# Digital finance revolution accelerates in 2025 with AI, blockchain and green fintech gains



As 2025 progresses, the digital transformation in global finance is accelerating rapidly, fundamentally reshaping market operations worldwide. Financial institutions increasingly rely on artificial intelligence (AI), blockchain, and cloud computing to enhance their efficiency and customer service. A recent Reuters press release highlighted that digital tools could cut operational costs by up to 30% in key markets by the end of the year. This wave of innovation is not limited to established financial centres; emerging economies, such as Burundi, are also benefiting. There, partnerships like the one between the London Stock Exchange Group and the Bank of the Republic of Burundi are modernizing financial systems with end-to-end digital platforms that improve trading speed and data analytics.

AI and blockchain technologies serve as critical engines of this transformation. AI is revolutionizing risk management through predictive analytics and fraud detection, enabling real-time decision-making even amidst volatile markets, according to Deloitte’s key financial forecasts for 2025. Blockchain is making cross-border transactions more secure and transparent, facilitating the rise of tokenized assets and stablecoins. Major financial institutions such as Deutsche Bank and Goldman Sachs have integrated such technologies, signalling a maturation of crypto applications from speculative instruments to practical financial tools. One prominent example is Figure Technology, a blockchain-based lender and stablecoin issuer, which recently raised $787.5 million in a U.S. IPO, valuing the company initially at $5.29 billion. According to Reuters, Figure’s stock surged 44% during its Nasdaq debut to reach a valuation of $7.62 billion. The firm has gained traction by leveraging blockchain for faster home equity loan processing, reducing funding times drastically compared to industry norms, and counting some of the top U.S. mortgage companies and banks among its clients.

The market outlook for digital transformation in finance is robust. Projections from MarketsandMarkets estimate growth from $911.2 billion in 2024 to over $3.28 trillion by 2030, driven mainly by AI and cloud technology adoption. Digital payment systems are at the forefront of this expansion, improving accessibility worldwide. However, challenges remain significant, including regulatory uncertainties and cybersecurity threats. Analysts caution that without swift adaptation, financial institutions could face disruption. For instance, OCBC, Singapore's second-largest bank, has launched a $1 billion digital U.S. commercial paper programme leveraging blockchain to tap into the massive $1.4 trillion U.S. market. This initiative, backed by J.P. Morgan’s Digital Debt Service, demonstrates momentum towards asset tokenization and digital funding mechanisms in established banking systems.

Sustainability is another frontier where digital finance is evolving. Green fintech uses AI to promote investments aligned with environmental, social, and governance (ESG) goals, enhancing transparency and accountability. Leaders in the sector are gathering at conferences such as Trintech Connect 2025 to explore how AI can boost productivity and integrate sustainability into mainstream finance. Meanwhile, regulatory bodies worldwide are racing to establish frameworks that safely govern the use of AI and blockchain, as the market for these technologies is predicted to reach $1.86 trillion by 2031, according to PR Newswire.

The uneven pace of digital adoption presents additional challenges. While developed markets grapple with integrating legacy systems, regions like Asia and Africa are rapidly expanding mobile banking, often outpacing regulatory controls. Innovations like biometric authentication and embedded finance are reshaping user interactions and financial services delivery. The Bank of France’s focus on distributed ledger technology for tokenized finance illustrates ambitions for blockchain to underpin significant portions of global market value, as discussed in fintech community conversations.

Looking ahead, digital transformation promises to enhance financial inclusion and create a more resilient ecosystem. In the European Union, initiatives around digital euros and e-money gain traction, supported by blockchain networks such as Stellar and Ripple, which facilitate seamless cross-border trade. Forbes insights suggest that while initial gains from these technologies improve efficiency, their real value lies in better decision-making frameworks that can stabilise markets during economic uncertainty.

Events like the Future Blockchain Summit in Dubai, scheduled for October 2025, underscore the growing importance of the Middle East as a hub for fintech and blockchain innovation. The summit aims to accelerate the Web3 revolution through collaboration among innovators, regulators, and investors, focusing on embedded payments, open finance, and AI-powered platforms.

In sum, the financial sector's shift in 2025 moves beyond mere adoption of digital tools towards optimisation and integration that promises tangible economic benefits across geographies and markets. The convergence of AI, blockchain, cloud technology, and sustainability-oriented finance is shaping a future of enhanced efficiency, security, and inclusivity — provided that regulatory frameworks evolve in step and institutions continue to innovate.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.webpronews.com/2025-digital-transformation-reshaping-global-finance-with-ai-and-blockchain/)
* Paragraph 2 – [[1]](https://www.webpronews.com/2025-digital-transformation-reshaping-global-finance-with-ai-and-blockchain/), [[2]](https://www.reuters.com/business/finance/blockchain-lender-figure-raises-7875-million-us-ipo-2025-09-11/), [[3]](https://www.reuters.com/business/finance/blockchain-lender-figure-raises-7875-million-us-ipo-2025-09-11/), [[4]](https://www.reuters.com/business/finance/blockchain-lender-figure-raises-7875-million-us-ipo-2025-09-11/)
* Paragraph 3 – [[1]](https://www.webpronews.com/2025-digital-transformation-reshaping-global-finance-with-ai-and-blockchain/), [[5]](https://www.reuters.com/business/finance/ocbc-kicks-off-1-billion-digital-us-commercial-paper-programme-2025-08-25/)
* Paragraph 4 – [[1]](https://www.webpronews.com/2025-digital-transformation-reshaping-global-finance-with-ai-and-blockchain/)
* Paragraph 5 – [[1]](https://www.webpronews.com/2025-digital-transformation-reshaping-global-finance-with-ai-and-blockchain/)
* Paragraph 6 – [[1]](https://www.webpronews.com/2025-digital-transformation-reshaping-global-finance-with-ai-and-blockchain/), [[6]](https://www.futureblockchainsummit.com/)

