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EIGHT MAJOR THREATS TO CRYPTOCURRENCIES

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Abstract:
In 2008, in the midst of the American financial crisis, Bitcoin was born as the world's first cryptocurrency. This idea has caused conflicts and threats to human society.
This study, benefiting from the opinions of the statistics community equivalent to 90 experts, seeks to address the main question, "What are the threats?" have been.
The design of this research was done in a descriptive and non-experimental way. The research method used is quantitative and qualitative and it is a collection tool Cryptocurrencies Information.
There are documents, reports and interviews, which were collected by the library and field methods, and the information obtained was obtained using the Izar software.spss Were analyzed.
The results of his research indicate that cryptocurrencies can pose 8 threats:
1- Anonymity
2- Bypassing governance oversight
3- The expansion of the informal sector of the economy
4- Financing of artificial shocks
5- Artificial vacuum
6- Fluctuations in value
7- Lack of knowledge and Tehsala Mazam
8 - To follow the lack of cyber security for the society.

keywords: threat, cryptocurrency, bitcoin, experts

Introduction:

Many of the new technologies, in spite of having advantages, have unknown challenges and it will take years for their negative effects and consequences to be noticed in the society. Among them is the Yuli Navidid unit with the name of crypto currency / crypto currency, which is expanding day by day and getting stuck in the relationships between people. Many experts have stated that such cryptocurrencies may have beneficial effects in the field of economy and financial transactions, but they also have unfortunate consequences, but of course, their dimensions are still unknown and secret. Based on this, it is necessary to examine their positive and negative aspects so that by knowing the nature of this new Yuli unit and the challenges related to it, this cypress can be used well and in a better way.
The concept of digital currency was introduced 46 days after bankruptcy of LEHMAN BROTHERS, which was the event which showed the second biggest human financial crisis which has been ignored by the general public. At a time when many executives, founders, and managers were trying to define effective and preventive shocks or shocks to restore the economy to a stable state, a small group of engineers decided to pursue the idea of digital currencies further. Unfortunately, a group of bad players have also emerged since they realized that there is a lot of value in the unsanitary shocks offered by the new concept.

Although this concept has been around since 2008 (Nakamoto, 2008), and thousands of new constructs have been created since then, it is still a very new and unexplored topic. The continuous and growing "consolidation" has not prevented new players from entering the market. This caused the popularity of cryptocurrencies to increase, especially in the period of 2015-2017, and to bring their value to unimaginable levels, and the value of Bitcoin reached almost 20 thousand Demers in 2017 (Higgins, 2017).

The typical characteristics of cryptocurrencies, such as decentralization, their inherent global character, the anonymous or unknown nature of their domain, have led to a situation in which digital currencies are an interesting mechanism for those who wish to circumvent the sanon and commit unsanctioned acts such as money laundering payments are dark market or even terrorism financing, should be considered Keating, Carmel and Kane (Houben & Snyers, 2018).2018; Kidar and Belmos, 2018 As a result, various governing bodies at the national and international levels have added encrypted currencies to their agenda and tried to take measures to prevent this illegal use and provide guidelines for Define their sustainable and sustainable development.

But while the currencies were transferred from garage laboratories to international conferences and Meetings representatives of the departments So far, so much healing private and public as well as private issues have been discussed, it is still largely an open issue. It is not provided in this regard. The main question of this research is "What is the threat of cryptocurrencies?" For answer, this approach is directed to experts and documents.

