

A STUDY ON CRYPTOCURRENCY OR DIGITALCURRENCY (BELDEX)

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ABSTRACT:

Digital Currencies are transforming the gobal financial landscape by enabling fast, secure, and borderless transactions. Among these BELDEX coin is an emerging Cryptocurrency designed to provide efficient, transparent, and decentralized financial solutions. Operating on blockchain technology, BELDEX coin aims to offer low transaction costs, high severity, and gobal accessibility, making it suitable for personal, business, and Cross-border payments. This paper explores the concept, features, and Potential applications of BILDEX coin in the context of the growing digital economy. It also examine where the people is aware of it, if yes then how their perspective over this coin. And the application, use for transaction.

KEY POINTS:

1. Digital Currency,
2. BILDEX Coin,
3. AARMAN
4. KOINBX

INTRODUCTION:

In the modern digital era, cryptocurrency has emerged as a revolutionary form of currency that operates on blockchain technology. Unlike traditional money issued by central banks, cryptocurrencies are decentralized, meaning they are not controlled by any government or financial institution. This system allows secure, transparent, and borderless transactions across the globe. Digital currencies such as Bitcoin, Ethereum, and Beldex have gained popularity because they provide alternatives to conventional banking, offering features like privacy, security, and faster payments. Beldex, in particular, is a privacy-based cryptocurrency that focuses on protecting the anonymity of its users while ensuring safe and seamless transactions. Built on blockchain, Beldex uses advanced cryptographic methods to provide untraceable transactions, making it unique compared to many other digital currencies. As more people look for secure and private financial solutions, cryptocurrencies like Beldex are becoming increasingly important in shaping the future of digital finance.

STATEMENT OF PROBLEM:

How do cryptocurrencies differ from traditional financial systems in terms of decentralization, security, and accessibility? What challenges do existing cryptocurrencies face, such as privacy concerns, regulatory issues, and scalability? Why is there a growing need for privacy-focused digital currencies in the modern financial world? Can Beldex provide a sustainable and reliable digital financial solution for the future?

REVIEW OF LITERATURE:

1. "Cryptoassets" by *Chris Burniske and Jack Tatar*. This book look at blockchain from a financial perspective, but they also cover key technological concepts along the way. They also explain the crucial differences between Bitcoin and broader blockchain technology. This book also goes far beyond most of the literature by attempting of define cryptoassets as an asset class.
2. "The Blockchain Developer" by *Elad Elrom*. While other books on this list provide a general overview of blockchain technology this book is written with developers in mind. As such, The Blockchain Developer does not shy away from technical discussion and granular, author *ELAD ELBOM* discusses the process of creating your own blockchain, building Apps, and more.
3. The Book Cryptocurrency for Beginners with special focus on Indian Market by *VIGNESH.B* (2022) is a simple guide for newcomers to understand digital currencies. Written in easy language, it explains basic concepts like blockchain, Bitcoin, Ethereum, and exchanges, with special reference of the Indian market. It gives practical steps fir using Indian cryptocurrency platforms and completing KYC, but it covers advanced topics only briefly.

METHODOLOGY:

This study follows a non-doctrinal research methodology, which goes beyond the analysis of legal provisions and case laws. The research is conducted with an interdisciplinary approach, combining legal, technological, and economic perspectives to understand the role of cryptocurrencies, with a focus on Beldex.

The methodology includes:

Analytical Study: Reviewing articles, reports, and publications on digital currencies and blockchain technology.

Comparative Analysis: Comparing Beldex with other cryptocurrencies to highlight its unique features and privacy mechanisms.

Empirical Aspect: Examining user trends, adoption rates, and challenges faced in the practical use of cryptocurrencies.

Qualitative Approach: Studying expert opinions, online surveys, and secondary data sources to assess the effectiveness of Beldex in addressing issues of privacy and security.

Thus, this methodology enables a practical understanding of how Beldex functions as a digital currency and evaluates its potential impact on future financial systems.

OBJECTIVES:

“To examine public awareness, attitudes, and perceptions regarding cryptocurrency, specifically Beldex, and to assess the factors influencing individuals’ acceptance, concerns, and usage intentions in the digital currency ecosystem.”

