



Triple·A

The State of Global Cryptocurrency Ownership in 2024

An in-depth look at cryptocurrency ownership trends across the globe and their evolving role within the financial ecosystem.

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Foreword

In just 15 years, cryptocurrencies have evolved from a niche asset for curious tech enthusiasts to a vital part of the financial landscape, altering how we perceive, use, and engage with money.

Today, 562 million people across the globe own some or various forms of digital currencies, up from 420 million in 2023. In other words, 6.8% of the entire world population own and use digital currencies.

Any individual or business interested in understanding how the financial landscape is evolving should take an interest in digital currencies and the remarkable 33% increase in crypto ownership that has occurred in the past year.

What are the drivers behind this remarkable increase? What are people interested in using cryptocurrencies for? How can digital currencies be used to overcome current payment limitations or build upon traditional financial systems? How are regulations impacting innovation, market stability, and global coordination? What obstacles are digital currency payments still facing, and how can we effectively continue to address them?

As a licensed financial institution committed to empowering businesses and individuals through cutting-edge payment solutions, these are questions we ask ourselves at Triple-A every day.

This report is a compilation of up-to-date research on the current state of cryptocurrency ownership across the globe in 2024. It lays out the key considerations and questions one should address when analyzing and understanding the impact of digital currencies on commerce, financial inclusion, society, and individuals' lives.

Clear regulation, investment, education, global collaboration, and a deep understanding of the power of digital currencies are crucial in driving and strengthening the symbiosis between modern and traditional payment systems.



Eric Barbier

Founder & CEO, Triple-A

SECTION 1

A Look at Global Cryptocurrency Ownership in 2024

The rise of cryptocurrencies in recent years has been both exciting and undeniable. For the past four years, Triple-A has delved deep into this trend to provide a clearer picture of global crypto ownership. How has it changed the world? How will it shape the future? In this report, we aim to answer these pressing questions.

To ensure accuracy, our research methodology is continuously updated. For more details on our methodology, please refer to [page 34](#).

Global population that owns crypto

6.8%

of the global population owns crypto. This amounts to **562 million people**.

Growth in crypto ownership from last year

33%

Our findings suggest a **33%** increase in crypto ownership from **420 million in 2023**.

Leading age group in ownership rate

34%

of cryptocurrency owners are **aged 24-35**, the highest percentage among all age groups.

