

# FinTech 2025 - Transforming Banking and Financial Technology

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## Blockchain and Finance: Opportunities, Risks, and Real-World Applications in 2025

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### Abstract:

This presentation explores how blockchain technology is reshaping the financial sector in 2025. It provides a practical understanding of blockchain fundamentals, examines its real-world uses in banking and financial services, and highlights both the opportunities and challenges associated with its adoption.

### Key topics covered

- Introduction to blockchain: principles, security, and blockchain types
- Cryptocurrencies and digital assets: roles, trends, and market evolution
- Decentralized Finance (DeFi): smart contracts, lending, exchanges
- Real financial applications: payments, auditing, tokenization, traceability
- Risks and limitations: volatility, security issues, regulation
- Future perspectives: CBDCs, Web3 innovation, and the convergence of AI and blockchain