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## Bibliography

1. <https://www.webpronews.com/2025-digital-transformation-reshaping-global-finance-with-ai-and-blockchain/> - Please view link - unable to able to access data
2. <https://www.reuters.com/business/finance/blockchain-lender-figure-raises-7875-million-us-ipo-2025-09-11/> - Figure Technology, a blockchain-based lender and stablecoin issuer, successfully raised $787.5 million in a U.S. initial public offering (IPO) on September 11, 2025. The company sold 31.5 million shares at $25 each, valuing it at $5.29 billion. Trading commenced on the Nasdaq under the ticker 'FIGR'. Founded in 2018, Figure uses blockchain to streamline home equity lending, claiming it can fund loans in just 10 days, significantly faster than the industry average of 42 days. The IPO reflects growing investor confidence in blockchain-based financial services. ([reuters.com](https://www.reuters.com/business/finance/blockchain-lender-figure-raises-7875-million-us-ipo-2025-09-11/?utm_source=openai))
3. <https://www.reuters.com/business/finance/blockchain-lender-figure-raises-7875-million-us-ipo-2025-09-11/> - Figure Technology, a stablecoin issuer and blockchain lender, raised $787.5 million through a U.S. initial public offering (IPO) on September 11, 2025. The company sold 31.5 million shares at $25 each, valuing the firm at $5.29 billion. Trading began on the Nasdaq under the ticker 'FIGR'. This move reflects growing mainstream acceptance of digital assets, as the crypto sector surpasses $4 trillion in market value. The IPO was led by Goldman Sachs, Jefferies, and BofA Securities, amid a favorable regulatory environment and increasing institutional adoption of crypto. ([reuters.com](https://www.reuters.com/business/finance/blockchain-lender-figure-backers-raise-7875-million-us-ipo-2025-09-11/?utm_source=openai))
4. <https://www.reuters.com/business/finance/blockchain-lender-figure-raises-7875-million-us-ipo-2025-09-11/> - Figure Technology, a blockchain-based lending firm, achieved a valuation of $7.62 billion following a 44% surge in share prices during its Nasdaq debut. The stock opened at $36 per share, above its $25 offering price, after the company and its backers raised $787.5 million by selling 31.5 million shares. This marks part of a broader uptick in initial public offerings (IPOs) as high equity markets open doors for listings that had been stalled due to earlier market volatility. Founded in 2018 by Mike Cagney, who previously established SoFi Technologies, Figure has positioned itself at the crossroads of housing finance and blockchain technology. It operates the Provenance blockchain to streamline home equity loan origination and processing, having facilitated $6 billion in loans for the year leading to June 30—a 29% increase year-over-year. Notably, 10 of the top 20 U.S. mortgage companies and over 20 large banks are reportedly using Figure's technology. The IPO coincides with increased investor scrutiny in the crypto sector, pushing firms to demonstrate strong business fundamentals beyond digital asset holdings. Meanwhile, crypto exchange Gemini is also expected to begin trading publicly. ([reuters.com](https://www.reuters.com/business/blockchain-lender-figure-valued-76-billion-shares-jump-nasdaq-debut-sept-11-2025-09-12/?utm_source=openai))
5. <https://www.reuters.com/business/finance/ocbc-kicks-off-1-billion-digital-us-commercial-paper-programme-2025-08-25/> - OCBC (Oversea-Chinese Banking Corp), Singapore's second-largest bank, has launched a $1 billion digital U.S. commercial paper programme, aiming to enhance its U.S. dollar funding capabilities. This move allows OCBC to leverage blockchain technology in accessing the $1.4 trillion U.S. commercial paper market. This new digital initiative complements the bank's existing $25 billion conventional U.S. commercial paper programme, which began in August 2011. J.P. Morgan’s Digital Debt Service will serve as the sole dealer of the programme. The funds raised will support OCBC’s general funding needs. Kenneth Lai, OCBC’s head of global markets, emphasized the progress of Singapore’s blockchain ecosystem and the growing momentum of asset tokenisation. The first tokenised issuance under the new programme occurred on August 20. ([reuters.com](https://www.reuters.com/business/finance/ocbc-kicks-off-1-billion-digital-us-commercial-paper-programme-2025-08-25/?utm_source=openai))
6. <https://www.futureblockchainsummit.com/> - The Future Blockchain Summit, scheduled for October 12-15, 2025, at Dubai Harbour, is the MENA region’s premier fintech gathering. The event aims to fuel the Web3 revolution by bringing together innovators, startups, regulators, investors, and tech leaders to fast-track the evolution of digital finance. The summit will focus on areas such as embedded payments, Web3 banking, open finance, and AI-driven platforms, positioning itself at the heart of financial transformation in the Middle East. ([futureblockchainsummit.com](https://www.futureblockchainsummit.com/?utm_source=openai))