

Cryptocurrency Awareness among Students at B-School

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Abstract:- In regard to cryptocurrencies, the blockchain has made this specific technology vital to the world's socioeconomic future. As a result, this potentially new global currency appears to be highly significant for higher education. The primary goal of this study the goal of this paper was to figure out the relationship between blockchain technology and cryptocurrencies as an independent variable and Siva Shivani Institute of Management students' attitudes, opinions, and adoption as dependent variables. The survey's assumption was that the Siva Shivani institute of management's student population was willing to accept the notion of the positive use of blockchain technology, notably cryptocurrencies, and expected this commercialized technology to play a role in their future careers.

Keywords:- Adoption, Attitude, Awareness, Cryptocurrency.

I. INTRODUCTION

In a number of ways, the contemporary era of information and communication technology has brought many good chances. The financial and commercial sectors are one area that benefits from technology and internet connectivity. For many years, actual tokens such as bank notes, gold coins, and so on were utilized as mechanisms of payment in situations when rapid and final settlement was established between two parties. In a digital currency system, neither side is physically present, and payment is made using a string of bits. It is difficult to prohibit a customer from using the same bit string several times. It's known as the "double-spending conundrum." This issue can be solved by hiring a reliable third party to keep a unified ledger and transmit money amongst purchasers by crediting and debiting their accounts. Using a reliable third party, on the other hand, is not always advantageous. New types of commerce, transactions, and currencies have evolved as an expanding number of internet users activate virtual world conceptions and produce new economic phenomena. Cryptocurrency has emerged as one of the most remarkable financial forms in recent years. The vast majority of digital currencies are built on blockchain technology, which is a distributed ledger maintained by a network of computers. Because cryptocurrencies are not issued by a government, they are not subject to government regulation.

II. THE HISTORY OF CRYPTOCURRENCIES

Cryptocurrency is said to have developed in the early 1980s as an attempt to develop a decentralized currency for internet trading. In the 1980s, internet cash was frequently referred to as "cyber currency." The concept of online currency was refined further in the 1990s. However, the main worries at the time were security and double-spending. Double spending occurs when cash is copied and utilized for subsequent purchases. The circumstances of the 2007-2009 economic slump, which gave rise to the global financial crisis, propelled the cryptocurrency business. A number of individuals lost faith in actual cash during this time period. The first cryptocurrency, known as Bitcoin, appeared in 2008. It is a digital currency that employs a peer-to-peer system to conduct transactions and was created using Satoshi Nakamoto's blockchain idea. Bitcoin served as a working example of the concept when cryptocurrencies first appeared in 1998, and the number of people using Bitcoin has grown significantly since then. Following the announcement of Bitcoin by a group of anonymous coders in 2008, other digital currencies known as altcoins were later developed. The cryptocurrency industry is expanding on a daily basis, with new currencies being created and existing ones gaining value.

In a digital currency system, neither party is physically present, and payment is made using a string of bits. It is impossible to prevent a consumer from using the same bit string several times. It's known as the double-spending problem. This issue can be solved by obtaining the help of a reputable third party, who maintains a unified ledger and transfers money between purchasers by crediting and debiting their accounts. Using a reliable third party, on the other hand, is not always advantageous. As a growing number of internet users activate virtual world concepts and develop New economic phenomena have evolved, as have new types of trading, transactions, and currencies. Cryptocurrency has emerged as one of the most remarkable financial forms in recent years. The overwhelming majority of digital currencies are built on blockchain technology, which is a distributed ledger managed by a network of computers. Cryptocurrencies are supposedly immune to government intervention or manipulation because they are not issued by a government.

III. THE THREE METHODS FOR INVESTING IN BITCOINS

A. *Invest and keep*

The first step is to buy bitcoins and store them in your own Bitcoin wallet. This is the most complicated technique of investing in bitcoin, but it is also one of the most popular. This method necessitates finding a bitcoin exchange, depositing funds there, and then converting the funds to bitcoin. Following that, you must acquire a bitcoin wallet in order to transfer your coins from the exchange to your bitcoin wallet for protection.