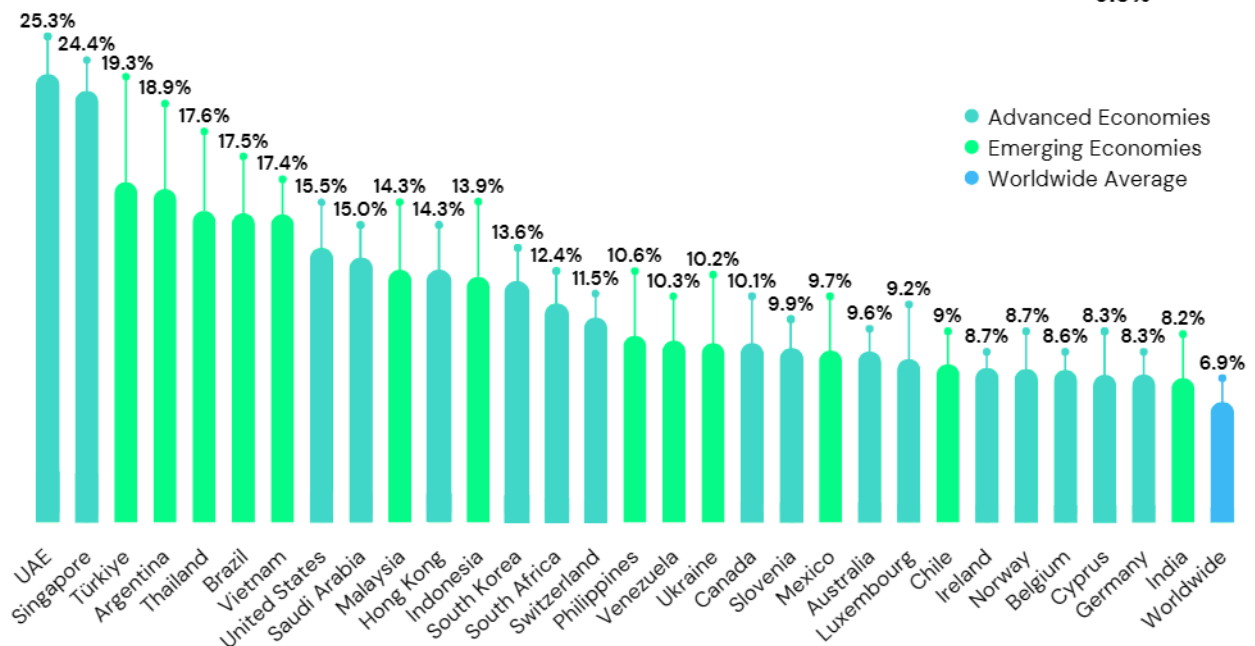
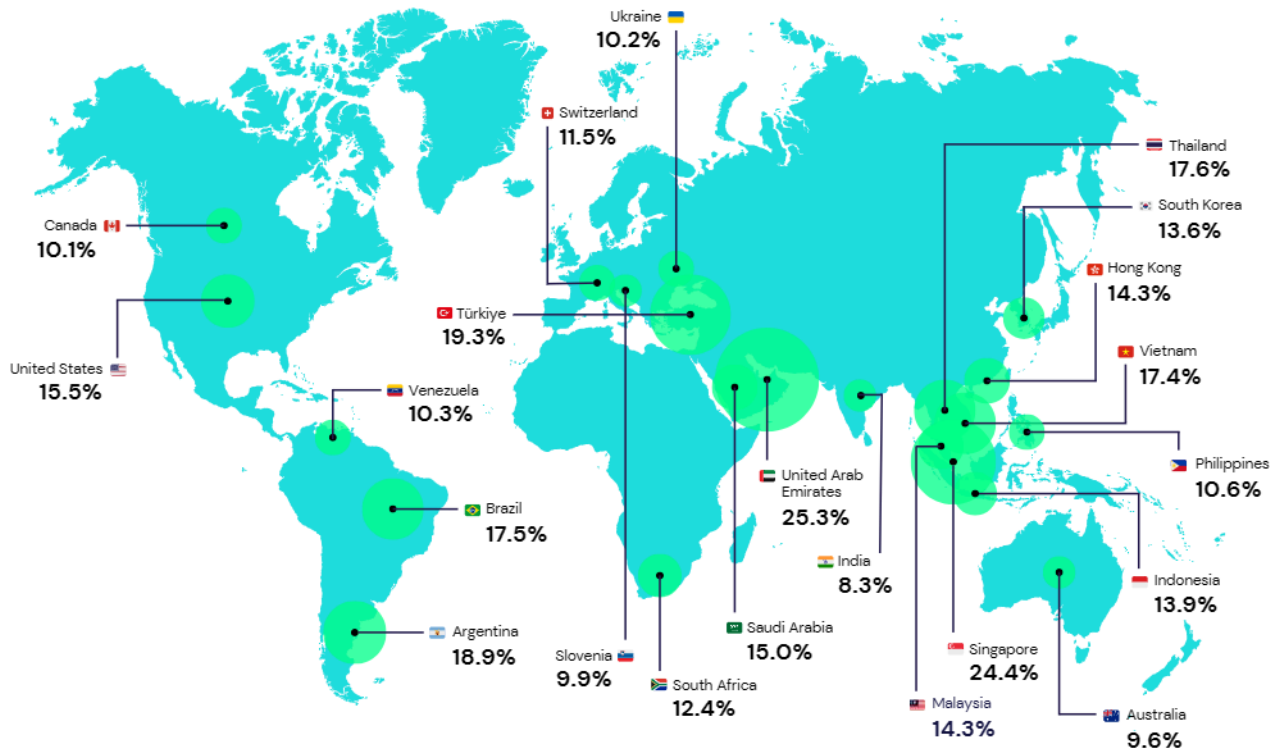
Country with the highest crypto ownership

25.3%

of the **United Arab Emirates'** population owns crypto, making it the **#1** country in adoption rate.

SECTION 1

Top 30 Countries with the Highest Cryptocurrency Ownership Rate in 2024



SECTION 1

Crypto Ownership by Continent

	2023	2024	% Change
● Asia	268.2M	326.8M	21.8%
● North America	52.1M	72.2M	38.6%
● Africa	40.1M	43.5M	8.5%
● Europe	30.7M	49.2M	60.3%
● South America	25.5M	55.2M	116.5%
● Oceania	1.4M	3.0M	114.3%

Asia is leading this surge, with crypto ownership rising from 268.2 million to 326.8 million, a 21.8% increase. This growth highlights Asia's significant role in shaping the digital currency landscape.

North America follows closely, with ownership climbing from 52.1 million to 72.2 million, a 38.6% increase. Meanwhile, in South America, cryptocurrency ownership soared from 25.5 million to 55.2 million, an impressive 116.5% increase.

Europe also saw substantial growth, with numbers rising from 30.7 million to 49.2 million, a 60.3% increase. Africa experienced a moderate rise from 40.1 million to 43.5 million, a 8.5% increase.

Even in Oceania, interest more than doubled, growing from 1.4 million to 3.0 million, a 114.3% increase.

Overall, the global adoption of cryptocurrencies is on the rise, with significant growth observed across all continents.

This widespread increase underscores the expanding role of digital currencies in the global financial ecosystem.

