

# Riscos e Oportunidades para os Usuários das Finanças Descentralizadas



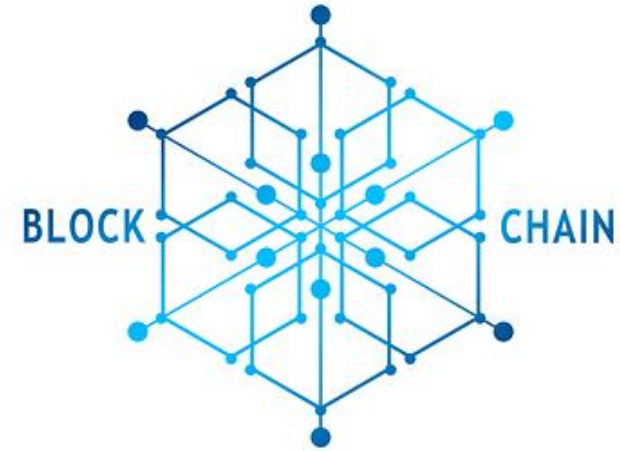
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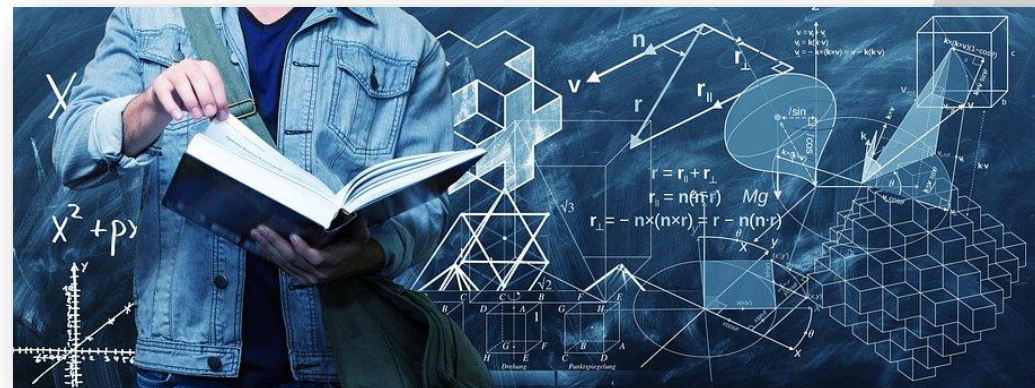
# Agenda

- Conceitos
- Motivação
- Objetivos
- Metodologia
- Resultados preliminares
- Considerações finais
- Referências

# O que são finanças descentralizadas (DeFi)?



# Motivação



# Objetivos

## Objetivo geral:

Identificar e analisar os riscos e oportunidades para os usuários das finanças descentralizadas.

## Objetivos específicos:

- Identificar riscos e oportunidades para os usuários, decorrentes da arquitetura e dos modelos de negócios de DeFi; e
- Compreender a percepção atual dos usuários acerca dos aspectos positivos e negativos das finanças descentralizadas.

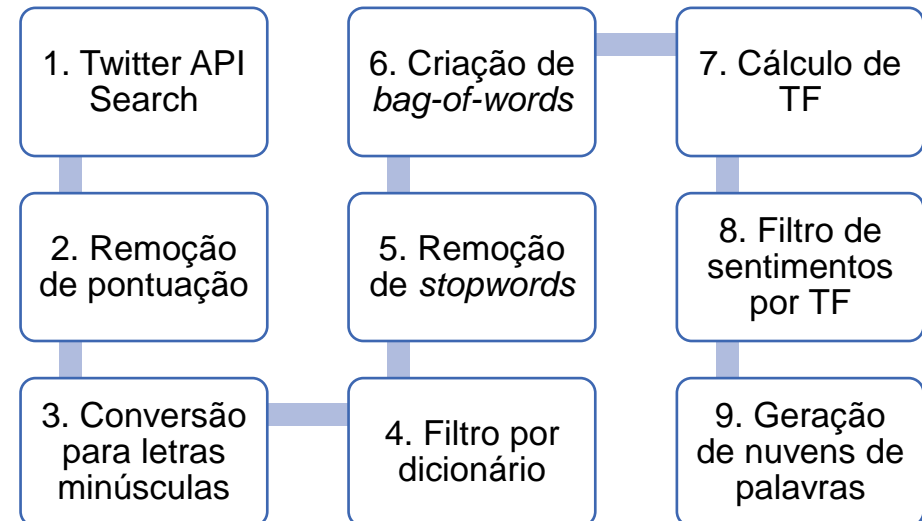
# Metodologia

1

Identificação de riscos e oportunidades para os usuários a partir de estudos da literatura sobre a arquitetura e os modelos de negócios de DeFi