B. *Derivatives investing*

With derivatives, you will not be purchasing actual coins. Instead, you're acquiring a contract that mimics the coin's behaviour. If the coin's price rises, you can cancel the contract and benefit, but if the coin's price falls, you can cancel the contract and lose money. Because you do not own bitcoins, you do not require a bitcoin wallet with derivatives. Simply open an account, deposit funds, and start trading derivatives. Leveraged trading allows you to borrow money to increase your profits.

C. *Bitcoin ETF*

Finally, you can purchase a Bitcoin ETF, often known as a Bitcoin ETF. When you buy an ETF, you are purchasing a contract rather than a coin. ETFs are traded on a regulated stock exchange and aim but may fail, to imitate the price swings of bitcoin. The price of bitcoins is estimated with extreme precision. There is now only a handful of bitcoin ETFs on the market. ETF investment will help the typical investor who does not want to deal with setting accounts or downloading wallets. Just as in the stock market, you can invest in an ETF through your bank, a financial advisor, or a typical trading site. The two types are coins and tokens. Coins have their own blockchain and are valuable because they are used as a form of payment.

It is essentially a digital currency that can be purchased and exchanged via the internet. On the table, there are no bills or coins. It is not based on any other asset, such as gold. It also avoids traditional financial institutions such as banks. Instead, these currencies operate in a completely decentralised system that uses Blockchain technology to trace transactions.

IV. THE BENEFITS AND DRAWBACKS OF CRYPTOCURRENCY

A. *Benefits*

When we perform certain transactions, our bank information may become available to certain third parties in all traditional systems, whereas cryptocurrencies operate on a push system, which means that when a cryptocurrency user makes a payment or transfers, he or she only pushes out the information that is relevant to that specific transaction, no other information is sent out, making the users less susceptible to fraud or identity theft.

With established systems, there are occasionally costs, paperwork, and legalese. It is rather stressful; but, when you utilise cryptocurrency apps or services to handle your cryptocurrency wallet, you're interacting directly with the person you're conducting business with. Your transaction, whether one-on-one or peer-to-peer, structured transactions are more efficient.

Because bitcoin is a decentralised system, transactions can be conducted without the involvement of a third party. As a result, bitcoin transactions are exceedingly rapid, often instantaneous.

When making financial transactions, transaction fees are less expensive when compared to the former system, where you often had to pay extra costs. In the crypto realm, you are eliminating the intermediary, which means no additional expenses.

Because technology is always developing, there are several possibilities for identities to be compromised. The blockchain ledger of cryptocurrency is built on a network of cryptography uses difficult mathematical riddles that hackers cannot quickly solve, making it more secure than a typical electronic transaction. Furthermore, cryptocurrencies employ pseudonyms unrelated to the user's account.

B. *Risks*

Everything that has advantages also has disadvantages. The following are the hazards associated with cryptocurrency:

Because bitcoin transactions are highly secure, it is difficult for governments to identify a specific user based on their wallet address. Bitcoins were discovered to be utilised as a means of moving money in a variety of illegal operations.

Some currencies' market value is still controlled by their creators and their associated organizations. These holders have the ability to influence the coin's price in order to cause big price swings.

The architects of digital money aimed to construct practically untraceable source code, as well as powerful hacking defences and unbreakable authentication methods. It is preferable to invest in bitcoin rather than cash or bank safes. If a user loses their wallet's private key, there is no way to recover it. The wallet, as well as the currencies contained within, will be kept secure. As a result, the user will suffer a monetary loss.

Some cryptocurrencies can only be purchased and sold in a small number of fiat currencies. This requires the user to first convert these currencies into one of the major currencies, such as Bitcoin or Ethereum, before converting them into their desired currency via other exchanges. This adds unnecessary transaction costs to the process, costing you money.

V. THE IMPACT OF CRYPTOCURRENCY ON THE GLOBAL ECONOMY

The rise of cryptocurrencies in recent years has piqued the interest of the general public and policymakers. Many countries around the world continue to be hostile to cryptocurrencies. However, with the rise in popularity, many experts and small investors question what effect bitcoin will have on our global economy if it is introduced to our globe. Governments, businesses, and other huge corporations have begun to learn about the cryptocurrency market and how to profit from it. Analysts examine bitcoin and gold to see which is the safer and most lucrative investment option. Economists, on the other hand, are concerned about the comparison of a cryptocurrency-based financial system to a gold-standard financial system. The main difference between cryptocurrencies and gold-standard currencies is their divergent supply and demand, which results in varying degrees of purchasing power consistency. "Among adults in the top 60% of economically active households, 74% have an account," the World Bank observed in 2017. However, only 61% of those in the bottom 40% do not have an account, resulting in a 13% gap overall, or over 19 million adults without an account. By not permitting any government or financial body to freeze our assets, cryptocurrency provides an alternative. enabling the usage of cryptocurrencies as a financial service.