SECTION 1

Demographics of Cryptocurrency Owners

This section provides a snapshot of the demographics of cryptocurrency owners in 2024, highlighting gender distribution, age groups, and ownership trends. It offers insights into who is driving the crypto market.

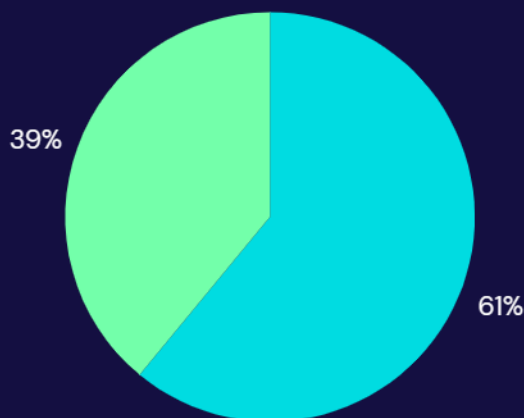
61% of cryptocurrency owners are male, 39% are female.

People aged 25–34 make up 34% of the crypto-owning population, the largest demographic among crypto owners.

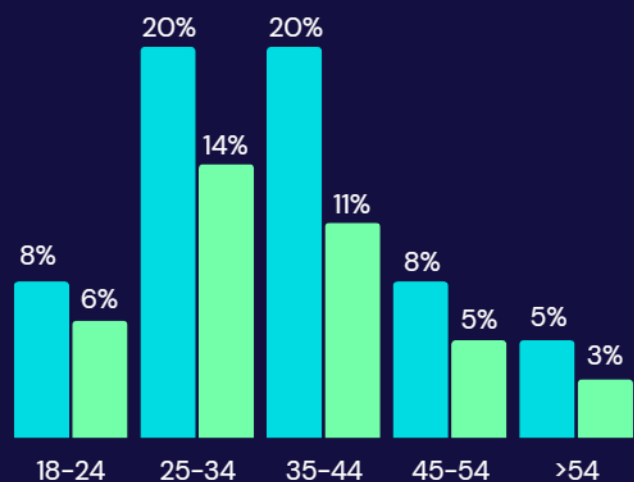
The second largest age group among cryptocurrency owners is 35–44, making up 31% of the total crypto-owning population.

Among crypto owners aged 18–24, the gender gap is the smallest, with just a 2% difference between genders.

Ownership by gender



Ownership gender split by age group



Men

Women

SECTION 2

Cryptocurrency as a Payment Method

Bitcoin was made for payments

When Satoshi Nakamoto first came up with the concept of bitcoin, it promised a future where money could move freely, directly from person to person, bypassing the often cumbersome and costly layers of traditional banking.

Revolutionising How We Pay

As cryptocurrencies mature, they are becoming more integrated into everyday financial transactions and showing clear advantages over traditional payment methods. Here's how they are revolutionising transactions in 2024.

Key Benefits of Crypto Payments

1

Lower Transaction Fees

Blockchain technology reduces the need for intermediaries like payment processors, lowering transaction costs. This is especially helpful for cross-border payments, where fees can reach 5–6%.

3

Global Reach & Financial Inclusion

Crypto payments help businesses expand their global reach. With 31% of adults underbanked but 78% having smartphones, millions who otherwise lack access to digital payment methods can use crypto transactions.

2

No Chargebacks & Fully Refundable

Blockchain technology ensures transparent, final transactions, eliminating fraudulent chargebacks which are highly costly for businesses. Additionally, accepting crypto payments via a gateway like Triple-A gives merchants full control over refunds.

4

No Volatility

Payment gateways like Triple-A protect merchants from cryptocurrency volatility. By instantly converting crypto to fiat, Triple-A allows merchants to handle only fiat currencies while enjoying the benefits of crypto payments.

A chargeback free, yet fully refundable payment method.

By definition, blockchain transactions are final and cannot be reversed once confirmed, making crypto payments completely free from any risk of fraudulent chargebacks. However, merchants still have full control over refunds and can manage and issue them as needed.

Accept payments in crypto & get settled in your local currency...

without being exposed to volatility

Accepting crypto payments and receiving funds in your local currency eliminates exposure to volatility. This allows businesses to reach a global audience of crypto users without worrying about price fluctuations.

SECTION 2

Companies Accepting Cryptocurrency Payments in 2024

A growing number of companies and brands have started accepting cryptocurrency payments, including Ferrari and Grab in 2024. While this list is not exhaustive, it highlights the growing trend among businesses worldwide adopting digital currencies as a payment method.

