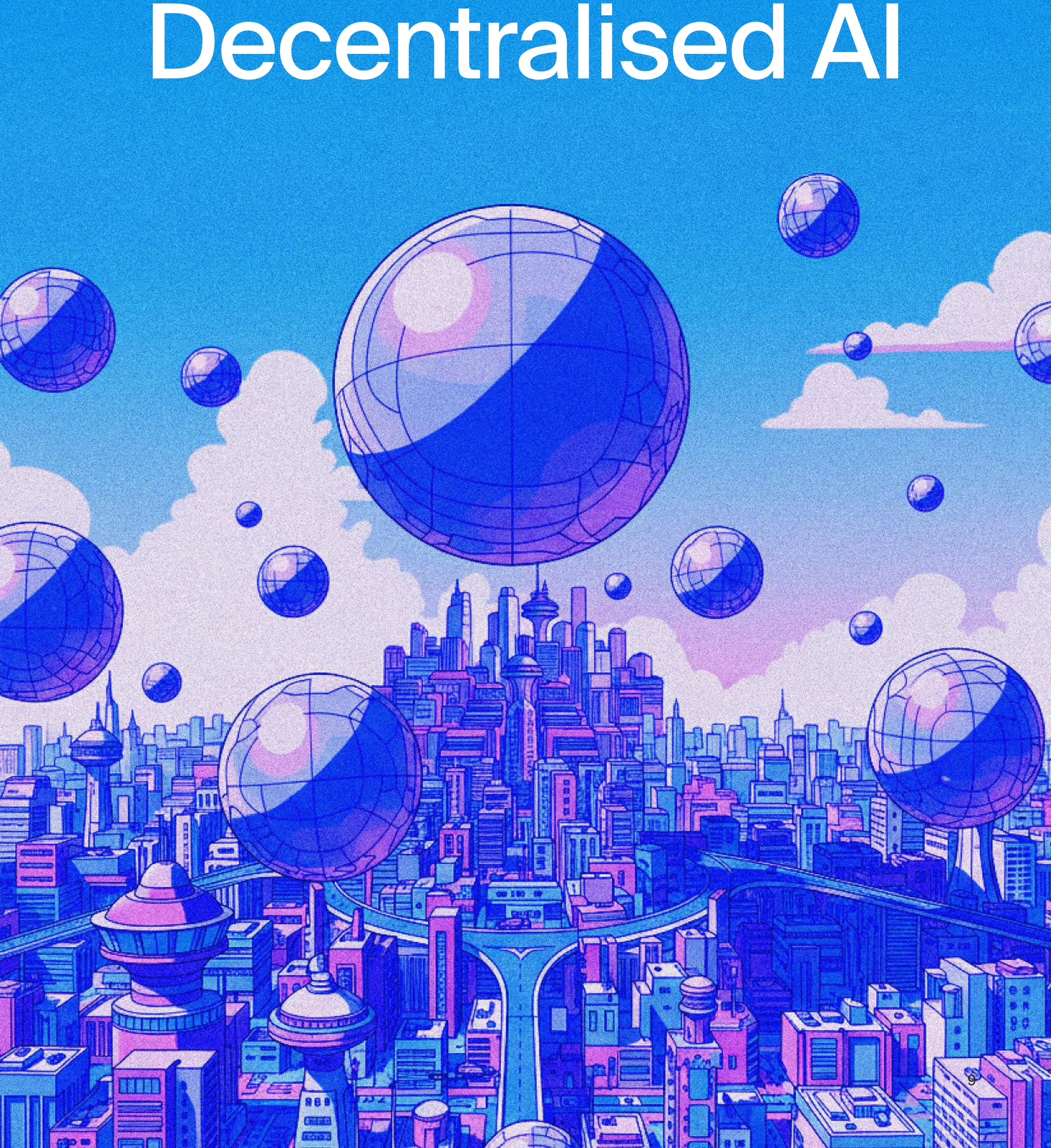
Luno

The promise of Decentralised AI



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Foreword

Artificial Intelligence (AI) is arguably the most transformative technology since the internet, and the opportunities it offers are vast, but so are the risks. Questions of ownership, data security, and industry monopolisation are rapidly surfacing as the technology continues to permeate both personal and professional life.

In response, some are building a new kind of AI network, one that doesn't rely on a single company to "do no evil," as Google once put it, but instead operates in a decentralised way, distributing responsibilities and workloads across multiple actors in a blockchain system. The looming question is whether AI networks built on crypto infrastructure can prevent artificial intelligence from becoming the next internet: centralised in the hands of a few monoliths and, in many cases, exploitative of its users?

In this report, we examine the role of decentralisation in AI networks and how such systems can add value to everyday life. Key industry players also share their perspectives on the interplay between the two technologies.

Can cryptocurrency save AI from falling into the same trap as the internet?

AI has a centralisation problem, and decentralised cryptocurrency networks could be the solution. But that strength - decentralisation - may also be its weakness.