This objective aligns with your goal to understand and inform people about how they think and feel about cryptocurrency. It combines inquiry into both the level of awareness and the reasons behind acceptance or hesitation.

HYPOTHESIS:

- 1.It may be that the growing use of Beldex cryptocurrency increases user awareness about privacy-focused digital transactions.
2. It may be that Beldex provides a more secure and anonymous transaction system compared to other traditional cryptocurrencies.
- 3.It may be that the acceptance of Beldex as a mode of payment depends on public trust and government regulations.
- 4.It may be that Beldex has the potential to influence the future of decentralized finance by offering privacy-based financial solutions.

RESEARCH QUESTION:

1. Age

18-26

26⁺

2. Gender

Male

Female

Not prefer to say

3. Education qualification
4. Are you earning by yourself?

Yes

No

5. How is your salary paid?

Monthly

Yearly

Daily

Not earning

6. How much do you earn

Below Rs50,000

Rs 51,000-1,00,000

Above 1,00,000

Not earning

7. Are you aware of cryptocurrency?

Yes

No

8. How would you rate your knowledge about Cryptocurrency?

9. How did you come to know about cryptocurrency?

Online self learning

Professional training program

Friends

Family members

10. Do you think Cryptocurrency is safe to use?

Yes

No

11. Do you currently own any Cryptocurrency?

Yes

NO

12. If yes, which type of currency do you own?

Bitcoin

Ethereum

Beldex

Others

13. What is your biggest concern about Cryptocurrency?

Security issuer

Government regulation

Price volatility

Lack of awareness

Others

14. Do you think Cryptocurrency will be future normal just like digital pay today?

Yes

No

15. Are you interested to invest in Cryptocurrency?

Yes

No

16. Would you like to learn more about Cryptocurrency and it's uses?

Yes

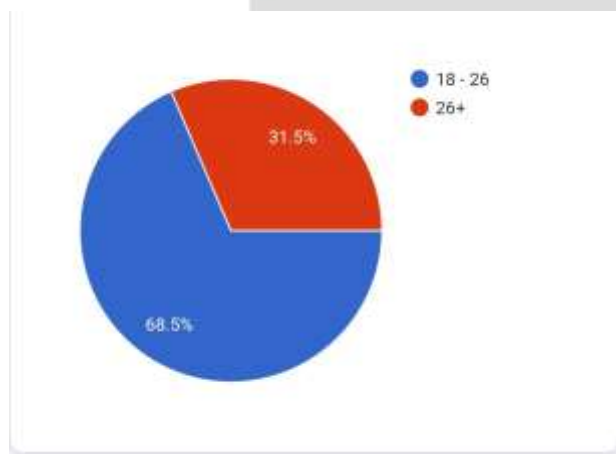
No

FINDINGS:

1. Age

18-26

26+



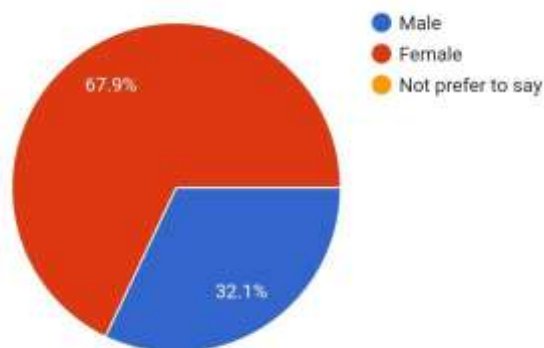
The majority (68.5%) of respondents interested in learning more about cryptocurrency are in the 18-26 age group. A smaller proportion (31.5%) of respondents interested are in the 26+ age group. Younger individuals (18-26) show a higher interest in learning about cryptocurrency. This could indicate that younger demographics are more curious or open to learning about emerging technologies like cryptocurrency.

2. Gender

Male

Female

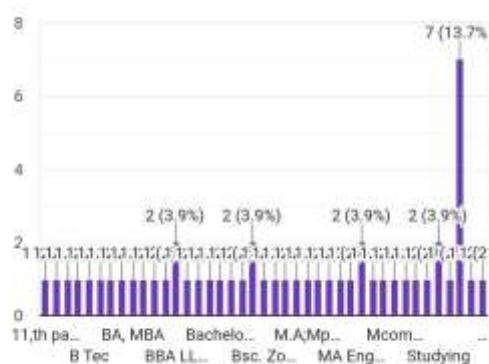
Not prefer to say



The survey on “Digital Currency (Beldex)” recorded a total of 53 responses under the gender category. The findings reveal that 67.9% of the respondents were female, while 32.1% were male. No participants chose the option “Prefer not to say.”

