



مركز دان الأكاديمي للعلوم والبحث العلمي

مجلة دان

العلمية المحكمة

للدراسات والبحوث التربوية والعلوم الانسانية

تهدف الى تعزيز المعرفة بين الباحثين وتبليغ الافكار من خلال تقديم مستوى علمي موثوق به

5 العدد الخامس
2026



مجلة دان العلمية المحكمة العدد الخامس 2026 Dan Journal.No.5. 2026

مجلة فصلية تصدر عن مركز دان الأكاديمي للعلوم والبحث العلمي في الدنمارك



DAN

Journal

A Quarterly Peer-reviewed Scientific Journal

5

NO. 2026

Contact us via email:

Danjournal.dk@yahoo.com

[Email: Mfss64@yahoo.dk](mailto:Mfss64@yahoo.dk)

Tel. +45 71602316

Address:

Brønby nord vej 72, 3.1

Brøndby 2605

Denmark

All rights reserved to the peer-reviewed Dan Journal

No.5

2026

Dan Journal of Scientific Research and Humanities

**A quarterly peer-reviewed scientific journal issued by the Dan Academic
.scientific center**

editor-in-chief

prof. dr. salah Abdul Hadi hlihl al jbori

specialization. modern and contemporary iraq history

 009647806189688

 hhhdrs2@gmail.com

 wasit university college of basic education. iraq

deputy editor-in-chief

prof. dr . Nesrine Al Salameh..

Specialization: Regional planning

 00963997962632

 Damascus University

 nszemhal2014@gmail.com :

Art Direction and Design:

Assistant Professor: Maha Nima Lafta Al-Saadi

 Baghdad, Iraq / College of Education for Pure Sciences – Ibn Al-Haytham / University of Baghdad

 07730024653

Dan Journal of Scientific Research and Humanities

Editorial Board

Assistant Professor. Dr. Saad Ali Raehan AL-Mohamady
Specialization. : Business Administration
Baghdad, Iraq¹
009647901774967
doctor.alkaisy91@gmail.com

Prof. Dr. Abdelkader Karamane
Specialization. History of Islamic antiquities
Institute of Archeology –
University of Algiers
00213772487303
[. abdelkader.karamane@univ-most](mailto:abdelkader.karamane@univ-most)

.Assistant Pro.Dr. Muhammad Abdel Sattar Abdel Wahab
Specialization. Civil Law
Qassim University – College of Sharia - Saudi Arabia
00966546485090
mohammedabdelstar@yahoo.com

Assistant Pro.Dr. Mohammad Taleb Dabous
Specialization: Educational Measurement
and Evaluation
Al-Istiqlal University
+ 972599887679
mddabous@hotmail.com

Assistant Prof. Dr. Raouf Nadi Abu Awad
Specialization. Sociology of Criminology
Istiqlal University - Jericho - Palestine
+972 5 1484
raofabuawwad@yahoo.com

.Prof. Dr. Metrouh Om Alkhir
Specialization .Archeology
National Center for Research in Archaeology,
Tipaza. Algeria
00213672686409
oumelkhirmetrouh@gmail.com

Assistant. Prof. Dr. Dima Fayek Taha Abu Latifa Asso
Specialization Islamic thought and contemporary ideologies
Al-Istiqlal University Palestine / Jericho
+972598235620
Dema_latifa@outlook.com

Assistant. Prof. Dr . Jihan Saeed Adel
Specialization. Psychological and Educational
guidance
University of Dohuk, College of Basic
Education/Department of Psychology
Dohuk/Iraq
0096475048640688
Jehansa158@gmail.com

**Assistant Prof.Dr. Istibraq Kazim Shabut Fayhan Al-
Masoudi**
Specialization: Environment
University of Wasit / College of Education for
Humanities / Department of Geography
009647708847619
Ishabboot@uowasit.edu.iq

Dr. Moath Abedullah Hamed Ishtaiyeh
Specialization. PhD in Modern Literature and
Criticism
Al-Istiqlal University Palestine / Nablus
+0597489690
moath.shtiah@pass.ps

Dan Journal of Scientific Research and Humanities

Assistant Professor Dr. Mahmoud Mohammed Abdul Karim
Specialization: Islamic Education Teaching Methods
University of Mosul / College of Basic Education /
Department of Special Education
Phone: 009647717059669
Email: mahmood.mohammed1975@uomosul.edu.iq

Assistant Professor. Maitham Hamid Nasser
Specialization: Strategic Management
Nahrain University, College of Political Science
Phone: 0096477706590923
Email: Alkabby1985@gmail.com

.Assistant Pro.Dr. Muhammad Abdel Sattar Abdel Wahab
Specialization. Civil Law
Qassim University – College of Sharia - Saudi Arabia
00966546485090
mohammedabdelstar@yahoo.com

Assistant Professor Ali Haif Abbas
Specialization: Linguistics
University of Wasit - College of Basic
Education / Iraq
Phone Number: 009647800499897

Assistant Prof. Dr. Raouf Nadi Abu Awad
Specialization. Sociology of Criminology
Istiqlal University - Jericho - Palestine
+972 5 1484
raofabuawwad@yahoo.com

.Prof. Dr. Metrouh Om Alkhir
Specialization .Archeology
National Center for Research in Archaeology,
Tipaza. Algeria
00213672686409
oumelkhirmetrouh@gmail.com

Assistant. Prof. Dr. Dima Fayek Taha Abu LatifaAsso
Specialization Islamic thought and contemporary ideologies
Al-Istiqlal University Palestine / Jericho
+972598235620
Dema_latifa@outlook.com

Assistant. Prof. Dr . Jihan Saeed Adel
Specialization. Psychological and Educational
guidance
University of Dohuk, College of Basic
Education/Department of Psychology
Dohuk/Iraq
0096475048640688
Jehansa158@gmail.com

Dan Journal of Scientific Research and Humanities

**Assistant Prof.Dr. Istibraq Kazim Shabut Fayhan Al-
Masoudi**

**Specialization: Environment
University of Wasit / College of Education for
Humanities / Department of Geography
009647708847619
Ishabboot@uowasit.edu.iq**

Dr. Moath Abedullah Hamed Ishtaiyeh

**Specialization. PhD in Modern Literature and
Criticism
Al-Istiqlal University Palestine / Nablus
+0597489690
moath.shtiah@pass.ps**

Dan Journal of Scientific Research and Humanities

Advisory Board

Prof. Dr. Mayata Tedjani
Specialization. Archeology
Faculty of Social and Human Sciences, Lachdid
Hamou Lakhdar University – Algeria
00213663354369
tedjani-mayata@univ-eloued.dz

**Assistant Pro.Dr. Alkhansaa Ahmed Mohamed
Saeed**
Specialization. Public international law
Buraydah Private college. Saudi Arabia

khansaahmed72@gmail.com

Prof. Dr .Yusra Khalid Ibrahim
specialization: media
Iraqi University\College of Mass
Communication\Department of Radio and
Television Journalism
009647703465165

Yusra.kh.ibrahim@aliraqia.edu.iq

Dr: Bilal Gasim AL -kaisy
Specialization . Marketing management
Baghdad/Iraq
00964771111511
doctor.alkaisy1971@gmail.com

Prof. Dr. SAMIR M. RAMMAL
Ph.D. English Rhetoric & Linguistics
Birzeit University / Palestine
+ 09-2515-825
rammals@hotmail.com

Prof. Dr. Azouk Abdel Karim
specialization .History of Islamic antiquities
Institute of Archeology, University
of Algiers. Republic
00213 0 97 89 05 81
abdelkader.karamane@univ-mosta.d

Prof. Dr.Muayad Barakat Hassan
specialization .Political philosophy
Polytechnic University of Dohuk
009647504366015
muayad.barakat@dpu.edu.krd

Assistant Professor: Ali Haif Abbas
specialization: Linguistics
University of Wasit- College of Basic Education. Iraq
009647800499897
ahaif@uowasit.edu.iq

Dr. Omar Zuhair Ali
Specialization: Philosophy of Quranic Sciences
General Directorate of Supervision. Iraq
009647727284836
omarzuhair@yahoo.com

Prof. Dr. Mushtaq Talib Moneim Al-Shammari
.Ancient literature Specialization
Wasit University College of Basic Education
Department of Arabic Language. Iraq
009647712608180
mushtaq083@yahoo.com

Dan Journal of Scientific Research and Humanities

The research and studies published in the journal are the opinions and suggestions of the researchers and are considered their intellectual property. Copyright remains with the peer-reviewed Dan Academic Journal and may not be republished without written permission from the journal and its editor-in-chief. The journal is published in accordance with international publishing regulations and rules.

Correspondence should be addressed to:

E.info @dan-journal.com

E.mfsd64@gmail.com

Tel.004571602316

Tel.24873692

Website: www.dan-journal.com

All rights reserved to the peer-reviewed Dan Academic Journal

Denmark

No.5

2026

Technical conditions for writing research:

1. The number of research pages should not exceed 30 pages (21 x 28) A4.
 2. To write in Arabic, use the Simplified Arabic font at scale 14, and write the main title at scale 16 in bold.
 3. To write in English, Times New Roman is used in scale 12, and the title is written in scale 14. Feedback
 4. The Arabic margin is written in scale 12 and in the same font type, while the English margin is written in scale 10 in the same type of font used.
 5. The research summaries must be accompanied by keywords related to it, in both Arabic and English.
 6. The number of pages of references and sources should not exceed 5 pages.
 7. Tables, drawings and figures should be (12 x 18) in size.
 8. References in the text are written in American Psychological Association (APA) style
 9. The sources are arranged alphabetically at the end of the research according to the author's last name.
- .All appendices are mentioned at the end of the research after the references.



