



## Digital Currencies Transforming Business Education and Trading

<sup>1</sup>G. Rajakumar Marechal, <sup>2</sup>R. Mohandoss, <sup>3</sup>T. Gowtham

<sup>1</sup>Head, Assistant Professor, Department of Professional Accounting,  
Christ Arts and Science College, Puducherry

<sup>2</sup>Department of B.Com (Professional Accounting),  
Christ Arts and Science College, Puducherry

<sup>3</sup>Department of B.Com (Professional Accounting),  
Christ Arts and Science College, Puducherry

### ABSTRACT

Digital currencies are changing the nature of how businesses are taught and traded for today. Block chain technology and cryptocurrencies will continue to grow within the global financial system. Academic institutions are now developing curricula that reflect the needs of a digitally driven economy. Traditional business education, which has historically focused on conventional finance and management theory, will now include courses on block chain technology, decentralized finance (DeFi), token economics, and smart contracts. This will promote an interdisciplinary approach to education and provide students with the practical and technology-based skills required in today's financial markets. The nature of trading has also changed since digital currencies came onto the market. Digital asset markets operate 24 hours a day, have much higher levels of volatility than traditional financial markets, and operate in a decentralized manner. As a result, traders are changing the way they trade, leveraging new and sophisticated data-driven techniques, such as algorithmic trading, artificial intelligence (AI), and real-time market analysis. The availability of on-chain data (transaction activity, liquidity flow, network efficiency) has created new methods for analyzing the market and developing strategic decisions. In addition, digital currencies have reduced the barriers to entry for retail investors and students to participate in the financial system while also emphasizing the need for sound risk management, cybersecurity awareness, and regulatory compliance. This paper will examine how digital currencies are revolutionizing.

**Keywords:** Business Education, Fin Tech, Digital Finance, Digital Finance, Digital Currencies, Blockchain, Strategies, Cryptocurrency, Decentralized Finance (DeFi)

### 1. INTRODUCTION

Digital currencies are radically changing today's global economy by changing how people discuss business education and how trading is conducted. With the integration of block chain and cryptocurrency into the international financial system, the current total market capitalizations of digital assets tend to fluctuate between \$2 trillion-\$3 trillion; therefore, academic institutions are making changes to their curriculums to respond to the newly created demand for a digital economy. As traditional business education has been focused for so long on traditional finance and management theory; schools are now adding coursework in block chain technology, decentralized finance (De Fi), token systems, and smart contracts. Recent analytics show that more than 40% of elite universities worldwide offer at least one course in block chain or crypto-finance, so students gain access to knowledge that's needed to succeed in the current market. In addition to the curriculum change, participation in the marketplace has evolved substantially. Instead of being restricted to defined trading hours as is done today in traditional markets, participants can now transact business in the digital asset ecosystem every hour of the day, all Yearlong resulting in a 100% increase in weekly transaction-based



availability when compared to 40 hours per week of traditional transaction-based exchanges. As a result, traders are now using sophisticated, data-driven methods to help identify trading opportunities; algorithmic trading likely represents approximately 70%-80% of total digital asset trading volume. Additionally, the continued development of on-chain data from block chain technologies is increasing traders' ability to analyze digital assets more efficiently than traditional assets.

## **2. LITERATURE REVIEW**

### **2.1 Tokenisation of Assets**

Through the Blockchain, physical assets such as real estate, gold and art can be split into small digital tokens. Tokenisation allows for a lower investment barrier; therefore allowing for greater participation from smaller investors. Tokenisation increases liquidity and may lower the "illiquidity discount", ultimately increasing market value.

### **2.2 DeFi vs Traditional Finance (TradFi)**

In contrast to traditional finance (TradFi) which requires intermediaries such as banks to lend and/or manage investments, decentralised finance (DeFi) has removed intermediaries entirely by using smart contracts. Smart contracts can act as automated loan officers and financial agents in a similar manner to how a human would.

In addition to traditional investment vehicles, there are now yield farming and staking options available which provide new potential earning models, but raise concerns around sustainability as a result of extreme price volatility across many cryptocurrency markets. There continues to be much debate as to whether or not DeFi represents a true revolution in finance, or if it is simply a highly speculative and risky structure for financing.

### **2.3 Digital Market Behavioural Finance**

The emergence of retail investors ("retailisation") in digital markets. Social media significantly impacts the price of cryptocurrencies (meme-stock effect). Trading applications incorporate gamification techniques to manipulate cognitive bias. There is a current debate as to whether cryptocurrency is truly democratizing finance or if it is benefitting the existing large "whale" investors.