E-Commerce & Marketplaces



Nexon



NewEgg



Razer



G2A

Travel & Hospitality

Travala.com

Travala

airBaltic

Air Baltic



Galactic

norwegian✕

Norwegian

Creator Economy



Twitch



Bigo Live

Luxury & Fashion



Hublot

GUCCI



Gucci



Tag Heuer

C&K

Charles & Keith

BALENCIAGA

Balenciaga

FinTech & PSPs



ExpressVPN



Surfshark



AsiaPay



Optty



Zen

Recently Started Accepting Crypto (2023-2024)



Ferrari



Grab



Mercari

FARFETCH

Farfetch

SECTION 2

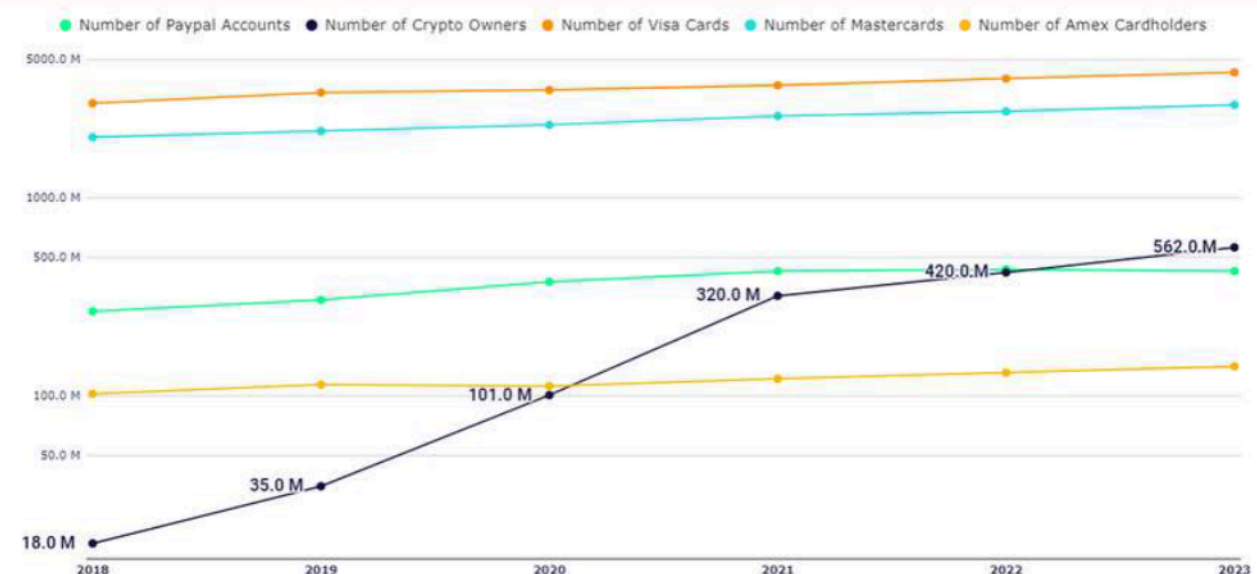
Cryptocurrency Ownership versus Traditional Payment Methods

Cryptocurrency's Rapid Growth: A Five-Year Surge

With a compound annual growth rate (CAGR) of 99%, the growth in ownership of cryptocurrencies far exceeds the growth rates of traditional payment methods, which average at 8% from 2018 to 2023. In fact, within the same period, the growth rate for cryptocurrency ownership surpasses that of several payment giants such as **American Express**.

The speed and cost-effectiveness of digital currencies are making them increasingly appealing to consumers and businesses. In a globalised economy, they offer new and efficient payment methods that address the limitations of traditional payment systems.

Growth of Crypto Owners Compared to Traditional Payment Methods



Source: [Triple-A](#), [Paypal](#), [Visa](#), [Mastercard](#), [American Express](#), [Statista](#)

SECTION 2

What Do Consumers Think About Cryptocurrency Payments?

With over 562 million cryptocurrency owners globally, the shift towards digital currencies is clearly accelerating. This presents a great opportunity for companies to adopt crypto payment methods, catering to a growing user base that values convenience, security, and innovation.

By integrating cryptocurrency payments, businesses can stay current with technology, offer more payment options, and attract forward-thinking consumers, securing a competitive edge and preparing for future success in the digital landscape.



Recognizing this trend, Triple-A surveyed 7,000 participants across seven countries — **Argentina, Brazil, Mexico, the USA, Hong Kong, Canada, and the UAE**—in 2023 to assess consumer attitudes towards cryptocurrency payments.

The results **highlight a strong interest in and readiness to make payments in cryptocurrencies**, further emphasising **the importance for companies to consider these innovative payment solutions in their business** strategies.

SECTION 2

What Do Consumers Think About Cryptocurrency Payments?

Interest in cryptocurrency as a payment method.

65%

of surveyed consumers said they would like to be able to make payments in digital currencies.

Type of purchases consumers are interested in making with crypto



When asked which type of purchases they were interested in making with crypto, **80%** of surveyed respondents chose **daily retail consumer goods**, which includes **groceries, personal care products, and household supplies**.

The category for **travel, hospitality, and leisure expenses**, which includes **dining out, hotel stays, and vacation packages**, ranked second, attracting interest from **70%** of respondents.