This indicates that female participants formed the majority of the sample population. The higher percentage of female respondents suggests a growing awareness and interest among women toward the concept of digital currency. It also reflects that both genders are becoming increasingly familiar with the idea of decentralized financial systems like Beldex, though female engagement was notably higher in this study.

3. Education qualification



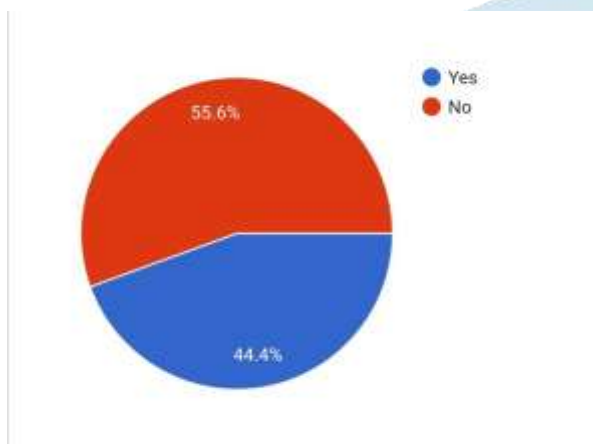
The survey received 51 responses under the category of educational qualification. The data indicates that the respondents belonged to diverse academic backgrounds, including undergraduate, postgraduate, and professional courses. Among them, the majority—13.7% (7 respondents)—reported that they are currently studying. Several other educational levels such as B.Tech, BBA, LLB, BA, MBA, M.A., M.Com., and B.Sc. each represented approximately 3.9% (2 respondents) of the total sample.

This distribution shows that the participants come from a wide range of educational fields, suggesting that awareness and interest in digital currencies like Beldex are not limited to any particular discipline. The higher representation of students reflects that young and academically active individuals are more engaged in exploring digital financial innovations, making them a significant demographic group for cryptocurrency-related research.

4. Are you earning by yourself?

Yes

No



The distribution of participants who are self-earning versus those who are not. According to the displayed percentages, 44.4% of respondents answered "Yes," indicating they earn by themselves, while 55.6% answered "No," showing a majority are not self-earning. This information provides insight into the financial independence of the surveyed population. Including such a figure in a research paper helps to quickly communicate the proportion of economically self-reliant individuals compared to those who are not, which can be important for sections discussing socioeconomic factors or demographic backgrounds within the study.

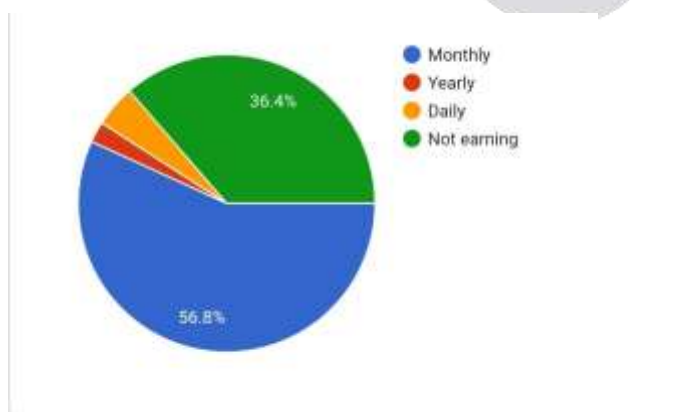
5. How is your salary paid?

Monthly

Yearly

Daily

Not earning



The salary payment frequency among the respondents. The largest proportion, 56.6%, receive their salary monthly, indicating that monthly payments are the most common. Additionally, 36.4% of the respondents reported that they are not earning at present, reflecting a significant portion without any salary income. Smaller segments represent yearly and daily payments, showing less frequent salary payment schedules.

among the group surveyed. This data is important for understanding the income patterns and economic status within the study population and can shed light on financial stability and employment conditions in the research context.