2

Análise de sentimentos dos usuários do Twitter sobre DeFi



# Resultados preliminares

## Riscos

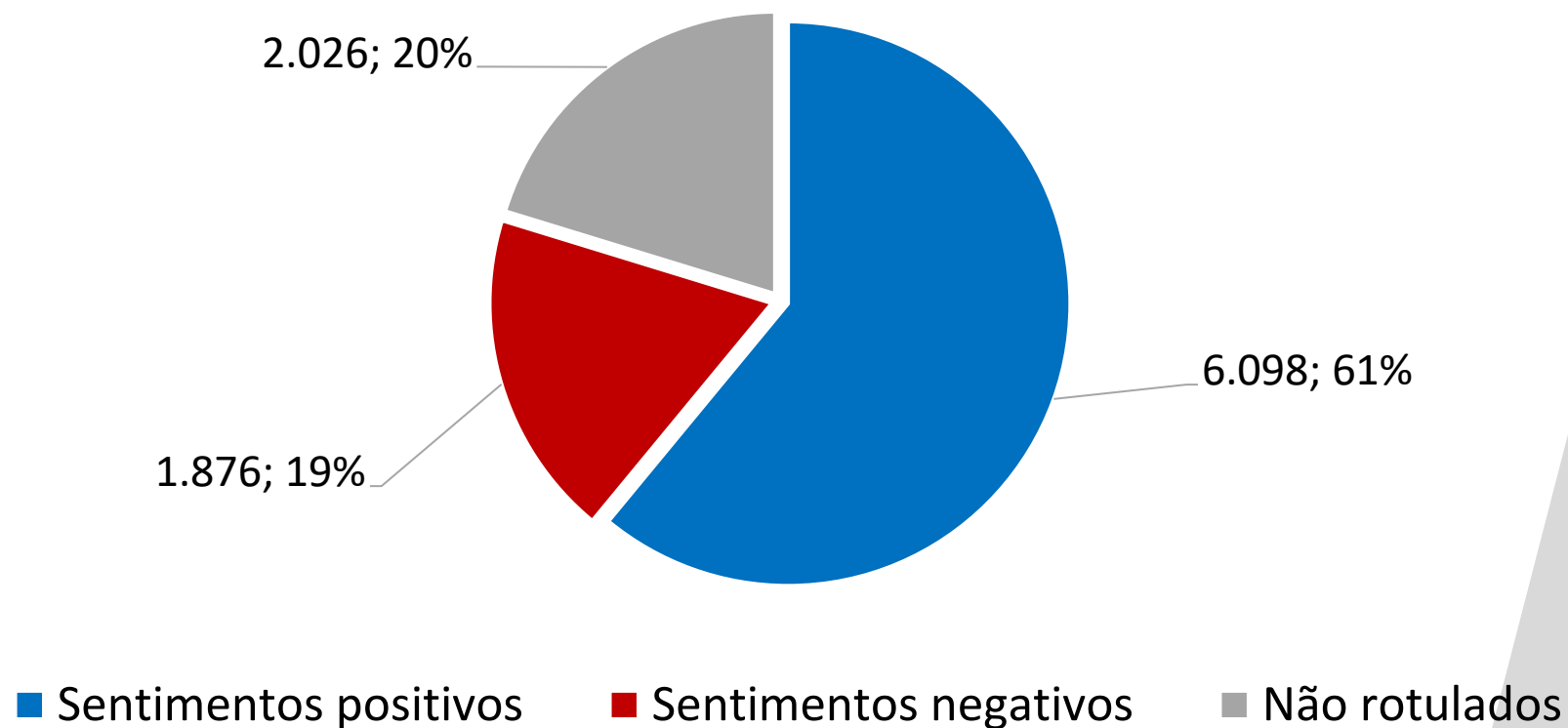
- Ataques cibernéticos
- Custos e tempos de resposta crescentes
- Desvio de finalidade
- Dificuldade de compreensão
- Excesso de autonomia
- Irreversibilidade
- Preços de mercado
- Privacidade
- Restrições ao suporte e à resolução de problemas
- Risco do oráculo

## Oportunidades

- Acessibilidade
- Diversificação de produtos e serviços
- Eficiência
- Transparência