Theoretical framework:

Opportunities[1]: Identifying and carefully examining the external environment can reveal new opportunities for organization managers These opportunities can be the beginning of a new path for development and growth. Opportunities can include: Unmet needs The customer, recognition of the forgotten part of the market, the emergence of new technology, the reduction of legal restrictions, the removal of trade barriers Global, change in the state of laws or competition and etc. (Fahima Kianian, 2017: 25)

threats[2]: Threat is an unfavorable success in the organization's external environment. Things like: opponent's bargaining power, Major and sudden changes in technology, customer taste, etc., which cause customers to distance themselves from our products (Fahima Kayanian, 27:1397).

cryptocurrency: It is a decentralized cryptocurrency whose transactions are peer-to-peer without intermediaries is done in cryptocurrencies, we do not need a centralized intermediary such as a bank or financial institutions, and on a secret basis Keeping the identity of users works (Amirhossein Shabani, Mohammad Mohseni Dehkalani, Saeed Ebrahimi, 2019: 210)

Bitcoin: Bitcoin is a cryptocurrency, a virtual currency designed to act as money and a form of payment outside the control of any person, group, or entity, thus eliminating the need for third-party involvement in financial transactions. Block chain miners are rewarded for the work done to verify transactions and can be purchased on multiple exchanges. (https://www.investopedia.com)

1- opportunity

2- threat

Block chain: Systems for recording data. This data can be bank transactions, ownership documents or Be personal messages. The feature of the block chain is that it stores this data without a central administrator and authority, and it is not possible to distort or destroy the stored data by destroying a central point (Mohammed Javad Sedikian, Morteza Bana, Yasin Heydari, 2019: 45).

Governance: The process of making rules, implementing rules, reviewing, monitoring and applying feedback by exercising legitimate power and for the purpose Achieving a common goal for all actors and stakeholders in the framework of values and norms in the environment of an organization or a country. (https://governanceschool.ir/fa/page/576)

Research Back-ground:

The research progress made in Farsi in the field of cryptocurrency threats is summarized in the following table:

name of the scholar	Research Title	place	year	result
Amin Pourmohamed Ali and Shahla Eskandari	An overview of the digital currencies, opportunities and threats and future prospects	The second Industrial engineering, Management, and accounting \conference	1390	Challenges of digital currency: 1- Occurrence of security problems (lost, hacked user account) 2- Jurisprudence Challenge 3- Terrorism financing 4- Economic threat (currency withdrawal) 5- Money laundering, 6- Unknown Identity 7- Price Fluctuations 8- Lack of Rules 9- Weakening of Central bank 10- Expansion of informal sections of economy 11-Technical complexity and public favor Disadvantages of digital currencies: 1-Attacks with software 2- Lack of supervision of Transactions 3- Ambiguity in the nature of Digital currencies 4- Absence of keeping value 5- none-refund ability 6- low cash ability in Iran market 7- Lack of stability and probability of devaluation of currency 8- long procedure of receipt confirmation in internal transactions 9- competitors threatening by possibility of making copies and create similar currencies
1 - Kambiz forghandoost haghighi	An overview on digital currencies, opportunities and threatens	New approaches in management and accounting	winter 2017	Creating ransomware, lack of monetary policies, no

2 - Rezavan Naddaf				monitoring of the transaction, no such institution in the daily life, interface Deleted, Occurrence of security problems, Legal challenge, Ambiguity in the nature of virtual currencies, Failure to retain value, Irreversibility of payment, Threat of competitors, Lack of legal documentation, Financing terrorist groups and Political meaning, Low liquidity in Iran's economy, The impossibility of equipping and specializing resources to Economic sectors, High transaction confirmation time for Internal exchange, Currency withdrawal from the country, Security issues and real economic threat, Money laundering and tax evasion through crimes, Non -identification, Instability and possibility of currency depreciation, Technical complexity and general popularity. Price volatility and risk, The fall of virtual currency, The lack of specific strengths and abilities, The threat to the economy, Not knowing the identity of the sender and Receiver, weakening the central bank and intermediary institutions, the possibility of tax evasion, Money laundering and expansion, The informal sector of the economy, the problem

