Problematic:

Demand for Financial Inclusion through Bitcoin and DeFi

- Source 1:
    - Approximately 1.7 billion adults worldwide do not have a bank account; however, many of them have access to the internet and smartphones (World Bank, 2022).
- Source 2:
    - Bitcoin offers decentralized alternatives for credit, purchases, and collateral, but the lack of accessible tools limits its potential (MIT Digital Currency Initiative, 2021).
- Source 3:
    - Platforms that automate contracts and utilize the Lightning Network can facilitate the entry of these populations into the financial system (Narula, N., 2021).

Complexity in Adopting Smart Contracts on Bitcoin

- Source 4:
    - Bitcoin Script não é Turing-completo e possui estrutura altamente restritiva, dificultando a criação de contratos personalizados sem conhecimento técnico (Murch, J., & Gudgeon, L., 2021)
- Source 5:
    - Bitcoin Script is not Turing-complete and has a highly restrictive structure, making it difficult to create customized contracts without technical knowledge (Murch, J., & Gudgeon, L., 2021).
- Source 6:
    - Platforms like Ethereum are more developer-friendly by offering languages such as Solidity, which puts Bitcoin at a disadvantage for smart contracts (Bartoletti, M., & Pompianu, L., 2019).