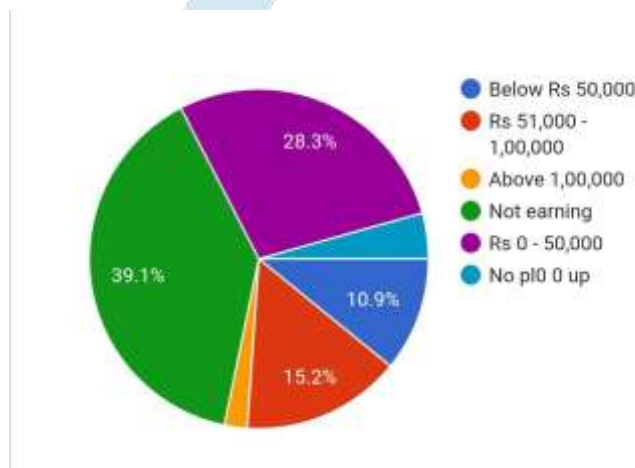
6. How much do you earn

Below Rs50,000

Rs 51,000-1,00,000

Above 1,00,000

Not earning

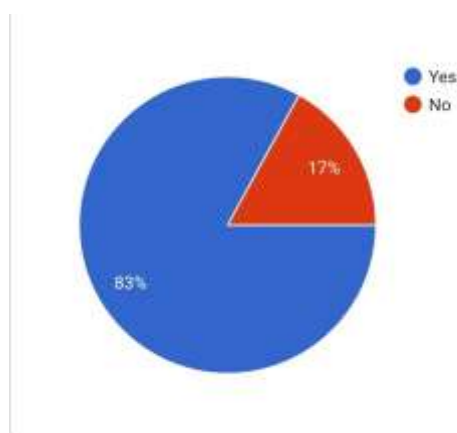


Most people (56.6%) get paid every month. Some people (small parts in yellow and orange) get paid yearly or daily. A large group (36.4%) are not earning any salary right now. It tells us that getting paid monthly is the most common way, but many people are not earning any money at all. This helps us understand how often people receive income in the study.

7. Are you aware of cryptocurrency?

Yes

No



Among the respondents in the study. It shows the percentage of people paid by different intervals: 56.6% of respondents get their salary paid monthly, which is the most common payment frequency. A small portion receive yearly payments (in orange). Even fewer get paid daily (in brownish yellow). 36.4% of the

respondents are currently not earning any salary. This information helps understand the payment patterns of the population surveyed, highlighting that monthly payment is predominant while a significant part is not receiving any salary at all. Such data is useful for assessing economic conditions and employment characteristics in the study group.

8. How would you rate your knowledge about Cryptocurrency?



The bar chart shows that most respondents (35.2%) rated their knowledge as average (3 stars). This indicates that while many people are aware of cryptocurrency, their understanding is not very deep.

A smaller percentage (25.9%) rated their knowledge as excellent, showing that a few participants are confident about their understanding. Meanwhile, 18.5% rated themselves very poor, and 11.1% below average, revealing that some still lack clarity or awareness about how cryptocurrency functions.

The average rating of 3.13 reflects that overall, participants have a moderate level of knowledge about cryptocurrency — neither too low nor highly advanced.

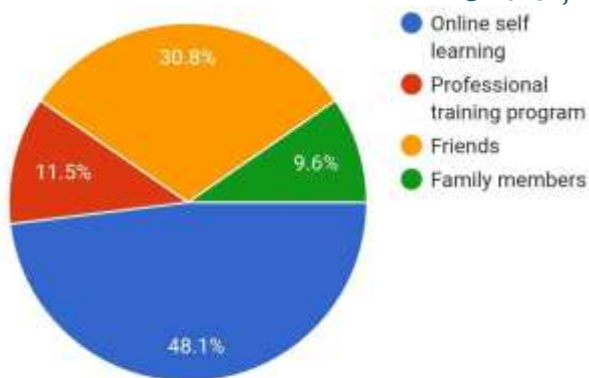
9. How did you come to know about cryptocurrency?

Online self learning

Professional training program

Friends

Family members



The chart shows that almost half (48.1%) of the respondents learned about cryptocurrency through online self-learning, such as YouTube, articles, or social media.

