

## Perception of Cryptocurrencies by Slovak Consumers\*

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### Abstract

Technological progress is the driving force behind significant changes in the world economy. Even money, monetary aggregates, payment systems and the exchange of goods and services did not avoid these changes. The rapid expansion of internet commerce and mobile technologies, advances in encryption and network computing, and the emergence of new business and communication platforms have also fuelled the emergence and development of digital currencies and cryptocurrencies. Cryptocurrencies, such as Bitcoin, Ethereum and others, have seen an increase in popularity in recent years and have become an important part of the world's economic system. This "cryptocurrency" trend is not avoided in Slovakia either, and it is becoming part of the financial and investment portfolio of many consumers. From a civic point of view, cryptocurrencies have become interesting not only for investment enthusiasts and technology gurus, but also for ordinary consumers. The aim of the paper is to examine and analyse significant differences in the perception of the level of awareness of cryptocurrencies depending on the age and gender of the surveyed respondents. To achieve this, we conducted a thorough analysis and used a combination of quantitative and qualitative methods. The paper provides a detailed look at the relationships between age, gender and perceptions of cryptocurrencies and assesses how these factors influence individuals' attitudes towards this new development in finance. The paper seeks to provide a deeper insight into these relationships and assess how these factors influence individuals' attitudes towards this new form of finance. The results of the presented paper can contribute to a better understanding of the relationship between age, gender and the perception of cryptocurrencies, thereby providing useful insights for further research and practical applications in the field of finance and digital activities.

**Keywords:** cryptocurrency, concurrency, validity, digitization, consumer.