Feature

The AI race has created one of the most concentrated technological landscapes in modern history. A handful of tech giants now control the vast majority of advanced AI development, from the massive datasets required for training to the specialised hardware infrastructure and resulting foundational models. Part of this is due to the immense capital requirements. Training these models can cost hundreds of millions of dollars and requires access to thousands of specialised GPUs, vast data centres, and teams of world-class researchers.

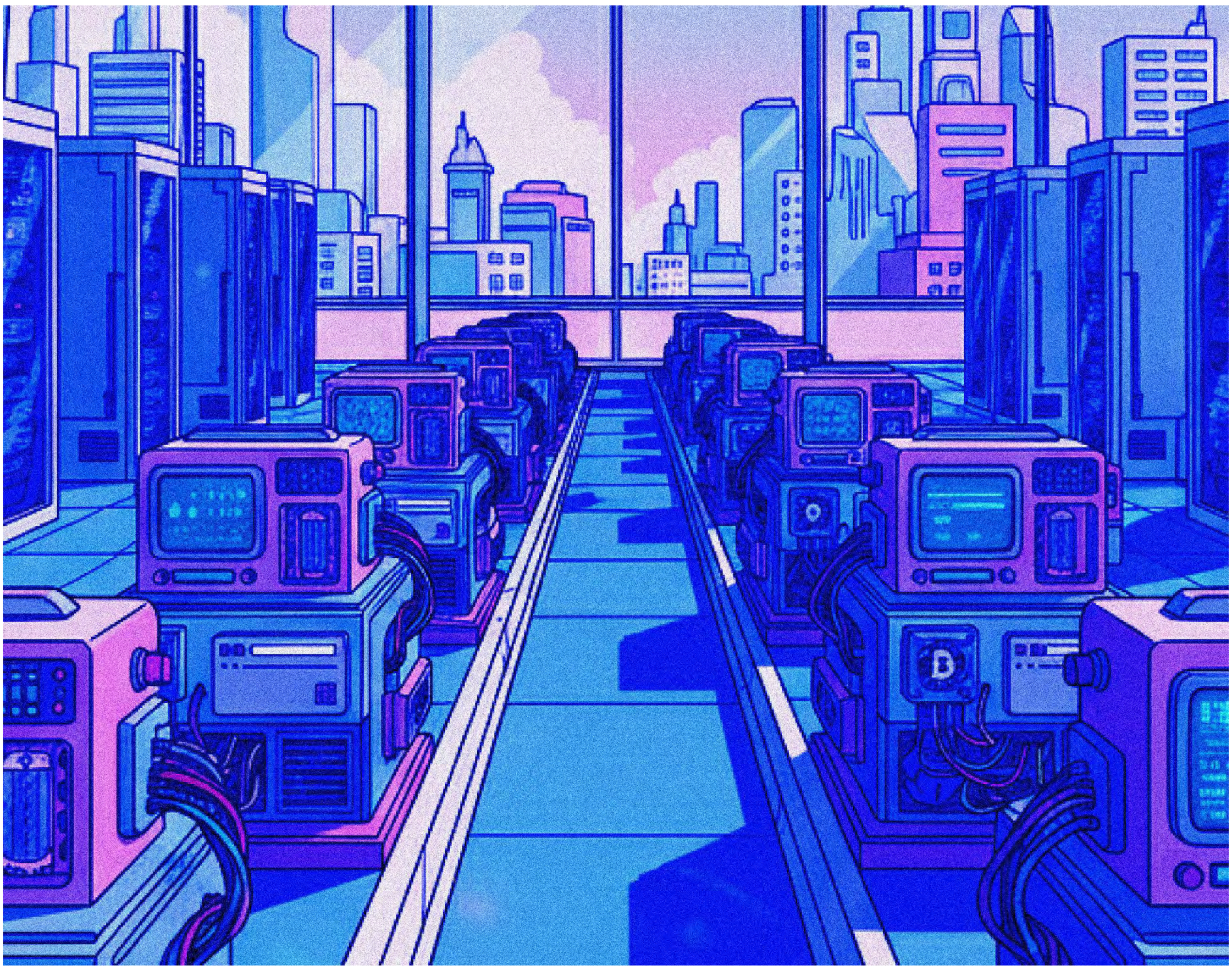
The result is a system where AI capabilities are increasingly gated by a small number of organisations which, according to experts, are creating bottlenecks in innovation, limiting access for smaller players, and raising concerns about centralised control over technologies that could reshape entire industries and societies. It's not to suggest that the companies leading AI development are intentionally malicious, but rather that the centralisation of such a powerful technology, with global socio-economic implications, has time and again led us down a dangerous path.

"Put simply, in the context of the current paradigm of building larger- and larger-scale AI systems, there is no AI without Big Tech. With vanishingly few exceptions, every startup, new entrant, and even AI research lab is dependent on these firms. All rely on the computing infrastructure of Microsoft, Amazon, and Google to train their systems, and on those same firms' vast consumer market reach to deploy and sell their AI products," Amba Kak and Sarah Myers, both directors at the AI Now Institute, and Meredith Whittaker, the institute's chief advisor, wrote in an opinion piece in the *MIT Technology Review* in 2023.