Editor Chief's Message:

In the Name of God, the Most Gracious, the Most Merciful

On behalf of myself and the members of the editorial board, we are pleased to present to you the fifth issue of our peer-reviewed scientific journal, Dan Scientific Journal. This issue continues our commitment to supporting rigorous scientific research and fostering a culture of knowledge and innovation. In this issue, the editorial board has been keen to maintain its rigorous scientific approach and to present a distinguished collection of studies and research that reflect the diversity of academic interests and the depth of methodological analysis, keeping pace with the rapid developments in various disciplines. This issue includes peer-reviewed research that contributes to enriching the scientific field, along with review articles and applied studies that address contemporary issues with a tangible impact on society and the academic environment. We have adhered to the highest standards of scientific review and transparency, believing in the role of scientific journals in establishing the values of quality and credibility.

On behalf of myself and the members of the editorial board, we express our pleasure in presenting to you the fifth issue of our scientific journal. The achievements of this issue, particularly the journal's attainment of ISSN 2795-0735 (online) and ISSN 2794-9346 (print), would not have been possible without the

Dan Journal of Scientific Research and Humanities

dedicated efforts of our esteemed researchers, distinguished reviewers, editorial board members, and researchers who have established a culture of trust in publishing within our reputable journal. They have generously contributed their time and expertise to produce this work in a manner befitting our readers. We always look forward to receiving high-quality scholarly contributions that will enrich our future issues and enhance our journal's standing both locally and internationally. In conclusion, we hope that readers will find in this issue something that satisfies their scholarly interests, that it will be a valuable addition to the research library, and a new step towards further excellence and contribution.

.May God grant us success

Index

Page number	the topic	Sequence
9-10	<u>Editor Chief's Message</u>	1
13-18	<p><u>The mediating role of e-vigilance in the relationship between e-pricing and banking service quality: An applied study on banks operating in El Obeid city, North Kordofan State</u></p> <p><u>Associate Professor Dr. Mohamed Mokhtar Ibrahim Ahmed / University of Kordofan / Faculty of Economics and Business Studies, Department of Business Administration, Sudan</u></p> <p><u>Associate Professor Dr. Mujahid Abdelkader Fadl Elsayed / University of Kordofan / Faculty of Economics and Business Studies, Department of Business Administration, Sudan</u></p> <p><u>Associate Professor Dr. Siddiq Abdelrahman Shuaib Saleh / University of Al-Butana / Faculty of Administrative and Economic Sciences, Department of Business Administration,</u></p> <p><u>Ms. Nour Elhuda Abdeljalil Mohamed Elsiddiq – Researcher – University of Kordofan, Faculty of Economics and Business Studies, Department of Business Administration, Sudan</u></p> <p><u>Assistant Professor Dr. Saif El-Din Hassan Obeid Ibrahim / Karary University / Department of Business Administration, Sudan</u></p>	2

Dan Journal of Scientific Research and Humanities

19–26	<u>The Impact of Human Resources Strategies on Job Performance: A (2025–2020) Case Study of Abrouf College of Science and Technology</u> <u>Dr. Ajab Al–Tayeb Ajab Jaber</u> <u>Coordinator of the Administrative Sciences Program, Imam Al–Hadi College</u> <u>Dr. Amna Ali Mohammed Jabara Allah</u> <u>Coordinator of the Administrative Sciences Program, Abrouf College of Science and Technology</u>	3
27–36	<u>Challenges to national air sovereignty in light of cyberspace and digital An analytical"transformations: Study</u> <u>Assistant Professor Dr. Ibrahim Khader Melhem / Syria, Damascus .University, Faculty of Arts and Humanities, Department of Sociology</u>	4
37–42	<u>The Office of Special Interpretation and the Office of Legal Codification: A Historical and Legal Study of the Reasons for Their Establishment</u> <u>Professor Dr. "Salah Abdul Hadi Hlhl al Jburi</u> <u>Iraq/ Wasit University /College of Basic Education</u>	5
43–50	<u>The Psychological and Social Dimensions of Names and Their Relationship to Personality Traits: A Comparative Analytical Study Between Linguistic Heritage and Modern Psychological Studies</u> <u>Khudair Abbas Taha Karim / Denmark</u>	6
51–68	<u>Digital currencies and their impact on the economy and finance</u> <u>Ph.D. Abdulfatah Thabet. N.A</u>	7

The mediating role of e–vigilance in the relationship between e–pricing and banking service quality: An applied study on banks operating in El Obeid city, North Kordofan State

Prepared by:

Associate Professor Dr. Mohamed Mokhtar Ibrahim Ahmed / University of Kordofan / Faculty of Economics and Business Studies, Department of Business Administration, Sudan

Associate Professor Dr. Mujahid Abdelkader Fadl Elsayed / University of Kordofan / Faculty of Economics and Business Studies, Department of Business Administration, Sudan

Associate Professor Dr. Siddiq Abdelrahman Shuaib Saleh / University of Al–Butana / Faculty of Administrative and Economic Sciences, Department of Business Administration,

Ms. Nour Elhuda Abdeljalil Mohamed Elsiddiq – Researcher – University of Kordofan, Faculty of Economics and Business Studies, Department of Business Administration, Sudan

Assistant Professor Dr. Saif El–Din Hassan Obeid Ibrahim / Karary University / Department of Business Administration, Sudan

Abstract:

The study aimed to identify the mediating and explanatory role of electronic vigilance in the relationship between electronic pricing and the quality of banking services, in an applied study on banks operating in the city of Al–Abyad in North Kordofan State. The study's problem was represented by the main question: Does

e-vigilance explain the relationship between electronic pricing and the quality of banking services? The descriptive-analytical method was used, and a questionnaire was designed to collect data, with a validity rate of (90.00%). The most important findings of the study: There is an overall mediation and that cyber vigilance explains the relationship between electronic pricing and the quality of banking service. The study's main recommendation: The bank's management should address technical problems that appear in the system quickly and efficiently thanks to the early warning system.

Keywords: Electronic pricing, electronic vigilance, quality of banking service.

Study Results:

- There is a significant positive relationship between electronic pricing and the quality of banking services.
- There is a significant positive relationship between electronic pricing and cyber vigilance.
- There is a significant positive relationship between cyber vigilance and cyber vigilance.
- Cyber vigilance mediates the relationship between electronic pricing and tangibles and reliability.

- Cyber vigilance mediates the relationship between electronic pricing and responsiveness.

Study Recommendations:

- Bank management should offer flexible payment options to suit different customers, which will be reflected in the quality of banking services provided to them.
- Banks should offer discounts for using their banking services.
- Bank management should address technical problems that appear in the system quickly and efficiently through an early warning system.
- Through cyber vigilance, banks have become capable of developing products.

:References

- 1 .Abu Farah, Yousef Ahmed, 2007, E-Marketing and the Elements of the Online Marketing Mix, Dar Wael Publishing.
- 2 .Al-Awaj, Naji, 2017, The Impact of Human Capital on Improving the Quality of Banking Services: A Case Study of the Yemeni Commercial Bank, Amman Arab University Journal of Research, Volume (1), Issue (5), Yemen.

- 3 .Abu Shawsa, Ali Jaber and Al-Shalaf, 2020, The Impact of Entrepreneurial Orientation on the Quality of Banking Services: A Theoretical and Documentary Study on Banks Operating in Marib City, Journal of the Arabian Peninsula Center for Educational and Humanistic Research, Volume (1), Issue.(7)
- 4 .Al-Bardawil, Saeed and Muhammad, 2025, Electronic Banking Services Implemented in Islamic Banks and Their Relationship to Customer Satisfaction – A Case Study of Islamic Banks in the Gaza Governorate, Published Master's Thesis, Faculty of Economics and Administrative Sciences, Al-Azhar University, Gaza, Palestine.
- 5 .Haddad, Sumaya, 2012, E-Marketing: Fundamentals and Concepts, 1st ed., Dar Al-Safha Al-Zarqa Al-Alamiyah for Publishing and Distribution.
- 6 .Yasser Mohammed Al-Hammadi, The Impact of Banking Service Quality on the Competitiveness of Yemeni Banks: A Case Study of a Sample of Banks Operating in the Republic of Yemen, Sana'a University Journal of Humanities, Vol. 4, No. 13, Yemen.
- 7 .Mabrouk Abbas Al-Adili, 2014, E-Marketing, Amjad Publishing and Distribution House, Amman, Jordan.
- 8 .Mohammed Hamed Amara, Salma Alaa, Mohammed Sabri, 2025, The Impact of Digital Transformation on the Quality of Banking Services Provided to Customers: An Applied Study on Commercial Banks in Egypt, Al-Raya International Journal of Business Sciences, Vol. 4, No. 12, Egypt.

