Dynami c Shifts in Digital Currencies: Tracing the Evolution of Digital Currencies from Bitcoin’s Inception to 2023

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Abstract—The rapid "development of communication technology" has had a considerable impact on financial transactions, leading to the appearance of new types of "currency." These digital currencies are intended to streamline processes, decrease time and effort expenditures, and minimize financial losses while doing away with the need for traditional financial intermediaries and central bank regulation. Despite persistent worries and hazards that remain in the minds of people participating in currency trading and stock exchanges, digital currencies have significantly impacted the global financial industry. The fundamental issue with digital currencies is the question of the legal and regulatory frameworks. Since digital currencies are decentralized, conventional regulatory frameworks might find it difficult to keep up with the consequences of this rapidly changing technology. This may result in ambiguity and uncertainty regarding the governance and regulation of digital currency.

Best in Class In addition to exploring the ideas of Bitcoin and blockchain technology, this study attempts to give an overview of digital currencies, including their definition, emergence, and development. The research examined the stages of development of digital currency from its inception in 2009 to the present year, 2023. It traced the evolution of digital currency over this period. The study provided into how digital currency has evolved from its early days, marked by the introduction of Bitcoin in 2009, to its current state in 2023.

Index Terms—Digital currency, Block chain, Bitcoin, Advantages, Challenges and Central Bank Digital Currency.

I. INTRODUCTION

Currencies have undergone significant transformations throughout history. Initially, exchange or barter marked the early stages of commercial interaction, evolving to include the minting of bronze coins, followed by the integration of silver and gold into transactions – shaping today’s familiar currencies. As the turn of the millennium unfolded, commercial exchanges took a digital turn, with the advent of credit cards, electronic payment applications, and other digital methods. This progression eventually led to the emergence of encrypted digital currencies. The trading volume of these digital currencies surged, reaching billions of US(United States) dollars within the first decade of the 3rd millennium, inviting both significant opportunities and challenges. Protecting traders from electronic attacks and hacking, which resulted in multimillion-dollar losses in digital currencies, raises critical concerns [1]. Digital currencies, which provide quick transactions and improved accessibility, will still be reshaping the financial environment in 2023. These currencies have the potential to promote financial inclusion, alter established monetary systems, and spur economic innovation around the world with growing usage and developing technologies [2]. Traditional financial problems can be solved by using digital currency. They allow for quick cross-border transfers and cost savings. They also increase
financial inclusion while enhancing transaction security and transparency[3]. This research is structured as follows: Section II explores the advantages and challenges of digital currencies, Section III delves into blockchain technology, Section IV discusses bitcoin, Section V presents related works, and Section VI outlines the stages of digital currency development.

II. DIGITAL CURRENCIES

The term "digital currency" does not describe or reference to online banking. Digital currency is issued through private parties and exclusively flows through the Internet, as opposed to government-issued money that circulates through traditional banks and financial organizations. While it shares certain characteristics with bank transfers, digital currency transactions are not burdened by high fees, fraudulent charge backs, or protracted wait times for cleared funds, whereas those involving bank accounts and credit cards [4][5]. A digital representation regarding a value which could be electronically transmitted, stored, or traded is referred to as "digital currency." It is not issued by public authority or central bank. It is not a fiduciary currency-linked payment. The fact that individuals accept it as a form of payment gives it strength [6]. Digital currencies are described as a digital representation regarding a value by the European Banking Committee. It is a form of payment that is accepted via legal and ordinary persons that is not issued through central bank or public authorities, is not always associated with a particular currency, and may be transferred, stored, and traded electronically. Virtual fake currencies made up of digital codes which could be kept on a network or hard drives are referred to as "digital currencies." It is challenging to keep track of the selling and buying activities which occur on the Internet or even to identify the owners regarding such currencies because its value is dependent on demand and supply [7]. Multimedia technology now raises significant security and privacy concerns about transmitted data [8]. For security to succeed in all of its facets, a high level of randomness is necessary [9].