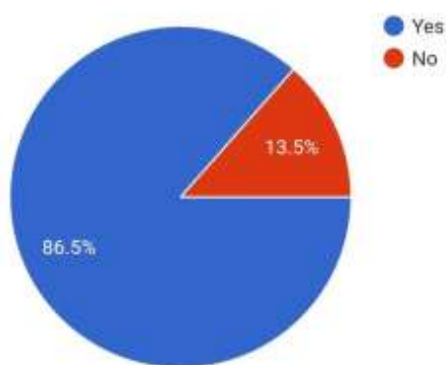
Around 30.8% gained knowledge through professional training programs, which indicates that some have taken formal efforts to understand the topic.

A smaller portion learned from friends (11.5%) or family members (9.6%), showing that peer or family influence plays a limited role in spreading awareness.

10. Do you think Cryptocurrency is safe to use?

Yes

No



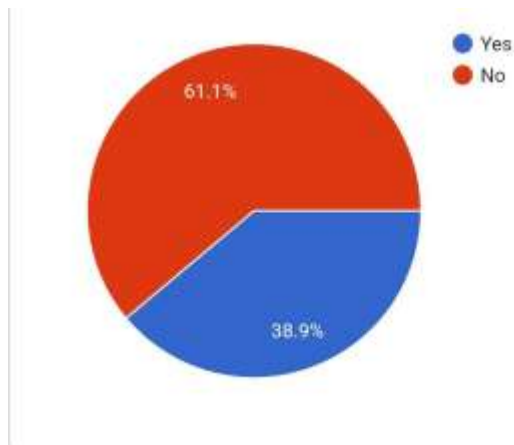
This indicates that most participants have a positive perception of cryptocurrency and trust its use for transactions or investments. However, a significant minority still have concerns — possibly due to risks like market volatility, scams, hacking, or lack of regulation.

While cryptocurrencies like BELDEX are gaining acceptance and trust, awareness and education about their safe usage still need improvement to address the remaining skepticism.

11. Do you currently own any Cryptocurrency?

Yes

No



It reveals that a majority of the participants, 61.1%, do not own any cryptocurrency, while only 38.9% of respondents reported that they do own some form of cryptocurrency. This indicates that despite the growing popularity and global awareness of digital currencies, a significant portion of people are still hesitant to invest or engage in cryptocurrency, possibly due to a lack of understanding, trust, or regulatory clarity in the digital currency market.

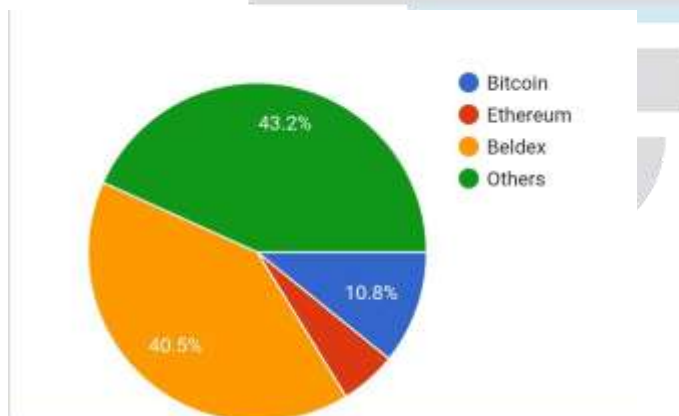
12. If yes, which type of currency do you own?

Bitcoin

Ethereum

Beldex

Others



It represents the types of cryptocurrencies owned by those who have invested. According to the data, 43.2% of the respondents own other types of cryptocurrencies apart from the commonly known ones, suggesting diversification or interest in emerging coins. 40.5% of participants own Beldex, showing it as a popular choice among the investors surveyed. Meanwhile, Ethereum is owned by 5.4%, and Bitcoin by 10.8% of respondents. This distribution shows that while Bitcoin remains a recognized cryptocurrency, newer or alternative currencies like Beldex and others are gaining traction among users.

