanism that enables firms to raise funding by issuing tokens to external investors. Tokens are digital assets that are cryptographically secured and based on distributed ledger technology (DLT), whereas blockchain technology is the most prevalent type of DLT. Depending on the type of token issued in a token offering, one can distinguish between initial token offerings (ICOs) and security token offerings (STOs). Utility and currency tokens are issued in ICOs, security tokens are issued in STOs. Both mechanisms differ in their degree of

regulation as STOs fall under much stricter securities regulations. Fundraising mechanisms are a prime topic in finance literature as firms require capital to grow, and there is fierce competition for capital. Initial work examining token offerings predominantly provides studies focusing on ICOs. However, there is a lack of studies focusing on STOs, with the exception of Lambert et al. (2020). I seek to extend the finance literature by focusing on both ICOs, and STOs. Hence, I provide a comparative analysis of both fundraising mechanisms: ICOs vs. STOs.

Blockchain Technology Compliance with the European Union (EU)

General Data Protection Regulation (GDPR) Oliver Zeidler 2020-09-04

Essay from the year 2020 in the subject Computer Sciences - Internet of Things, IOT, grade: 1.0, Oxford University (Faculty of Law), language: English, abstract: In this essay, I will argue that the GDPR is slowing down technology progress in the EU with respect to the Blockchain technology. The blockchain is of particular interest to me as I detected the potential legal issues and impact of blockchain technology within my professional work. I identified several legal ramifications in different fields of law, that I believe will raise major problems in the near future. Moreover, it is not currently certain how United Kingdom will treat the international law internally after Brexit, as Article 3 GDPR is limiting the spatial application area to the European Union and processes taking place in this terrain. I will outline these problems here.

**Tokenization of Private Equity Funds in Germany. Direct and Indirect Participation and Feasibility** Philipp Rothe 2023-05-24

Master's Thesis from the year 2023 in the subject Business economics - Investment and Finance, grade: 1,0, International School Of Management, Campus Frankfurt, language: English, abstract: The aim of the master thesis is to examine whether private equity is suitable for tokenization. After analyzing different characteristics of private equity, such as the illiquidity or mechanisms like capital calls, the master thesis concluded that the asset class is suitable. Private equity shares in the form of security tokens can help to reduce illiquidity and cashflows like the capital calls can be automated by the use of smart contracts. For the tokenization, the master thesis recommends to use existing standards,

such as the Ethereum blockchain or the ERC-1400 token. Furthermore, different structures for issuing private equity tokens were elaborated. These include a structure for an indirect participation via a special purpose vehicle which issues tokens and simultaneously invests into a fund, but also a direct participation where the fund itself can issue tokens. During the description of possible structures, all relevant laws were included. These include the German Electronic Securities Act (eWpG), German Banking Act (KWG), Security Prospectus Act (WpPG), Capital Investment Act (VermAnlG), Securities Trading Act (WpHG) and the German Investment Code (KAGB). All structures were evaluated from the perspective of private equity funds, institutional investors, private investors or other relevant intermediaries. Also, benefits and challenges for the different structures and participants were discussed. The benefits include an increase in efficiency of several processes, potential cost savings, the possibility for funds to reach more investors or the possibility for investors to diversify their portfolio more. Still, these benefits could only be made use of, if major challenges are mastered by the market participants. These include an insufficient legal framework, different hurdles when implementing a secondary market, or the problem that theoretical approaches might work differently in reality.

Blockchain. The disruptive potential in the financial sector Pascal Wald

2022-02-07 Seminar paper from the year 2017 in the subject Computer Science - Internet, New Technologies, grade: 1,3, University of Applied Sciences Bonn, language: English, abstract: This paper aims to provide an overview of the main opportunities and limitations of blockchain and, on this basis, to assess what disruptive potential can be attributed to the technology in the financial sector. First, conceptual and theoretical foundations are described. The functionality of the blockchain will be explained using the example of Bitcoins in order to be able to address the potential fields of application and their significance for the financial sector in the following. Finally, core statements will be concluded.

*Blockchain Technologies for Sustainability* Subramanian Senthilkannan Muthu 2021-10-24 This book highlights the applications of blockchain technologies to foster sustainable development in different fields. The

concept of Sustainability has grown widespread in today's context and there are many requirements to achieve Sustainability in any industrial sector including mapping, tracing the supply chain to ensure sustainable supply chain management. Reliable and transparent, efficient data is one of the key requirements for Sustainability in today's advanced industrial context. Achievement of Sustainability objectives in this advanced era demands various technological advancements such as Blockchain technologies. The core competencies of blockchain technology namely transparency, data auditability, privacy, value transfer, and process efficiency and automation are very much essential for achieving the multifold objectives under sustainability.

**Blockchain and Distributed Ledger Technology Use Cases** Horst Treiblmaier 2020-07-02 Blockchain and other trustless systems have gone from being relatively obscure technologies, which were only known to a small community of computer scientists and cryptologists, to mainstream phenomena that are now considered powerful game changers for many industries. This book explores and assesses real-world use cases and case studies on blockchain and related technologies. The studies describe the respective applications and address how these technologies have been deployed, the rationale behind their application, and finally, their outcomes. The book shares a wealth of experiences and lessons learned regarding financial markets, energy, SCM, healthcare, law and compliance. Given its scope, it is chiefly intended for academics and practitioners who want to learn more about blockchain applications.

