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the term decentralized finance defi refers to an alternative financial infrastructure built on top of the ethereum blockchain defi uses smart contracts to create protocols that replicate existing financial services in a more open interoperable and transparent way

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decentralizing finance the term refers to solutions built atop the internet and public blockchains defi systems use smart contracts to create automated solutions resembling those of financial

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decentralized finance defi is a system of financial platforms built on public blockchains immutable open access ledgers that record the ownership of cryptocurrencies and other digital assets defi s proponents argue that it outperforms traditional finance tradfi which they say is rife with inefficiencies and rent seeking intermediaries

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defi decentralized finance has joined fintech financial technology regtech regulatory technology cryptocurrencies and digital assets as one of the most discussed emerging technological evolutions in global finance yet little is really understood about its meaning legal implications and policy consequences

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over the last decade the green shoots of a new economic order have emerged as decentralized technologies challenge traditional financial systems decentralized finance defi holds the potential to transform international business ib by offering accessible financial services across borders disrupting traditional intermediaries and promoting financial inclusion while traditional fintech

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the findings of the literature review are that decentralized finance offers many benefits such as broadening financial inclusion encouraging permission less innovation eliminating the need for intermediaries ensuring the immutability of transactions censorship resistance and making cross border transactions cheaper

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one area of increasing interest and relevance within this context is decentralized finance defi defi refers to a novel financial ecosystem built on blockchain and decentralized technologies aiming to provide open permissionless and inclusive financial services

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technologies such as smart contracts zero knowledge proof a way of proving you have a piece of information without revealing what the information is and distributed data storage and exchange essential to existing fintech innovations such as digital wallets digital assets decentralized finance and nonfungible tokens will continue to

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decentralized electronic payment systems are also exposed to technological vulnerabilities that could entail significant economic as well as financial damage cbbcs could function as payment

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decentralized finance or defi is a financial ecosystem based on blockchain technology it lets users buy and sell assets and financial services as a form of investment or financing without middlemen how does defi work to understand how defi works we must first delve into what s behind it

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february 8 2024 publication partner tiffany j smith counsel joanna howard associates reid carroll and eliza gonzalez drafted the inaugural chapter on decentralized finance chapter 8a for the 2024 practising law institute pli fintech regtech and the financial services industry treatise

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fintech and blockchain facilitate access to new sources of finance and investment from a larger investor base especially from private investors in addition they operate in decentralized systems bypassing traditional intermediaries such as banks or other financial institutions decreasing costs and inefficiencies

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axioms for automated market makers a mathematical framework in fintech and decentralized finance maxim bichuch zachary feinstein within this work we consider an axiomatic framework for automated market makers amms

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