				Inheritance, unfamiliarity of the general public with currencies virtual and their high energy consumption .
Ahmad Ali Moayed Third - Saeed Siah Bedi Kermanshahi - Mohsen kohestani	Legal analysis of currency Digital and its impact on National Security	Security Quarterly research	Spring 2019- Number 96	threats: 1- Weakness of legislation 2 -Tarshghari financing 3 -money laundering
Samia Sadat Miri Lavasani; Bahare Heydari; Ali Akbar Razmjo; Razmjo Muhaddith	Examining the position of the law in National digital currency	New achievements in Humanities studies	June 2018, second year - Number 31	threats: 1 -money laundering 2- Smuggling goods and currency
Mohammad Reza Ranjbar. Fallah Mehdi Foroghi	Analyzing the opportunities and threats in the legislative process of block chain technology and cryptocurrencies in Iran based on the PEST model	Quarterly Journal of Defense Economics of the University and National Defense Institute of Strategic Research	5th year, 17th issue, autumn 2019, pp. 158-133	Also to order of prioritization, economic threats, Political-legal threats, threats, Socio-cultural and Technological threats, the most important Threats facing legislation Block chain technology and cryptocurrencies in Iran
Nasser Ghasemi	Opportunities and threats digital currencies; Case Study Selected countries East Asia	Science Quarterly World politics,	period 10 No 3, Spring 1400	threats: 1- Lack of stability in value 2 -risk of fraud 3- Lack of security 4- anti-money laundering problems
Dawood Pashafumshi	Identify opportunities and Threats ahead Investing in recruitment and digital Exchange trade in the country	12th International Technology Conference	Winter 1400	The most important threats to investing in Cryptocurrencies include: 1- price fluctuations 2. High investment risk 3- lack of conventional physical support such as They are the national currency. 4- Helping money laundering and facilitating it 5-Providing the basis for tax evasion 6- Use in financing terrorism

				7- High energy consumption for production
Mehdi Nouri	Analysis of monetary nature of Cryptocurrencies in the economy; Emphasis on comparison Volatility of cryptocurrencies Chosen with fluctuations between Euro-dollar and gold	Defense Economics Quarterly University and research institute High National Defense And Strategic research- Department of Resources and Economics Defense -130 third year, number 10	130 years Third, no Tenth, winter 1001, pp 101396	The high volatility of this type of cryptocurrencies: Through the ignorance of most people, Shallow depth of the market, existence of promissory incentives mass scale and behavior, in addition The problem of whales is the owners Major cryptocurrencies to earn profit with Pump and dump and manipulateThere is a price in this market that causing upheaval and fragility The bubble in the price of these cryptocurrencies will become. Also the negative view of many Governments and central institutions relative to Cryptocurrencies and prevention of proliferation Their natural in the economy, high time Transaction confirmation for internal exchanges, The impossibility of using them widely In micropayments, functions Them money is seriously doubted and therefore he gave money to them It doesn't seem right now
Subhan Naqdipour Hossein Ali Rahmati	Ethical challenges of Prevalence of encrypted currencies	Scientific-research quarterly Ethical research	1400	The risk of the national security of the support of these virtual currencies is not limited to the lack of stability and the prevailing fluctuations in the value of cryptocurrencies and the possibility of the virtual currency falling in value, being lost and stolen, and sometimes the psychological security of

				people is also endangered by this means.

Latin backgrounds:

The works done in Latin are summarized in the table below.