A. The Characteristics of Electronic Currency Systems

1. Digital: Only available in digital form, electronic cash is stored, transferred, and confirmed electronically.
2. Decentralized: The majority of electronic currency systems lack a central authority or middleman, like a bank, that regulates the system. To validate and record transactions, they instead rely on a decentralized network of computers.
3. Cryptographic: Electronic currency use sophisticated cryptographic algorithms to safeguard transactions and thwart fraud.
4. Limited supply: There is a finite number of units that could be produced, which is the case with many electronic currencies. The currency's value could be impacted by this.
5. Peer-to-peer: With electronic money, users can conduct transactions with one another directly without the use of a central intermediary.
6. Anonymous: Some electronic currency systems permit anonymous transactions, which ensures that the parties' identities are kept private [10][11].

B. There are Several Challenges that Electronic Currency Systems Can Face

A lot of considerations need to be made in order to disclose secret or delicate information to users. Similar problems and challenges are encountered by several businesses while doing this [12].

1. Security: Electronic currency systems are susceptible to cyberattacks, just like any other financial system. By hacking into the system or duping users into disclosing their login information, hackers may attempt to steal electronic cash.
2. Scalability: As systems for electronic money gain popularity, they can find it difficult to process a large number of transactions without incurring delays or other problems.
3. Volatility: It can be challenging for consumers to forecast the value of their assets because the value of electronic currencies can change considerably over brief periods of time.
4. Regulation: Because electronic currency systems are challenging to monitor and manage, concerns about money laundering and other criminal activities may arise.
5. Adoption: If people are unable or unwilling to use electronic payment systems, they may find it difficult to become widely adopted.
6. Integration with conventional financial systems: Integrating electronic money systems with conventional financial systems, such as banks and credit card networks, can be challenging.

C. Transaction Volume by Country

Transactions in digital currencies differ greatly from one country to another, and the size of the country and its economic capacity are not related to the size of the transactions. For example, Malta, the small island, contains a large proportion of these transactions to the extent that it has reached the transfer of the leading platform in the world in terms of trade, “Binance” from “Japan.” "To the Island of Malta" in the year (2018). As for France, it has only one currency, and (60) thousand euros are traded in one day only, which is equivalent to (0.001%) of the total volume of transactions in digital currencies worldwide. In (2018) the ranking of the five largest countries came according to the daily transactions of the stock exchanges Virtual currencies are as follows: Hong Kong (30%) B Malta by (26%), the United States of America (11%), d United Kingdom by (11%), Singapore (10%). That is, these five countries account for approximately (90%) of the volume of transactions in digital currencies.

III. BLOCK CHAIN

A block chain is a collection of connected blocks which acts as a distributed ledger regarding transactions. The blocks are connected using cryptographic validation. With the use of a hashing function, each one of the blocks refers and uniquely identifies the one before it, forming an unbroken chain (a blockchain). A public blockchain is not kept on a single server. It isn't run by a central entity either. Data is spread and kept up-to-date by numerous computers, or nodes, which compete for validating the most recent block entries prior to the other nodes in order to earn rewards for doing so. The immutability of the block validation scheme is intended. This means that all transactions—both new and old—are permanently retained and cannot be deleted. Anyone connected to the network could view the ledger by visiting a certain website. This gives everyone involved a method to have a current ledger that accurately reflects the most recent changes or transactions. By establishing trust in this way, block chain simplifies transactions and creates numerous cost-saving efficiencies for all kinds of transactional exchanges.