“Thanks to platform dominance and the self-reinforcing properties of the surveillance business model, they own and control the ingredients necessary to develop and deploy large-scale AI,” the authors warned.

A number of researchers are now beginning to argue that a decentralised approach, with cryptocurrency as a participatory incentive mechanism, could provide an alternative: democratised AI systems in which a distributed user base from around the world contributes computing resources to the network and is rewarded with cryptocurrency.

Could these kinds of networks save the AI sector from going the way of the internet?



Crypto’s ethos as the antidote

Speaking to Luno, Wiehann Olivier, Head of Fintech and Digital Assets at Forvis Mazars, says crypto networks make it possible for AI to be developed, trained, and used in a decentralised way. “Through token-based incentives, contributors of data, compute power, or algorithm design can be fairly compensated on open networks. This allows for a more democratic and collaborative AI ecosystem, where value is distributed across stakeholders rather than concentrated in the hands of a few tech giants,” he explains.

Decentralised AI offers several advantages, according to a paper published by MIT Media Lab, titled “A Perspective on Decentralising AI”.

Breaking down data silos: Industries with fragmented data and multiple stakeholders, such as healthcare and climate science, can greatly benefit, argue the authors. In healthcare, where data sharing is a major concern, decentralised AI can encourage collaboration while preserving data privacy.

Fostering collaborative and responsible AI: Developing responsible AI demands multiple entities to ensure safety and auditability throughout an AI system's lifecycle. A decentralised ecosystem promotes greater diversity and transparency compared to a centralised model. By distributing responsibilities and control, decentralised AI mitigates the risk of catastrophic failures from a single compromised component. It also enhances transparency and verifiability without compromising intellectual property.

Incentivising participation: Decentralised AI can lead to a more equitable distribution of technological benefits. Its participatory and permissionless nature allows individuals from various backgrounds to contribute and benefit. Incentive systems that reward quality contributions can further boost collaboration.

Enhancing accessibility: It can also provide researchers with access to extensive datasets, computational resources, and aggregated statistics. This enables large-scale experiments and hypothesis generation that were previously only possible for large organisations.

In these networks, contributors are paid in the native cryptocurrency of the network they support, whether they're providing compute power or performing another function. Bittensor, for example, applies the same incentive principles as Bitcoin mining, rewarding participants for providing compute power. But instead of expending energy on cryptographic puzzles, that energy is redirected toward solving real computing tasks, from real-time video analysis to powering prediction markets.

Evan Malanga, Chief Revenue Officer at Yuma, an ecosystem developer and investor within the Bittensor network, tells Luno that decentralised AI can help reduce costs, protect privacy, and expand access to compute. "It also empowers startups and researchers to build AI systems without the need for heavy infrastructure, fuelling innovation," Malanga says.

Structural and technological reasons

Crypto protocols like SingularityNET and Ocean Protocol show that a blockchain can act as the economic layer for decentralised AI services, explains Olivier of Mazars.

Ocean Protocol enables individuals and companies to share and monetise data in a secure, decentralised way. Instead of storing data in a centralised location, it uses blockchain technology to give data owners full control, allowing them to decide who can access their data and even enabling others to run AI or analytics on it without ever downloading the data. This ensures that sensitive information, such as medical records or proprietary business data, remains private while still being useful. Data owners can earn income, and users can pay to access data through Ocean's marketplace using its native cryptocurrency, OCEAN.

Other decentralised AI (DeAI) compute networks like Render Network and Bittensor reward contributors for offering GPU resources or training models, transforming AI into a public good, rather than a walled garden like what the internet has become.

"This tokenised approach encourages participation and scalability while enabling AI models to operate transparently and autonomously," Olivier explains. Crypto provides the missing infrastructure layer that allows AI to thrive outside of centralised control.

Decentralised AI empowers individuals distributed around the globe to collectively offer their expertise, resources, and intellectual property for the advancement of shared AI, accelerating the pace of AI development.

There are “structural technological reasons” why decentralised AI protocols make more sense than their centralised cousins, says Messari analyst Sammi Kassab in an essay titled “Discovering Taoism: A Journey into Bittensor”. He argues that decentralised crypto systems can inspire continuous and more market-driven use cases while accelerating the pace of AI development.

Says Kassab: “Using crypto coordination and incentive mechanisms enables continuous, granular model discovery and productionalisation for targeted use cases not optimally accounted for out-of-the-box by the centralised model companies. Simultaneously, decentralised AI empowers individuals distributed around the globe to collectively offer their expertise, resources, and intellectual property for the advancement of shared AI, accelerating the pace of AI development.”

Others like Matthew Sigel, Van Eck’s head of digital assets research, says decentralised AI could eventually outpace its centralised counterparts. Writing in Van Eck’s breakdown of 2030 crypto AI predictions, he explains: “The base of this supposition stems from the assumption that open-source communities bring together hobbyists and enthusiasts who are uniquely motivated to improve things. We have already seen open source internet projects shatter traditional businesses.” Examples of this include Wikipedia, “effectively ending the commercial encyclopedia business”, says Sigel, and social media platform X disrupting news outlets. “These open-source communities succeed where traditional businesses fail because open-source groups coordinate and motivate people to provide value through a combination of social clout, ideology and group unity. In short, these open-source communities succeed because their members care.”