# Resultados preliminares

Percepção dos usuários do Twitter nos 10.000 *tweets* analisados





# Resultados preliminares

comprehensive prepared natural peace cornerstone  
affinity dreams competence luxurious superior solidarity cost-effective  
fortunate okay usable expert efficiency wise mastery smooth passionately  
legendary phenomenal unanimous brilliant viable charitable proper promise excitement  
cute momentous undisputed honest mighty miracle regard happiness unfazed undoubtedly  
honeymoon appropriate conviction intriguing upside revolution elegant bold pillar survival stylish  
outstanding definite patiently charity fastest-growing award kiss convenient subtle prospects  
humanity positively boom sound greatness impressive educational progress reliability healthy  
responsible beauty warm supportive lucky respect content improving balanced gusto  
insight responsibility sweet excellent faith wish proactive favour competitive recommended  
moderation indispensable relief reason grand unity wow generously established compliant skill  
stunning vast congratulations nice valuable patience welcome stars fortune friendly normal funny  
star splendid innovation awesome powerful lovely champion popular sexy diligence advocacy  
seamless contribution significant gain dear **excited** luck understandable master gold hero wink  
ability successful premier relaxed **positive unique strong** creative boost magic hot thriving  
groundbreaking **support independent smartable love** profit leading rich elite kindness  
white stable **simple super ready security secure bullish success** favorite  
ultimate **efficient trust bull** **friends** top fair proud asset useful  
dance perfectly **safe exclusive** solid **happy promising** robust  
fresh democratic glad **worth**  
skilled innovative **hope amazing help real live premium true** potential freedom  
beautiful gems special opportunity **free rewarding protection fun** benefits leverage talent  
heart gorgeous advantages active gem **easy poised** reliable hard-working beloved  
vastly incredible winners moving sustainable **favor** exciting pretty benefit especially inclusive  
flexible deflationary fantasy consensus advanced generous unbound popularity intuitive  
bright careful wonderful profitable oasis compassion friend advice perfect practical universal  
comfortable fantastic importance pleasing dedicated exceptional precise pro courage consistent  
honestly suitable delighted deal accessible accurate fairly vulnerable novel renaissance vital  
brave upward civil promoter dream ideal encouraging determination compatible basic traditional  
wishes intact magnificent relevant desirable wide high-quality paradise sustainability classic  
refined irresistible thorough intelligence stability precious truly autonomous sophisticated  
visionary joy dynamic optimistic sense alluring remarkable successfully resilient reasonable  
accomplishments fruitful calm eligible understanding stride capable imaginative correct

tired ill  
drunk destruction ruin lies  
punch nightmare threatening blunder horde rank  
virus horrible **exorbitant** widespread obviously messy harm rue  
suspicious unstable **poor** explosive fears moot incomprehensible stole laugh curses  
harmful questionable blood rivalry refuse stress illegal hungry weird unsure warning  
weakness awful unprecedented attack seriously afraid dumb opponent eternal mistake  
havoc horrendous sucker strict dire impossible weak demon dead swipe envy erosion  
difficult insanity junk doubts stifling black **begging** hell passe wild myth grind rage pain  
upset collusion dope slow worries waste **loss** lost insane wildly wrong unfulfilled blind  
disappointed boring vice longing fight low **fear** endless worse misinformed greed  
lie scarce insatiable drama fat **dragon risk** heavily close dark alarm dirt downside  
sick extremely block bad **deep game** discord little cheap split sin  
scars serious spot **killer** **stake** hard passive lack  
cold redundant **avalanche** mad trying egregious clique ego  
despite monster **challenge cross** crazy maverick glitch busy ugly  
inevitable **sober sinister complex** **resistance** mean drastically damn partisans  
inflationary radical unbelievable limited fiat sorry flash hole flaws collapse extremists  
stormy excuses doubt broke envious dominance **furious** worst trouble bother resistant  
rocky painful slightly weed keen worry war regression divided bearish illusion sarcasm  
poverty worried **risky** congestion heck dig terrorism volatility sad warfare threats  
static splitting miserably friction curse **averse** tiny disruption remorseless illicit slowly  
dragons cautious pale **dud** gamble cancer immaterial imminent scary insufferable  
exposed skeletons narrow unhappy enemies **lunatic** twisted rotten enormous  
fake protest dusty wasteful limit **negative** fascist

# Resultados preliminares

Sentimentos positivos	Co-ocorrências
<i>independent, smart</i>	70
<i>super, proud</i>	70
<i>top, rewarding</i>	53
<i>ready, secure</i>	28
<i>safe, secure</i>	26

Sentimentos negativos	Co-ocorrências
<i>complex, cross</i>	9
<i>hard, scars</i>	7
<i>begging, deep</i>	6
<i>begging, low</i>	6
<i>complex, hard</i>	6

# Considerações finais

- O objetivo deste trabalho foi identificar e analisar os riscos e oportunidades para os usuários das finanças descentralizadas.
- Apesar dos diversos riscos identificados para os usuários, 61% dos *tweets* analisados demonstram sentimentos positivos dos usuários com relação a DeFi, principalmente devido à sua segurança.
- Aprimoramentos futuros podem incluir a expansão do período de análise e de outras fontes de informação, não se restringindo ao Twitter.
- Pesquisas futuras poderiam considerar legislação e regulação brasileira e internacional; avaliar cenários de substituição parcial ou total das finanças tradicionais por DeFi; e analisar os impactos sociais, econômicos e ambientais de DeFi.

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**Obrigado pela atenção!**

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