



FINANCIAL EDUCATION “TEACHER & STUDENT” SERIES:

VIRTUAL ASSET AS AN INVESTMENT?

FUTURE TRENDS OF CRYPTOCURRENCIES AND VIRTUAL ASSETS

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10 APRIL 2025

Overview



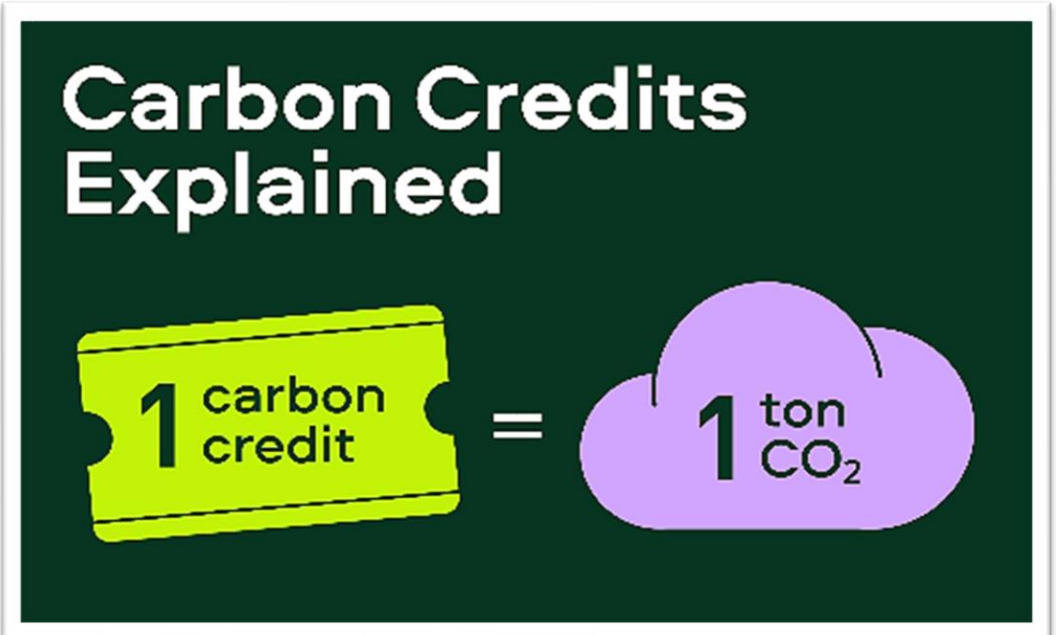
I. Artificial Intelligence (AI) + Virtual Assets

- AI-powered trading bots
 - AI agent coins
 - AI-enhanced cybersecurity measures
- etc.