- 9 .Mohammed Al-Saeed, 2024, The Impact of Cyber Awareness on Emotional Creativity and Self-Efficacy among Students at Damietta University, Arab Journal of Education, Vol. 2, No. 33, Egypt. 10. Marwa Mohamed Lamloum Abdelhafid, 2025, Cyber Awareness and its Relationship to Emotional Creativity and Career Anxiety among Female Student Teachers Specializing in Early Childhood Education, Journal of the Humanities Sector, Issue (25), Egypt.
- 11 .Mukhalifia Younes, 2025, The Role of Administrative Leadership in Improving Job Performance, Faculty of Economic, Commercial and Management Sciences, Mohamed El Bachir El Ibrahimi University, Bordj Bou Arreridj.
- 12 .Najm Abboud, 2009, Electronic Management and Knowledge, Dar Al Yazouri Scientific Publishing and Distribution, Lebanon.
- 13 .Salim, 2020, The Role of Banking Service Quality in Enhancing the Competitive Advantage of Banks, Journal of Economic Sciences, Volume (23), Issue (2), Algeria.
- 14 .Alia Ali Al Shehri, 2025, The Role of E-Marketing in Supporting Social and Economic Development in Saudi Society, Arab Journal of Arts and Humanities, Volume (9), Issue (35), Saudi Arabia. 15. Qasim, Samer, 2018, The Role of Cyber Vigilance in Achieving Competitive Advantage, Tishreen University Journal for Research and Scientific Studies, Economic and Legal Sciences Series, Volume (4), Issue.(6)

16 .Qasimi, Asia, 2015, The Impact of Financial Globalization on the Development of Banking Services and Improving the Competitiveness of Algerian Banks, PhD Dissertation, Published, Faculty of Economic and Administrative Sciences and Management Sciences, University of Bougara, Algeria.

17 .Mayada Ahmed Hannoun, 2025, E-Marketing and its Role in Achieving Competitive Advantage for Small Businesses, Lark Journal, Part (1), Volume (17), Issue (3), Baghdad.

18 .Barbara G. Tabachnick and Linda S. Fidel, Using Multivariate Statistics, Third Edition, HarperCollins College Publishers, USA(1996) ,

19. Hair, JR. In addition, Others, Multivariate Data Analysis with Readings, Fourth Edition, Prentice–Hall, Inc., New Jersey, USA, (2010).

**The Impact of Human Resources Strategies on Job
Performance: A Case Study of Abrouf College of Science
(2025–2020) and Technology**

Prepared by:

Dr. Ajab Al-Tayeb Ajab Jaber

Coordinator of the Administrative Sciences Program, Imam Al-Hadi College

Dr. Amna Ali Mohammed Jabara Allah

**Coordinator of the Administrative Sciences Program, Abrouf College of Science and
Technology**

Abstract:

This study aims to analyze the impact of human resource management strategies on job performance at Aprove College of Science and Technology during the period from 2020 to 2025, in light of the growing challenges faced by private colleges in Sudan regarding the attraction, motivation, and retention of qualified personnel. The problem of the study arises from questioning the effectiveness of implementing key human resource strategies—namely recruitment and selection, incentives and rewards, training and development, and performance appraisal—in improving employees’ job performance within the college.

The study adopted a descriptive–analytical approach, relying on primary data collected through a questionnaire distributed to a sample of administrative and academic staff, in addition to secondary data drawn from relevant literature and previous studies. The data were analyzed using the SPSS program to test the hypotheses and examine the significance of relationships between variables.

The results revealed a statistically significant effect of human resource management strategies on job performance. Specifically, the findings indicated that implementing an effective recruitment and selection strategy contributes to improving performance levels, while incentives and rewards play a vital role in enhancing employees’ morale and productivity. Moreover, training and development programs were found to have a clear impact on refining employees’ skills and increasing their professional effectiveness. Performance appraisal, in turn, proved to be a crucial tool for guiding employees and improving performance quality. The results also showed that the impact of these strategies varies according to the degree of implementation and the efficiency of execution within the college.

The study recommends strengthening human resource policies in Sudanese private colleges, improving mechanisms for employee recruitment and selection, and increasing investment in training programs. It further calls for the development of a fair and transparent incentive system

and the adoption of modern performance appraisal methods that enhance efficiency and achieve sustainable competitive advantage in the

Keywords:

Human Resources, Human Resource Management Strategies, Job Performance, Recruitment and Selection, Training and Development, Incentives and Rewards, and Performance Appraisal.

Study Results:

1. The results showed that the level of market knowledge among academic leaders at Delta College of Science and Technology (presidents, deans, and heads of academic departments) was relatively high at 71%, indicating a good understanding of student needs and competitors in the higher education market.
2. A statistically significant relationship was found between market knowledge and the identification of competitive strategies (cost leadership, differentiation, and focus), with a correlation coefficient of 0.64 at a significance level of $\alpha \leq 0.05$.
3. The results indicated that the cost leadership strategy contributed to achieving a competitive price advantage in 68% of the variance in marketing performance, reflecting the effectiveness of this strategy in attracting price-sensitive students.

4. The results showed that the differentiation strategy had the greatest impact on achieving a quality advantage in educational services at 74%, confirming the importance of developing academic programs and accompanying services as a key competitive factor. 5. The results also revealed a moderately strong relationship between the differentiation strategy and the location and physical environment of Delta College, at 59%, indicating the role of the university environment in enhancing the college's public image.

Study Recommendations:

1. The need to enhance market knowledge among academic leaders through training programs and courses in educational market analysis and academic consumer behavior.
2. Developing a continuous marketing information system to collect and analyze student and competitor data to support strategic decision-making.
3. Expanding the application of the cost leadership strategy by improving operational efficiency and reducing expenses without compromising the quality of the educational process.

4. Focusing on the differentiation strategy by developing specialized academic programs and adopting innovative teaching methods that enhance the quality and learning experience.
5. Investing in improving the college's location and physical environment to enhance its visual appeal and first impression on students and parents.
6. Encouraging the exchange of expertise among private universities by establishing marketing and academic alliances to enhance collective competitiveness in the Sudanese higher education market.

List of Sources and References:

First: Arabic References:

1. Ibrahim Darra Abdul-Bari and Al-Sabbagh, Contemporary Human Resource Management in the 21st Century: A Systematic Approach (2nd ed.), Amman: Dar Wael Publishing.
2. Al-Husseini Fallah Adadi (2000), Strategic Management: Concepts, Approaches, and Contemporary Processes, Amman: Dar Wael Publishing.

3. Darra, Abdul-Bari (2003), Human Performance Technology in Organizations: Foundations, Theories, and Implications in the Arab Environment, Arab Organization for Administrative Development, Cairo.
4. Abbas, Suhaila Muhammad (2003), Human Resource Management: A Strategic Approach (1st ed.), Amman: Dar Wael Publishing.
5. Gharbi Ali (2007), Human Resource Development (1st ed.), Cairo: Dar Al-Fajr for Publishing and Distribution.
6. Maher Ahmed (2009), Human Resource Management, Alexandria: University House for Publishing and Distribution.
7. Al-Najjar, Farid (2007). Strategic Human Resource Management. Library of Commerce, Benha University.
8. Saud bin Mahmoud (2011). Human Resource Management: Foundations, Functions, and Modern Trends. Riyadh: Al-Shuqairi Library.
9. Hilal Muhammad (2006). Performance Skills. Performance Development Center, Cairo.
10. Adnan Mashi (2011). Job Performance Evaluation. Planning and Follow-up Department, Iraq.

Second: Previous Studies:

1. Al-Othman, Muhammad (2003). Delegation of Authority and its Impact on Performance Efficiency. Master's Thesis, Kingdom of Saudi Arabia.
2. Al-Ahmar, Maher Abdul-Kadhim (2007). The Impact of Human Resource Strategies on Operational Strategy: An Exploratory Study of the Opinions of a Sample of Managers in the General Company for Electrical Industries. Unpublished Master's Thesis, College of Administration and Economics, University of Baghdad.
- 3- Al-Jarjiri, Ahmed Hussein Hassan (2006): The Impact of Knowledge Management on the Strategic Functions of Human Resource Management: An Exploratory Study in Some Industrial Companies in Nineveh Governorate. Unpublished Master's Thesis.
- 4- Batayneh, Abdul Rahman Muhammad (2016). The Impact of Human Resource Management Strategies on Job Performance: A Field Study from the Perspective of Managers in Jordanian Commercial Banks. Master's Thesis, Yarmouk University, Jordan.
- 5- Al-Mahdi, Muhammad Ma'touq (2012): Evaluating Human Resource Performance and Its Impact on Improving Organizational Performance. Baghdad Journal of Economic Sciences.

6- Al-Salem, Nasser Muhammad (2019). The Impact of Human Resource Management Practices on Job Performance: A Field Study on Private Universities in Riyadh. Journal of Administrative and Economic Sciences, Imam Muhammad Ibn Saud Islamic University, Volume 31, Issue (2), pp. 115–142.

Third: Foreign references:

1. Amin Sadeghi (2017). Meta analysis of the relationship between Human Resource Management and Customer Satisfaction in Lean production.
2. Azam, S. & Kumar, R. (2016) Influence of human resource management.
3. Greer, Charles, R (2003) Strategic human resource management, new jersey pearson custom publishing.
4. jersey pearson custom publishing.

**Challenges to national air sovereignty in light of
An "cyberspace and digital transformations: Study**

Prepared by

**Assistant Professor Dr. Ibrahim Khader Melhem / Syria, Damascus
University, Faculty of Arts and Humanities, Department of Sociology.**

Abstract:

The research paper aimed to identify the concept of digital sovereignty with the spread of applications of the digital revolution through digital transformation and cyberspace, and the transformation of sovereignty into a new form that includes digital sovereignty. The paper addressed its topic of the problem of the possibility of transforming air airports into smart airports operating on the Internet, and thus air sovereignty You may be exposed to a new type of risks and violations through network hacking, such as disrupting airport traffic Controlling air traffic, and hacking traffic data and protocols, which facilitates extending control over airport operators, allowing violations of air sovereignty. The study used the descriptive analytical approach and concluded that sovereignty today is transformed legally and intellectually into digital sovereignty in light of the shift to cyberspace.

