**UBRI Partners Categories by Research Topics**

Introduction

To gain a comprehensive understanding of various research areas, such as cryptography, CBDC (Central Bank Digital Currencies), or DeFi (Decentralized Finance), I will refer to the Theme in the UBRI Research Matrix. However, it's important to note that this matrix only includes works recorded in the years 2022-2023.

Categories of UBRI partners:

**FinTech**