Almost **half of the respondents (45%)** showed interest in **real estate, corporate, and government services**, which involve larger transactions like **property deals and paying government fees**, closely followed by **gaming, movies, and online gambling**, which holds the interest of **44%** of surveyed consumers.

High-value and specialty goods, such as luxury items and specialised products, also raises interest from **one-third** of respondents.

SECTION 2

What Do Consumers Think About Cryptocurrency Payments?

Crypto-friendly online businesses for the win...

55%

of surveyed consumers **would choose an online store that accepts cryptocurrencies over one that doesn't**, assuming all else is equal, suggesting a competitive edge for crypto-friendly businesses.

56%

of respondents **would shop more frequently at their preferred online stores if they accepted cryptocurrencies**. This indicates a sizeable portion of consumers is ready to increase their online spending should crypto payments become an option.

43%

of surveyed consumers **would spend more online if cryptocurrencies** were accepted.

SECTION 2

We also asked consumers...

*If you could choose **to be paid in cryptocurrencies** instead of your **local currency** for your work or business, **which option would you choose?***

39%

would prefer
to be paid
in **crypto**

34%

would prefer
to be paid
in **fiat**

27%

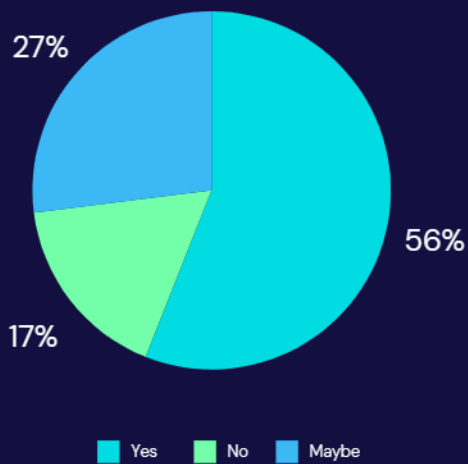
would prefer
a combination
of **both**

SECTION 2

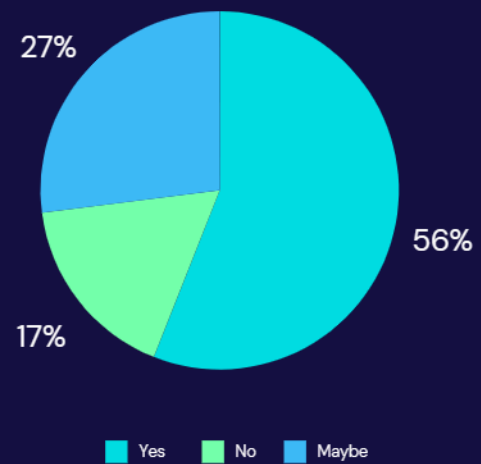
Detailed Breakdown of Responses

We surveyed 7,000 participants across seven countries —**Argentina, Brazil, Mexico, the USA, Hong Kong, Canada, and the UAE**—in 2023, to assess consumer attitudes towards cryptocurrency payments. Here's a detailed breakdown of some of their responses.

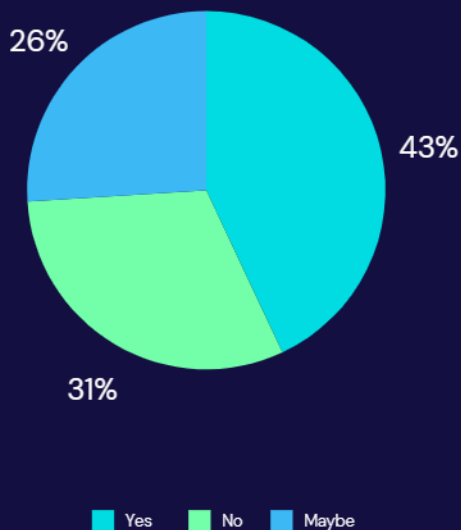
Would you prefer an online store that accepts cryptocurrencies if both stores offer the same product at the same price?



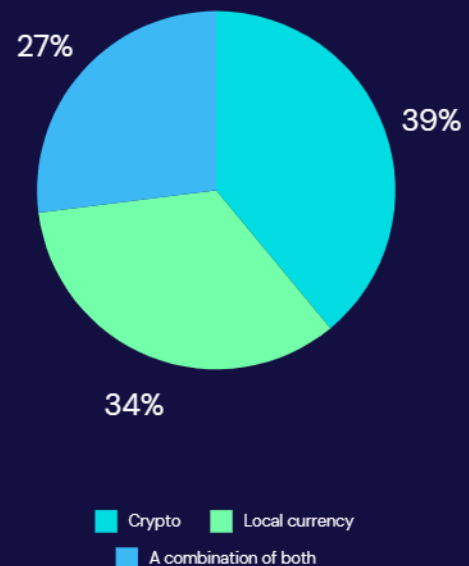
If your favourite online stores accepted cryptocurrencies, would you make more purchases than you do now?



