



Testing the Depending Factors of Using the Digital Currency

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ABSTRACT

In the modern processes that happened in online with evolution of technology Digital currencies was effect on the process with new marketing exchange, selling, investment etc., but still not depend because lack of use it, security issue and the risks associated when dealing with hackers and information leakage. In this research we select Knowledge university and we distribute about (40) questioner and we receive all. Data have been collected from the questioner and analyzed. After analysis, significant results of both dependent and independent variables have been obtained. From the results, we can get an idea about the policies and usage of DC affect on the decision to use it.

1. Methodology

1.1 Research Problem:

The fast development in IT and programs especially in banks services and financial business making evolution happened every day , example of this is digital currency and its effect on marketing exchange , dealing , stock market , and how the customer or users dealing with this new marketing.

Therefore, the research problem is: How the policies and usage of digital currencies effect on customer decision to use it?

1.2 Research Importance:

- 1- To understand what is digital currency and the factors which effect on using it .
- 2- To answer research question and test the hypothesis and give conclusion and recommend.
- 3- To present a theoretical background of the digital currency.
- 4- understanding the obstacles, difficulties and advantages in digital currencies

1.3 Research Hypothesis:

According to the research problem and importance, this study specified the basic hypothesis as below:

H0: the factors are effect on adoption Digital Currency using.

H1: the Perceived Risk is effect on adoption Digital Currency using .

H2: the Security and control is affect on adoption Digital Currency using .

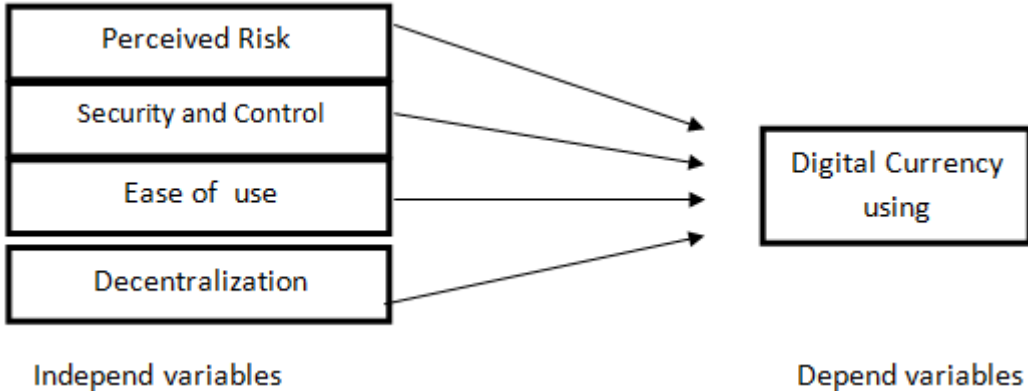
H3: the Ease of use is affect on adoption Digital Currency using .

H4: the Decentralization is affect on adoption Digital Currency using .

1.4 Research Methods:

This research uses qualitative approaches on both primary and secondary data by use the (Excel) program. The primary data was collected from questionnaires distributed aiming users in Knowledge university . The secondary data was collected from books, journals and websites.

1.5 Conceptual Framework:



2. Digital Currency

The Digital Currency(DC) or (Crypto currencies) are great by programs technology and with high secure encryption programs (Fry and Cheah,2016). And it work with protocol called block chain ,it can be define as a method or tools or away for making the transactions processes in network (Yilmaz and Hazar ,2018).(Park and Others,2020) say it is a digital symbol marked , store, and management electronically by open and decentralized cryptography system. And (Laboure and Reid,2020) mention it is a type of currency available in digital form. According to (Financial Action Task Force (FATF,2014) (DC) can be define as a digital representation in virtual transactions dealing with e-money and virtual currency. The main value of digital currency according to (Shirai,2019) enabling to making decentralized auditing on the transactions processes. And to (Chuen,2015) opinion there are three conditions of successfully of (DC) :1) there are a ecosystem for dealing between users in system ; 2) Incentives to increase the dealing; 3) identification, it is important for avoid or reduce the using of currency for money laundering or terrorism activities. To making or dealing with (DC) there are some principle according to (Acuña and Pullas,2016) to understand for making users wants to deal with (DC) : First, there are safe transactions ; Second, technology neutrality in (DC) issue and role; Third, functional equivalent in dealing and depending the document in both form (paper and electronic) in writing or signatures. (Sharma and Sharma,2018) and (Koumbarakis and

Saldapenna,2019) mention some advantage of (DC) like: easy to use ,low transaction fees , central authority to avoid problems ,and ability for used globally in any country. While (Boshkov,2018) mention some risk of the (DC) like: instability for the (DC) making problem in the short term in use and long term for the investing , not understanding how it work and use , lack of knowledge make the users victims of hackers , inability to correct the mistake or cancel the payment process. There are many example of (DC) like Ethereum, Litecoin, Bitcoin which have market exchange ,users, investors etc, but there are some element like users , (individuals), miners and block chain (Themistocleous and Papadaki ,2020) and some factors effect on use it in financial processes according to (Vinitha and Vasantha,2017) and (Alqaryouti,2020) :

- 1- Perceived Risk : it happen when the consumers understand the risk and decided to reducing their dealing in online.
- 2- Perceived Ease of Use : it is about making the process that leads to final output with no problems.
- 3- Security and Control : it is how much the users trust in the system to keep there information safe .
- 4- Decentralization : it mean the government has no power to select or great rules to crypto currency owners .