Comparable to the Internet, blockchain technology is reliable, yet dissimilar to the web2 Internet of today, it maintains identical blocks of data throughout its network. As a result, a blockchain lacks a single point of failure and cannot be controlled through a single entity. The risks associated with holding data centralized are eliminated by the blockchain by keeping data across its network. Blockchain networks do not have centralized points of vulnerability which hackers might simply exploit. Even though blockchain technology is at the core of cryptocurrencies such as Ethereum and Bitcoin, it is undoubtedly a technology with broad potential in various business areas.
Every significant piece of information is shared between facilities through the internet and networks, and since all of this information must likely be kept secure, it is becoming increasingly necessary to use cryptography systems that might simply encrypt sensitive information so that it could be shared with other facilities online without privacy concerns [19]. Decentralized (virtual) cryptocurrency Bitcoin was introduced in 2009 through an unknown creator known only as Satoshi Nakamoto. For controlling the creation and flow of money, it does not depend on any centralized services. It uses cryptographic algorithms for preventing against system abuse. It is referred to as BTC and is supported by a peer-to-peer network that operates in the public domain for both valuation and issuing [20]. The double spending issue can be solved with bitcoins without the assistance of any reliable middlemen. It accomplishes this by dispersing the transaction information across all network users. With regard to bitcoin economy, each transaction is contained in a block that includes details regarding the block before it, creating a block chain. Users can access this block chain using bitcoin network to check whether the bitcoin being transferred has already been spent or not. Each one of the bitcoin users has a set of public and private keys, and the network's thousands of users serve as the intermediate. Bitcoin-related terms that are often utilized include Transactions, Address, Wallet, Block, Block-chain, and Miner, among others [21] [22]. The government has begun to pay attention to the growing interest in bitcoin. Also, Bitcoin could be used as a simple tax evasion tool or to lure unwary small investors into Ponzi schemes. The authorities have started to take action against unauthorized uses of this unrestrained virtual currency. There is a concern that certain purported cryptocurrencies as well as bitcoin investments could have nothing to do with any virtual currency created on a block chain and are merely new approaches scammers have invented to capitalize on the trend. What they could be offering may even be "e-Ponzi" schemes [23]. Fig. 2 shown the lifecycle of transaction in bitcoin network.
Digital currency design is a topic of interest for researchers and practitioners in the field of finance and technology. The search was done in Google scholar, research gate, and Google as a big library to us and takes only initial results of searching in time (2009–2023).

- **Nakamoto (2009)** [24], Nakamoto offered a ground-breaking solution to a persistent issue in electronic transactions. The invention of digital currency as we know it today was made possible by his ground-breaking effort, Bitcoin. The risk of double spending, where users might replicate and use electronic currency more than once, presented a significant barrier to electronic transactions before Bitcoin. This would have compromised the integrity of the system. In order to prevent duplicate spending and build user confidence, Nakamoto invented the blockchain, a decentralized and impenetrable digital ledger.

- **Lim, Jonathan (2015)** [25], provides an overview of virtual currencies, describes prominent actions by the U.S. Department of Justice against operators of virtual currency platforms, and discusses the current state of regulation of virtual currencies by the U.S. Department of the Treasury through the Financial Crimes Enforcement Network, the U.S. Securities and Exchange Commission, the Commodity Futures Trading Commission, and Congress.

- **Lee, David (2017)** [26], developed a ground-breaking strategy for the regulatory environment of cryptocurrencies, particularly in Singapore. This concept aimed to offer a framework that would make it easier to regulate cryptocurrencies in a way that is compatible with the changing financial and technological environment.

- **Bunjaku, et al (2018)** [27], the research emphasized the complexities associated with foreseeing the evolution of these currencies, particularly due to the rapidly changing technological and market dynamics. The study underscored the significance of addressing regulatory gaps and uncertainties in the digital currency space, indicating that the establishment of clear and comprehensive official regulations is an area that requires considerable attention. By examining the intricate interplay of
technical advancements, market trends, and regulatory developments, the research offered insights into the intricate landscape of encrypted digital currencies and the intricacies of their future prospects.

- **Mohan Kumar** (2018) [28], the author provided a technique, the encoding process in the Shamir secret sharing method is sped up and made easier through eliminating the requirement that symbols be separable at most a certain distance apart. Additionally, this procedure is sped up by utilizing array codes depending on XOR (Exclusive or) operations rather than Reed-Solomon codes.

- **Abdul Ghaffar Khan, Et al.** (2019) [13], the authors proposed and implemented a cryptocurrency (Bitcoin) wallet for the android operating system, by using the QR (Quick Response) code-based android application and a secure private key storage (Cold Wallet).

- **Egger Mielberg** (2020) [29], the authors proposed building a new decentralized of electronic currency, and robust financial system solution for such a big problem of traditional economy as a “direct dependency of local prices on global ones”. and propose an innovative mechanism that allows participants of NCN (Network of Collaborative Networks) to get any service of one business network for money (hours) earned in other network.

- **Atef Ghalwesh Shimaam Ouf, Amr Sayed** (2020) [30], relying on the hyper ledger project for maximizing security in the two processes of storing and monitoring due to its advantages in connecting the Blockchain with IOT (Internet Of Things).