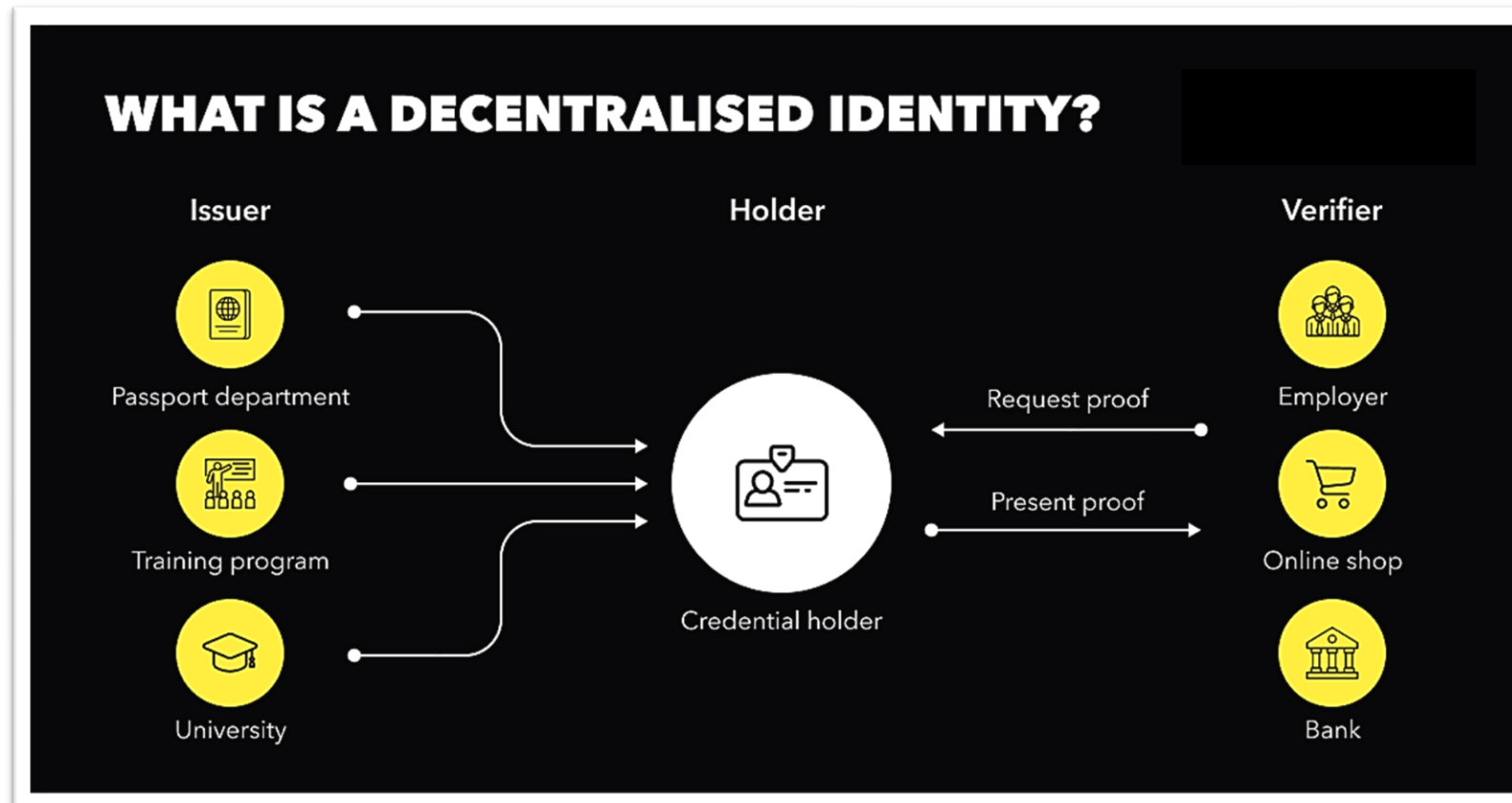
2. Sustainable Finance with ReFi & Green Crypto

- Tokenizing carbon credits
 - More energy-efficient mining algorithms
- etc.



3. Growth of Decentralized Identity (DID) Solution

- More or wider usage of DID solutions to enhance privacy, security and data control.



4. Expansion of Real-World Asset (RWA) Tokenization

- Real world assets include, arts, real estate, commodities, etc.

MARCEL PECHMAN JAN 23, 2025

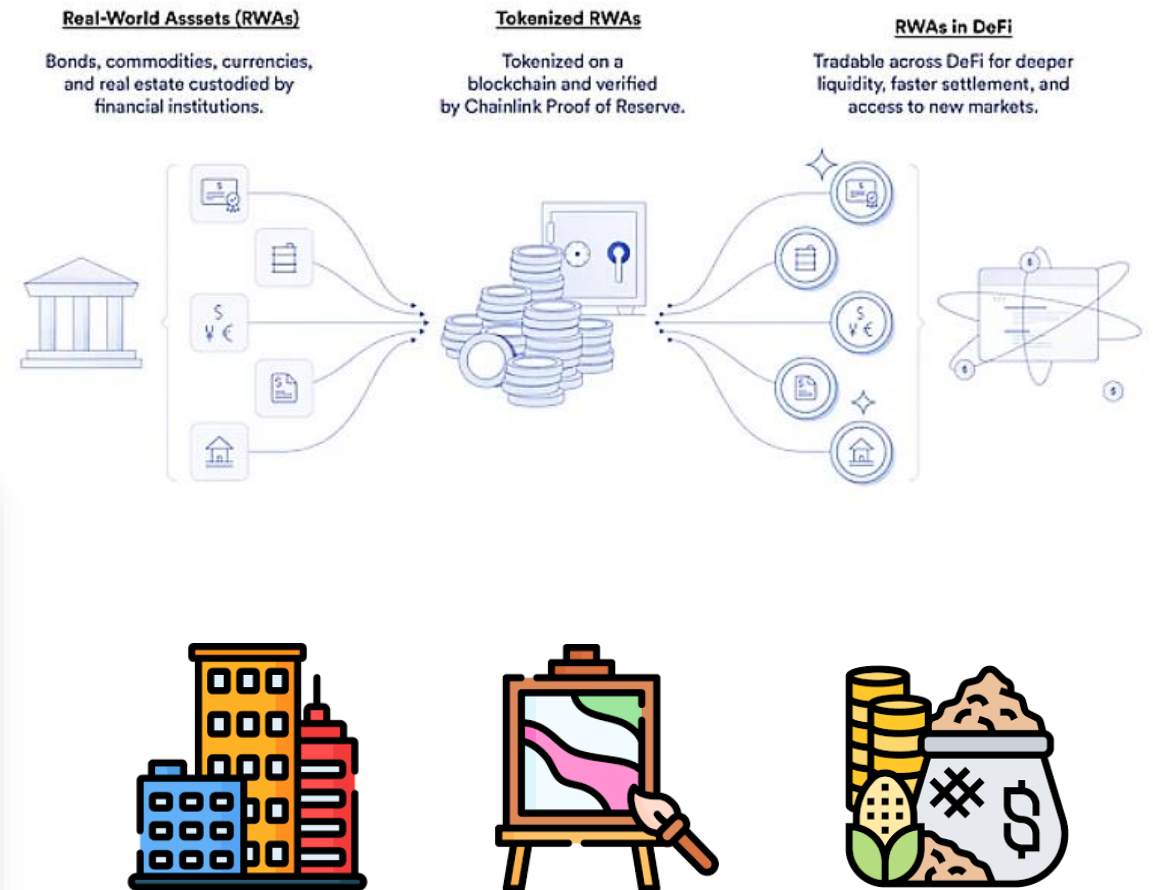
BlackRock CEO wants SEC to 'rapidly approve' tokenization of bonds, stocks: What it means for crypto