The concerned authorities in the countries are working to protect their air sovereignty in its traditional and digital concepts to preserve their skies and cyberspace from any cyber immunity.

Keywords: sovereignty, air sovereignty, cyber attacks, cyber immunity, cyberspace, digital transformations, piracy.

Conclusion:

The principle of absolute state sovereignty over its airspace means that the state alone has the right to determine the legal status of the use of its airspace, taking into account the principles and rules stipulated in international treaties and international law. This principle is enshrined in numerous international agreements and national legislation. International custom dictates that each state has complete and absolute sovereignty over the airspace above its three territories: land, sea, and air. Foreign aircraft may not fly over or land on a state's territory without prior authorization or permission.

The 1919 Paris Convention was the first international codification to address this principle, with its first article affirming that each state has complete sovereignty over the airspace above its territory.

The Paris Convention also granted aircraft of signatory states the right of innocent passage over the territories of member states. Cyber threats have demonstrated the relativity and non–absolute nature of the concept of sovereignty. Therefore, the concept of digital sovereignty was established to accommodate these impacts on the traditional concept of sovereignty. The concept of digital sovereignty is founded on the virtual dimension, where a state must possess digital power to adopt protective policies for its virtual borders.

Cybersecurity threats and the US's desire for hegemony over the digital world provide a suitable context for states to re–evaluate the traditional concept of sovereignty to avoid becoming mere digital colonies. Any act that negatively impacts a state's infrastructure, whether perpetrated by official or unofficial actors, constitutes a violation of a state's digital sovereignty. International cooperation to counter cyber threats remains challenging, as states that control digital technology are themselves often sources of cyber threats .The selection of incident types is based on the actual number of fatalities in previous incidents, the high risk of fatalities in each incident, or the total number of incidents. In this edition of the Global Aviation Safety Plan, the following high–risk incident categories are classified, without any particular order: controlled impact of aircraft on terrain, loss of control of the aircraft in flight, mid–air collision, runway veering off, and runway intrusion. Each region and each country should use the Global Aviation Safety Plan (GASP) to develop a regional aviation safety plan and a national aviation

safety plan, with the participation of the aviation sector. The regional or national aviation safety plan represents the strategic direction for aviation safety management at the regional or national level for a specific period and must be developed in accordance with the objectives and goals of GSP, including the high-risk incident categories. To achieve the objectives and goals of GSP, the authorities in each country must provide sufficient resources and qualified .technical personnel to develop and implement the national aviation safety plan The Global Aviation Safety Roadmap serves as an action plan to assist the aviation sector in achieving the objectives of GSP. This roadmap, previously included within GSP, has been updated. The document is included in the "Global Roadmap for Aviation Safety" document.

Syria possessed a fleet and air force that helped extend its airspace control and sovereignty over its airspace. However, the digital transformation and the shift of the world and airports towards smart gateways and smart airports operating via the internet makes them more vulnerable to other types of unconventional attacks, particularly cyberattacks, which could control air traffic. This necessitates cybersecurity in cyberspace.

Recommendations:

The study recommended that legislators establish a comprehensive national – system for cybersecurity and protection, and strengthen the legal environment

with the necessary tools to proactively prevent cybercrime, followed by the It also recommended the necessity of –adoption of deterrent mechanisms developing a strategy to raise awareness and build it among various segments of society, whether ordinary users, professionals, decision–makers, or those responsible for security and safety policies. This requires ensuring the consistency of legal systems combating cybercrime. – Enacting legislation that aligns with the spirit of sovereignty to extend it. Digitalization permeates all .aspects of the state, not just airspace sovereignty.

Future Studies:

- Conducting legal and technical follow–up studies to ensure airspace sovereignty.
- Adopting comparative studies of leading experiences, such as those of China and the United States, to guarantee airspace sovereignty.
- Drafting local and international legal resolutions to guarantee local sovereignty.

Sources and References:

- Abu Al–Ata, Riyad Saleh (2016), Public International Law, University Library, Sharjah.

- Baouni, Lina (2021), Threats in Cyberspace and their Implications for Digital Sovereignty: Cyber Piracy as a Model, Issue 16, Second Semester, Strategies, Defense and Foresight Journal.
- Bayram, Fatima (2019), "National Sovereignty in the Context of Cyberspace and Digital Transformations: China as a Model," Algerian Journal of Human Security, Volume 5, Issue 1, January 2020.
- Jamal Al–Din, Heba (2023), "Cybersecurity and the Transformation of the International System," Volume 4. The twentieth issue, first edition, January 2023.
- Jalali, Dalali & Yaqoub Belbachir (2021), National Cybersecurity Stakes in Light of Digital Transformation: A Reading in the Epistemological Foundations and Legislative Response Strategy. Kuwait Law School Journal, Tenth Year, Issue 1, Serial No. 37, Rabi' al–Thani, Jumada al–Ula 1443 AH, 2021, pp. 525–576.
- Al–Hadithi, Ali Ismail Khalil (2010), Public International Law, Dar al–Nahda al–Arabiya, Cairo 2010, p. 929.
- Hamdallah, Muhammad Hamdallah, Air Law: Basic Ideas and Rules, Library Law and Economics, Riyadh 2016.
- Al–Khazraji, Omar Mahmoud Mahdi Rabie (2021) "Cyber Attacks and Their Impact on Changing the Concept of State Sovereignty from a Geopolitical Perspective," Sharjah.

- Dabbah, Issa, Encyclopedia of Public International Law: Book Two, Dar Al-Shorouk for Publishing and Distribution, Amman, 2003.
- Farhat Alaa El-Din & Amrous Amara (2021) "Cyberspace and the Erosion of the Concept of National Sovereignty."
- Al-Douri, Adnan Taha, and Abdul-Amir Al-Akeeli (1995), Public International Law, Open University, Tripoli.
- Al-Samarrai, Najm Aboud (2018), State Sovereignty over its Airspace: An Analytical Study in Light of the Rules of International Law, Tikrit Journal of Law, Year (3), Volume 3, Issue 1, Part 1, September 2018, Muharram 1440.
- Sharqi, Abdul-Ghani (2023), Cyber Threats and the Problem of Sovereignty: A Re-reading of Sovereignty and Westphalia, Journal Global Politics, 7(2), p. 270
- Al-Ta'i, Adel Ahmed (2009), Public International Law, Dar Al-Thaqafa for Publishing and Distribution, Amman, 2009
- Abd, Samir Daoud (2018), "Ensuring the Safety of Air Navigation in Iraqi Law," Master's Thesis, Iraqi University, Iraq
- Abdel-Hay, Ahmed Emad El-Din (2017), "The Legal Regulation of Remotely Piloted Aircraft for Civil and Commercial Uses from the Perspective of the International Civil Aviation Organization (ICAO)"
- Abdel-Fadil, Mohamed Ahmed (2014), Private Air Law, Dar Al-Fikr Wal-Qanun, Mansoura, 2014

- Al–Arini, Mohamed Farid (2002), *Air Law: Domestic and International Transport*, University Press, Alexandria
- Al–Nuaimis, Saud Khalaf (2014), *Public International Law*, Riyadh Library for Law and Economics, Riyadh, 2014, p. 290
- Al–Hashemi, Yassin El–Sayed Ahmed (2009) *International Aviation and Space Law*, Dar Al–Nahda Al–Arabiya, Cairo.

A. Foreign Language References

- View of China’s Long Game in Techno–Nationalism, *First Monday*, n.d., <https://firstmonday.org/ojs/index.php/fm/article/view/8085/7209>
- Sophie Beach, “Original Government Document Ordering “Green Dam” Software Installation,”
- The Political Economy of Standards Coalitions: On JSTOR, www.jstor.org, n.d., <http://www.jstor.org/stable/24904570>
- Abid A. Adonis, “Critical Engagement on Digital Sovereignty in International Relations: Actor Transformation and Global Hierarchy,” *UI Scholars Hub*, n.d., <https://scholarhub.ui.ac.id/global/vol21/iss2/6>
- Attilia Tanzi (. 2021.) *International Law and Cyber Space*. The Study Group co–Organised by The University of Bologna Milan; Westminster.
- Benedikt Muler Jan–Frederik Kremer (. 2014). *Cyber Space and International Relations Theory, Prospects and Challenges*. Boon: Center For Global Studies

- University of Boon. China Digital Times (CDT), June 10, 2009,
<https://chinadigitaltimes.net/2009/06/original>
- China Publishes First Law on Encryption,” Cyber and Data Security Notes, November 13, 2019, <https://hsfnotes.com/cybersecurity/2019/11/13/china-publishes-first-law-on-encryption>.
 - Dennis Broeders, and Bibi van den Berg (2020). Governing Cyber Space: Behavior; Power and Diplomacy. The Netherlands: University of Leiden.
 - Digi China,” August 16 »022,
<https://digichina.stanford.edu/work/translationcybersecurity-law-of-the-peoples-republic-of-china-effective-june-1-2017>
 - European Commission (2022). Eu Policy on Cyber Defense. Joint Communication To the European Parliament and The Council.
 - General Data Protection Regulation (GDPR) – Official Legal Text,” General Data Protection Regulation (G’PR), September 27, 2022, <https://gdpr-info.eu>.
 - government-document-ordering-green-dam-software-installation/?amp<https://www.legislation.gov.uk/ukpga/2018/12/contents/enacted>.
 - King’s Printer of Acts of Parliament, “Data Protection Act 2018,” n.d.,
 - Referring to the Digital?,” New Media & Society 21, no. 0 (August 12, 2019): 2305–22, <https://doi.org/10.1177/1461444819865984>.
 - Stéphane Couture and Sophie Toupin, “What Does the Notion of ‘Sovereignty’ Mean When Timothy S.Wu (. 1997).

