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Connie Riker

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The Digitalization of Money Gary Gorton, 2024-07-31 The form of money is changing increasingly becoming digitized Does this change the meaning of money Are these new forms of money safe Will we soon be using this new money to buy coffee Are there advantages to using the new money Should the central bank issue its own digital money These and other questions are addressed in this nontechnical book To address these questions the book first considers the history of money Then the infrastructure for the new monies is introduced blockchain cryptography smart contracts and early applications like Bitcoin There is also another form of new money that is not blockchain based It is based on a phone system which is used to move money and make deposits and withdraws While blockchain based money is embryonic this second form of new money has changed the lives of millions of people

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