BlackRock CEO Larry Fink said he's "a huge believer in crypto" and "wants the SEC to rapidly approve" asset tokenization. Is this a net positive for the crypto market?

❖ Source: Cointelegraph

"I believe the next generation for markets, the next generation for securities, will be tokenization of securities..."

Larry Fink
CEO, BlackRock
Source: NYT Disrupt Summit



5. Increase in Stablecoin Market Capitalization

- As of Feb 2025, the stablecoin market already reached US\$220 billion and it is expected to grow more in the coming years.



Stablecoins: Here are the key takeaways from Bernstein's deep dive

Investing.com | Author [Vahid Karaahmetovic](#) | [Cryptocurrency](#)

Published 02/19/2025, 10:20 AM | Updated 02/22/2025, 05:00 AM

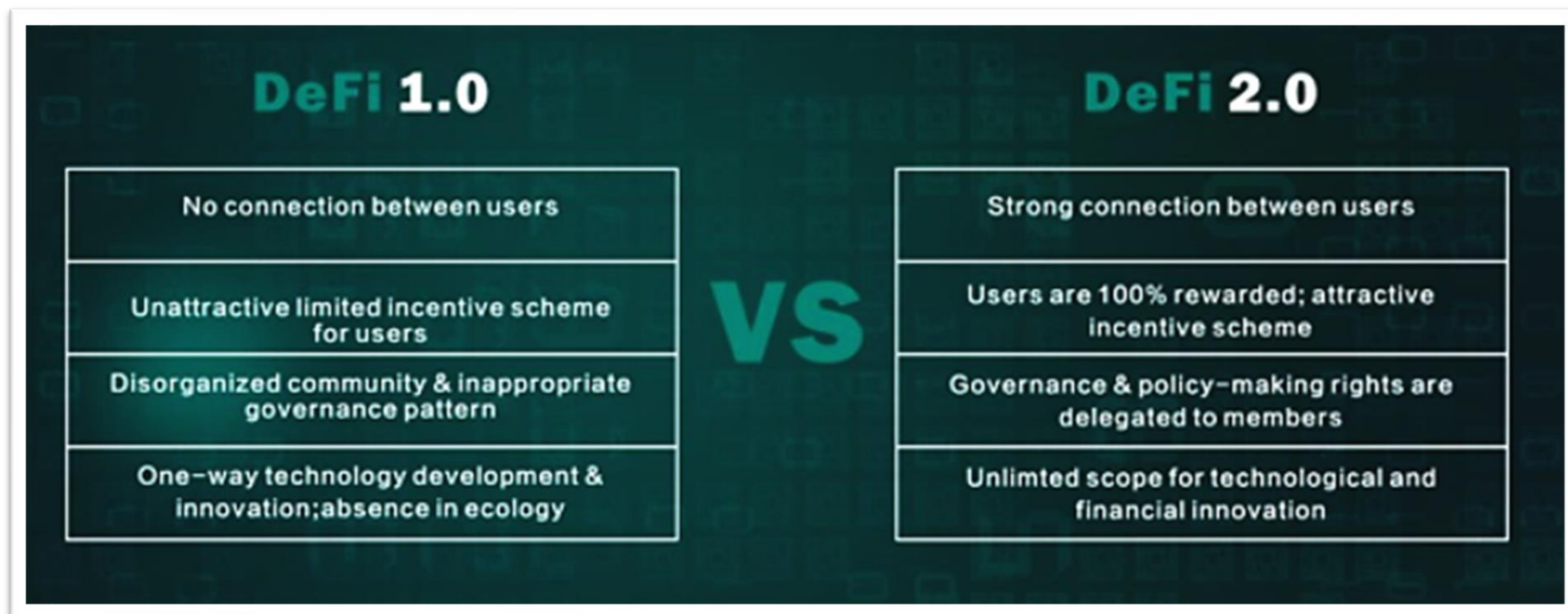
Investing.com -- In a Tuesday note to clients, Bernstein analysts offered a deep dive into the stablecoin industry, which has seen its market capitalization surge to \$220 billion, up 74% compared to 2023.

