



Analyzing The Impact Of Technology On Transnational Crimes, Including Cybercrime, Corruption And Money Laundering

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Abstract

The rise of technology has completely transformed the world of transnational crimes, bringing with it new and unique challenges and opportunities for law enforcement agencies, policymakers, and regulatory bodies across the globe. This paper delves into the complex effects of technology on transnational crimes, specifically examining cybercrime, corruption, and money laundering. The internet and digital technologies have greatly facilitated the globalization of criminal activities, allowing criminals to operate across borders with increased anonymity and impunity. Cybercrime, which includes various illegal activities like “hacking, identity theft, and online fraud,” has become a widespread threat to individuals, businesses, and governments. In addition, technology has been instrumental in enabling corruption and money laundering on a global level. The lack of transparency in cryptocurrency transactions and offshore banking systems has made it difficult for traditional methods of financial regulation and oversight to effectively address the issue of illicit funds crossing borders undetected. By

thoroughly examining case studies, regulatory frameworks, and technological trends, this manuscript explores the complex relationship between technology and transnational crimes. This highlights the pressing requirement for global collaboration, creative regulatory methods, and technological advancements to effectively address the ever-changing landscape of threats. To accomplish this objective, this paper will collect data from a wide variety of secondary sources, including books, journals, articles, and reports that are pertinent to the subject under investigation. This paper seeks to provide valuable insights into the complex dynamics of technology-enabled transnational crimes. Its goal is to educate policymakers, law enforcement agencies, and stakeholders about the urgent challenges and potential opportunities in protecting global security and financial integrity in the digital age.

Keywords: *technology, transnational crimes, cybercrime, corruption, money laundering, legal provisions*

1.0. Introduction

The swift development of technology has greatly influenced different aspects of modern life, especially when it comes to transnational crimes. The landscape of cybercrime, corruption, and money laundering has undergone significant evolution, utilising technological advancements to enhance their sophistication and elusiveness. The use of digital platforms, cryptocurrencies, and the dark web has given criminals the ability to operate across borders more easily than ever before. This has made it more difficult for law enforcement agencies to detect and prevent their activities¹.

Cybercrime takes advantage of weaknesses in digital infrastructure, resulting in identity theft, financial fraud, and significant data breaches. In today's digital age, corruption has found new ways to thrive. Illicit transactions and funds can now be swiftly moved across borders, making it harder to detect using traditional methods². The emergence of virtual currencies and online banking has brought about new challenges in monitoring financial transactions, posing a greater difficulty in combating money laundering³.

¹ Spagnoli P, Ceci F and Bygstad B, 'Online Black-Markets: An Investigation of a Digital Infrastructure in the Dark' (2022) Information Systems Frontiers 1.

² Rotberg RI, *The Corruption Cure: How Citizens and Leaders Can Combat Graft* (Princeton University Press 2019).

³ Ibrahim SA, 'Regulating Cryptocurrencies to Combat Terrorism-Financing and Money Laundering' (2019) 2(1) Stratagem.

In addition to the challenges, technology provides powerful tools for detecting, preventing, and enforcing. Technological advancements like “blockchain, artificial intelligence, and machine learning” offer ways to boost investigative capabilities and enhance collaboration across borders⁴. Through a thorough analysis of the various effects of technology on these crimes, it is evident that a well-rounded strategy, which combines cutting-edge technological resources and enhanced global cooperation, is crucial in effectively addressing transnational crimes in the digital age.

2.0 Methods

To achieve the goal of the study, the current research has focused on utilizing the available literature. To achieve this objective, the study utilized a range of scholarly resources such as journal papers, articles, books, and published newspapers spanning a period of six years, specifically from 2018 to 2024. The study used the boolean search strings: “transnational crimes”; “technology”; “cybercrime”; “corruption”; “money laundering”; “international framework”; and “crimes”. All papers were initially written in English, and no papers were deliberately translated for this purpose. In addition, the study did not include any studies that were still in the process of being published. Only papers that had been published were included.