The impact of cryptocurrency on today's business world is enormous. It's remarkable to watch how cryptocurrencies can change one's life in only a few years; it started with a few hundred dollars and has now grown to one million or more in just a few years. It is not hard to imagine a future in which cryptocurrencies develop as a useful and popular platform for connecting businesses and individuals.

VI. FUTURE OF CRYPTOCURRENCY ANALYSIS

Advances in technology can mitigate the loss of crypto portfolios that may occur as a result of a computer crash, which erases all information, including our crypto wallet. Hackers who can erase personal data in the blink of an eye can also benefit from technological innovation. Advancement makes it simple to grasp and accessible to all types of people. Although the notion of digital currency has existed since the 1980s, cryptocurrency was first used with the debut of Bitcoin as a decentralised cryptocurrency in 2009 using Blockchain technology.

Many businesses have started to learn about cryptocurrencies and are now following suit. As more businesses begin to adopt this new system, more people will begin to use it, and this leads us to where we are now to walk side by side with the new way of life.

Cryptocurrency is extremely secure since it employs blockchain technology, is open source, and has never been hacked until now. This demonstrates its level of security. It can be hacked only if we submit information anywhere that may be used to hack the wallet; otherwise, it is one of the most secure. We can speculate on the price of cryptocurrencies in the future days and months, but the truth

remains that it is still a new and speculative investment for some individuals, with little history to base any projections on. That is why it is advised to only put what you are willing to lose.

Some of the current restrictions of cryptocurrencies, such as the fact that a computer crash might wipe out one's digital riches or that a virtual vault can be ransacked by a hacker, may be solved in time by technological breakthroughs. What will be more difficult to overcome is the underlying paradox that cryptocurrencies face: the more popular they become, the more regulation and government scrutiny they are likely to face, destroying the very base of their being.

VII. REVIEW OF LITERATURE

A. *Generation Z and Technology Adoption:*

Although several earlier research mentioned generation time lines, not all of them used the same categorization range. Based on the established favourable impact of awareness on attitude toward technology. Trust has been demonstrated to have a favourable influence on users' attitudes about embracing new technologies, in addition to technology awareness. Davis (1985) modified the theory of reasoned action (TRA) and proposed technology acceptance model (TAM) in order to more effectively explain and predict how people will use information technology. Many subsequent technology usage studies have since adopted these modifications.

B. *Bitcoin may be used as a hedge tool*

Bouri, Gupta, Tiwari, and Roubaud (2017b) investigated whether Bitcoin may be used as a hedge tool against uncertainty in different time periods utilising daily data from March 17, 2011 to October 7, 2016. The first principal component analysis of the US VIX volatility index of equities markets measures uncertainty. The VIX index in the United States indicates market mood and investor expectations. Brazil, Canada, China, France, Germany, India, Japan, Mexico, Russia, South Africa, Sweden, Switzerland, the United Kingdom, and the United States are all represented by the US VIX index. The VIX data was received from Thomson Reuters DataStream, while the Bitcoin price data in US dollars was got from CoinDesk.

C. *During the COVID-19 pandemic, Bitcoin is a safe haven.*

Conlon and McGee (2020) studied if Bitcoin may be used as a safe haven during the COVID-19 epidemic. The dataset contains daily price data for the Sample 500, which were obtained from Thompson Reuters Eikon. Coin metrics' CM reference rates were used to obtain Bitcoin price data.

VIII. RESEARCH METHODOLOGY

A. *Research Design*

The research methodology of choice was the descriptive quantitative technique. The correlations between factors and an objective viewpoint intrigued the researcher. The guiding ideas for selecting a research methodology were:

- The findings must be supported by a sizable sample size that is typical of the sivasivani institute of management's student body.

- The research study should be reproducible or repeatable for trend monitoring or a third-party audit.
- The researcher should formulate specific study questions that demand unbiased responses.
- The research work may be applied in the future to generalise concepts more broadly, forecast outcomes, or investigate causal linkages.