The report noted recent developments such as Visa (NYSE:[V](#))'s stablecoin-based settlement capabilities, Mastercard (NYSE:[MA](#))'s tokenized asset platforms, the launch of PayPal (NASDAQ:[PYPL](#))'s PYUSD, and Stripe's acquisition of Bridge.

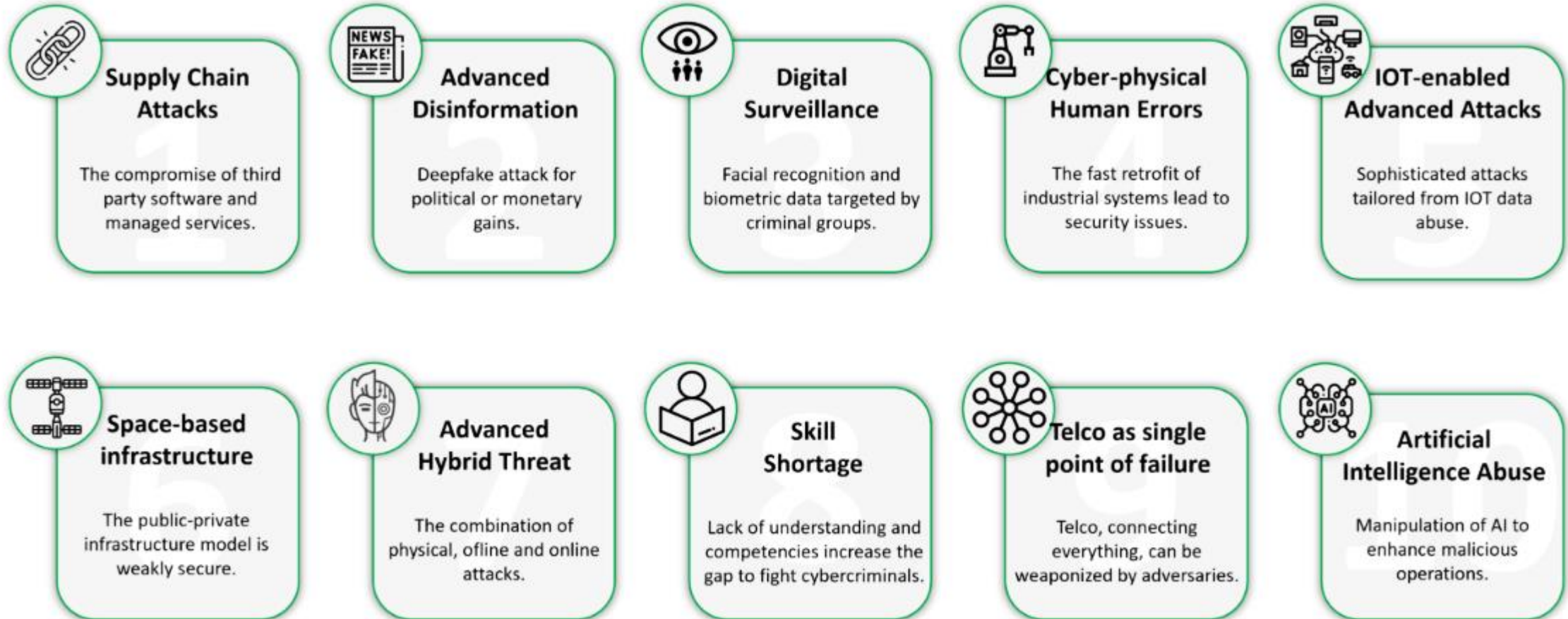
The analysts also pointed out the potential for stablecoin legislation to be passed by Congress, which could spark further innovation and engagement from traditional financial services.

