



**Euromonitor
International**

Top Five Trends in Payments and Lending

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What is driving payments and lending?

Top five trends in payments and lending

Top five trends uncovered

BREAKTHROUGH IN DIGITAL CURRENCIES

Digital currencies reshape global payments, but strategic action is essential

Powered by blockchain, stablecoin emerges to complement digital currencies

CBDCs progress and contrast with stablecoin development

Stablecoin: Cost savings drive growth, risks spur innovation

PayPal's PYUSD: Navigating regulatory hurdles to enable growth

USDG: Paxos Singapore's regulated stablecoin accelerates cross-border payments

Digital currencies create disruptive growth opportunities for payments and loyalty

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Credit providing additional value

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The largest remaining paper payment opportunity

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The USD34.7 trillion opportunity

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