Dan Journal of Scientific Research and Humanities

- Sovereignty?–The Internet and The International System .Harvard Journal of Law and Technology ,Translation : Cybersecurity Law of the People’s Rep’blic of China (Effective June 1, 2017)

**The Office of Special Interpretation and the Office
of Legal Codification: A Historical and Legal Study
of the Reasons for Their Establishment**

Professor Dr. "Salah Abdul Hadi Hlhl al Jburi

Iraq/ Wasit University /College of Basic Education/Department of History

Abstract: –

Iraq witnessed significant progress in the legal and regulatory framework of the 1830s. At the same time, the need arose to establish a legal framework to signify national sovereignty and preserve public rights. Within this context, the Special Interpretation Bureau and the now defunct Codification Bureau were established in 1933. These two legal institutions represented a significant part in the development of the Iraqi legal system and the interface between the state and others.

Conclusion:

The establishment of the Special Interpretation Bureau and the Legal Codification Bureau in 1933 represented a pivotal step in building a modern state in Iraq. These two institutions helped organize the legal system and lay

Dan Journal of Scientific Research and Humanities

strong legislative foundations to serve the state and society. Despite the challenges they faced, they contributed to the development of the Iraqi legal system and laid the groundwork for judicial institutions in Iraq. They are considered two important pillars in building the Iraqi legal system during the monarchy. The Interpretation Bureau contributed to unifying the interpretation of laws, ensuring their proper application, removing legislative ambiguities, and regulating the interpretation of legal texts. Meanwhile, the Legal Codification Bureau helped develop and draft legislation that kept pace with the times and built a coherent and effective legal system concerned with codifying and drafting laws in accordance with the requirements of the modern state. All these efforts laid the foundations for the rule of law that Iraq sought to establish during its founding era as a modern state.

Research using a descriptive historical approach has revealed that the monarchy in Iraq, despite lacking the formal institutional structure of later periods, established a significant foundation for legal interpretation and codification through the Ministry of Justice, the Council of Ministers, the courts, and technical departments. While interpretation suffered from a lack of institutionalization and occasional improvisation, legal codification witnessed remarkable activity in the 1930s and 1940s, reflected in the issuance of laws, some of which remain in effect today.

Dan Journal of Scientific Research and Humanities

Sources: – Unpublished Iraqi documents held at the National Library and Archives – Baghdad/Iraq:

1. D. K. W. / Baghdad, Royal Court, Diwan, File No. 1489/311, Legal Codification and State Council, Established 3/6/1928, p. 23.

2. D. K. W/ Baghdad, Royal Court, Diwan, 1452/311, (n.d.q.) Appointments, 14/8/1932 – 28/5/1935, and 5, p. 11.

3. D.K.W/ Baghdad, Ministry of Justice, Diwan, File No. C/3–1/32105, Legal Codification Bureau/Justice Affairs, 1928, and 5, p. 20.

Other Sources:

Ahmed Fawzi, The Most Famous Political Assassinations in Iraq, Baghdad, Al-Diwani Press, 1987.

Baqir Amin Al-Ward, Prominent Figures of Modern Iraq, reviewed by Naji Maarouf, Baghdad, Al-Mina Offset Press, 1978. Senior Officials' Schedule, issued by the Ministry of the Interior, Baghdad, Government Printing Press, 1936.

Hassan al-Khatib, "Issues Related to Judicial Interpretation," Al-Qadaa Journal, issued by the Iraqi Bar Association, Issues 1, 2, 3, and 4, Year 36, Dar al-Hurriya Printing House, 1981.

Dan Journal of Scientific Research and Humanities

Hassan al-Khatib, Principles of Legal Methodology, Basra, Haddad Printing House, 1964.

Hamid al-Mutabbi, Encyclopedia of Iraqi Figures in the Twentieth Century, Baghdad, General Cultural Affairs House, 1998.

Daoud Samra, Explanation of the Law of Civil Procedure, Baghdad, 4th ed., Al-Rashid Printing House, 1947.

The Official Iraqi Directory for the year 1936, Baghdad, Dankor Printing House, 1936. Salah Abdul-Hadi Al-Jubouri, *The History of the Judiciary in Iraq During the Monarchy 1921-1958*, Baghdad, General Cultural Affairs House, 2022.

Safaa Al-Hafiz, *Opinions on the Integrity of the Judicial System in Iraq*, *Al-Qadaa* Journal, published by the Iraqi Bar Association, Issues 1-2, Year 27, Iraq Press, Baghdad, January-June 1972.

State Employees' Discipline Law No. (41) of 1929.

Legal Drafting Bureau Law No. 49 of 1933.

State Employees' Discipline Law No. 7 of 1939.

Dan Journal of Scientific Research and Humanities

Kamil Al-Samarrai, *Administrative Judiciary in Iraq*, Baghdad, Asaad Press, 1963.

Interview with Professor Diaa Sheet Khattab (may God have mercy on him before his death) at his home on August 1, 2003. Former President of the Iraqi Court of Cassation and member of the International Court of Justice, he was one of Iraq's prominent judges. He was a member of the Legal Drafting Bureau and became its president in 1970. He provided me with a collection of decisions issued by the Legal Drafting Bureau.

Munther al-Shawi, (supervision and introduction), The Ministry of Justice: Progress and Achievement, Baghdad, Legal Research Center, Ministry of Justice, 1984.

Mir Basri, Literary Figures in Modern Iraq, London, Dar al-Hikma, 1999.

Najdat Fathi Safou, Iraq in British Documents in 1936, Basra, Arabian Gulf Studies Center, 1983.

Iraqi Gazette, Issue 1279, August 3, 1933.

Iraqi Gazette, Issue 1513, June 14, 1936.

Iraqi Gazette, Issue 1510, May 9, 1936.

Dan Journal of Scientific Research and Humanities

Iraqi Gazette, Issue 1559, March 8, 1937. The Iraqi Gazette, Issue No. 1709, dated June 26, 1939.

The Iraqi Gazette, Issue No. 2332, dated January 7, 1946.

The Iraqi Gazette, Issue No. 3764, dated February 9, 1956.

The Iraqi Gazette, Issue No. 3905, dated November 26, 1956.

The Iraqi Gazette, Issue No. 3805, dated June 12, 1956.

Ministry of Justice, State Council, Archives Department, Decision (D.T.Q.)
No. (1) of 1936

**The Psychological and Social Dimensions of Names and
Their Relationship to Personality Traits: A Comparative
Analytical Study Between Linguistic Heritage and Modern**

Prepared by:

Khudair Abbas Taha Karim / Denmark

Abstract :

This research seeks to explore the dialectal and interactive Relationship between propre names and the Psychological structure of personality, through an approach That intégrâtes traditionnel linguistic heritage with contemporary psychological data.

The study Is based on the hypothesis that a Name Is not merely a neutral identificatoire fonction; rather, It Is a semiotic system carrying linguistic and élémental énergies that influence Human behavior and contribute to the formation of individuel Identity.

Dan Journal of Scientific Research and Humanities

The methodology employed in the study relies on the analysis of the "psychology of letters" according to the (Abjad) system, where letters are classified into four temperaments (Fire, Air, Water, and Earth). It examines the degree of Harmony or discord between these elements in shaping personality traits. The theoretical foundation of the research is rooted in Quranic references and the Prophetic Sunnah, which emphasize the importance of the "name" as scientific data, citing the story of Adam being taught the names and the Prophet's practice of changing names with negative connotations.

On an empirical level, the research links this traditional vision with findings from modern studies in social psychology, such as the phenomenon of "Implicit Egotism," which indicates that individuals are involuntarily attracted to symbols that resemble their names. The research also reviews statistical evidence from international studies (such as Harvard University studies and Name prediction software) that have proven a correlation between names and Academic achievement, Professional acceptance, and Even physiological facial features.

The research concludes that understanding the "secrets of letters and names" serves as a vital educational and social Tool that helps improve Human communication and the selection of names that enhance psychological balance and social success. Thus, the research provides an integrative vision That opens new horizons in the study of personality beyond traditional Framework, Calling for a

reconsidération of the sciences of language and lettres in modern behavioral studios.

Keywords : Psychology of Names, Science of Letters, Personnalité, Élémental Harmony, Implicite Egotisme, Linguistico Heritage.

Conclusion :

This study concludes that approaching the name as a linguistic structure with psychological and social Wight dose not stem from a deterministic causal assumption, but rather from an interdisciplinary perspective that places the name within a network of factors influencing Identity formation. While the name Is not the sole déterminant of personality, It remains a symbolic element active in constructing self-image, shaping social impressions, and generating expectations that May influence—direct Ly or indirectly—an individus behavioral trajectory.

The research treated the classifications of letters and the four temperaments as interpretive tools with a traditional background, not as closed empirical laws. Therefore, the findings are understood within the framework of symbolic association, not within the framework of biological déterminisme or psychological predestination. Personality Is the Product of a complexe interaction between

heredity, environment, experience, and upbringing. However, including the name within this framework does not deviate from the scientific method, but rather broadens the scope of consideration to include cultural and linguistic factors that are often overlooked. The scientific value of this research lies not in claiming definitive answers, but in proposing a testable and evolving analytical model. The study opens the door to future experimental research employing psychometric tools and extensive statistical analysis, allowing for the verification of the proposed hypotheses within more rigorous methodological Framework. Therefore, what has been presented should not be understood as the end of the matter, but rather as the beginning of a research path that seeks to reinterpret the Relationship between language and the psychè through an intégrative approach.