3.0 Literature Review

3.1 Transnational Crimes: Meaning and Concept

Illegal activities carried out by groups or networks, often involving violence, corruption, or other related actions, with the aim of gaining financial or material benefits, are commonly referred to as organized crime. “Transnational organized crime” occurs when these activities, groups, or networks operate in multiple nations. “Transnational organized crime” can manifest in various ways and is continuously adapting⁵. The groups and networks involved are incredibly versatile, and channels for trafficking one commodity are often used for other purposes. Transnational criminal organizations engage in a range of activities, including the “illicit trafficking of humans, arms, drugs, minerals, and wildlife. They also

⁴ Tagde P and others, ‘Blockchain and Artificial Intelligence Technology in e-Health’ (2021) 28 Environmental Science and Pollution Research 52810.

⁵ Rose-Ackerman S and Palifka BJ, ‘Corruption, Organized Crime, and Money Laundering’ in Institutions, Governance and the Control of Corruption (2018) 75–111.

partake in the production and trade of counterfeit goods, as well as engaging in fraud, extortion, money laundering, and cybercrime”⁶.

The nature of “illicit markets” and the methods used by “transnational organized crime are being significantly altered by globalization, digitization, and other technological advancements”⁷. Various types of transnational crimes encompass “money laundering, drug trafficking, human trafficking, smuggling of migrants, corruption, fraudulent medicines, and cybercrime and identity theft, among other offences.” Corruption plays a significant role in the perpetuation of transnational organized crime. Criminal networks employ illicit means to enable the transportation of individuals, narcotics, endangered wildlife, and weaponry⁸. Furthermore, illicit payments are frequently made to relevant officials to ensure their cooperation in facilitating environmental crimes like illegal logging. Dealing with corruption is of utmost importance in post-conflict environments and high-risk contexts, as it plays a vital role in building trust in public institutions and strengthening resilience. Corruption undermines the very fabric of a fair society, obstructs efficient governance, and weakens the credibility of the State. It also facilitates organized crime and illicit financial flows, which may lead to and extend conflict⁹.

A clear example of this is how unscrupulous individuals can contribute to diverting weapons from vulnerable “national arms stockpiles to the illegal market, including terrorist and armed groups.” This can happen at any point in a conflict, as well as in non-conflict scenarios, particularly in areas with a substantial number of legacy weapons - meaning arms that have been reused from past armed conflicts. The exploitation of vulnerabilities in financial infrastructure is often sought after by groups aiming to establish themselves as a “quasi-state” or gain control over the economy of a country or region¹⁰. It is crucial to thoroughly assess any existing or potential vulnerabilities and take necessary steps to minimize risks when strategizing investigations and carrying out operations to combat “money laundering and the financing of terrorism.”

As a result of the fact that individuals have varied needs for public services, corruption has a different impact on each and every member of society, including men and women, young people, and individuals who are disabled. It is also important to note that gender has a role in the experiences of victims of

⁶ Liddick DR, *Transnational Organized Crime and Natural Resources Trafficking* (Rowman & Littlefield 2019).

⁷ Comolli V (ed), *Organized Crime and Illicit Trade: How to Respond to This Strategic Challenge in Old and New Domains* (Springer 2018).

⁸ Hall T, *The Economic Geographies of Organized Crime* (Guilford Publications 2018).

⁹ Boucher AJ and others, *Mapping and Fighting Corruption in War-Torn States* (Stimson Center 2022).

¹⁰ Rafay BJ, *Funding Terror: History, Present State and Future Means of Financing the Global Salafi Jihadist Terrorism* (PhD dissertation, Masaryk University 2019).

“organized crime and corruption” ¹¹. The manner in which individuals are harmed by organized crime and the experiences they have within the criminal justice system are both influenced by this factor. In the case of human trafficking, for instance, “sixty percent of the victims that have been identified and ninety-one percent of all victims of trafficking for sexual exploitation are female (women and girls)”.¹² This is an illustration of how gender influences the “cycle of organized crime.” On the other hand, the issue of masculinity can sometimes hinder the accurate identification and referral of male victims to protection and assistance services. It is also the case that women and girls are disproportionately affected by “sexual violence and exploitation” that occurs online. This is evidenced by the fact that organized criminal groups distribute intimate images without the consent of the victims. When it comes to recruiting, controlling, and exploiting victims, this is a frequent strategy that online traffickers employ.