- **Ronald J. Balvers, Bill McDonald** (2020) [31], The idea of a universal currency was an intriguing abstraction, but it had little chance of materializing in a world where only governments could issue fiat money since they are unwilling to give up the budgetary flexibility of seigniorage. Almost anyone can now create a currency thanks to the recent development of distributed-trust technologies, which were made popular by Bitcoin. The stability of their product is a major focus of several recent internet coin offers (ICOs) connected to currency design.

- **Richards, al.let** (2020) [32], in order to spur the creation of a group of technologies that would allow for the issuing of a retail CBDC (Central Bank Digital Currency), the Global CBDC Challenge was established. It specifically acknowledged the possibility for cutting-edge technological solutions to get around particular payment trade-offs and guarantee welfare gains for society.

- **Ghosh, Arunima, et al** (2020) [33], the authors' suggestion is to make sure that the e-wallet is deleted and installed securely. For secure Bitcoin use, a user must install e-wallet software on the system. The public key of the relevant platform is sent to the e-wallet following installation is complete. E-wallet also sends a certificate that was issued during the platform's development period. The e-wallet and the platform exchange keys using the Diffie-Hellman algorithm.

- **Mahdi Movahedian, et al** (2021) [34], the authors developed two parallel methods depending on GPU (Graphics Processing Unit) and distributed systems to lessen this time complexity. The distributed method not only helped us decrease the time complexity, yet also improved the algorithm's security.

- **Mbaye mamadou(2021)[35], a disruptive technology which enables significant improvements and significant changes in financial sector is the use of Blockchain and cryptography. It is tamper-proof, decentralized, and public, which lowers transaction intermediation costs and guarantees the stability of the financial system.

- **Dawood, Hatim, et al** (2021) [36], the authors offer an AltCoins can be adopted as a digital currency as they are mainly designed as a means of exchange between two counterparties directly. Digital Currencies and Their Adoption in Singapore.

- **Garratt, R., Yu, J., & Zhu, H.** (2022) [37], the authors consider the effects of using commercial banks of various sizes to launch a central bank digital currency (CBDC). They concentrate on two CBDC design elements: ease of payment and interest rate. The "medium of exchange" and "store of value" characteristics of currencies are reflected in such characteristics. A neglected feature of CBDC
design that interacts with the financial advantages of interest payments is payment convenience. A CBDC with a high enough convenience value can improve how monetary policy is transmitted.

- **Hatakru Sahu (2022)** [38], the Central Government put forth its stance on cryptocurrencies. While considering them as "digital assets", capital gains tax on them amounting to 30% has been introduced. Further, a 1% tax deduction at source will apply on transfer on such digital assets. The implication of cryptocurrency on the Indian economy is analyzed in depth by the Reserve Bank of India (RBI).

- **Kakebayashi, Michi, (2023)** [39], the article comes to the conclusion that CBDC could fix issues with the VAT system whereas maintaining its fairness, effectiveness, and simplicity. The study makes the argument that CBDC might bring about fundamental changes in public finance as a whole, yet that their design and adoption shouldn't be based only on how they might affect the tax system.

### VI. STAGES OF DIGITAL CURRENCY DEVELOPMENT

Following is a summary of the significant changes to the landscape of digital currencies since 2009:

1. **Wider Adoption**: Various companies and sectors have accepted digital currencies on a large scale. They now play a crucial role in the global financial system, facilitating both trading and investing activity in addition to routine payments.

2. **Growing Public Awareness and Acceptance**: Both individuals and conventional financial institutions are becoming more aware of and accepting of digital currencies. As a result of growing trust and confidence in the potential advantages provided by digital currencies, the levels of acceptance and adoption have increased.

3. **Regulatory Measures**: Laws and regulations governing virtual currencies have changed over time. Legal frameworks have been built by numerous nations and regulatory organizations to regulate digital currencies and guarantee their proper operation inside current financial systems.

In terms of usage growth, increased knowledge and acceptance, and the development of legal frameworks, the development of digital currencies has made significant strides between 2009 and 2023. A few of the many significant factors that must be carefully considered when creating digital currencies include technology, monetary policy, and governance systems. By paying strict attention to these elements, developers may create forms of money that are clear, secure, and resistant to manipulation. Shown the stages of digital currency development in Table I.

