

## Policy, Regulations and Contracts

How does the regulation of digital assets in a given jurisdiction influence the public's perception of digital assets and their willingness to engage with innovative new technologies?

What opportunities, and/or risks, are created by different regulatory stances towards digital assets across major jurisdictions; such as the US, India, Japan, China, etc.? These opportunities and risks can be framed in terms of national competitiveness, the impact on legacy institutions and infrastructures (banking, exchanges, payment companies, etc.), or financial inclusion.

What legal, regulatory, technological, and/or cultural impediments prevent broader adoption of smart contracts and how do these factors influence smart contract enforceability?

Given below are some of the papers in this domain. These may be of interest to faculty in all domains e.g., Philosophy, Sociology, Business Law, Economics, Political Science, Management, Accounting, Finance, Computer Science, Electrical Engineering, Information Systems, Finance, Healthcare, Supply Chain Management, etc.

Werts, D., Housh, T.A. Blockchain and Cryptocurrency: State Law Roundup. https://www.lathropgpm.com/newsletter-239.html

Desouza, K., Ye, C., & Somvanshi, K. (2018). Blockchain and US state governments: An initial assessment. *Techtank. April*, 17.

Christidis, K., & Devetsikiotis, M. (2016). Blockchains and smart contracts for the internet of things. *Ieee Access*, *4*, 2292-2303.

O'Shields, R. (2017). Smart contracts: Legal agreements for the Blockchain. NC Banking Inst., 21, 177.

Chris Brummer & Yesha Yadav, Fintech and the Innovation Trilemma, 107 Georgetown Law Journal 235 (2019), available at <a href="https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=3054770">https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=3054770</a>

Ross P. Buckley, Douglas W. Arner, Robin Veidt & Dirk A. Zetzsche, Building Fintech Ecosystems: Regulatory Sandboxes, Innovation Hubs and Beyond, University of New South Wales Law Research Paper No. 19-72 (2019), available at <a href="https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=3455872">https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=3455872</a>.

Ryan Clements, Assessing the Evolution of Cryptocurrency: Demand Factors, Latent Value and Regulatory Developments, 8 Mich. Bus. & Entrepreneurial L. Rev. 73 (2018), available at <a href="https://repository.law.umich.edu/mbelr/vol8/iss1/4/">https://repository.law.umich.edu/mbelr/vol8/iss1/4/</a>.

Eric Wall, Gustaf Malm, 'Using Blockchain Technology and Smart Contracts to Create a Distributed Securities Depository (Department of Electrical and Information Technology Lund University, 29 June 2016) 39