The challenges of decentralised AI

Any new technology comes with its challenges, and DeAI is no exception. Its strength, decentralisation, is also a source of weakness, with many of its issues echoing the same challenges that cryptocurrency networks continue to face. Scalability, regulatory uncertainty, fragmentation, security, and complex user experiences all present significant hurdles, ones that are often less pronounced in centralised AI systems.

Aaron Y, a research engineer at Crynux Labs, outlines several key challenges facing decentralised AI in a research paper, “A Review on Decentralized Artificial Intelligence in the Era of Large Models”:

Privacy preservation - This involves ensuring that sensitive data remains confidential, particularly for data providers, even when used for model training and inference. Large models are especially vulnerable to privacy leaks due to their strong memorisation capabilities and ability to learn from minimal data.

Security attacks - DeAI environments are exposed to various malicious activities, including data poisoning and model poisoning, owing to the permissionless nature of these networks. Large Language Models (LLMs) are particularly susceptible, making it more difficult to detect compromised data.

Verification of computation - In decentralised infrastructures, where computing resources are provided by untrusted third parties, verifying the integrity of computations is essential to prevent the generation of falsified results.

Network scalability - Large models require vast amounts of data and often rely on multiple AI accelerators, placing significant strain on network bandwidth and communication efficiency in decentralised systems.

Incentive mechanisms - Developing robust incentive structures is critical not only to encourage the contribution of high-quality data and services, but also to fairly evaluate those contributions and make attacks economically unattractive.

What happens next?

The MIT authors of “A Perspective on Decentralised AI” argue five things need to align for DeAI to develop successfully:

Verifiability (Trustless)
Ensures system integrity

Incentives (Brokerless)
Drive participation

Crowd UX (Frictionless)
Simplifies user interaction

Privacy (Breachless)
Protects sensitive information

Orchestration (Coordinatorless)
Enables scalable collaboration

“Each pillar addresses a critical challenge in decentralised systems while eliminating traditional intermediaries,” they note. The convergence of trends such as “personal AI assistants, advancements in on-device computing, and the development of sophisticated cryptographic and statistical mechanisms for privacy and verifiability” is creating an environment where decentralised AI systems can flourish.

Even Sam Altman, CEO of OpenAI, hinted at the need for the democratisation of AI in a blog post published in June 2025. He wrote that the next step is to “focus on making superintelligence cheap, widely available, and not too concentrated with any person, company, or country. If we can harness the collective will and wisdom of people, then although we’ll make plenty of mistakes and some things will go really wrong, we will learn and adapt quickly and be able to use this technology to get maximum upside and minimal downside.”

It’s exactly what many advocates of decentralised AI are calling for. ■

Inside Bittensor's radical AI experiment

A new wave of crypto projects is building a decentralised AI ecosystem, run by networks rather than corporations. To explore its potential, we spoke to **Evan Malanga, Chief Revenue Officer at Yuma**, a Bittensor accelerator.

Interview

Luno: What specific problem in the AI ecosystem was Bittensor designed to solve?

Evan Malanga (EM): Bittensor was designed to solve the issues that arise from the centralisation of AI development. Most models today are closed-source and controlled by a handful of tech giants. This creates bottlenecks around access, transparency, and innovation. Bittensor flips that dynamic by creating a decentralised network where anyone can contribute models, training or AI infrastructure.

The system is organised into individual AI projects called subnets that define and measure specific types of intelligence tasks. Each subnet has its own rules, scoring methods and participants.

Luno: Was Bittensor born more from frustration with centralised AI, or from inspiration about what decentralised networks could do?

EM: While there is a deep concern about the lack of transparency and gatekeeping of AI by corporations, the spark behind Bittensor was a visionary one. What if AI could evolve like the World Wide Web? Openly, collaboratively, and without a single controlling entity?

Decentralisation allows for cutting costs, protecting privacy, limiting bias, and opening access to powerful computing.

In healthcare, for example, it allows models to learn from local patient data without risking exposure. In finance, it enables secure risk analysis without depending on big institutions. It also empowers startups and researchers to build AI systems without heavy infrastructure, fuelling innovation.

Luno: How does Bittensor decide which machine learning contributions are valuable?

EM: There are three key roles in Bittensor:

- Miners (who generate intelligence)
- Validators (who assess the quality of it)
- Subnet creators (who define the task)

TAO, the native token, is emitted daily. With the dTAO upgrade, Bittensor has also introduced a more dynamic way to help measure and reward useful intelligence. Now, the market helps to decide value based on the perceived benefit created by each subnet. So, instead of a few validators deciding which projects get attention, anyone can use the main Bittensor token (TAO) to back their favourite projects by getting subnet special tokens (dTao) for those projects. The more people support a project, the more rewards it earns, making it fair, and encouraging the best AI projects to grow.