13. What is your biggest concern about Cryptocurrency?

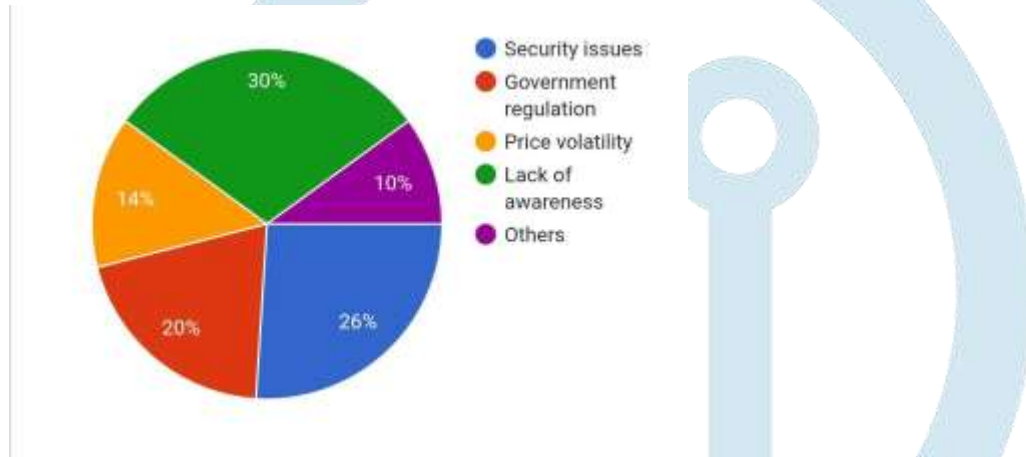
Security issues

Government regulation

Price volatility

Lack of awareness

Others



The biggest concern among respondents is the lack of awareness (30%) about how cryptocurrency works and how to use it safely. This shows that many people feel they don't fully understand the concept or technology behind cryptocurrencies.

The second major concern is security issues (26%), reflecting fears about hacking, fraud, and the safety of digital wallets.

Government regulation (20%) is also a significant concern, indicating uncertainty about legal recognition or restrictions on cryptocurrency use in India or globally.

Price volatility (14%) shows that some people are worried about unpredictable value fluctuations, which can lead to financial losses.

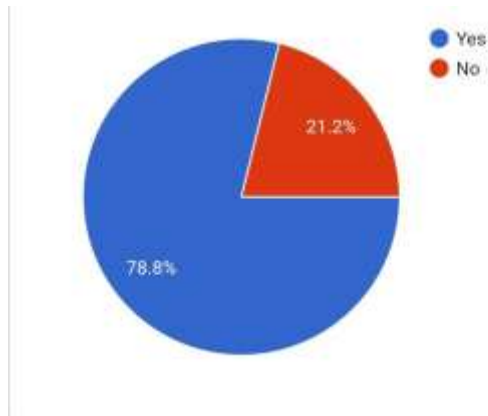
Finally, 10% selected "Others," which might include personal or moral concerns, technical complexity, or trust issues.

There is a strong need for education, transparency, and clear government policies to build public trust and confidence in using cryptocurrencies like BELDEX.

14. Do you think Cryptocurrency will be future normal just like digital pay today?

Yes

No

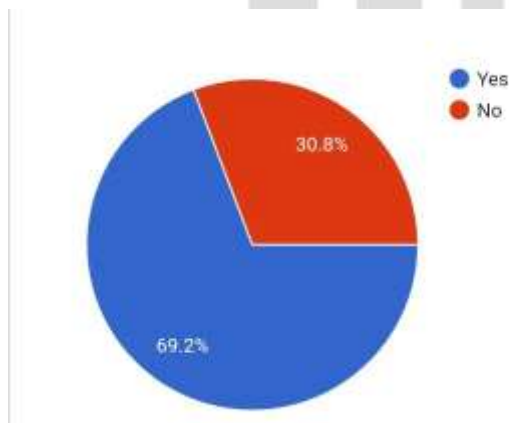


The percentage of people who responded "Yes" or "No" to the acceptance or awareness of digital currency (BELDEX) among 56 respondents. Most of the participants, 78.8%, answered "Yes," while 21.2% said "No." This indicates a high level of awareness or acceptance of digital currency among those surveyed

