**“Analysis of the Impact of Cross-Borders Flows on the Behavior of Economic Actors, Case Study: Money Laundering.”**

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**Summary**

Globalization has gone beyond the political and intellectual ideological issue to become a new image with economic trends and foundations about which there is no dispute in opinion, as economics and globalization are the two unified aspects that come close to being a true prelude to each other. As a result of the emergence of globalization, the growth in the effectiveness of international capital markets, and the spread of expatriate banking centers in many countries of the world, it has become easy to transfer capital across different countries. Because one of the main drivers of globalization is represented by the liberalization of economic flows, despite the many advantages, this process has also led to the emergence of negative effects, some of which take the form of the internationalization of activities that are linked to organized crime or of very high dynamics and the difficulties of controlling, both nationally and internationally, the financial resources obtained and used by structures associated with illegal organizations or in conflict with the law. The phenomenon of money laundering is one of the biggest real challenges facing financial and banking institutions and governmental and international bodies in light of economic globalization.

Money laundering crimes are considered one of the most serious crimes in the era of the digital economy. They are a real challenge for financial and business institutions, and they are also a test of the ability of legal rules to achieve effectiveness in confronting criminal activities and combating their emerging patterns. Money laundering is a white-collar crime, just like other crimes. Economic crimes committed by criminal professionals whose characteristics do not fit with the criminal characteristics identified by traditional criminology and punishment theories, and money laundering as well, is a crime subsequent to criminal activities that have achieved illicit financial returns, so it was necessary to legitimize the proceeds, or what is known as dirty money, so that they can be used. Easily and conveniently, and for this reason, the crime of money laundering is a way out of the predicament of criminals represented by the difficulty of dealing with the proceeds of their crimes, especially those that generate huge sums of money, such as drug trade, arms and slave smuggling, financial corruption activities, the proceeds of embezzlement, etc. Therefore, it can be said that this process represents the re-injection of the proceeds of organized crime into the economy. This is done through various mechanisms, such as ownership of legitimate commercial and industrial institutions, to represent a legitimate front that hides illegal activities from anti-organized crime agencies.

It should be noted here that the public perception regarding money laundering crimes is linked only to drug crimes. Rather, international efforts to combat money laundering came within the efforts to combat drugs. Therefore, we find that the rules and provisions of money laundering came within the United Nations Convention on Drug Control, and the justification for this is that drug activities create the largest pool of dirty money due to the proceeds of its high returns, but this fact is changing, as analytical studies indicate that financial and functional corruption activities, especially in developing countries, by the influential and those who control the destinies of peoples have led to the creation of exorbitant illicit wealth that requires finding a place to launder money. So that their owners can enjoy it, and the recent development of high-tech crimes (computer and Internet crimes) has shown that such crimes have become impossible to limit and track due to the continuous technological development and the huge numbers that have come to use this technology in all aspects and levels, and the same can be said regarding terrorist activities. Arms trade, slave trade, and gambling, especially with the widespread use of the Internet, which has facilitated the management of global networks for pornographic activities and illegal gambling activities.

Money laundering is also a cooperative criminal activity in which the efforts of financial and banking experts and technology experts converge in cases of electronic money laundering and the efforts of financial investment economists, in addition to the efforts of non-experts as well. As a result, combating such crimes requires great knowledge and knowledge to reach their perpetrators and requires work and cooperation. It transcends geographical borders as this constitutes a benefit to the entire world, and since the crime of money laundering is an organized crime carried out by specialized cross-border criminal organizations, it is also not easy to combat it without an international effort and comprehensive cooperation that achieves the effectiveness of activities to combat such a phenomenon.

What makes this phenomenon more dangerous is that every effort made by those in charge of combating and responding to money laundering operations is matched by organized counteraction, as money laundering operations witness the entry of groups of new professionals from higher cultural levels and from various specializations such as accountants, legal professionals, information regulators, administrators, and other specializations. Money laundering criminals employ them to help them launder money, which makes these operations an integrated industry without a loophole. Whereas the term "money laundering" or "money laundering" or "white crime" is considered one of the expressions used by local, regional and international forums concerned with economic crimes, social security and economic security, given that the process of money laundering is largely linked to illegal activities, usually outside the limits of the application of laws against financial corruption, then trying to return again with a legal capacity recognized by the same anti-laws that criminalized her within the territorial borders to which these laws apply