Subnet tokens are also used as the reward mechanism for three roles. It's a permissionless ecosystem that rewards contributors for measurable, valuable intelligence.

Each subnet on Bittensor defines its own incentive mechanism, or rules for measuring usefulness. Miners submit outputs, like responses to prompts or price predictions, and validators score those outputs based on their quality. Bittensor provides an on-chain architecture which allocates subnet token rewards to each role in proportion to performance.

It's worth differentiating between what miners do in a network like Bitcoin, and how that differs from their role in Bittensor. These powerful computers aren't brute-forcing puzzles like in Bitcoin, but running AI models that generate useful intelligence.

Other nodes in the Bittensor network ask them for information, and their responses are judged by how helpful or accurate they are. The better and more useful their answers, the more subnet tokens they earn as rewards. This creates an incentive to keep improving and refining their intelligence over time.

Luno: How do participants compete or cooperate in a system where rewards are tied to “useful intelligence”?

EM: The ecosystem is both competitive and collaborative. Miners must outperform others to earn TAO, but validators benefit from high-performing miners. This fosters cooperative dynamics: validators prefer honest miners, miners seek consistent validators. Subnets that align their incentives well create a robust market for intelligence, which is supported by a broader community ethos that encourages problem-solving and helping each other improve.

Luno: Which users and developers are actually building on or using Bittensor now? Is the network evolving how you expected?

EM: There’s activity from AI researchers, LLM developers, crypto-native builders and startup teams. Subnets range from BTC price forecasting (Precog SN55), to football video analysis (Score SN44), to speech generation (Dippy SN58). Others develop the building blocks of AI model development, like FLock Off (SN96), which focuses on generating high-quality data to train on edge devices.

Luno: What’s the biggest misconception outsiders have about what Bittensor is, or what it can do?

EM: Bittensor is not a single product meant to compete with ChatGPT or Claude. In many cases, users may not even realise Bittensor is powering the platform they’re using. It’s a foundational layer with a design that mirrors how the internet evolved, aiming to eventually create a World Wide Web of intelligence.

Bittensor’s incentive mechanism, TAO, had a fair launch without premines or early investors, which from day one helped attract builders who believed in the mission and sparked lasting momentum for a protocol that rewards intelligence in an accessible and transparent way.

Luno: What's the most urgent bottleneck for scaling Bittensor today: technical, social, or economic?

EM: The technical complexity of building subnets is still a high bar, which is why Bittensor needs more teams that understand both AI and crypto incentives. That's our main focus: lowering the barrier to build, and creating onboarding pathways onto Bittensor.

Luno: How do you see the relationship between AI and crypto changing in the next few years, and where does Bittensor fit into this?

EM: AI and crypto infrastructure continue to converge. As open-source models, decentralised compute and verifiable intelligence gain traction, the market will increasingly value systems that coordinate these elements effectively. Bittensor is already demonstrating how a network can reward intelligence, not just access to compute or data storage. For those tracking the evolution of DeAI, TAO offers a way to engage with an ecosystem that's designed for long term utility and encourages innovation.

Luno: What makes TAO different from other platforms in this space, and how can users think about those distinctions?

EM: TAO isn't just about raw compute or data access. The Bittensor network is a coordination layer for results, not just resources. The Bittensor economy is built around a trustless scoring mechanism that filters for useful intelligence. For those following this space, TAO represents a long-term belief in permissionless AI infrastructure. It's a foundational layer that's designed to reward intelligence itself. ■

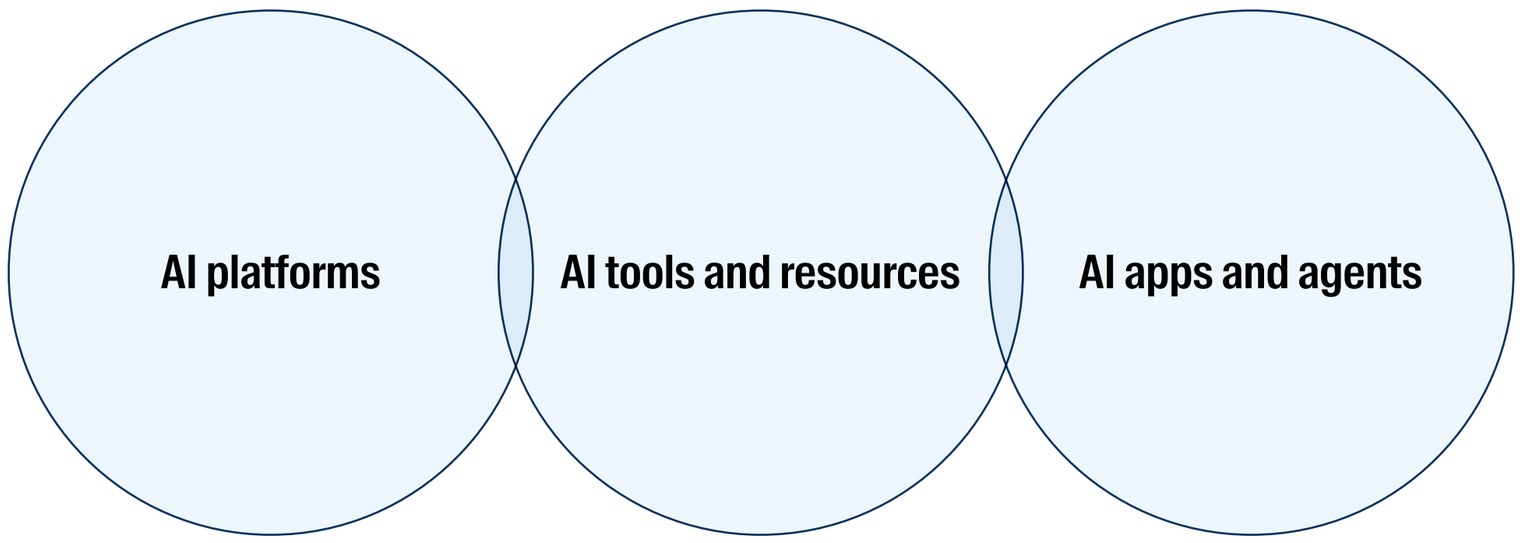
Solving real-world problems with decentralised AI networks