- The coherence of the responses was evaluated by logical control of replies on questions covering related themes.

IX. RESULTS AND DISCUSSION

- **Sample**
A questionnaire was sent, resulting in a sample size of 53 students pursuing master's degrees in their respective fields.

The questionnaire is divided into two parts: the first 19 questions are asked to test the student's knowledge, and the second half is a Likert scale to analyse the respondent's thinking and essential concepts, as well as their outlook for the future.

B. Data examination

The researcher collected data using the Qualtrics online survey platform and analysed it using MS Excel and SPSS. The analysis included descriptive statistics such as percentage, frequency, and mean, as well as One-Way ANOVA ("analysis of variance") To be able to supply

- Uncompleted questionnaires were deleted and hence omitted from analysis, resulting in statistically significant findings.

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	34	64.2	64.2	64.2
	Female	19	35.8	35.8	100.0
	Total	53	100.0	100.0	

Table 1: Frequency Table Data Collection Of Male & Female

If we examine closely, we can observe that the number of respondents is around 64.2% male and 35.8% female on that basis data is collected.

First part of questionnaire

Do you have any technology background?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Aware	3	5.7	5.7	5.7
	Slightly Aware	15	28.3	28.3	34.0
	Neutral	7	13.2	13.2	47.2
	Aware	26	49.1	49.1	96.2
	Extremely aware	2	3.8	3.8	100.0
	Total	53	100.0	100.0	

Table 2: Data Collection on question Do you have any technology background (Frequency table)

Question asked: Do you have any technical background? If responder has a technology background, comprehending blockchain and cryptocurrency is frequent. As a corollary, 49% of students come from a technological background; thus, further questions will help them grasp what their studies are about, and they will find this research useful.

indicating that a good number of students are aware of technology due to background in their graduation and somehow covid help them to learn that and make them adapt technology quickly in all contexts, from bill payment to investing in any asset. We've noticed a positive shift in student behaviour over the last few years.

Overall, if we look closely at table 1, we can see that 28.3% of students are slightly aware of technology,

The following question is a quiz in which we want to understand the student's understanding of bitcoin, one of the cryptocurrencies.

Bitcoins have a central authority? like RBI for bank					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	42	79.2	79.2	79.2
	Yes	11	20.8	20.8	100.0
	Total	53	100.0	100.0	

Table 3: Data Collection on question Bitcoins have a central authority (Frequency table)

This clearly reveals that 79.2% of students are aware that bitcoin has no central authority. Based on Table 3, we

can conclude that students are aware that crypto has no central authority.

How do you classify your knowledge about cryptocurrency?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all aware	5	9.4	9.4	9.4
	slightly Aware	9	17.0	17.0	26.4
	Neutral	12	22.6	22.6	49.1
	Aware	24	45.3	45.3	94.3
	Extremely aware	3	5.7	5.7	100.0
	Total	53	100.0	100.0	

Table 4: Data Collection on question How do you classify your know about cryptocurrency (Frequency table)

According to table 4, 45.3% of students are aware of cryptocurrencies and obtained that knowledge from a social media platform or digital media. It's a good indicator that

students are looking for excellent information about crypto, and 22.6% are indifferent, implying that they learned about crypto money in some way.

Have you paid or purchased any items with cryptocurrency in the last 6 months?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	47	88.7	88.7	88.7
	YES	6	11.3	11.3	100.0
	Total	53	100.0	100.0	

Table 5: Data Collection on question Have you paid or purchased any items with cryptocurrency in the last 6 months? (Frequency table)

Until now, the results have been favourable; nonetheless, table 5 clearly demonstrates that 88.7% of students do not possess any cryptocurrency. According to

several studies, Bitcoin is a high-risk financial asset. Student discovered the top on that highly untrustworthy exchange site offered.

Do you have a positive view of cryptocurrencies					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	3.8	3.8	3.8
	Agree	12	22.6	22.6	26.4
	Neutral	13	24.5	24.5	50.9
	Disagree	23	43.4	43.4	94.3
	Strongly disagree	3	5.7	5.7	100.0
	Total	53	100.0	100.0	

Table 6: Data Collection on question Do you have a positive view of cryptocurrencies.(Frequency table)

Table 6 illustrates that 43% of people disagree with the notion that crypto is easy, whereas 24.5% are indifferent and 22.6% agree.