Accordingly, the name is not reduced to a rigid identification mark, NOR is it elevated to the status of an absolute, predetermined factor. Instead, it is viewed as a symbolic element operating within a broader social and psychological context. With this methodological balance, the research avoids both oversimplification and exaggeration, maintaining its position within the field of interdisciplinary studies that draws upon heritage and engages with modern science without blurring the lines between their levels.

Résulte:

After a thorough study and analysais of the thésis content and its application to selected models, we conclude the Following:

- The close correlation between name and behavior: The research demonstrated that a name Is not merely an identification Tool, but rather an influential factor in shaping personality traits. We found a signifiant correlation between the mandings of names and the characteristics of their letters, and the actual behaviors of those who Béar them.

- The importance of character compatibility: We concluded that the "harmony of letters" (such as the compatibility of fire with air or earth with water) leads to psychological stability and clarity of personality, while the "dissonance of letters" (such as the combination of fire and water) leads to a dissipation of psychological Energy and mood swings.

- The role of letter gender in Identity: The results showed that a balancé between masculine and feminine letters in a single name (such as the name "Insaf") grants the individual high flexibility and combines strength of character with gentleness, thus preventing "behavioral abnormalities" resulting from extreme letter characteristics.

Dan Journal of Scientific Research and Humanities

•A Foundation of Heritage and Science: This research attempts to connect religious guidance advocating for better names with modern psychological studies, emphasizing that choosing a Name Is an éducationnel and strategic decision that impacts an individual's future.

Recommandations :

Based on the preceding findings, we offer the following recommandations:

- Community Awareness: We recommande éducation parents and éducateurs about the "psychologie of names" bifore naming their children, and avoiding the adoption of unusual or trendy names that may contain dissonance and negatively affect a child's psyche.
- Psychological and Educational Guidance: We urge spécialistes in psychological counseling centers to consider the client's name as a means of understanding their personality, and to utilize "letter-based personality analysais" as an additionnel Tool for understanding certain behavioral discordes.
- Future Scientific Research: We recommande that researchers in psychology and linguistics expand their study of the "energy of letters" and conduct field studies on larger samples to statistically document the links between letters and personality traits.
- Educational Curricula : We propose incorporating the principles of "personality analysais through language" in a simplified manner into

educational curricula to Foster self-understanding and understanding of others from a Young Age.

Sources and References:

Religious and Heritage Sources:

The Holy Quran.

1. Ibn Qayyim al-Jawziyya, 2009, *Tuhfat al-Mawdud bi-Ahkam al-Mawlud* (edited by Uthman ibn Juma'a Damiriya), Dar Alam al-Fawa'id, 1st edition, 2009, pp. 132-145.
2. Abu Dawud al-Sijistani, *Sunan Abi Dawud*, Book of Manners, Chapter on Changing Names (Hadith No. 4950).
3. Al-Fayruzabadi, *Al-Qamus al-Muhit*, Majd al-Din Muhammad ibn Ya'qub al-Fayruzabadi (817 AH, entry for "letter").
4. Ahmad Mukhtar Omar, (2000), *Semantics, Alam al-Kutub (A Study of the Power of Words and Their Cognitive Impact)*. 4. Ibn Jinni, *Kitab al-'Umdah (al-Khasa'is)*
5. .Ibn Jinni, Uthman ibn Jinni (1955), edited by Muhammad Ali al-Najjar, Cairo : Dar al-Ma'arif.

Translated/International :

6. Pelham, B. W., Mirenberg, M. C., & Jones, J. T. (2002): "Why Susie sells seashells by the seashore: Implicit egotism and major life decisions". *Journal of Personality and Social Psychology* 82(4),469–2002(

7.Mehrabian, A. (2001): "The Name Game: The Decision That Shapes Your Child's Destiny." Harmony Books

8. Christenfeld, N., Phillips, D. P., & Glynn, L. M. (1999): "What's in a Name? As It turns out, more than you'd think *Psychological Science*, 10 (6), 489–493 (Psychological Science/A10/A6/A489–492 1999).

9.Nuttin, J. M. (1985). Narcissism beyond gestalt and awareness : The Name letter effect. *European Journal of Social Psychology*, 15(3), 353–361.

10.Köhler, W. (1929). *Gestalt psychology*. Liveright.

**Digital currencies and their impact on
the economy and finance**
Ph.D. Abdulfatah Thabet. N.A

Abstract:

This research addresses the topic of virtual cryptocurrencies, which have emerged as a new element in the global financial and banking system. These are digital cryptocurrencies with no physical form, traded only through dedicated online trading platforms. They are not issued by any official body, bank, or financial institution, and are not subject to any financial or legal regulations. The primary objective behind the emergence of these virtual cryptocurrencies was to replace traditional legal tender and serve as an alternative for transactions, trading, buying, and selling. These digital currencies have gained significant popularity and are now accepted as a means of payment by many institutions.

This research defines cryptocurrencies, their origins, history, stages of development, advantages, disadvantages, and their impact on individuals, societies, and the environment. It also examines their effects on the global economy, international banking and finance, and the Islamic legal perspective .on dealing with and trading in cryptocurrencies.

Conclusion:

Praise be to God, Lord of the Worlds. With His help, this humble and concise research on virtual and encrypted digital currencies has been completed. We summarized the concept of virtual and encrypted digital currencies, their initial emergence, their origins, and the stages they have gone through from their inception to the present day. We also explained how to deal with them and how to trade them through dedicated digital platforms. The research clarified the most important types of virtual digital currencies, the countries that use them most in the world, and the extent of their development and use in Arab countries. Furthermore, we explained the importance, advantages, disadvantages, and negative aspects of virtual digital currencies. In addition, we discussed the impact of digital currencies on the environment, the global economy, banking and finance, as well as their risks to individuals and society. We also clarified the Islamic legal ruling on dealing and trading in virtual digital currencies and the challenges facing virtual and encrypted digital currencies in Islamic countries. We discussed the potential future of virtual digital currencies...

Results:

In this modest and brief research, I reached several conclusions, the most important of which are:

Dan Journal of Scientific Research and Humanities

- 1–Virtual and encrypted digital currencies, in their current state, are illegal and issued by unofficial entities, making them contrary to law and legislation.
- 2– Virtual digital currencies are managed by their users without any regulatory or central authority.
- 3–Virtual digital currencies of all types are subject to significant price fluctuations because they are not subject to specific controls or laws regulating their operation.
- 4– The rapid and increasing spread of modern technology will help create different cryptocurrencies in the future.
- 5– Virtual digital currencies possess characteristics of money, but they lack the controls and mechanisms for dealing with money, such as acceptance, widespread circulation, and legal tender, thus lacking the most important characteristics and functions of money.
- 6– Cryptocurrencies, most notably Bitcoin, are intangible and non–physical currencies traded only through the internet and dedicated electronic platforms.
- 7–Cryptocurrencies offer numerous advantages and benefits to the economies of institutions and nations.
- 8–While there is currently no universally accepted definition of cryptocurrencies, there is general agreement that they rely on cryptography in their structure, operate within a decentralized system, and primarily utilize blockchain technology for their transactions.

9–Virtual and cryptocurrency systems operate without the intervention or control of a central bank or any intermediary. All transactions are transferred from user to user through a decentralized network.

10– Virtual and cryptocurrencies are not complete forms of money as defined in economic literature. They are incapable of fulfilling all the functions of money, such as being a store of value, a means of payment, and a unit of account. Furthermore, they are not legal tender from a legal standpoint, as they are not issued by an official body legally authorized to issue them. Consequently, they are not legal tender, and it is difficult to describe them as currencies in the absolute and conventional sense.

11– Global legislation differs regarding the legality of virtual and encrypted digital currencies. Some countries, like Kuwait, prohibit and ban them without imposing penalties, while others, like Algeria, criminalize them and impose partial penalties. Still others, like Germany, regulate their use and possession.

12– The use of encrypted digital currencies is fraught with numerous risks. It facilitates money laundering and can be used as a cover for money smuggling operations. It also exposes users to fraud.

13– According to Islamic legal opinion, despite differing views among scholars, there is no objection to dealing in and trading virtual and encrypted digital currencies. However, this is subject to the regulations governing their exchange and legal ownership, as well as financial and monetary regulations. An issuing body should be responsible for monitoring and overseeing these currencies to prevent fraud, deception, and scams, and to provide recourse in case of any problems, thus ensuring that people's money is not unjustly lost.

Recommendations:

- 1– The handling and trading of virtual and encrypted digital currencies should be conducted through the establishment of an international body responsible for regulating and supervising these currencies.
- 2– Imposing the necessary fees, taxes, and licenses for trading and operating cryptocurrencies.
- 3– We support a protective approach, taking into account the methods adopted by countries to regulate these currencies. This will transform virtual currencies into secure currencies that contribute to creating a new business environment to facilitate faster trade.
- 4–The necessity of having specialized regulatory bodies to set regulatory standards for dealing in digital currencies and oversee their implementation, such as central banks and international financial organizations, and to impose appropriate penalties against those who violate the necessary procedures, regulations, laws, and conditions.
- 5–The possibility of establishing controls for dealing in these currencies, including Bitcoin, by international organizations such as the International Monetary Fund and the World Bank.
- 6– Regulating the dealing and trading of virtual currencies and clearly defining positions on them, either permitting or prohibiting them, to combat cybercrime and protect consumers and the national economy.
- 7– Intensifying research and studies on the technologies underlying virtual and encrypted currencies, monitoring their developments, and the mechanisms for

adapting and legally regulating them in countries, so that legislation can keep pace with developments and formulate its legal position on them.