name of scholar	Enrollment types	place	year	results
Kaipa Katayzina 7	Cryptocurrencies: Opportunities, Risks and Challenges to Combat Systemic Corruption	School Economic Warsaw Poland	2019	1-corrupt behaviors 2- defrauds 3-abuses in market 4- theft of exchanges 5- malwares attack 6- Dark-web transactions 7- Terrorism financing 8-Tax fraud
David W. Perkins	Cryptocurrency Economy Money and issues Regarding Policy making	Service researches Congress United States America	2020	1- Weakness in legislation 8 2- abuse in crimes 3- Adverse effect on monetary Policies 9 4-weakening consumer
Robert J Denault 16	Digital currencies crisis, the most powerful Financial threat in the world	Duke University	2021	1- money laundry 2- malwares attack 3- Takeing advantages of terorrism 4-criminal transactions 5- Collecting donations by terrorist groups 6-Tax fraud 7- Drug trade 8- human trafficking
Daniel Holman8And Barbara Stettner	Article: Regulations of digital currencies; anti money laundering		2021	1 - money loundry 2- cyber injury 3-terorrism support 4- Lack of governmental supervisions 5-weakness of legislation
George Daniel Babrik	Article: national security threats caused by wide use of digital currency	Defense University National Bucharest	2021	1- Interference of destructive organizations in illegal operations 2-abuse by none – governmental organizations 3 - fishing attacks threats 4 - financial security threats 5 - supervision activities weakness 6 - control rules weaknesses 7 - frequent fluctuations 8 - money laundry 9 - Tax fraud 10 - support of terrorist groups 11 - Arms and drugs trafficking

				12 - infecting mining stations by malware 13 - bypassing governments
Philamor Bonjako Eliora Georgieva Emilia Metva	Article: encrypted Currencies benefits and Disadvantages	Goche University Delchev Stip-Macedonia	2022	1- Hack and malware attacks 2- No financial support from government 3- Absence of governmental obligations 4 – money laundry 5 – illegal operations financing 6 – high fluctuations
James Howell	Digital currencies security		Feb 25 2022	1- hack or wallet lose 2- criminal threats 3- malware attacks

Conceptual Model

Due to the fact that the threats obtained from the study of the documents and documents in the research paper were fragmented, using the opinion of experts, the threats were divided into eight main parts, which are summarized below.

1. Unofficial financial financing
2. Circumventing governance supervision
3. Artificial vacuum
4. Volatility of value
5. Knowledge theft and tyranny
6. Expansion of the informal economy sector
7. Cyber security
8. Anonymity

Researcher's conceptual model made of documents

1	**Financing of illegal actions (terrorist and subversive projects).**
2	**Financing of illegal actions (terrorist and subversive projects).**
3	**Lack of necessary knowledge and expertise**
4	**Expansion of the informal sector of the economy**
5	**Cyber security (software and hardware)**
6	**Lack of laws**
7	**Lack of stability in value**
8	**Anonymity**

2- Research method

In order to investigate the threats of cryptocurrencies, in addition to using the library method to compile the theoretical foundations of the research, interview tools and questionnaires have been used. This means that a questionnaire containing questions related to the variables of the research was prepared and distributed among the experts and experts working in the government who have expertise in the fields of digital currencies and new technologies (block chain) and are specialized in this field; has been distributed. The reliability and validity of the questionnaire (reliability and validity of the measurement tool) have been conducted through statistical tests and the obtained information has been analyzed and conclusions have been drawn.

3- The statistical community of the research

The statistical population of the current research consists of 50 experts and experts working in the government who are proficient in the fields of digital currencies and new technologies (block chain) and are active in this field; as described in the following table:

Row	Degree of education	Number
1	Doctorate	15
2	Master's degree	25
3	Masters	10

4- Type of research:

This research is considered an applied research, because its purpose was to develop applied knowledge in a specific field.

5- Scope of research (temporal, spatial and thematic):

1-5-3- Spatial territory: Iranian rule

2-5-3- Time domain: year 1401

3-5-3- Subject area: The operational threats of cryptocurrencies are in Iranian governance.

6- Statistical sample size and sampling method:

Due to the limitedness of the statistical population, the entire statistical population has been selected as a sample population.

7- Methods and tools for collecting information

In order to collect information in this research, questionnaires, interviews, documents and both library and field methods were used. In order to collect information in the field of theoretical foundations and literature of the research, the sources and study of the libraries that contain the articles and authentic books related to the research subject have been used. Field method (distribution of questionnaire among respondents) was used to collect data.