H0: Gender does not vary in view of crypto currency

One-way Anova						
					F	Sig.
Do you have a positive view of cryptocurrencies	Male	34	3.15	0.989	0.917	0.343
	Female	19	3.42	1.017		
	Total	53	3.25	0.998		

Table 7: One Way anova using spss (Data of table 6)

Table 7 shows the gender distribution of cryptocurrencies attitudes across men and women. We don't notice any statistically significant variance in the table since

the F value is 0.917 and the p value is more than 0.05, thus the null hypothesis is accepted.

Do you think using cryptocurrencies is bad idea					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	3	5.7	5.7	5.7
	Agree	15	28.3	28.3	34.0
	Neutral	21	39.6	39.6	73.6
	Disagree	5	9.4	9.4	83.0
	Strongly disagree	9	17.0	17.0	100.0
	Total	53	100.0	100.0	

Table 8: Data Collection on question do you think using cryptocurrencies is bad idea.(Frequency table)

According to table 8, 39% of students have a neutral opinion that cryptocurrency is a terrible concept, while 28.3% agree with the assertion that cryptocurrency is a negative idea.

Compare table 6 and table 8 information more neutral students have positive or negative views due to high-risk assets and very little information provided to them.

H1: Gender does not vary in view cryptocurrencies is a bad idea

		N	Mean	Std. Deviation	F	Sig.
Do you think using cryptocurrencies is bad idea	Male	34	3.12	1.094	0.459	0.501
	Female	19	2.89	1.243		
	Total	53	3.04	1.143		

Table 9: One Way anova using spss (Data of table 8)

Table 9 depicts the gender distribution of crypto views among men and women. We see no statistically significant variation in the table since the F value is 0.459 and the p

value is greater than 0.05, implying that the null hypothesis is accepted.

Do you think traditional bank should integrate cryptocurrency					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	3	5.7	5.7	5.7
	Agree	16	30.2	30.2	35.8
	Neutral	13	24.5	24.5	60.4
	Disagree	14	26.4	26.4	86.8
	Strongly Disagree	7	13.2	13.2	100.0
	Total	53	100.0	100.0	

Table 10: Data collection question on do you think the traditional bank should integrate cryptocurrency. (Frequency table)

The future of cryptocurrency issue is worded in such a way that it integrates with traditional banks, and the results suggest that 30% agree with the statement, 26.4% disagree with the statement, and 24.5 are indifferent.

H2: Gender does not vary in view traditional bank should integrate cryptocurrency

		N	Mean	Std. Deviation	F	Sig.
Do you think traditional bank should integrate cryptocurrency	Male	34	3.09	1.164	0.044	0.836
	Female	19	3.16	1.167		
	Total	53	3.11	1.155		

Table 11: One Way anova using spss (Data of table 10)

The gender distribution of cryptocurrency sentiments among men and women is seen in Table 11. We see no statistically significant variation in the table since the F

value is 0.044 and the p value is greater than 0.05, implying that the null hypothesis is accepted.

Do follow the news about the cryptocurrency technology					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	3.8	3.8	3.8
	Agree	6	11.3	11.3	15.1
	Neutral	23	43.4	43.4	58.5
	Disagree	13	24.5	24.5	83.0
	Strongly Disagree	9	17.0	17.0	100.0
	Total	53	100.0	100.0	

Table 12: Data collection on the question do follow the news about the cryptocurrency technology.(Frequency table)

Table 12 indicates how many students follow the news on cryptocurrency and clearly demonstrates that 43.4% are neutral, meaning they check the newest update on crypto and see news on social media platforms, and 24.5 are not interested in new cryptocurrency updates. Still feel that

11.3% agree with the statement, indicating that people are interested in cryptocurrency.

H3: Gender does not keep up with cryptocurrency technological news.

		N	Mean	Std. Deviation	F	Sig.
Do follow the news about the cryptocurrency technology	Male	34	3.35	1.041	0.166	0.685
	Female	19	3.47	1.020		
	Total	53	3.40	1.025		

Table 13: One Way anova using spss (Data of table 12)

The gender distribution of cryptocurrency sentiments among men and women is seen in Table 13. Because the F value is 0.166 and the p value is greater than 0.05, we don't

see any statistically significant variance in the table, so the null hypothesis is accepted.