If your favourite online stores accepted cryptocurrencies, would you spend more than you do now?



If you could choose to be paid in crypto instead of your local currency for your work or business, which option would you choose?



SECTION 3

Other Key Drivers Behind the Rise of Crypto Ownership in 2024

The rise in cryptocurrency adoption in 2024 is more than just a number; it shows a big shift in how people around the world handle money, driven by a desire for a new and efficient way to move money across the globe.

However, there are other important drivers for why people are turning to digital currencies that are worth understanding.



Let's have a look at some other drivers behind the rise in crypto ownership in 2024:

1. The Role of Regulation in Driving Cryptocurrency Adoption

Regulatory advancements are creating a safer and more structured environment for cryptocurrency, encouraging broader acceptance.

2. Bitcoin Halving

The cyclical nature of Bitcoin's halving events significantly influences cryptocurrency markets, affecting supply dynamics and market sentiment.

3. The Role of Media Sensation and FOMO

Media coverage and *the fear of missing out* (FOMO) are amplifying interest and investment in cryptocurrencies, driving public engagement and market activity.

4. Inflation as a Macroeconomic Catalyst

Broader economic factors, such as fiat currency inflation, are influencing cryptocurrency adoption, as people turn to crypto to circumvent the depreciating value of their local currencies.

SECTION 3

The Role of Regulation in Driving Cryptocurrency Adoption

The notable increase in cryptocurrency ownership in 2024 can be largely attributed to the evolving regulatory landscape. Enhanced regulatory frameworks have played a crucial role in boosting user confidence and fostering wider adoption of cryptocurrencies across various demographics.

01 | Clarity and Security

Regulatory bodies such as the Monetary Authority of Singapore (MAS) are enhancing cryptocurrency operations with clear **guidelines**. MAS has defined the legal status of digital assets, set responsibilities for service providers, and imposed stringent anti-money laundering (AML) practices and consumer protections, boosting transaction security and investor appeal.

Globally, the European Union is progressing towards a unified regulatory framework with the **Markets in Crypto-Assets Regulation (MiCA)**, aimed at ensuring market integrity and protecting investors. Similarly, the UK's Financial Conduct Authority (FCA) and South Africa's Financial Sector Conduct Authority (FSCA) are refining their cryptocurrency regulations, aligning with trends towards secure, well-regulated markets.

SECTION 3

The Role of Regulation in Driving Cryptocurrency Adoption

02 | Institutional Engagement

A clearer regulatory environment has also led to increased institutional interest. With defined rules, financial institutions are more willing to offer crypto-related products, making these assets accessible to a broader audience. This is evident from the recent introduction of Spot BTC ETFs.

Top 3 Bitcoin ETFs by AUM

Ticker	ETF Name	AUM (USD)
GBTC	Grayscale Bitcoin Trust	20.06B
IBIT	iShares Bitcoin Trust	19.61B
FBTC	Fidelity West Origin Bitcoin Trust	11.08B

Source: [VettaFi](#)

Updated as of 24/05/2024

What are Spot Bitcoin ETFs?

Spot Bitcoin ETFs allow you to invest in Bitcoin as straightforwardly as buying stock market shares. Unlike futures ETFs that bet on future prices, spot ETFs invest directly in Bitcoin, providing immediate access to its market price.

2024: A landmark year for Bitcoin

In 2024, Bitcoin saw significant milestones with the introduction of the first spot Bitcoin ETFs in the U.S., starting January 11. This allowed investors to engage with Bitcoin through familiar methods akin to stocks. Major investment firms like BlackRock joined this effort, marking a significant integration of cryptocurrencies into the traditional financial sector.

Hong Kong has also announced plans to launch its spot Bitcoin ETFs by April 2024, aiming to increase Bitcoin's appeal in Asia.

Why it Matters

The introduction of these ETFs has made Bitcoin a mainstream investment option by enhancing investor confidence. This has encouraged more people to invest in Bitcoin, potentially transforming the global financial landscape.

SECTION 3

The Role of Regulation in Driving Cryptocurrency Adoption

03 | Consumer Protection Measures

In Singapore for instance, MAS has implemented **measures** that discourage speculative trading among retail customers, safeguarding consumer interests. These include:

- 1 Promotional Restrictions**

Cryptocurrency service providers are restricted from advertising their services in public spaces and online platforms to prevent trivializing the associated risks.
- 2 Risk Disclosure**

Providers are required to clearly inform customers about the inherent risks of trading cryptocurrencies, as per regulatory guidelines.
- 3 Physical ATM Restrictions**

The installation of cryptocurrency ATMs in public areas is discouraged to prevent impulsive trading decisions.
- 4 Regulation on Derivatives**

Promotion of derivatives that use cryptocurrencies as underlying assets, such as futures and contracts-for-differences, is controlled to ensure they are not misrepresented as less risky or regulated investments.