8– Calling for conferences in Islamic countries for all Sharia, economic, and legal scholars to develop regulations governing virtual and encrypted digital currencies, given their advanced and modern features that facilitate transactions between individuals and countries, making them more widely accepted and prevalent.

9–Activating the role of central banks to streamline the monitoring of virtual and encrypted digital currencies.

10– Developing public awareness to protect individuals from fraud, deception, and scams resulting from dealings with such currencies.

Sources and References:

1– –Abu Al–Hadhair, Nuzha(2024) ,

2– Central Bank Digital Currencies (CBDCs), Moroccan Digital Dirham

3–Abu Jib, Mu'taz and Hashim, A. Ashraf, (2019), Types of Cryptocurrencies.

Electronic Currencies Symposium, Jeddah, Saudi Arabia

4– Abu Risha, Samaa, (2022), Digital Currencies and Trading

5 .Abu Al–Rub, Abdul Rahman Yislam Shafiq, (2023), Research paper entitled: Digital Currencies from an Islamic Perspective, College of Graduate Studies, Arab American University.

Central Bank Digital Currencies (CBDCs), Moroccan Digital Dirham

- 6- Amdah, Ahmed and Boubchich Saleh, (September 2019), What is Cryptocurrency Mining, Faculty of Islamic Sciences, Journal of Biology, Volume 19, Issue 22, p. 12, University of Batna, Algeria.
- 7- Belfassi, Manal, (2020), Bitcoin, Cryptocurrencies and the Requirements of the Digital Economy, University Education House for Publishing and Distribution.
- 8 -Central Bank of Jordan, (2020), Cryptocurrencies. National Payments System Supervision and Control Department. Central Bank of Jordan.
- 9- Saudi Central Bank and Central Bank of the United Arab Emirates, (2020), Joint Digital Currency and Distributed Ledger Project of the Saudi Central Bank and the Central Bank of the United Arab Emirates.
- 10- Al-Shafei, Muhammad, (2006), Electronic Money: Its Concept and Monetary, Economic and Financial Effects, Federation of Chambers of Commerce and Industry, Research and Documentation Center, United Arab Emirates.
- 11-Al-Ajami, Ahmed Abdel-Aleem, (2013), Electronic Payment Systems and Their Implications for the Powers of the Central Bank. Alexandria: New University Press.
- 12-Al-Aqeel, Abdullah bin Muhammad bin Abdul Wahhab, (2017), Jurisprudential Rulings Related to Electronic Currencies (Bitcoin), Islamic University, Saudi Arabia

- 13–Al–Qaradaghi, Ali, (2018), Electronic Digital Currencies: Between Permissibility and Prohibition, Between Reality and Observation, European Council for Fatwa and Research Symposium, 28th Session, Istanbul
- 14 –Ahmed, et al., Munir Maher, (2018), The Economic Efficiency of Cryptocurrencies: Bitcoin as a Model, Israa International Journal of Islamic Finance, Volume 2, Issue 2
- 15 –Al–Bahouth, Abdullah bin Sulaiman, (2022), Virtual Currencies: Their Concept, Types, and Economic Effects, Scientific Journal of Economics and Trade, Issue 2, Ain Shams University, Egypt
- 16–Al–Jawarni, Adnan Farhan, (2018), Bitcoin: Economic Effects and Expected Risks, Dar Al–Hiwar Al–Mutamaddin
- 17–Al–Khouri, Ali Muhammad, (2018), Electronic Payments and Digital Currencies, Council of Arab Economic Unity, League of Arab States
- 18– Al–Furaih, Ahmed, (June 2023), The Role of Technical Analysis in Securities Decision–Making in the Saudi Stock Market, Al–Rada Journal of Business Economics, University of Algiers, Volume 8, Issue 2, p. 89
- 19– Al–Mousawi, Safaa Abdul–Jabbar, (2017), Digital Economy, Dar Al–Ayyam for Publishing and Distribution.
- 20–Balq, Muhammad, (2019), Virtual Currencies in Algerian Legislation: Reality and Prospects, Fifteenth International Conference, College of Sharia and Islamic Studies, University of Sharjah, United Arab Emirates.

- 21–Brahiliya, Aisha, (2022), Central Digital Currencies and Their Role in Reducing the Risks of Cryptocurrencies, Academy of Human and Social Studies, Algeria.
- 22– Bashri, Belmashri, and Ben Awali Al–Jilali, (2020), Accounting for Virtual Currencies – Proposed Models. University of M'sila, Journal of Research in Financial and Accounting Sciences, 5
- 23–Jamous, Anas Ibrahim, (2018), Virtual Currencies: Bitcoin as a Model, Its Concept, Mechanism of Transaction, and Ruling, Research Submitted to the University of Sharjah, Department of Economics Islamic. UAE
- 24– Hussein, Kamel Abdel Qader, (2020), Virtual Currencies and Their Rulings in Islamic Jurisprudence, Journal of Historical and Civilizational Studies, Issue
- 25–Hamza Gharbi and Issa Badrouni, (2020), Cryptocurrencies: Origins, Development, and Risks. Mohamed Boudiaf University, Journal of Economic Studies, Issue 2, Algeria
- 26–Hamadta, Nael, (2023), Digital Currencies and Their Impact on Islamic Banking in Palestine
- 27– Hanifi, Walid, (2025), Digital Currencies: Bitcoin, Economic Impacts and the Sharia Perspective
- 28– Daniyar, Adel and Anish Yassin, (2023), Research entitled: Efficiency of the Digital Currency Market: A Case Study of Bitcoin, Faculty of Economic Sciences and Management, University of Belhadj, Algeria
- 29– Analytical Study Presented by the Central Bank of Jordan, (2020), Cryptocurrencies, Jordan

- 30– Daradka, Lafi Muhammad, (2018), Challenges of Keeping Pace with the Legal Regulation of Technological Development in Financial and Banking Operations: Bitcoin For example, the Kuwait International Law School Journal.
- 31– Rawya, Rafe' Muhammad Yahya and Inas Jazem, (2021), research entitled: Bitcoin Currency: Origins, Concept, and the Most Important Risks It Faces, College of Economics, University of Mosul, Iraq.
- 32– Roubisi, Hisham, (2021), Digital Currency Technologies, Arab Monetary Fund, Department of Economic Development, Abu Dhabi, United Arab Emirates.
- 33–Zeida N., L. Joan, (2017), Analysis of the Risks and Challenges of Developing and Using Virtual Currencies with Distributed Blockchains, Journal of Economic Sciences 13.
- 34–Ziyan, Ashour, (2018), Alternative Transaction Platforms and Digital Currencies: Between Freedom of Transaction and the Problem of Censorship, Afaq for Sciences Journal 4, Hordo Center, Cairo.
- 35–Salem, Ghassan, (2019), Digital Currencies and Their Relationship to Smart Contracts, International Islamic Fiqh Academy Conference, Twenty–Fourth Session, Dubai, United Arab Emirates.
- 36–Stewart, Catherine, (2017), Digital Currency: A Procedure Transactions and Value Exchange in the Digital Age, RAND Europe.
- 37–Samour, Jumana, (2019), The Position of the Central Bank of Lebanon on Bitcoin, International Conference on Islamic Economics, April 1–2, Sharjah, United Arab Emirates.

- 38–Saif Al–Din, Amous, (2018), Bitcoin: A Decentralized Alternative to the Central Banking System.
- 39 –Shaaban, Ibrahim Nader, (2015), Electronic Money, Alexandria, University Press.
- 40–Shaheen, Abdel Halim(2020) ,
- 41–Andreeas's. Antonopoulos (2014) mastering bitcoin, published by O'Reilly Media
- 42–AMF (2020). Central Bank Digital Currencies: An Analytical
- 43–/ Al–odat, z., Ali, m., abbas, A. & khan, s. (2020), “Secure Hash Algorithms and the Corresponding FPGA Optimization techniques”, ACM Computing Surveys, Sep.
- 44–Baron, J, O’Mahony, A, Manheim, D, Schwarz, C, D, (2015). National Security Implications of Virtual Currency. RAND Corporation, (on–line),
- 45–Bank for International Settlement (2015), CPMI Report on Digital Currencies, November 2015, Retrieved from:
<https://www.bis.org/cpmi/publ/d137.pdf>
- 46–Bank for International Settlement BIS (2018), “Central Bank Digital Currencies”, Retrieved from: <https://www.bis.org/cpmi/publ/d174.pdf> 2/ Bott, J. & Milkau, U., (2016), “Towards a framework for the evaluation and design of distributed ledger technologies in banking and payments”, Journal of payments strategy & systems, Nov.
- 47–Bank of Albania, Press Release on the Risk Associated with the Use of Virtual Currency, Albania, 13 July, 2017. Retrieved from:

https://www.bankofalbania.org/press/on_the_risks_associated_with_the_use_of_virtual_currency.html

- 48–Bank for International Settlements (BIS), (2015). Committee on Payments and Market Infrastructures, Digital currencies.
- 49– Brainard, L. (2018), “Cryptocurrencies, Digital Currencies, and Distributed Ledger Technologies: What Are We Learning?”. Proceeding of the Decoding Digital Currency Conference Sponsored by the Federal Reserve Bank of San Francisco, May 15, San Francisco, California. Available at: <https://www.federalreserve.gov/newsevents/speech/files/brainard20180515a.pdf>
- 50–Böhme R, Brenner, M.(2014). Financial Cryptography and Data Security. Springer.
- 51–Carol R. Goforth, (2019). “U.S. Law: Crypto is Money, Property, a Commodity, and a Security, all at the Same Time”, Journal of Financial Transformation, 49, , pp 102–109.
- 52–Cayman islands monetary authority, Press Release on Public Advisory– Virtual Currency, Cayman Islands, 23 April, 2018. Retrieved from: https://www.cima.ky/upimages/noticedoc/1524507769publicadvisory-virtualcurrencies_1524507769.pdf
- 53–CBINSIGHTS (2019), “What Are Stablecoins?” , Available at: <https://www.cbinsights.com/research/report/what-are-stablecoins/>
- 54–Custers, B and Overwater. (2018). Regulating Initial Coin Offerings and Cryptocurrencies: A Comparison of Different Approaches in Nine Jurisdictions

Worldwide. European Journal of Law and Technology, University of Arkansas.
Vol 10, Issue 3.