Furthermore, “money laundering” has its roots in the “United States,” specifically in the practice of the Italian mafia using “cash-only laundromats in Chicago” to conceal the profits from their illicit operations. In spite of criminals later shifting to “Swiss Banks,” the term continued to be used ¹³. The phrase “the laundering of monetary instruments” was first used in “legal documentation in the 1961 US Code.” The “Watergate scandal of 1973” brought global attention to the issue of “money laundering.” “The United Nations Convention, adopted on December 20, 1988,” stands as the pioneering global treaty that addresses the criminalization of money laundering specifically associated with “drug trafficking.” “The Financial Action Task Force (FATF),” established in July 1989, plays a crucial role in suggesting and evaluating global standards to address illegal money flows¹⁴. In addition, the “World Bank is an international institution” that requires “financial institutions to have AML/TF regimes in place” ¹⁵. Money laundering involves three stages: “placement, layering, and integration.” These stages are essential for effectively separating funds from illegal activities, concealing the trail, and establishing the money's legitimacy ¹⁶.

3.2 Impact of Modern Technologies on Transnational Crimes

¹¹ Nicaso A and Danesi M, *Organized Crime: A Cultural Introduction* (Routledge 2021).

¹² United Nations Office on Drugs and Crime (UNODC), *Global Report on Trafficking in Persons 2022* (January 2023) 25, 33 <www.unodc.org/documents/data-and-analysis/glotip/2022/GLOTiP_2022_web.pdf> accessed 6 December 2025.

¹³ Coimbra LO, *Conditioning Factors of Anti-Money Laundering Implementation in Brazil* (University of Baltimore 2022).

¹⁴ Pisa M, ‘Does the Financial Action Task Force (FATF) Help or Hinder Financial Inclusion? A Study of FATF Mutual Evaluation Reports’ (2019) *Center for Global Development Policy Paper* 143.

¹⁵ Rébé N, *Counter-Terrorism Financing: International Best Practices and the Law* (vol 98, Brill 2019).

¹⁶ Levi M and Soudijn M, ‘Understanding the Laundering of Organized Crime Money’ (2020) 49(1) *Crime and Justice* 579.

Efforts are being made to address financial crimes and money laundering by intergovernmental organizations, governments, and reporting companies that are involved in cash transactions. In this endeavour, the continual growth of technology, fraud practices, and regulatory environments poses new hurdles that are becoming increasingly difficult to overcome. There is a strong correlation between the desire for wealth and criminal activity, and the internet offers a multitude of opportunities for criminals to benefit through exploitation¹⁷. Global efforts to create “anti-money laundering (AML) and anti-terrorism funding (TF) rules” have been motivated by the use of technology, particularly in the context of “money laundering.” Since the implementation of the “Bank Secrecy Act in 1970 in the United States,” financial institutions have played a crucial role in combatting illegal finance. This act redirected attention towards identifying the source of money and assets, rather than solely focusing on taxation¹⁸. In the years that followed the passage of the “Bank Secrecy Act (BSA), the “Anti-Money Laundering Act (AMLA) of 1986” was a significant piece of legislation that made money laundering a criminal violation and connected it to a predicate offence.” During the “AMLA, law enforcement was provided with powerful instruments” for conducting investigations and bringing charges . The “government of the United States of America” compiled a list of offences that, in the event that they were committed, would lead investigators to believe that a profit was made and that it was necessary to incorporate it into the financial system. It is possible that the offender would be charged with the predicate offence, such as the sale of illegal drugs, as well as the act of placing into the system the proceeds of the crime, often known as “dirty money,” if placement took place. Over the years, criminals have become more sophisticated in hiding the illicit source of their unlawfully acquired funds or assets. They employ various procedures and strategies commonly associated with money laundering to achieve this¹⁹. Since that time, there has been a progression in regulation not only in the United States but also in other globally. There is a series of “anti-money laundering directives (AMLD) in Europe,” and the majority of countries around the world, including “Great Britain,” have enacted laws to address the issue of illegal finance. Financial institutions, along with a wide variety of “industries, professions, and lines of business,” are required to have “anti-money laundering (AML) and counterterrorism financing (TF)

¹⁷ Leukfeldt ER and Holt TJ, ‘Cybercrime on the Menu? Examining Cafeteria-Style Offending Among Financially Motivated Cybercriminals’ (2022) 126 *Computers in Human Behavior* 106979.

