

# Debifi Research Highlights the Importance of Bitcoin Financial Services in Celebration of Proof of Keys Day

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**Lugano – January 3, 2025** – In alignment with the spirit of Bitcoin self-custodianship, **Debifi**, a non-custodial Bitcoin lending startup, proudly presents its latest publication: [“Bitcoin Financial Services: A Study on User Behavior and Preferences.”](#) This research provides key insights into the behaviors and preferences of Bitcoin users, advocating for solutions that promote a transparent and intermediary-free financial ecosystem.

## Key Findings of the Study

Debifi surveyed more than 200 Bitcoin users, combining online responses and in-person interviews conducted at the Plan B Forum in Lugano. The findings highlight evolving priorities among Bitcoin users:

### Private Key Ownership

A substantial 66.3% of respondents stressed the importance of maintaining sole control over their private keys, reflecting a strong commitment to self-discipline and sovereignty.

### Preference for Non-Custodial Services

Approximately 78.1% of participants expressed a preference for non-custodial services, viewing custodial alternatives as contradictory to Bitcoin's decentralized nature.

### Bitcoin as Collateral

More than 83.9% of respondents indicated their willingness to use Bitcoin as collateral for loans, underlining its perceived value as a robust financial asset.

## Future Considerations

**Max Keidun**, CEO of Debifi, commented:

“Bitcoin users have shown a clear preference for financial sovereignty. Their demand for non-custodial, no-rehypothecation solutions is a testament to their wisdom and commitment to decentralization. At Debifi, we're proud to lead this transition by providing secure, transparent, and Bitcoin-only lending solutions.”

To meet these expectations, financial service providers should prioritize:

- **Safety and Transparency:** Platforms should integrate robust measures like multisig setups to enhance trust and security.
- **User Control:** Ensuring that asset management remains non-custodial, putting users in full control.
- **Integrity:** Rehypothecation should be avoided, even if it means higher costs, to maintain ethical practices.

## Proof of Keys Day: A Celebration of Sovereignty

This research was intentionally launched on **Proof of Keys Day**, a day that celebrates Bitcoin users taking control of their assets by transferring them to wallets where they own the private keys. This act symbolizes financial independence and self-sovereignty, core values of the Bitcoin movement.

“Our findings reflect the principles of Proof of Keys Day,” Keidun added. “The research highlights a community ready to embrace solutions that honor decentralization and autonomy.”

## About Debifi

Debifi is a pioneer in non-custodial Bitcoin-backed lending. Utilizing advanced **3-of-4 multisig technology**, the platform ensures secure, transparent, and ethical borrowing experiences. Debifi

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guarantees users retain full ownership of their assets, avoiding rehypothecation practices and staying true to Bitcoin's principles.

To learn more about Debifi's research or to explore its services, visit [debifi.com](https://debifi.com).

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