6. Evolution of DeFi 2.0

- DeFi 2.0 will focus on overcoming the challenges associated with the first generation of decentralized protocols. The new DeFi will focus on enhancing scalability, interoperability, and user experience. Its protocols will leverage top technologies, e.g. layer-2 solutions, cross-chain bridges, and highly intuitive user interfaces.



7. Increased Focus on Crypto Security and User Protection



❖ **Source:** *Cybersecurity Threats Fast-Forward 2030: Fasten your Security-Belt Before the Ride!* The European Union Agency for Cybersecurity (ENISA); 11 Nov 2022

8. Emerging Job Opportunities in the Digital Economy

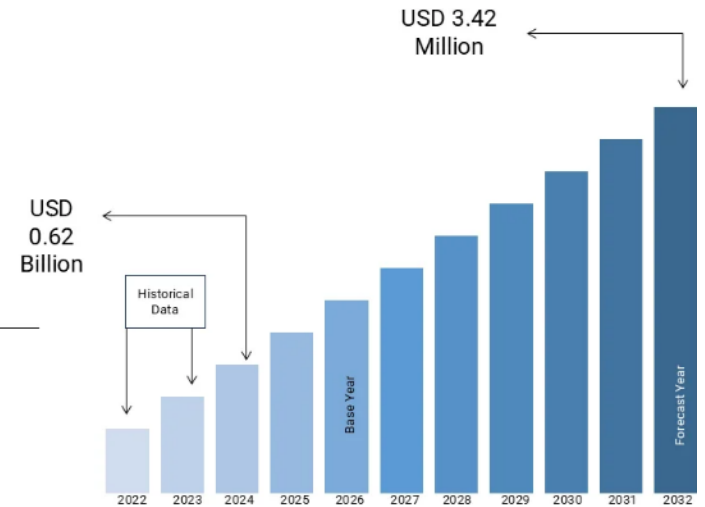
- Blockchain Developers and Engineers
 - Smart Contract Developers
 - Digital Asset Managers & VA Market Analysts
 - Metaverse Designers
- etc.



Global Crypto Asset Management Market Market Size Overview

23.8%

Global market CAGR,
2024 - 2032



❖ **Source:** Market Data Forecast Analysis.

<https://www.marketdataforecast.com/market-reports/crypto-asset-management-market>

Key Skills Students Will Need in Future

Future of Jobs Report 2025

Largest growing and declining jobs by 2030



↑ Top largest growing jobs	↓ Top largest declining jobs
1 Farmworkers, labourers and other agricultural workers	1 Cashiers and ticket clerks
2 Light truck or delivery services drivers	2 Administrative assistants and executive secretaries
3 Software and applications developers	3 Building caretakers, cleaners and housekeepers
4 Building framers, finishers and related trades workers	4 Material-recording and stock-keeping clerks
5 Shop salespersons	5 Printing and related trades workers
6 Food processing and related trades workers	6 Accounting, bookkeeping and payroll clerks
7 Car, van and motorcycle drivers	7 Accountants and auditors
8 Nursing professionals	8 Transportation attendants and conductors
9 Food and beverage serving workers	9 Security guards
10 General and operations managers	10 Bank tellers and related clerks
11 Social work and counselling professionals	11 Data entry clerks
12 Project managers	12 Client information and customer service workers
13 University and higher education teachers	13 Graphic designers
14 Secondary education teachers	14 Business services and administration managers
15 Personal care aides	15 Claims adjusters, examiners, and investigators

Future of Jobs Report 2025

Top 10 fastest growing skills by 2030



1. AI and big data
2. Networks and cybersecurity
3. Technological literacy
4. Creative thinking
5. Resilience, flexibility and agility
6. Curiosity and lifelong learning
7. Leadership and social influence
8. Talent management
9. Analytical thinking
10. Environmental stewardship

Cognitive skills
 Self-efficacy
 Working with others
 Management skills
 Technology skills
 Ethics

❖ Source: World Economic Forum (2025). *Future of Jobs Report 2025*.



THE END