¹⁸ Navias MS, *Finance and Security: Global Vulnerabilities, Threats and Responses* (Oxford University Press 2019).

¹⁹ Heeptong P and Limsiritong N, ‘Confiscation under Money Laundering Law: A Comparison of Legal Measure Between Thailand and the United States’ (2021) 8(1) *PSAKU International Journal of Interdisciplinary Research*.

policies and procedures” in place as of the time this chapter was written ²⁰. These policies and procedures are carefully crafted to ensure the prevention, detection, and reporting of any unlawful or suspicious financial activity to the appropriate domestic “financial intelligence units (FIU).” Numerous additional “non-governmental organizations” are responsible for establishing norms and monitoring illegal financial activity all around the world ²¹. There is a tremendous amount of pressure placed on individual criminals, organized crime groups, and terrorist organizations as a result of all of these activities and national restrictions to enhance the level of sophistication of their “organizational and financial management operations.”

3.3 Legal and Regulatory Framework Regarding Transnational Crimes

The fight against “transnational organized crime” is bolstered by numerous crucial international laws and treaties. These laws and treaties provide the necessary framework for “international cooperation and enforcement.” The establishment of standards and the direction of actions taken by governments in their fight against various types of illegal activities that occur across international borders are both significantly aided by these instruments. The “United Nations Convention against Transnational Organized Crime (UNTOC),” which was taken into effect in the year 2000, is considered to be the most important of these international legal instruments (Rose, 2020). A landmark pact that represents a significant stride in the fight against organised crime on a global scale, this convention, which is also known as the “Palermo Convention,” is a very important milestone. In order to effectively address transnational organized crime, three additional protocols have been introduced: “The Protocol to Prevent, Suppress, and Punish Trafficking in Persons, Especially Women and Children; the Protocol against the Smuggling of Migrants by Land, Sea, and Air; and the Protocol against the Illicit Manufacturing of and Trafficking in Firearms, Their Parts and Components, and Ammunition.” These protocols provide a comprehensive framework for combating “transnational organized crime.” These Protocols focus on certain facets of organized crime, with a particular emphasis on “human trafficking, migrant smuggling, and arms trafficking,” respectively.

²⁰ Nduka BOE and Sechap G, ‘Refocusing Designated Non-Financial Businesses and Professions on the Path of Anti-Money Laundering and Combating the Financing of Terrorism Compliance’ (2021) 24(4) *Journal of Money Laundering Control* 693.

²¹ Carolei D, ‘An International Ombudsman to Make Non-Governmental Organizations More Accountable? Too Good to Be True....’ (2022) 35(4) *Leiden Journal of International Law* 867.

Further, both the “United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances of 1988 and the Single Convention on Narcotic Drugs of 1961,” which was revised by the “1972 Protocol,” are essential components of the international legal fight against “drug trafficking.” The purpose of these treaties is to establish standards for the control and regulation of psychotropic substances and narcotic drugs, with the intention of preventing the unlawful distribution of these substances²². Another important instrument is the “United Nations Convention against Corruption,” which was established in the year 2003. It covers corruption as a factor that contributes to transnational organized crime as well as a facilitator of such crime²³. The agreement encourages the implementation of measures that are aimed at preventing corruption, criminalizing certain behaviours, and fostering international collaboration and asset recovery. In addition, there are several regional treaties, accords, and agreements that complement these global conventions. As an illustration, the “European Union” has established its legislative tools and institutions, such as “Europol,” in order to enhance collaboration and coordination among its member states in the fight against organized crime within the region. The international legal response against “transnational organized crime” is backed by various international laws and treaties, which form the foundation of the response²⁴. When it comes to investigations that span international borders, extraditions, and the seizure of criminal assets, they make it possible for governments to work together more efficiently. The success of these mechanisms, on the other hand, is dependent upon the ratification and execution of these instruments by individual nations, as well as their capacity to adapt to the ever-changing nature of transnational crime²⁵.

3.5 Research Gap

The current study on the analysis of the impact of technology on transnational crimes, including cybercrime, corruption, and money laundering, is constantly developing and has specific areas that require additional focus and enhancement. Most of the research focuses on the history and evolution of

²² Kuznetsov S, ‘Combating Drug Trafficking: The International Legal Dimension’ (2022) 11(51) *Amazonia Investiga* 220.

