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blockchain is an immutable digital ledger that enables secure transactions across a peer to peer network it records stores and verifies data using decentralized techniques to eliminate the need for third parties like banks or governments a blockchain is a digitally distributed decentralized public ledger that exists across a network it is most noteworthy in its use with cryptocurrencies and nfts blockchain technology eliminates the need for a trusted party to facilitate digital relationships and is the backbone of cryptocurrencies like the early internet blockchain is hard to understand and predict but could become ubiquitous in the exchange of digital and physical goods information and online platforms figure it out now blockchain as it s moniker suggests is blocks of data linked into an uneditable digital chain this information is stored in an open source decentralized environment in which each block s information is confirmable by every participating computer it s designed to have decentralized management instead of the traditional hierarchical blockchain is a record keeping technology designed to make it impossible to hack the system or forge the data stored on the blockchain thereby making it secure and immutable it s a type of distributed ledger technology dlt a digital record keeping system for recording transactions and related data in multiple places at the same time handbook of blockchain digital finance and inclusion volume 1 cryptocurrency fintech insurtech and regulation explores recent advances in digital banking and cryptocurrency emphasizing blockchain development is revolutionizing the digital landscape with its unparalleled features of transparency security decentralization and automation making sense of blockchain for digital finance share resize blockchain technology is being used today to help reinvent how business transactions are managed and it has the potential to like the internet blockchain is a foundational technology whose adoption process is gradual incremental and steady unlike the hockey stick adoption we typically associate with disruptive technologies as defined by clayton christensen 20 years ago blockchain is a digital decentralized ledger that records transactions across multiple computers so that any involved record cannot be altered retroactively without the alteration of all subsequent blocks this technology was originally devised for the digital currency bitcoin but its potential reaches far beyond cryptocurrency step inside the basics of blockchain technology how blocks contain data representing anything of value how they re chronologically connected in an immutable chain and the differences between blockchain and cryptocurrencies such as bitcoin handbook of blockchain digital finance and inclusion volume 1 cryptocurrency fintech insurtech and regulation explores recent advances in digital banking and cryptocurrency emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets blockchain is a distributed database that allows users to create and maintain secure transactions across multiple computers in other words a blockchain is a distributed ledger shared across a network the structure of data in a blockchain is entirely different from that of traditional databases blockchain technology offers a groundbreaking solution that could revolutionize digital identity management by

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