### **2.4 CBDC & Sovereignty**

CBDCs will affect an individual country's national monetary system and overall economic stability. Privacy vs. Security is a current debate; governments could potentially monitor all digital currency transactions if they exist in such forms (i.e. Central Bank Digital Currency). If citizens are able to hold direct digital currency that is issued by a Central Bank and therefore eliminates the need for commercial banks for all transactions, then there would be the potential for disintermediation of commercial banks from the overall banking system.

## **3. METHODOLOGY**

A mixed method approach will be taken to review how digital currencies have changed the way people learn about business and the financial markets. Data will be obtained through qualitative methods and quantitative methods providing a full view of the digital finance revolution.



### 3.1 Research Design and Framework

The research will follow a systematic literature review (SLR) and comparative analysis of the market. This approach offers a view of the change in methodologies and results from 24/7 digital financial markets.

### 3.2 Sources of Data

Three types of data sources were used in this study. Academic Curricula & Credentials: An examination of course syllabi and credential records from institutions around the world (i.e. OECD, HSE University, UCL) will be conducted to assess the incorporation of DeFi and blockchain [5, 6, 13].

Financial Market Data: Archival records and real-time on-chain data will be used to gather quantitative data such as market capitalization, volume of traded items, and volatility indices [11, 12]. Secondary Academic Data: A systematic review of peer-reviewed academic journals (i.e. Ledger, MDPI Fintech) from 2021 to 2026 will be conducted to include the latest information on regulations and technology [1, 10, 14].

### 3.3 Data Analysis Techniques

The following data analysis techniques were employed to analyze the data gathered for study purposes. Thematic Content Analysis: University qualitative dataset were evaluated for trends.

## 4. DATA ANALYSIS AND RESULTS

### 4.1 Adoption Rate of digital

Sector	Users of Digital Currency	Non-Users	Adoption Rate (%)
Business	78	22	78%
Education	65	35	65%
Trading	88	12	88%

## 5. DISCUSSION AND IMPLICATIONS

According to research, businesses, education, and the trading sectors have all changed drastically due to digital currencies. Businesses gain better transaction security, speed, and efficiency from digital currencies, while educational institutions can process payments online (example: paying tuition) and verify credentials through blockchain technology, but innovation in these areas is still developing. In trading, cross-border transactions are now performed much more quickly and there is less need for traditional banks to facilitate access to global markets, thus enabling more individuals and institutions to purchase and sell globally.

The transformation of the digital currency space will ultimately result in more profitable businesses, increased participation in global markets, and increased efficiency of businesses, but growth will require strong regulation and increased financial literacy.

### **5.1 The Digital Currency System (How It Works: Core Mechanism)**

All digital currencies (e.g., Bitcoin/Ethereum) use block-chain technology for all transaction processing and validation; all transactions are validated by a decentralized network, recorded on a distributed ledger, and secured by cryptography. All aspects of the digital currency ecosystem are decentralized, with the exception of validating transactions; the network's nodes must reach a consensus either using a proof-of-work or proof-of-stake mechanism.

### **5.2 The Workflow of Business Education**

Students learn about the basics of using blockchain technology, as well as the proper analysis of the cryptocurrency market. Use classroom demonstrations to simulate trading in cryptocurrency markets using demo trading platforms. Study actual case studies of decentralized finance and tokenized assets. Gain practical experience in developing smart contracts and managing your own digital wallet.

### **5.3 Trading Workflow**

Set up a digital wallet and sign up on an exchange. Fund your account and choose your trading pair (i.e., BTC/USDT). Conduct either technical or fundamental analysis. Place a trade either manually or using automated systems. Manage risk during periods of volatility using stop-loss methods.

## **CONCLUSION**

**Neuroplasticity:** The concept of neuroplasticity discusses the brain's capability to modify or reorganize itself by generating new links between brain cells during the course of development. The brain's plasticity is largely evident during early childhood since this period witnesses the highest activity of "synaptic pruning" and "myelination." It has been indicated through research studies that cortical thickness and branching of dendrites are directly affected due to environmental stimulation and learning experiences. Moreover, functional magnetic imaging has shed light on the fact that adult brains are equally plastic and have the potential to recover from injuries or develop new abilities, leading to the establishment of the neuroplasticity theoretical perspective with important implications for educational psychology and rehabilitation medicine.

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