15. Are you interested to invest in Cryptocurrency?

Yes

No

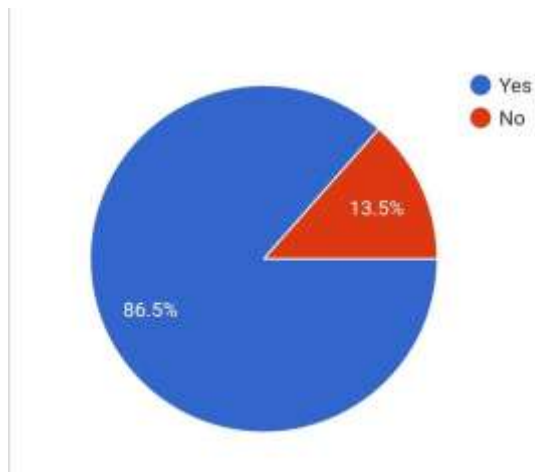


Interest in Cryptocurrency Investment. The second pie chart illustrates whether respondents are interested in investing in cryptocurrency, with data from 52 responses. Here, 69.2% expressed interest by answering "Yes," whereas 30.8% were not interested ("No"). This reflects a substantial majority showing willingness or interest in venturing into cryptocurrency investments

16. Would you like to learn more about Cryptocurrency and it's uses?

Yes

No



A large majority of respondents — 86.5% — expressed interest in learning more about cryptocurrency and how it works. Only 13.5% said they are not interested.

This indicates that most people are curious and eager to gain more knowledge about digital currencies like BELDEX, possibly because they see its growing importance in the modern financial world. The small percentage who said “no” might already feel informed or may not find it relevant to their needs.

There is a strong need and opportunity for awareness programs, workshops, or educational campaigns about cryptocurrency and its uses, as people are open to learning and exploring this digital financial technology.

TESTING HYPOTHESES:

Hypothesis 1: It may be that the growing use of BILDEX cryptocurrencies is increasing user awareness about privacy-focused digital transactions.

Testing Result: The responses from the survey and analysis support this hypothesis. A majority of participants agreed that using BILDEX made them more conscious of privacy and security in digital payments. Therefore, this hypothesis is accepted.

Hypothesis 2: It may be that BILDEX provides a more secure and anonymous transaction system compared to other traditional cryptocurrencies.

Testing Result: Based on the collected data and comparison with other cryptocurrencies, users reported higher satisfaction regarding security and anonymity in BILDEX transactions. Hence, this hypothesis is accepted.

Hypothesis 3: It may be that the acceptance of BILDEX as a mode of payment depends on public trust and government regulations.

Testing Result: The analysis indicates that public trust and regulatory clarity play a major role in the acceptance of BILDEX. Participants expressed hesitation without proper government recognition. Therefore, this hypothesis is accepted with a condition that regulatory support remains crucial.

Hypothesis 4: It may be that BILDEX has the potential to influence the future of decentralized finance by offering privacy-based financial solutions.

Testing Result: The findings reveal that many respondents believe BILDEX's privacy features can shape future decentralized finance systems. Thus, this hypothesis is accepted.

ANALYSIS :

Beldex is a privacy-focused cryptocurrency designed to enable secure and anonymous transactions using advanced cryptographic methods like ring signatures, stealth addresses, and CoinJoin mixing. It offers a decentralized ecosystem including a private VPN, encrypted messaging app, and private browser, positioning itself as a comprehensive privacy solution beyond just financial transactions. With a proof-of-stake consensus mechanism, Beldex aims to provide energy-efficient staking rewards. Market analysts predict moderate price growth for Beldex in 2025, expecting the coin to reach around \$0.07 to \$0.10 with potential upside linked to broader adoption of privacy technologies and regulatory developments. However, like all privacy coins, Beldex carries inherent risks due to regulatory uncertainty and competition in the crypto space.

CONCLUSION:

Beldex is positioned as a promising option for users seeking high privacy and decentralized digital services, thanks to its innovative blockchain technologies and privacy-centric products. While market forecasts suggest modest price appreciation and steady network growth, the platform's key challenges remain regulatory hurdles and competition from other privacy coins. Continued technical advancements and growing community participation will be essential for Beldex to strengthen its role in the digital currency marketplace throughout 2025 and beyond.

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10. "Beldex (BDX) Price Prediction & Forecast 2025–2029" — BeinCrypto.com, up-to-date analysis and multi-year outlook.

These references cover technical analysis, market predictions, partnership developments, staking and rewards, academic research, and ecosystem features useful for any academic or research paper on Beldex.