A) Library method
The library method has been used to collect information on the background of internal and external studies. The required information has been collected by scanning books, theses, researches and studies of other researchers, specialized and related magazines.

b) Field method
Direct observation of events in natural environments by a researcher is necessary for the basis of a science, and if sociology chooses to avoid this naturalism, this scientific basis will be threatened. To collect information in this research, interview and questionnaire tools were also used.

8) validity and reliability of the data collection tool
Narration is taken from the word "Rawa" in the meaning of permissible and correct, and "Rawa'i" in the meaning of correctness and correctness. (Khaki, 1401, 288) The validity of this test means that the scale and content of the instrument or the questions included in the instrument accurately measure the variables and the subject under study; It means that the data collected through the tool is not excessive to the needs of the research and that some of the required data related to the comparison of the variables in the content of the tool should be removed, or in other words, it should show the same reality well. (Khaki, 1401, 155)
The purpose of "reliability" is that if the measurement tool is given several times in a short period of time and to a single group of people, the results will be close to each other. To measure "reliability" an indicator called "reliability coefficient" is used and its size usually varies between one and zero. A reliability coefficient of 0 represents unreliability and a reliability coefficient of 1 represents complete reliability. A test must be reliable in order to be valid, and the inverse relationship between the two is not necessary. (Khaki 1401, 245)
The validity of the questionnaire was calculated in two ways, firstly, through a questionnaire based on which experts and experts were asked to comment on the content of the questionnaire, and 11 experts (including university professors and related managers in the studied organizations) approved it, and second. In the "content" narrative method, it has been shown that the questions cover about 70% of the whole. The reliability calculation of the questionnaire was carried out through "retesting", which means that the number of 10 questionnaires was distributed among managers and distribution workers and 15 days later, it was distributed again among the same group, and the reliability and internal consistency was calculated. The reliability coefficient of the two halves of the instrument is 0.875%. which shows the correlation between the total number of questions in each group and to check the reliability value of the whole tool (questionnaire) Spearman-Brown coefficient is used. It is in the upper limit.

Reliability Statistics			
Cronbach's Alpha	Part 1	Value	.855
		N of Items	10a
	Part 2	Value	.814
		N of Items	10b
		Total N of Items	20
		Correlation Between Forms	.885

9- Data analysis methods:
Data analysis is a multi-step process during which the data collected in different ways are summarized, categorized and finally processed to provide the basis for establishing various types of analysis and connection between data in order to test hypotheses. Today, in most of the researches that are based on the information collected from the research topic, the analysis of information is considered one of the main and most important parts of the research, and the raw data are analyzed

using statistical methods and after processing, they are available for use in the form of information. are placed.
In this research, the data was analyzed descriptively and inferentially in the qualitative section and in the quantitative section in order to describe the mentioned data from the software. Spss is used.

Table 1. Summary of the research

Research design	Descriptive , none-experimental
Research method	Quantities , qualities
Data collection tools	Questioners and library documents
Data analysis tools	Inferential and analytical statistics
Statistics	PC
Softwares	spss
goal	Practical and developmental

Descriptive and inferential analysis of the research question: Cryptocurrency threats

A) descriptive analysis:

Table 2. Statistics of the severity related to the threats of cryptocurrencies

question	Number	Average	standard deviation	Variance	crookedness	Elongation	Domain	minimum	maximum
1	50	3.89	0.52	0.271	-0.17	0.67	2	3	5
2	50	4.15	0.57	0.33	0.02	0.04	2	3	5
3	50	3.35	0.56	0.31	-0.06	-0.69	2	2	4
4	50	3.69	0.51	0.26	-0.32	-0.85	2	3	5
5	50	3.57	0.64	0.41	0.72	-0.44	2	3	5
6	50	3.65	0.49	0.23	-0.60	-1.71	1	3	4
7	50	3.31	0.58	0.33	-0.13	-0.52	1	2	4
8	50	3.99	0.58	0.23	-0.05	1.17	2	3	5

The data in Table 2 shows that the questions related to cryptocurrency threats have an average of 3.98 (approximately 4). The standard deviation of the questions is also close to each other and around 0.5. The score ranges from 2 to 5 and questions 1, 3, 4, 6, and 8 have a negative bias and questions 2 and 5 have a positive bias. In terms of elongation, Solat 3, 4, 5, 6 and 7 have almost slight deviations compared to the normal distribution.