**Contemporary Research in Accounting and Finance** Abdelghani Echchabi 2022-05-28 The book compiles a comprehensive set of case studies in business and accounting from the MENA region. These case studies consist of practical research studies with strong theoretical foundations. Hence, the book is a guide to the industries in various sectors regarding the best practices for efficient business and accounting management. In addition, the book will serve as an important teaching reference for business and accounting courses in the MENA region.

**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.

**Gender Gap in Blockchain Systems** Amanda Van Annan 2025-10-14 Master's Thesis from the year 2024 in the subject Computer Science - Internet, New Technologies, grade: 1.5, , course: MBA, language: English, abstract: Blockchain focuses on using digital systems to execute and record online transactions that can only be perceived or considered as the building blocks developed from digital algorithms and secured through cryptography. This technology system is one of the key strategic technology trends used in various organizations or public sectors to record transactions. The problem at hand is the gender gap within the

blockchain industry, where African American women are underrepresented and face various challenges in their pursuit of opportunities and advancement. Despite the increasing interest in blockchain technology, the participation of women in the industry remains significantly lower compared to their male counterparts. This gender disparity not only limits the diversity of talent and ideas within the industry but also hinders the industry's overall growth, innovation, and potential for positive social impact. Existing studies on gender gaps in technology fields, while valuable, often provide a limited understanding of the specific dynamics and challenges within the blockchain industry. There is a need for focused research that examines the gender gap in blockchain systems and investigates the unique factors that contribute to women's underrepresentation. This study aims to fill this gap by investigating the gender gap in blockchain systems, focusing on African American women's perspectives and their involvement in blockchain technology. By addressing this research gap, we can gain insights into the barriers African American women face in the industry and identify strategies to foster a more inclusive and equitable blockchain ecosystem. The general research question is: What are the potential factors that lead to the gender gap in blockchain systems among African American women in the US who are influencers in the blockchain space? The sub-research questions are: How does race influence gender inequality in blockchain technology change among African American women in the US? How do trust and transparency influence the leadership position of African American women in the blockchain system? What are the key strategies or success factors to promote future gendered leadership in blockchain systems?

**The Impact of Blockchain Technology on Capital Markets. A Transformation of our Financial System?** Dominik Campanella 2018-09-25 Blockchain technology could change our financial sector forever. The digital distributed database is perceived as a focal point in the emerging FinTech sector and it is only at its beginning. The disruptive potential on the capital markets is undeniable since it already influenced our economy with the cryptocurrency Bitcoin. But what kind

of structural transformation can we expect? Which challenges come with such an innovation? And will it work with our existing financial infrastructure? Dominik Campanella unearths the truth. In his book he identifies potential application fields the uprising technology.

Campanella evaluates their operational and strategic implications and analyses remaining challenges of the wide adoption of blockchain technology. In this book: - Bitcoin; - cryptocurrency; - financial sector; - innovation; - digitalization

**Cryptocurrencies and Cryptoassets** Andrew Haynes 2020-04-28 This book examines the legal and regulatory aspects of cryptocurrency and blockchain and the emerging practical issues that these issues involve. The analysis covers a range of advanced economies across the world, in America, Europe and Asia. The book describes, explains and analyses the nature of cryptocurrencies and the blockchain systems they are constructed on in these major world economies and considers relevant law and regulation and their shortcomings. It will be of use and interest to academics, lawyers, regulators and anyone involved with cryptocurrencies and blockchain.

**The Cryptocurrency Bitcoin And Causal Effects Of Market Volatility** Gabriele Pauliuk 2020-05-12 Academic Paper from the year 2018 in the subject Economics - Monetary theory and policy, grade: 9/10, International School of Management, Campus Munich, course: Financial Geography, language: English, abstract: This work is about bitcoin and illegal trading as well as fluctuations and the causal effect of it. The recent emergence of new technologies in the financial sector and virtual communities lead to new types of transactions and started questioning the relevance of financial centers around the world. The main reason for the emergence of virtual currencies (cryptocurrencies) is not necessary incapability or shortcomings of traditional currencies, but rather the development of the internet and its networks. Unfortunately, cryptocurrencies raise more controversies on questions such as legal framework, financial risks or effect on the economy - this is a challenge for the financial sector and the existence of financial centers. In the beginning, it is necessary to define Virtual Currencies. This type of

currency can be defined as International Monetary Fund (IMF) in a research "Monetary and Capital Markets, Legal, and Strategy and Policy Review Departments" describes digital representations of value, issued by private developers and denominated in their own unit of account. This definition clarifies the usage of virtual currencies as it has the functionality to be transacted electronically, stored, accessed if two parties of a transaction confirm an exchange. Virtual currencies emerged because of the creation of a blockchain or so-called distributed ledger system. This system is exceptional because of decentralization principles. The most important detail in a system is the unique ledger of transactions. Bitcoin technology allows to have a consensus between members of a network and decentralize transactions within a network.

## Distributed Ledger Technology Implications Of Blockchain

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