Decentralised AI crypto applications are capable of many of the same tasks as centralised AI apps, they're just built on different infrastructure. But setting the crypto foundations aside, what do these applications actually do?

Feature

There are three foundational categories of AI crypto networks: the platforms on which everything is built; the tools developers use to build AI applications; and the actual AI apps, the final layer that connects to the end user.

Platforms provide the infrastructure. Tools and resources are the building blocks, and apps/agents deliver value to end users. Each layer depends on the others, creating a complete ecosystem in which cryptocurrencies serve as the coordination and governance mechanism that makes decentralised AI economically viable.



The role of a cryptocurrency (token) in a decentralised AI network

A cryptocurrency enables costly and resource-intensive technologies like AI to distribute their computational and energy requirements across a much broader base of participants, which, in theory, should make these systems economically viable and more open to the everyday person.

A deeper look at the three layers

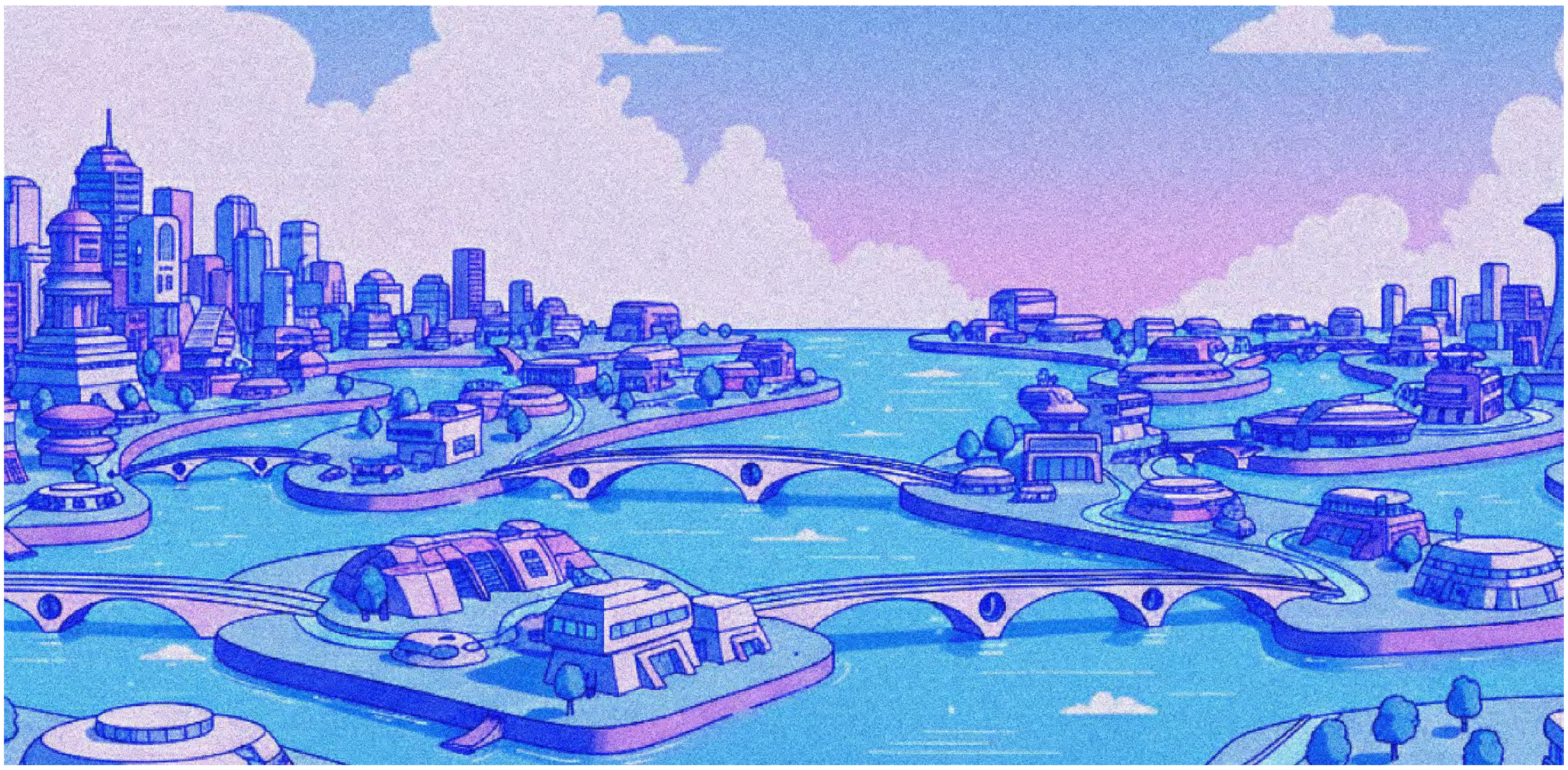
1 AI platforms

The foundational layer provides the basic infrastructure, along with the protocols and incentive mechanisms in the environment where applications are built. It’s similar to an operating system for centralised applications.

AI platform Bittensor, for example, operates as a decentralised machine learning network where different "subnets" can be created for specific AI tasks. Each subnet has its own rules, miners (who provide AI services), and validators (who evaluate quality). The platform handles the token economics, consensus mechanisms, and reward distribution, while subnet creators define what specific AI work gets done.

Another AI crypto network, NEAR Protocol, provides a blockchain platform designed to support AI apps. Unlike Bittensor, which is built specifically for AI tasks, NEAR offers general blockchain infrastructure with low costs that make it practical for developers to build AI services.

These platforms solve the coordination problem of incentivising thousands of independent actors to contribute computational resources, maintain quality standards, and build towards common goals without central authority.



2 AI tools and resources

This category provides services that AI builders use to create applications, and can include compute resources, data networks and AI agents.

AI development requires massive computational power for training models and running inference. These networks democratise access to high-performance computing by connecting idle hardware with developers who need it.

Quality data is the fuel of AI systems, and these networks create marketplaces and infrastructure for accessing, sharing, and monetising the datasets that AI applications depend on.

3 AI apps and agents

This is where the theoretical becomes practical, the layer where end-users interact with AI services without engaging with the underlying blockchain infrastructure. These applications operate on the compute resources and data networks from the other layers to deliver AI capabilities.