Table 3. Statistical indicators of cryptocurrency threats

Volume	50
Average	3.98
Middle	4
view	4
standard deviation	0.18
Variance	0.03
crookedness	-0.23
Elongation	0.19
Domain	2
minimal	3
the maximum	4

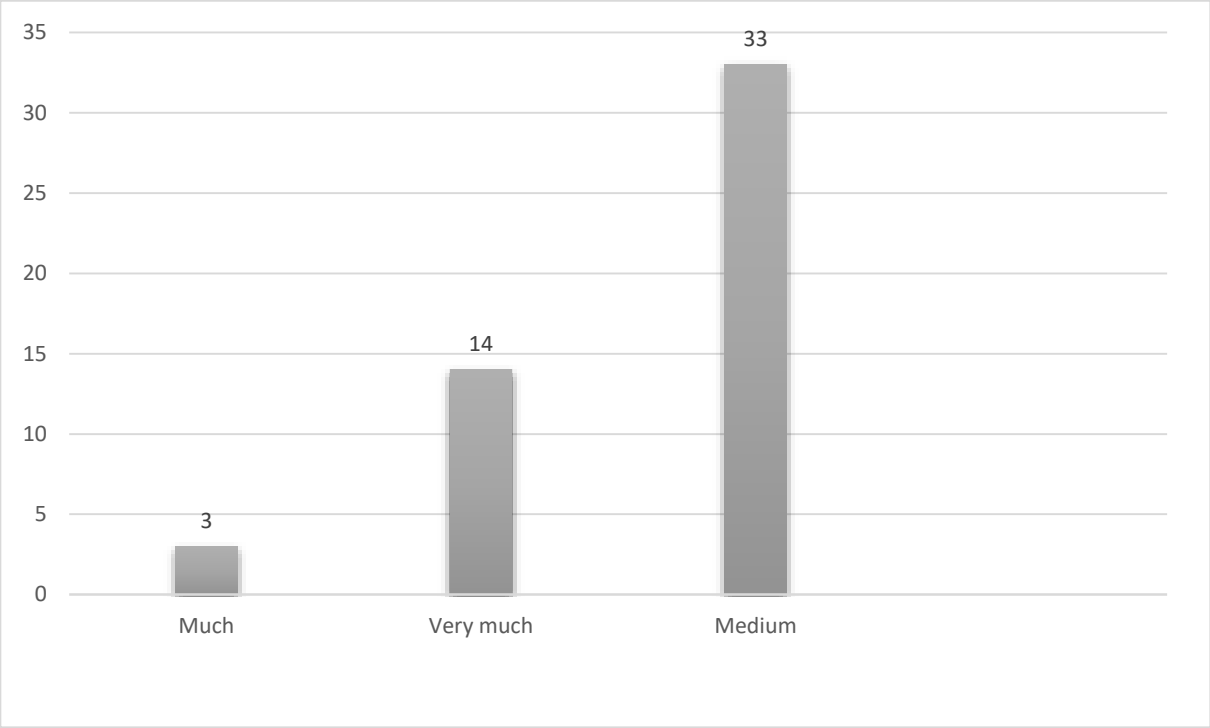
The data in Table 3 (statistical tables) show that the mean, median and standard deviation of the distribution related to the impact of cryptocurrency threats revolves around the number 4, which

means a lot of options. The distribution is very slightly negative, and at its peak, it has a slight elevation compared to the normal distribution. Scores fluctuate between medium and high.