3.Resulte and Analysis

3.1Demographical Data:

Finding of respondents profiles are illustrated in table (1) which shows the Demographical Data :

Table (1): Demographical Data

Factors	Factors	Percentage
Gender	Male	85%
	Female	15%
Age	Below 25	0%
	26 – 35	22%
	36-46	46%
	Above 46	32%
Education	Diploma	0%
	Bachelor Degree	64%

	Master Degree	25%
	Doctorate Degree	11%

3.2 Analysis:

In order to check dependency of Digital Currency using on perception, regression analysis was ($R^2 = 0.527$) The significant value is (0.035), so H_0 is supported (see Table 2) . in Correlation analysis ($R^s = 0.549$) this suggests that variance of factors can be explained, which supports H_0 (see Table 3).

Table (2): Regression Analysis Result

R Square	0.527
Significant value	0.035

Table (3): Correlation Analysis Result

In depended Variable	Measuring Factors
Dependent	
Customer Satisfaction	0.549*

*p < (0.05)

N=100

Table (4) Coefficients (a)

Standardized coefficient	Beta	P
Perceived Risk	0.022	.053N.S
Security and Control	0.24	.058N.S
Ease of use	0.011	.055N.S*
Decentralization	0.344	.038*

*P<0.05 *N.S= Not Significant

3.2.1 Dependent Variable:

In Beta indicates , (Beta =0.022) of Perceived Risk is not significant, which not supports H1.(Beta = 0.24) of Security and Control is not significant, which not supports H2.(Beta = 0.011) of Ease of use is not significant, which not supports H3. (Beta = 0.344) of Decentralization is significant , which supports H4.

4. Conclusion

1- according to hypothesis test the (Perceived Risk , Security and Control, Ease of use) is negative , not significant and not support .

2- according to hypothesis test the (Decentralization) is positive , significant and support .

3- according to the results , the stock market don't have a strong desire for inter to the Digital Currency market currently because the security risks like electronic attack , hacking , or fraud and all it happen without deterrent it being it happen in electronic space and without control any governments or countries .

4- the stock market don't have a experience that need it to inter to this type of market and avoid the security risks .

5- the according to the results ,the Decentralization is very desire because that kind of dealing in the stock market allow to make more and more of profit and make process without strict financial instructions and parameters in the Digital Currency market , and that which courage other companies to inter to this market .

6- the Decentralization in the Digital Currency market allow to the companies a free dealing without any control of any country and without transaction taxes ,and that is a advantage that any stock market have it .

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پوخته:

له پرۆسه کانی سه رهپیلی ئهم دوا بیهدا له گه ل پيشکه وتنی تهکنه لۆژیا دا ، دراوی دیجیتا ل کاربگه ری له سه ر پرۆسه کانی ئالوگۆری بازارپو فروشتن و وه به رهینان و هتد کردووه . له گه ل ئه وه شدا ، ئه وان هپشتا به هۆی که می ی به کارنه هیووی ، مه سه له ی سه لامه تی و ئه و مه ترسیانه ی که په یوه ستن

بهمامه له کردن له گه ل هاکه ره کان و دزه پیکردنی زانیارییه کان ، پشتیوانینا کرین . له و توئیزینه وه یه دا زانکوی نۆلج ده ستنیشان کرا و نزیکه ی 40 فۆرم دابه شکراو سه رجه میان وه رگیران . که له ویڊا داتا له فۆرمه کان کۆده کراو پاشان ئه نجامی به ده ست هیئا بو هه ردوو گوڤاوی سه ربه خو و پشتیبه ستن و له ئه نجامه کان ده توانین بیروکه یه ک ده رباره ی سیاسه ته کان و به کاره یئانی ئیمکرپه ته کان ده ست که ون که کار ده کاته سه ر بپاری به کاره یئانیان .

اختبار العوامل المعتمدة على استخدام العملة الرقمية

الملخص:

في العمليات الحديثة التي حدثت على الإنترنت مع تطور التكنولوجيا ، كان للعملات الرقمية تأثير على العمليات في التبادل التسويقي والبيع والاستثمار وما إلى ذلك ، لكنها لا تزال غير معتمدة بسبب قلة استخدامها وقضية الأمان والمخاطر المرتبطة بالتعامل مع المتسللين وتسريب المعلومات. في هذا البحث تم اختيار جامعة نولج وتم توزيع حوالي (40) استمارة وتم استلامها جميعا. حيث تم جمع البيانات من الاستمارات ثم الحصول على نتائج لكل من المتغيرات التابعة والمستقلة ومن النتائج يمكننا الحصول على فكرة حول سياسات واستخدام العملات الرقمية والتي تؤثر على قرار استخدامها.