Users might interact with these applications through familiar interfaces, web apps, mobile apps, or APIs, while the blockchain and token economics operate invisibly in the background. The application layer represents the ultimate test of whether decentralised AI can deliver real value.

These are purpose-built AI tools that solve specific problems in industries like finance, sports, and enterprise services.

Is DePIN the ultimate use case for AI crypto protocols?

Decentralised Physical Infrastructure Networks (DePIN) are crypto-powered networks where users contribute real-world infrastructure, such as wireless hotspots, sensors, storage, or energy grids, and earn cryptocurrency for providing those services.

The Helium case study

Helium is a global, distributed network of internet hotspots that create public, long-range wireless internet coverage for Internet of Things (IoT) devices.

HNT is the main cryptocurrency and governance token, but specific parts of the network also have their own cryptocurrencies: IOT for IoT hotspots (long-range sensors), MOBILE for 5G hotspots. So, instead of one cryptocurrency doing everything, each network earns its own cryptocurrency, while HNT ties the whole system together.

How Helium works

A Helium miner, also called a 'hotspot', is a specialised device that provides radio coverage for IoT devices, transmitting data, validating transactions, and earning IOT (which can be redeemed for HNT). It's like a wireless router that works specifically on the Helium network.

Monetising hotspots

AI miners are computers that train and run artificial intelligence models. Traditional crypto miners don’t perform tasks outside the network itself, but rather compete to secure their native blockchain and validate transactions. The key difference in networks like Helium is that AI mining produces outputs with real-world applications, while traditional mining mainly serves the purpose of maintaining blockchain security.

The Helium hotspot plugs into an outlet and is available on your Wi-Fi network. Users start by downloading the Helium app to control the hotspot.

The main idea is to use crypto incentives and a network of independent operators to run devices from home, a garage, or wherever. It's the hardware version of Airbnb, which enabled homeowners to monetise their property, or YouTube, where creators were able to monetise content creation.

Helium has expanded beyond IoT devices into cellular connectivity. Helium 5G, for example, is a decentralised cellular network powered by new kinds of Helium hotspots with 5G radios. These hotspots provide local coverage and relay data within the network. The network recently partnered with Movistar, a telecommunications provider, to expand decentralised wireless coverage in Mexico. This allowed Movistar's 2.3 million subscribers to connect to the Helium Network, and offload mobile data onto a people-powered network of hotspots. ■

AI and crypto's relentless symbiosis

From secure data markets to smarter smart contracts,
AI and crypto's crossover is building a new digital infrastructure.
Wiehann Olivier, FinTech and Digital Asset Lead at Forvis Mazars,
explains how these technologies could amplify each other's strengths.