Cryptocurrencies are primarily used by criminals					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	6	11.3	11.3	11.3
	Agree	13	24.5	24.5	35.8
	Neutral	14	26.4	26.4	62.3
	Disagree	8	15.1	15.1	77.4
	Strongly disagree	12	22.6	22.6	100.0
	Total	53	100.0	100.0	

Table 14: Data collection question cryptocurrencies are primarily used by criminals.(Frequency table)

Table 14 clearly shows that 24% of 53 students agree with the assertion that cryptocurrencies are employed by criminals, whereas 22.6% strongly disagree. As seen in Table 12, very few individuals follow the news on

cryptocurrencies. It is assumed that people have a neutral viewpoint based on the media they consume.

H4: Gender does not matter in this context. Criminals are the primary users of cryptocurrency.

		N	Mean	Std. Deviation	F	Sig.
Cryptocurrencies are primarily used by criminals	Male	34	3.24	1.350	0.566	0.455
	Female	19	2.95	1.311		
	Total	53	3.13	1.331		

Table 15: One Way anova using spss (Data of table 14)

Table 15 shows the gender distribution of cryptocurrency sentiments among men and women. We don't find any statistically significant variation in the table

since the F value is 0.566 and the p value is larger than 0.05, hence the null hypothesis is accepted.

In 5 years, do you think cryptocurrency will be worth more.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	7	13.2	13.2	13.2
	Agree	13	24.5	24.5	37.7
	Neutral	12	22.6	22.6	60.4
	Disagree	12	22.6	22.6	83.0
	Strongly disagree	9	17.0	17.0	100.0
	Total	53	100.0	100.0	

Table 16: Data collection on question In 5 Year, Do you think cryptocurrency will be worth more(Frequency table)

According to table 16, 24.5% of the 53 students think that cryptocurrency will be valued more if it is an asset rather than a currency name (such as Bitcoin, LTC, or Litecoin), whereas 22.6% disagree.

It's difficult to predict where things will go in the long term, but experts will be examining aspects like regulation and institutional adoption of bitcoin payments in the next months to gain a better sense of the business.2009 until 2018, the Bitcoin price was very volatile due to poor liquidity and a broad lack of crypto expertise, which meant that most BTC trading was confined to small groups of people. However, now that Bitcoin has entered the mainstream and appears to be here to stay, investors are asking where the price of BTC will go in the next 10-20 years.

However, federal crypto rules are being developed. The Biden administration has assembled a highly skilled team to manage the cryptocurrency regulatory process, led by US Treasury Secretary Janet Yellen and Securities and Exchange Commission Chairman Gary Gensler. Yellen has been watching the industry for years, albeit with scepticism at times. In 2018, Gensler offered seminars at the Massachusetts Institute of Technology on Bitcoin, blockchains, and other cryptocurrency subjects.

X. CONCLUSION

If we examine deeply, we can infer that B-school students are not well-versed in crypto currencies. They are aware that crypto exists in the market, but they do not understand how it works or what is the best alternative for them to invest in crypto. Students should be aware that the technology underlying cryptocurrency is a new trend that has the potential to revolutionise several fields. The block chain assists in KYC (Know Your Customer) centralised system one clicks customer verification.

For e.g. A consumer goes to a bank for a loan and must submit all documents each time, but under the blockchain system, one centralised system with one clicks any bank can check customer details and the loan procedure may be fast and effective.

Recently, higher education literature and regulations have urged students to become co-designers of their own learning (Collis & Moonen, 2005; McCulloch, 2009). Student voice refers to the process of allowing students to make decisions regarding teaching and learning methods (Hamline et al., 2017).

Blockchain was created to eliminate the need for third parties such as banks or PayPal to control every single online transaction. Consider this: you cannot exchange money with another person online unless a bank or other financial entity is involved. Even if the third party does not demand a fee, they can exert outside influence and/or slow down the entire procedure. Worse, the existence of thousands of online banks, each with its own ledger, makes payment tracking almost difficult.

The blockchain was designed to overcome all of these issues by creating a more secure and speedier system that is devoid of corruption.

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