Table 4. Distribution of information related to cryptocurrency threats

Option	Frequency	Frequency percentage	Aggregate frequency
Medium	33	66	33
Much	14	28	47
Very much	3	6	50
Total	50	100	

chart 1. Cryptocurrency operational threats chart



The distribution related to Saravani in Table 4 also shows that 94 percent of users have a moderate and high opinion towards the content. The image information is shown in Figure 2-4.

b) Inferential analysis:

Table 5. statistical test two threats cryptocurrency

option	Observed freqyuency	Expected frequency	Left over
Average	33	6.16	4.16
much	14	6.16	- 6.2
Too much	3	6.16	- 6.13
sum	50		

Table 6. Chi-square test statistics related to cryptocurrency threats component

Threats of cryptocurrencies	
Chi-2 square test value	36.60
free degree 2	2
significant level	0.000

The data in Table 5 and the statistics in Table 6 indicate that the observed value of the value (36.60) with a degree of freedom of 2 is greater than the value of the critical value (13.28) at the P<0.01 level,

as a result, it is concluded that with the probability of 99% of respondents agree with the impact of cryptocurrency operational threats in the medium level (option 3).

Table 7. Saridman's reliability test related to cryptocurrency threats

question	The average rank of A
1	6.86
2	8.10
3	4.20
4	5.85
5	5.12
6	5.68
7	4.36
8	9.42

The data in Table 7 show the rank averages of questions related to cryptocurrency threats that from the eight questions related to this dimension, respectively, question 8 (rated value 9.42) and question 3 (rated value 4.20) have the highest and lowest average ratings, respectively. The data related to the test statistics in Table 8 also shows that the value of the calculated statistic (128.45) is much larger than the value of the critical statistic (13.28) at the $P<0.01$ level as a result, there is a significant difference between the questions of the questionnaire in terms of importance, and from the point of view of the speakers, these questions do not have the same importance.

Conclusion :

According to the results obtained from the research, all the threats of currency codes that were extracted from Esand and documents and questions from experts have been confirmed and in the order of the table below, they were the most important to the least important.

1	Anonymity
2	Conducting transactions in informal and illegal markets bypassing governance oversight
3	Expansion of the informal sector of the economy
4	Financing illegal actions (terrorist and subversive projects)
5	Legal vacuum
6	Cyber security (software and hardware)
7	Lack of necessary knowledge and expertise
8	Lack of stability in value

The most important threat in terms of cryptocurrencies is anonymity. In fact, the root of all other threats is the need for anonymity. On the other hand, another threat of cryptocurrencies is bypassing governance supervision. When you are anonymous, you can bypass governance monitoring and in this way, governance can be faced with serious challenges in various fields. Therefore, we will face the informal sector of the economy, which the government will not have any supervision over. The formation of illegal actions in the space of cryptocurrencies with different forms and types, including terrorists, is another threat that will exist in this area. The next threat is the legal vacuum. In many cases, even when the crime is discovered, there is a legal vacuum. The threat of cyber security in both hardware and software aspects is related to cryptocurrencies. Hardware and software are not safe and pose a threat to society. Lack of knowledge and expertise at the same levels is a threat. Managers and policymakers of the judicial, executive and legislative departments do not have enough knowledge about cryptocurrencies, and this lack of technology will cause damage to the society. Lack of stability in value is another challenge for cryptocurrencies. The absence of a market maker in the

cryptocurrency market has caused abnormal fluctuations to dominate this market, which has caused the loss of people's capital.

Suggestion:

According to the results of this research, the following are suggested as research:

The research titled "Cryptocurrency Opportunities" can complete this research. In fact, let's not only look at the threats, but also keep in mind the opportunities of cryptocurrencies.

The comparative study of cryptocurrencies both in terms of opportunities and threats in other countries should be considered as another research.

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