55–Chris Burniske & Jack Tatar (2017), Crypto assets: the innovative investor's guide to bitcoin and beyond, National Library of Australia.

56–Dabrowski, M., Janikowski, L., (2018), “Virtual currencies and central banks monetary policy: challenges ahead”, European Parliament, Available at: http://www.europarl.europa.eu/cmsdata/149900/CASE_FINAL%20publication.pdf

- 56–Director of National Intelligence (2017), Risks and Vulnerabilities of Virtual Currency, Retrieved from: https://www.dni.gov/files/pe/documents/9---2017-aep_risks-and-vulnerabilities-of-virtual-currency.pdf

57–European Banking Authority (2014), EBA Opinion on Virtual Currencies, July 2014, Retrieved from: <https://eba.europa.eu/documents/10180/657547/eba-op-2014-08+opinion+on+virtual+currencies.pdf>

- 58–European Banking Authority (2014), Glossary for Financial Innovation, Retrieved from: <https://eba.europa.eu/documents/10180/2270404/Glossary+for+Financial+Innovation.pdf/72036f35-beac-4d44-acf1-2875c12b709e>

59–European Central Bank (2012), Virtual Currency Schemes, October 2012, Retrieved from:

<https://www.ecb.europa.eu/pub/pdf/other/virtualcurrencyschemes201210en.pdf>

- 60- European Central Bank (2015), Virtual Currency Schemes a Further Analysis, February 2015, Retrieved from: <https://www.ecb.europa.eu/pub/pdf/other/virtualcurrencyschemesen.pdf>
- 61- European Parliament (2017), "The Implication Of Digital Currencies For Monetary Policy", Retrieved from: [http://www.europarl.europa.eu/RegData/etudes/IDAN/2017/602048/IPOL_IDA\(2017\)602048_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/IDAN/2017/602048/IPOL_IDA(2017)602048_EN.pdf)
- 62- / Fu, X., Wang H., Shi P., (2021), "Proof of Previous Transactions (PoPT): An Efficient Approach to Consensus for Ledger", IEEE Transactions on Systems, Man, and Cybernetics Systems, Apr.
- 63- Financial Conduct Authority (2019), Guidance on Cryptoassets Consultation Paper CP19/3*, January 2019 Retrieved from: <https://www.fca.org.uk/publication/consultation/cp19-03.pdf>
- 64- Financial Stability Board FSB (2018), "Crypto-asset markets Potential channels for future financial stability implications", No 223(21), Retrieved from: <https://www.fsb.org/wp-content/uploads/P101018.pdf>
- 65- Financial Stability Board FSB (2019), "Crypto-asset regulatory directory", April 2019, Retrieved from: <https://www.fsb.org/wp-content/uploads/P050419.pdf>
- 66- Garrick, H. and Michel, R. (2017), "GLOBAL BLOCKCHAIN BENCHMARKING STUDY", Golf Australia, Feb
- 67- Gennaro, R., Gertner, Y., Katz, J. and Trevisan, L. (2005). "Bounds on the Efficiency of Generic Cryptographic Constructions", SIAM Journal on Computing, Feb.

- 68– Glyn, D. (2003), "History of Money", Economic Affairs. Dec
- 69–Gov.UK (2019), Policy Paper on Cryptoassets for individuals, December 2018, Retrieved from: <https://www.gov.uk/government/publications/tax-on-cryptoassets/cryptoassets-for-individuals>
- 70–Houben, R., and Smyers, A., (2018), "Cryptocurrency and Blockchain". European Parliament, Available at: <http://www.europarl.europa.eu/cmsdata/150761/tax3%20study%20on%20cryptocurrencies%20and%20blockchain.pdf>
- 71–International Monetary Fund (2016), Virtual Currencies and Beyond: Initial Considerations, January 2016. Retrieved from: <https://www.imf.org/external/pubs/ft/sdn/2016/sdn1603.pdf>.
- 72– Jamie, R. (2017),"Satoshi Nakamoto's Brilliant White Paper Turns 9–Years Old", Bitcoin.com, Oct.
- 73– Jenks, J. (1966) "Chapters on the History of money", Financial Analysts Journal, Sep.
- 74– Josias N. (2021). "BLOCKCHAIN & CRYPTOCURRENCY REGULATION", Global Legal Group, Feb.
- 75– Kauflin, J. (2019), "Hedera Hash graph Thinks It Can One–Up Bitcoin And Ethereum with Faster Transactions", Forbes.com, March.
- 76–Keatinge, T., Carlisle, D., and Keen, F., (2018)," Virtual currencies and terrorist financing assessing the risks and evaluating responses", European Parliament, Available at: [http://www.europarl.europa.eu/RegData/etudes/STUD/2018/604970/IPOL_STU\(2018\)01001.pdf](http://www.europarl.europa.eu/RegData/etudes/STUD/2018/604970/IPOL_STU(2018)01001.pdf)

- 77- Laphou, L., Zecheng, A., Songlin h., Songtao g., Yuanyuan y. and bin x, (2020). "Survey of IoT Applications in Blockchain Systems: Architecture, Consensus, and Traffic Modeling". The Hong Kong Polytechnic University, Feb.
- 78-Libra Organization (2019), "Libra white paper", Available at: <https://libra.org/en-US/white-paper>
- 79- Liuliang, Y. and Hong, Y. (2004), "Chinese Coins: Money in History and Society.", Long River Press, Nov
- 80- Mandelbrod, M. (2012), "Layered Hashing Algorithm for Real-time Systems." Theory of Computing Systems. Feb
- 81- Maull, R., Godsiff, P., Mulligan, C., Brown, A., and Kewell, B. (2017). "Distributed ledger technology: Applications and implications", Strategic Change , Sep.
- 82- Md Arafatur, R., Balamurugan, B., Neeraj, K. and Gayathri N. (2020) "Blockchain, Big Data and Machine Learning: Trends and Applications edited", Feb.
- 83-McKee, M., (2018), "Regulation of Virtual Currencies" DLA Piper, Available at: https://www.ucl.ac.uk/laws/sites/laws/files/02_mckee_ucl-blockchain.pdf
- 84-Natarajan, H., Krause, S., Gradstein, K., and Luskin, H., (2017), "Distributed Ledger Technology (DLT) and blockchain", World Bank Group FinTech note 1(1).
- 85-National Bank of Moldova (2017), Virtual Currency and its Associated Risks, July

South African Reserve Bank (2014), "Position paper on virtual currencies", Retrieved from:

86 [https://www.resbank.co.za/RegulationAndSupervision/NationalPaymentSystem\(NPS\)/Legal/Documents/Position%20Paper/Virtual%20Currencies%20Position%20Paper%20%20Final_02of2014.pdf](https://www.resbank.co.za/RegulationAndSupervision/NationalPaymentSystem(NPS)/Legal/Documents/Position%20Paper/Virtual%20Currencies%20Position%20Paper%20%20Final_02of2014.pdf)

- 87–Sprenger, P., Balsiger, F., (2018), "Anti–Money Laundering in times of cryptocurrencies", June 2018, KPMG, Available at: <https://assets.kpmg/content/dam/kpmg/ch/pdf/anti–money–laundering–in–times–of–cryptocurrency.pdf>
- 88–Pavle Vigna and Michael J. Casey (2015) The Age Cryptocurrency, Picador publications
- 89–Phil Chompoane (2010) The book Satoshi, freeman publications
- 90–Nathaniel Popper (2015) Digital Gold, Harper Collins publications
- 91– Rui, Z., Rui X. & Ling L. (2019)," Security and Privacy on Blockchain." ACM Computing Surveys, Jan.
- 92– Sakai, K. Qiong, H. Zongyang, Z. (2017) "identity–based non–interactive key exchange revisited and more and Yu Chen", International Journal of Information Security, Feb.
- 93– Shermin, V. (2019)," Token Economy How Blockchains and Smart Contracts Revolutionize the Economy", Shermin Voshmgir; Edition ed, Jun.
- 94– Team of ARFWG, (2020), "Financial Technology Glossary", Arab Regional Fintech Working Group, Nov.
- 95– Timoney, M, (2002), "Bartering Set to Enhance the Credit Function", Credit

Dan Journal of Scientific Research and Humanities

- 96-The Blockcrypto (2019), "Cryptocurrency – Stable coin", Available at:
<https://www.theblockcrypto.com/category/cryptocurrency/stablecoin/>
- 97- The Financial Action Task Force (2014), Virtual Currencies – Key Definitions and Potential AML/CFT Risks, June 2014, Retrieved from:
<https://www.fatf-gafi.org/media/fatf/documents/reports/Virtual-currency-key-definitions-and-potential-aml-cft-risks.pdf>