These guidelines aim to protect consumers and maintain the integrity of the financial system by preventing misleading promotions and ensuring transparency about the high risks associated with trading in cryptocurrencies.

SECTION 3

The Role of Regulation in Driving Cryptocurrency Adoption

04 | Global Standards and Compliance



Regulations such as the [Payment Services Act](#) in Singapore and similar [frameworks](#) in the U.S. have aligned with [global standards](#) set by bodies like the Financial Action Task Force (FATF). This international compliance has facilitated cross-border crypto transactions and investments, broadening the market and increasing the total number of crypto users worldwide.

The regulatory advancements in 2024 have not only mitigated risks but have also contributed to the perception of cryptocurrency as a more legitimate and viable asset class.

These regulatory efforts demonstrate a commitment to integrating cryptocurrency into the global financial system while working to ensure it remains a safe, stable, and secure investment option.

SECTION 3

The Role of Regulation in Driving Cryptocurrency Adoption

PwC Global Crypto Regulation Report

Data compiled from an [in-depth 2023 research study conducted by PwC](#) on cryptocurrency regulation **across 35 jurisdictions** show that most countries are either in the process of or have already implemented legislation on cryptocurrencies.

From all corners of the globe, governments are working on building the regulatory framework for cryptocurrencies to ensure transparency, protect consumers, and foster innovation in the financial sector.

Regulatory Framework

Status	No. of Jurisdictions
Legislation/Regulation in place	15
Pending final legislation	5
Process initiated or plans communicated	10
Regulatory process not initiated	2
The country prohibits cryptocurrencies	3

AML/CFT

Status	No. of Jurisdictions
Measures implemented	20
Pending final measures	4
Process initiated or plans communicated	8
Regulatory process not initiated	1
The country prohibits cryptocurrencies	2

SECTION 3

Bitcoin Halving

Every four years, the Bitcoin community experiences a significant event known as the "Bitcoin halving," which cuts the reward for mining new blocks in half. This process is designed to prevent inflation and increase the scarcity of Bitcoin, similar to how precious metals like gold are mined.

Originally, Bitcoin miners received 50 bitcoins per block. However, this reward is halved at each halving event, reducing the rate at which new bitcoins enter circulation. This deliberate slowdown in supply growth mimics the extraction limits of natural resources, inherently boosting Bitcoin's value over time.

Here's why this matters.



Inflation Control

By reducing the rate of new bitcoins entering the system, Bitcoin mimics the scarcity-based appreciation seen with precious metals. This built-in scarcity is crucial for its appeal as "digital gold."



Investor Interest Spike

Historically, each halving has catalysed significant bullish trends in the Bitcoin market. Investors often anticipate these events, leading to increased buying activity in the months leading up to a halving.



Long-Term Sustainability

Bitcoin halving events are expected to continue until around 2140, ensuring a slow release of new bitcoins and promoting sustainable mining practices.

SECTION 3

Bitcoin Halving

Historical Overview of Bitcoin Halving Events

Event	Date	Block Reward	Value One Month Prior	Value 6 Months After	Percentage Share
Introduction of BTC	03/01/2009	50	-	-	-
First Halving	28/11/2012	25	\$10.70	\$132.30	1136.45%
Second Halving	09/07/2016	12.5	\$574.63	\$902.83	57.12%
Third Halving	11/05/2020	6.25	\$6,843.96	\$15,701.34	129.42%

Source: [Coinmarketcap](#)

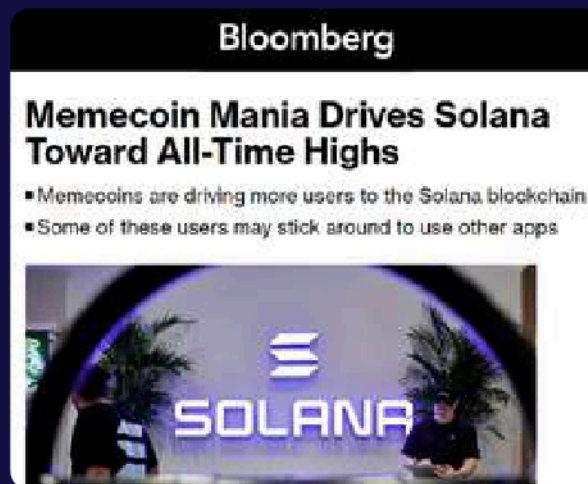
The recent Bitcoin halving, which took place in April 2024, has been a significant event for the cryptocurrency community. It was not just a technical adjustment but also a moment of economic recalibration that has potentially driven Bitcoin's price upward, attracting new investors and reaffirming the commitment of long-term holders.

This event has maintained and expanded interest among a diverse audience, from casual observers to dedicated enthusiasts, all eager to see its impact on Bitcoin's future.