Luno: What do you see as the main convergence points of AI and crypto?

Wiehann Olivier (WO): There are three likely main points where AI and crypto are meeting: Smart contract optimisation and automation, on-chain data analytics and risk management, and decentralised AI networks and incentivisation models.

1. Smart contract optimisation and automation.

Smart contracts are foundational to many blockchain applications, but they are inherently rigid, executing only what they're explicitly programmed to do. AI integration can introduce a level of adaptability that improves how these contracts operate. For instance, in a decentralised insurance protocol, AI could analyse real-time external data, such as weather patterns or market movements, and allow smart contracts to dynamically adjust coverage terms or pricing models. This functionality does, however, come with risk if the model is not trained appropriately to allow for exploitation.

This convergence allows smart contracts to become more context-aware and predictive, rather than purely reactive. Instead of relying solely on static "if-then" logic, they can incorporate probabilistic models that learn and evolve. This not only improves efficiency but also reduces risks associated with human error in coding, or unexpected outcomes in volatile environments. In time, we could see contracts that can self-audit, adapt to shifting compliance landscapes, or pre-emptively halt execution based on predefined AI-driven thresholds, therefore enhancing reliability and trust.

2. On-chain data analytics and risk management

Blockchains produce vast amounts of structured data that are open and immutable, making them a goldmine for AI-driven analysis. However, raw blockchain data is noisy and complex, and difficult to interpret without advanced tools. AI, particularly the kind that does machine learning and pattern recognition, excels at uncovering hidden insights from this type of data. For example, it can detect unusual wallet activity that may indicate fraud, phishing attacks, or even market manipulation, all of which are concerns in DeFi.

AI can also enhance risk modelling for DeFi protocols by continuously monitoring and evaluating factors like smart contract vulnerabilities, liquidity fluctuations, and market exposure. In this sense, AI doesn't just make blockchain data more usable, it makes the entire decentralised ecosystem more transparent, efficient, and secure.

3. Decentralised AI networks and incentivisation models

Traditionally, AI development has been a centralised affair, dominated by large corporations with access to massive datasets and computing infrastructure. Crypto introduces a new model where AI can be developed, trained, and accessed in a decentralised way. Through token-based incentives, those who contribute data, compute power, or design algorithms can be fairly compensated on open networks. This allows for a more democratic and collaborative AI ecosystem, where value is distributed across stakeholders rather than concentrated among a few tech giants.

Platforms like SingularityNET and Ocean Protocol are already demonstrating how crypto can serve as the economic layer for decentralised AI services. Developers can publish machine-learning models on a blockchain-based marketplace, where users pay tokens to access it, and data providers earn tokens for supplying quality datasets.

This tokenised approach encourages participation and scalability while enabling AI models to operate transparently and autonomously. Crypto, therefore, provides the missing infrastructure layer that allows AI to thrive outside of centralised control, aligning with the ethos of Web3.

Luno: Agree or disagree: Traditional finance already uses AI-driven trading and risk models, and crypto just offers a new playground.

WO: AI doesn't need crypto to function. It has long been established in traditional finance, especially in algorithmic trading, credit scoring, and fraud detection. However, crypto offers AI a new sandbox, one that is decentralised, transparent, and programmable. So yes, I would largely agree with the statement. Crypto offers a frontier where AI can be embedded not only in trading but also in governance, protocol upgrades, and real-time risk management areas where TradFi is often constrained by regulation and legacy infrastructure.

Luno: How is AI making crypto better?

WO: AI is making crypto better in various ways. It's enhancing blockchain scalability through predictive modelling, improving security via behavioural analytics, and enabling more user-friendly interfaces through AI-powered wallets and assistants. That said, it's a two-way street where one is able to compliment the other. Crypto is also enabling decentralised and trustless environments where AI can operate with more autonomy and accountability. So it's not just about AI making crypto better, it's about both technologies pushing each other forward.

Luno: Does AI's integration into crypto protocols push TradFi and DeFi closer together or further apart?

WO: AI has the potential to be a bridge between TradFi and DeFi. By standardising risk assessment, automating compliance, and facilitating better UX, AI can help DeFi protocols mirror some of the robustness of traditional systems, making them more attractive to institutional players. However, the opposite could also happen. If AI accelerates the pace of innovation in DeFi to a point where it becomes too complex or opaque for traditional institutions, it might actually widen the gap. So, the outcome depends on how responsibly and transparently AI is integrated.

Luno: How do you see crypto's role in our daily lives changing going forward? And, adding to this, do you see AI playing a role in furthering this impact?

WO: Crypto is quietly embedding itself into daily life, from cross-border payments and micro-transactions to loyalty programs and even identity verification. As regulatory clarity improves, we'll likely see wider adoption in consumer finance, remittances, and supply chain verification.

AI will play a key role in making these use cases more intuitive and accessible. Think of AI-driven financial assistants that interact with crypto wallets, or AI that tailors blockchain-based services based on user behaviour. Together, AI and crypto can democratise access to financial tools and redefine how we interact with value in a digital world. ■

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