²³ Garimella SR and Chowdhury A, ‘United Nations Convention Against Corruption, 2005 and India—Mapping India’s Compliance’ (2018) *International Journal of Legal Studies and Research* 158181.

²⁴ Birzu B, ‘Cooperation between member states and Europol’ (2019) 9(18) *Tribuna Juridică* 33.

²⁵ Terziev V, Petkov M and Dragomir K, ‘Organization on the European Union in the Sphere of Penal Preparation’ (2021) *SSRN* 3838615.

transnational crimes in the present era. However, there is a lack of evidence regarding the influence of technology on transnational crimes.

4.0 Conclusion and Recommendations

The adoption of the “UNTOC in 2000” was a major achievement in the global fight against organized crime. This instrument is widely recognized as the leading international agreement against organized crime and serves as a crucial mechanism for fostering global collaboration in this area. In 2003, the “adoption of the UN Convention against Corruption” marked a significant milestone in the global efforts to prevent and address corruption. The conventions have been highlighted by the States Parties as still being applicable and adaptable to address emerging “illicit activities,” including those impacting the environment. One of the most pressing issues that has arisen since the implementation of the UNTOC is cybercrime. Within this context, the “UN General Assembly” has designated “UNODC as the Secretariat of an intergovernmental process” aimed at negotiating a new convention on cybercrime. The convention is anticipated to be presented to the “General Assembly for adoption prior to the conclusion of its 78th Session in September 2024.” If the negotiations are conducted with expertise and effectiveness, the convention will be a remarkable accomplishment as the “first UN instrument” on the topic.

The rise of the internet and digital technologies has resulted in a significant growth in the scale and complexity of criminal activities in the realm of cybercrime. Malicious actors take advantage of weaknesses in cybersecurity systems to carry out activities such as identity theft, financial fraud, and large-scale data breaches. In the world of cybersecurity, the challenges of tracking and prosecuting cybercriminals are further complicated by the anonymity offered by the dark web.

Corruption, which used to be limited to physical transactions and influence, has adapted and expanded with the advancements in technology. Modern digital platforms have the ability to facilitate the concealment of illicit transactions and enable the swift movement of funds across borders, evading traditional detection methods. Technology has a significant impact on the mechanisms of corruption, as we see an increase in sophisticated schemes that involve digital manipulation and cyber fraud. “Money laundering” has also evolved with the progress of technology. The rise of virtual currencies and online banking has created new opportunities for the illegal movement of funds, posing a significant challenge for law enforcement agencies in monitoring financial transactions. Nevertheless, technological

advancements like “blockchain” present potential solutions through the provision of transparent and unchangeable transaction records.

In order to effectively address the ever-changing landscape of transnational crimes, a number of recommendations have been put forward:

1. It is crucial for countries to enhance collaboration through international treaties and agreements in order to exchange information, share best practices, and pool resources. Implementing measures to enhance legal frameworks and establishing collaborative task forces can significantly enhance the efficiency of cross-border investigations and prosecutions.
2. Law enforcement agencies should consider adopting advanced technologies like “artificial intelligence, machine learning, and blockchain” to strengthen their ability to detect and prevent cybercrime, corruption, and money laundering. Creating advanced analytics and live monitoring systems can help detect criminal activities at an early stage.
3. Ongoing training and development programs for law enforcement personnel are essential. This involves staying up-to-date on the most recent technological trends, cyber forensic techniques, and legal developments. Acquiring specialized training in the field of digital evidence and cyber investigations can greatly enhance the effectiveness of law enforcement operations.
4. It is crucial to update and align “national and international legal frameworks” to effectively address the impact of technological advancements on crime. It is crucial for laws to keep up with the ever-evolving landscape of emerging technologies and digital platforms that are being exploited for criminal activities.
5. Promoting public awareness campaigns and educating individuals on cyber hygiene practices can effectively decrease vulnerabilities to cybercrime. Promoting the adoption of robust cybersecurity measures can help establish a strong and secure digital environment.

By implementing these suggestions, the global community can effectively tackle the challenges presented by the intersection of technology and transnational crimes, resulting in a safer and more secure world.

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