**GUIA PARA EL ESTADO DEL ARTE**

**RAI. Resumen Analítico de Investigación.**

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| **FICHA TÉCNICA** | Applied Innovation Review |
| **NOMBRE DE LA INSTITUCIÓN**  **(Tomado de Mendeley)** | Sutardja Center |
| **ENLACE DE LA BÚSQUEDA** | https://j2-capital.com/wp-content/uploads/2017/11/AIR-2016-Blockchain.pdf |
| **PALABRAS CLAVE DE LA BÚSQUEDA** | Blockchain |
| **AÑO DE LA INVESTIGACIÓN** | 2016 |
| **TÍTULO DE LA INVESTIGACIÓN** | BlockChain Technology: Beyond Bitcoin |
| **PALABRAS CLAVE** | Blockchain, bitcoin, digital, moeny, security, financial, ledger. |
| **AUTORES** | Michael Crosby (Google)  Nachiappan (Yahoo)  Pradan Pattanayak (Yahoo)  Sanjeev Verma (Samsung Research America)  Vignesh Kalyanaraman (Fairchild Semiconductor) |
| **RESUMEN DE LA INVESTIGACIÓN** | A blockchain is essentially a distributed database of records, or public ledger of all transactions or digital events that have been executed and shared among participating parties. Each transaction in the public ledger is verified by consensus of a majority of the participants in the system. Once entered, information can never be erased. The blockchain contains a certain and verifiable record of every single transaction ever made. Bitcoin, the decen­tralized peer-to-peer digital currency, is the most popular example that uses blockchain technology. The digital currency bitcoin itself is highly controversial but the underlying blockchain technology has worked flawlessly and found wide range of applications in both financial and non-financial world.  The main hypothesis is that the blockchain establishes a system of creating a distributed consensus in the digital online world. This allows participating entities to know for certain that a digital event happened by creating an irrefutable record in a public ledger. It opens the door for developing a democratic open and scalable digital econ­omy from a centralized one. There are tremendous opportunities in this disruptive technology, and the revolution in this space has just begun.  This white paper describes blockchain technology and some compelling specific applications in both financial and non-financial sector. We then look at the challenges ahead and business opportunities in this fundamental tech­nology that is all set to revolutionize our digital world. |
| **OBJETIVOS DE LA INVESTIGACIÓN** |  |
| **INSTRUMENTOS UTILIZADOS** |  |
| **METODOLOGÍA EMPLEADA** | Redacción de un documento ilustrado en idioma inglés, sobre Blockchain, partiendo de las generalidades históricas y de una definición formal, para proseguir con aplicaciones y riesgos, y finalizar con la ejemplificación de un caso empresarial en el que se le dio uso a esta tecnología. |
| **POBLACIÓN OBJETO DE ESTUDIO** | Personas interesadas en Blockchain y sus aplicaciones: abarca principalmente la perspectiva financiera y la utilización en contratos autoejecutables. Genera un contexto informativo sobre Blockchain, considerando sus características principales y su origen. |
| **CONCLUSIONES** | BlockChain is Bitcoin’s backbone technology. The distributed led­ger functionality coupled with the security of BlockChain makes it a very attractive technology to solve the current financial as well as non-financial industry problems. As far as the technology is con­cerned, the cryptocurrency-based technology is either in the down ward slope of inflated expectations or in trough of disillusionment as shown in Figure 10 in the next page. There is enormous interest in BlockChain-based business ap­plications and hence numer­ous start-ups working on them. The adoption definitely faces strong headwind as described before. How­ever, even large financial institutions such as Visa, Mastercard, Banks, and NASDAQ, are investing in exploring applications of current business mod­els on BlockChain. In fact, some of them are searching for new business models in the world of BlockChain. Some would like to stay that they are even ahead of the curve in terms of transformed regulato­ry environments for BlockChain. We envision BlockChain technology going through slow adoption due to the risks associated. Most of the start­ups will fail with few winners. Having said this, we should be seeing signif­icant adoption in a decade or two. |
| **APLICACIONES DE LA INVESTIGACIÓN** | Negocios mercantiles: empresas tecnológicas o con sistemas de implementación tecnológica que busquen un procedimiento de negociación nuevo: personas interesadas en el área tecnológica, principalmente con software, redes y programación. |
| **REFERENTES TEÓRICOS USADOS PARA ABORDAR EL CONCEPTO** | Borenstein, Joram. “A Risk- Based View of Why Banks Are Experimenting with Bitcoin and the Blockchain.” Spotlight on Risk Technology. N.p., 18 Sept. 2015. Web. 03 May 2016.  “Why NASDAQ Private Mar­ket.” Nasdaq Private Market |. N.p., n.d. Web. 03 May 2016.  Lee, Timothy B. “Bitcoin’s Value Is Surging. Here Are 5 Charts on the Growing Bitcoin Economy.” Vox. N.p., 03 Nov. 2015. Web. 03 May 2016.  Rivera, Janessa. “Gartner’s 2015 Hype Cycle for Emerging Tech­nologies Identifies the Computing Innovations That Organizations Should Monitor.” Gartner’s 2015 Hype Cycle for Emerging Tech­nologies Identifies the Computing Innovations That Organizations Should Monitor. N.p., 18 Aug. 2015. Web. 03 May 2016. |
| **APORTES A LA INVESTIGACIÓN** | Información detallada y completa sobre Blockchain, considerada desde un punto de vista diferente al haber sido escrita con enfoque científico, pero de fácil comprensión: desarrollo del tema que facilita el entendimiento de Blockchain por medio de términos concretos. |