<table>
<thead>
<tr>
<th>References and Years</th>
<th>Type of Digital Currency</th>
<th>Central Authority</th>
<th>Technique</th>
<th>Weaknesses and Strengths</th>
</tr>
</thead>
<tbody>
<tr>
<td>[24],2009</td>
<td>Bitcoin</td>
<td>No</td>
<td>peer-to-peer principle, digital signatures and the blockchain.</td>
<td>Strengths including decentralized transactions, cryptographic security, and accessibility were highlighted by the emergence of digital currencies, including Bitcoin as an example. They did have flaws, though, such as price volatility, a lack of regulation, and technical difficulties, which hindered their general adoption and stoked doubt about their potential.</td>
</tr>
<tr>
<td>[25],2015</td>
<td>Bitcoin</td>
<td>No</td>
<td>Digital currency, stalecoins and central bank currencies</td>
<td>Strengths of Singapore's digital currency ecosystem include the Monetary Authority of Singapore's (MAS) aggressive support for blockchain and digital currencies, promotion of fintech innovation, improvement of payment infrastructure, and</td>
</tr>
<tr>
<td></td>
<td>CBDC</td>
<td>Yes</td>
<td></td>
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</tr>
</tbody>
</table>
leveraging of Singapore’s position as a major global financial center. Although under MAS guidance, the regulatory ambiguity surrounding these technologies may have hampered their broad acceptance and incorporation into the regional financial ecosystem.

Strengths of Digital Currency included Global accessibility, decentralization, and efficiency in cross-border transactions were prominent strengths, facilitating financial inclusion and autonomy, weaknesses included extreme price volatility, regulatory uncertainty, and the lack of consumer protections, while concerns over environmental impact and limited acceptance also persisted.y even be “e-ponzi” schemes.

Employed a qualitative analysis approach, market trends, and regulatory developments in the encrypted digital currency realm. Strength the research provided valuable insights into the complex and evolving nature of encrypted digital currencies, shedding light on the challenges of predicting their future evolution and emphasizing the importance of regulatory clarity. Weaknesses are limiting the quantitative assessment of future trends, and the dynamic nature of the digital currency space could render some observations subject to rapid changes.

Strength of Proposed Smart Transactions is the integration of Proof of Participation protocol and Smart Transactions addresses the challenge of global price dependence, fostering a new decentralized financial system and enabling cross-network services. Weakness of Digital Currency include Despite innovative solutions, concerns regarding regulatory clarity, interoperability, and potential technological vulnerabilities continued to impact the widespread adoption of digital currencies.

Strength of Hyperledger-based Security Enhancement is Leveraging the Hyperledger project to integrate blockchain with IoT offered potential benefits in robustly securing storage and monitoring processes for digital currencies. Weakness of Digital Currency include Despite technological advancements, concerns about regulatory frameworks, privacy issues, and scalability limitations persisted.
<table>
<thead>
<tr>
<th>Year</th>
<th>Currency</th>
<th>Adoption</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>Bitcoin</td>
<td>No</td>
<td>Global currencies might promote stability and reduce currency volatility. However, digital currency’s flaw is the seamless and widespread acceptance of digital currencies was hampered by regulatory uncertainty, cybersecurity risks, and inadequate infrastructure.</td>
</tr>
<tr>
<td>2020</td>
<td>CBDC</td>
<td>Yes</td>
<td>A Retail Central Bank Digital Currency (CBDC) was leveraged to promote payment trade-offs and enhance societal welfare through the issuance of retail central bank digital currency.</td>
</tr>
<tr>
<td>2021</td>
<td>Bitcoin</td>
<td>No</td>
<td>Multi-signature technique, using (Lagrange interpolation algorithm) was utilized for secure e-wallet installation and integration.</td>
</tr>
<tr>
<td>2021</td>
<td>Bitcoin</td>
<td>No</td>
<td>Sustainability of crypto currency in blockchain remained a challenge.</td>
</tr>
<tr>
<td>2021</td>
<td>Altcoin</td>
<td>Yes</td>
<td>Altcoins can be adopted as a digital currency as they are mainly designed as a means of exchange between two counterparties directly.</td>
</tr>
<tr>
<td>2021</td>
<td>Altcoin</td>
<td>Yes</td>
<td>Central bank digital currency, interest on excess reserves, deposit interest rates, and lending.</td>
</tr>
<tr>
<td>2022</td>
<td>CBDC</td>
<td>Yes</td>
<td>Strength of Digital Currency is maturing decentralized finance (DeFi) ecosystem showcased innovative applications and increased financial accessibility.</td>
</tr>
<tr>
<td>2022</td>
<td>Bitcoin</td>
<td>No</td>
<td>Blockchain, Unified Payment Interface (UPI) was strengthened in digital currencies' utility and versatility.</td>
</tr>
<tr>
<td>2022</td>
<td>CBDC</td>
<td>Yes</td>
<td>Strength of Digital Currency is maturing decentralized finance (DeFi) ecosystem showcased innovative applications and increased financial accessibility.</td>
</tr>
</tbody>
</table>

