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學術論文

題目：Culture, digital assets, and the economy: A trans-national perspective

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論文摘要：

This chapter examines the influence of culture on the use of digital assets. Based on relevant data from the World Bank database, we examine the relationship between financial institutional development and the use of digital assets. Using four ways to measure the use of digital assets: digital payments, mobile payments, using the internet to pay bills, and online shopping, we find that financial institution development is positively related to each measure of the use of digital assets. We then investigate how national culture may play a role in digital asset use. Using Hofstede's definitions of cultural dimensions and the World Value Survey results, we identify that the traits of "individualism" and "trust" are positively related to the increased use of digital assets. Overall, these results suggest that the use of digital assets in a country relates to the national development of financial institutions as well as national cultural traits.

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