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Digital Currencies and their Impact on Business Education

[1]G Rajakumar Marechal, [2]R. Subisha
[1]Head Department of Professional Accounting, Christ Arts and Science College, Puducherry
[2]Department of Commerce, Christ Arts and Science College, Puducherry

ABSTRACT

This abstract discusses how the development of digital currencies is revolutionizing the way that companies conduct business transactions and generate value within the global economy. Both cryptocurrencies (like Bitcoin and Ethereum) and Central Bank Digital Currencies (CBDCs) are changing the way traditional finance operates by providing faster, safer, and more decentralized methods of conducting financial transactions than have historically been available. As more businesses begin to utilize digital payment solutions and blockchain technology, there will continue to be a growing demand for individuals who possess knowledge of digital finance. The subject matter of this article is the effect digital currencies will have on business education and why academia must adjust its curriculum in order to conform to the changing marketplace. Business education will begin to move beyond traditional concepts of finance and accounting, to provide MBA students with an understanding of the following courses: blockchain technology, cryptocurrency markets, digital payment systems, FinTech innovations, cybersecurity, and legal and regulatory frameworks. By providing students with these additional subjects, inter-disciplinary learning will occur at the intersection of management, economics, information technology, and data analytics. By using methods such as case-based learning, simulated experiences, and working with actual digital trading systems, business schools can improve students' ability to relate classroom lessons with actual world applications.

Keywords: Digital currencies, Cryptocurrencies, FinTech, MBA Education,Business Education, Digital Finance, Interdisciplinary Learning, Curriculum Innovation.

1. INTRODUCTION

Blockchain technology is changing our world by looking at how we've used money and commerce for decades. One key area driving global adoption of the blockchain is through uses of cryptocurrency exchange websites, decentralized finance (DeFi), and digitally converted asset ownership; this will increase the total volume of blockchains worldwide by more than 65% from 2019-2024 according to industry analysis [1]. A blockchain is a new way of digitalizing the way you buy things by operating as a decentralised, open, and secure for One advantage of trading with a blockchain is that you now have the ability to make a peer-to-peer transaction with anyone around the globe in a matter of minutes or seconds rather than days to perform an intermediary transaction – resulting in up to 60-70% more efficient transactions (according to literature) [2]. Furthermore, as of 2024 there will be approximately 420 million people worldwide (represented by a rough estimate of 5% of the global population) who have ver interacted with a blockchain-based trading platform; the usage of blockchain is continuing to grow at a rapid pace in the global markets for finance. Although blockchain trading systems have a number of advantages, security has been an issue in these systems; from 2020 to 2024 there will have been approximately $3.8 billion in losses associated with breaches of security by using blockchain systems.

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2. LITERATURE REVIEW

Literature Review: Impact of Digital Currencies on Business Education

2.1 Curriculum Modernization

Integration of blockchain, cryptocurrency, and DeFi in business programs.
Emphasis on practical, real-world applications of digital currencies.

2.2 Skills Development

Familiarity with digital currency platforms, trading, and smart contracts.
Prepares graduates to pursue roles in FinTech, banking, and consulting.

2.3 Industry Collaboration

The significance of cooperation with the business world, internships, and guest lectures.
Enhances student learning by creating a link between theories and practice.

2.4 Challenges in Education

Dealing with regulatory uncertainties and security issues.
Ethical implications of digital currencies in the financial system.

2.5 Legal and Ethical Education

Instruction regarding legal issues, risks associated, and ethical considerations regarding digital currencies.
Preparing students for complex decision-making in the financial and technological landscape.

2.1 RESEARCH GAPE

The emergence of digital currencies collectively referred to as cryptocurrency has made significant shifts in the world's economy. Many digital currencies, such as Bitcoin, Ethereum, and Central Banks' Digital Currency (CBDC), fall under the umbrella of cryptocurrency. Digital currencies leverage technological progress within the electronic payment system, specifically through the use of a stable and decentralized payment system (e.g., blockchain technology) and an increase in demand for future business leaders with an understanding of digital finance.

3. METHODOLOGY

Digital currencies are changing the way we exchange value and conduct transactions, creating a new paradigm of innovation within global finance. With the rise of cryptocurrencies like Bitcoin and Ethereum, Blockchain technology is now being used to create trust and transparency in the transfer of value without relying on a central bank or traditional banking system. FinTech companies are growing at an exponential rate and businesses are utilizing these solutions to process payments digitally and access the advantages of decentralized finance products.

4. DISCUSSION AND IMPLITIONS

Business schools are offering cryptocurrency and blockchain education through new curriculum offerings (i.e. "fintech" courses offered within each school's traditional finance programs). Business schools are providing students with experiential learning opportunities

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within their own school (i.e. through simulations, trading labs, and exposure to blockchain applications; smart contracts; crypto wallets). Universities are conducting research regarding cryptocurrency and blockchain technology with regard to new business models as well as globally disruptive impacts of blockchain, while using blockchain as a case study for teaching about disruptive technologies and their ability to reshape financial systems.

5. WORKING AND WOKEFLOW

Digital currencies are rapidly changing the way money is viewed around the world, with many companies and countries adopting them as a new way to conduct transactions. As a result, colleges and universities are now starting to implement fintech, blockchain and cryptocurrency courses into their curriculum for business students so that they can gain knowledge about these emerging forms of digital financing. This will help students prepare for future jobs in this field by providing them with hands-on experience using digital finance tools, developing skills in strategic investment, and learning about risk management

6. CONCLUSION

Digital currencies are changing business education. They encourage institutions to update their curriculum with modern financial technologies. This helps students gain practical knowledge about digital transactions, blockchain concepts, and global financial trends. By understanding these innovations, future professionals can adjust to the fast-changing financial landscape and make informed business decisions.

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