Strength of Digital Currency's Link to Global Inflation is a weighted average of inflation across key economies tied to digital currencies. It may promote stability and reduce currency volatility. However, digital currency’s flaw is the seamless and widespread acceptance of digital currencies was hampered by regulatory uncertainty, cybersecurity risks, and inadequate infrastructure. Strength of Retail CBDC Innovation is leveraging advanced technologies from the Global CBDC Challenge to overcome payment trade-offs and enhance societal welfare through the issuance of retail central bank digital currency. Weakness of Digital Currency is despite technological progress, concerns about regulatory frameworks, privacy, and interoperability remained as hurdles to widespread digital currency adoption. Strength of Block chain-based E-Wallet Security is utilizing blockchain for secure e-wallet installation and integration bolstered user data protection and transactional security. Weakness of Digital Currency is despite advancements, concerns about scalability, regulatory clarity, and susceptibility to cyber threats continued to cast shadows on digital currency adoption. Strength of Multi-Signature Technique is leveraging GPU and distributed systems to enhance security and reduced time complexity, making it more feasible for practical applications. Weakness of Digital Currency is lingering regulatory uncertainties and occasional network congestion posed challenges to the seamless and consistent use of digital currencies. Strength of Digital Currency is direct exchange functionality strengthened their potential for diverse transactional use cases. Weakness of Digital Currency is limited adoption and market volatility challenged their stability and widespread acceptance for mainstream transactions. Strength of Altcoins is Altcoins' diverse functionalities and direct peer-to-peer exchange potential enhanced their prospects as versatile digital currencies. Weakness of Altcoins is Altcoins' volatility and fragmentation challenged their widespread recognition and adoption, while regulatory uncertainties added barriers.
Due to its robust regulatory structure, which has produced a secure environment for digital currencies and investments, the Singaporean experience stands out as a model. Singapore has led the road for the development of blockchain and digital currencies by utilizing cutting-edge technologies and encouraging creativity. Innovative solutions have come from the government and commercial sector working together, and the advanced business environment is accelerating the use of digital currencies even further. Singapore promotes trust among investors and positions itself as a key hub for the development of digital currency technologies by placing an emphasis on transparency and security in financial technology.

VII. CONCLUSIONS AND FUTURE WORKS

In conclusion, designing digital money is a highly difficult process that needs to carefully take into account a number of variables, including security, scalability, and usability. Digital currency design should strive to offer a safe and effective mechanism of carrying out transactions while simultaneously guaranteeing user privacy and fraud prevention. The development of several technologies and innovations that will improve the functionality and security of digital currencies bodes well for the design of digital currencies in the future. Future development priorities include enhancing scalability, bolstering privacy protections, and ensuring seamless interface with current banking systems. The viability of digital currencies ultimately depends on their capacity to satisfy user needs while successfully addressing regulatory issues. As the use of digital currencies for daily transactions increases, In the years to come, we may expect this field to experience continued innovation, leading to ever-more sophisticated and advanced designs. The study mapped the developmental journey and captured the transformative shifts in the digital currency landscape over this time period, analyzing the evolution of the digital currency in great detail from its inception in 2009 with the introduction of Bitcoin to its current state in 2023.

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