SECTION 3

The Role of Media, Education, and FOMO in the Rise of Cryptocurrency Ownership



The excitement around cryptocurrencies is often amplified by media coverage, which tends to highlight sensational success stories, attracting a diverse audience to the crypto space. Social media platforms further amplify these narratives, demystifying the technology and making it appear more approachable to people from various backgrounds.

In response to this widespread interest, educational efforts have significantly increased to help everyone understand the complexities of cryptocurrencies. A wealth of resources is now available, including platforms like [Binance Academy](#) and [Research, Crypto.com University](#), and [Coinbase Institute](#).

However, the ***fear of missing out (FOMO)*** can lead to impulsive investments, fuelling scams and threatening the credibility of cryptocurrencies. This behaviour risks deterring long-term adoption. To address these challenges, implementing robust regulatory frameworks is essential. These regulations will protect investors, enhance the legitimacy of cryptocurrencies, and support sustainable growth within the ecosystem.

This combination of media narratives, education, and FOMO is expanding the appeal of cryptocurrencies. They are becoming more accessible and attractive to a broader audience while fostering a culture of well-informed participation in the digital currency space.

SECTION 3

Macroeconomic Catalyst: Inflation

In a world increasingly characterised by economic uncertainty, cryptocurrencies are gaining traction. Citizens in countries experiencing hyperinflation and currency devaluation are turning to cryptocurrencies to preserve their wealth and maintain financial stability.

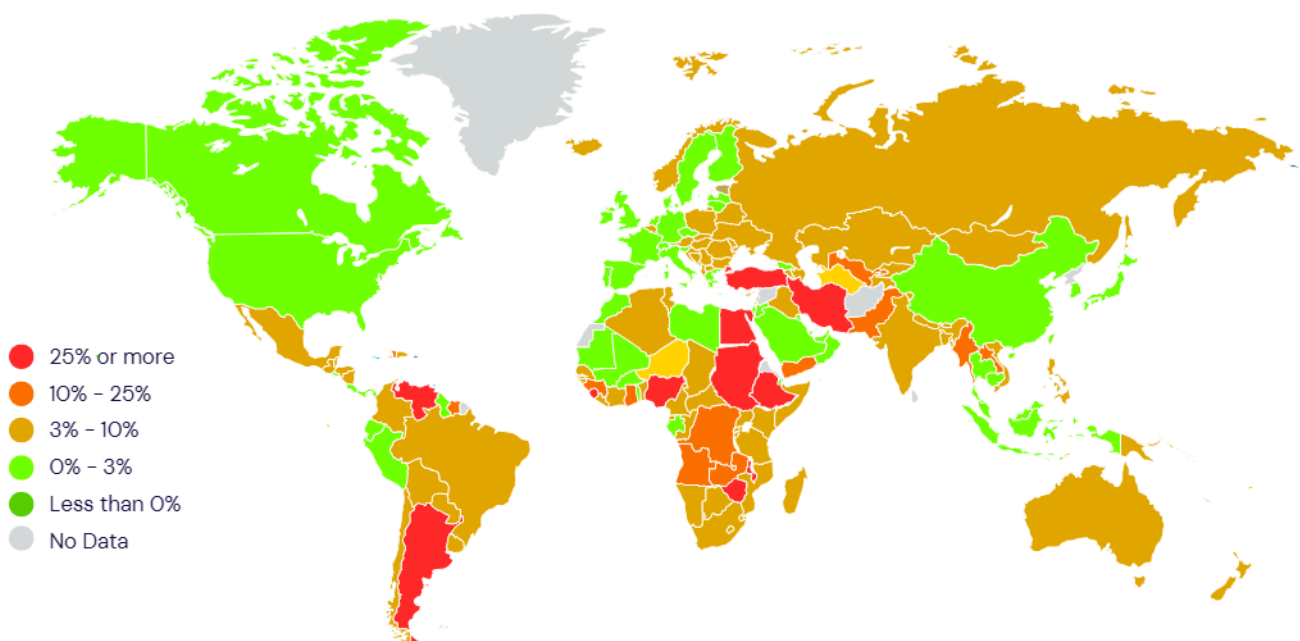
Inflation and Hyperinflation

Imagine going to the store and finding that the price of bread has doubled from one week to the next. This is the harsh reality of an inflationary environment, where the cost of essentials steadily climbs, making budgeting and financial planning challenging. **Inflation** measures these overall price increases, reducing the purchasing power of money—what your money buys today may not buy tomorrow.

Now picture **hyperinflation**—a more severe scenario. Here, prices rise more than 50% per month, causing the local currency to plummet in value. People often turn to foreign currencies or commodities like gold that retain value better. The impact is not just financial; it's deeply personal, affecting daily life and future plans.

Inflation rate, average consumer prices

Annual percent change



The Role of Cryptocurrency in Hedging Against Inflation

In such turbulent economic times, cryptocurrencies have emerged as a potential hedge for many. Consider Bitcoin, a digital currency that operates on principles different from traditional money:



Decentralisation

Cryptocurrencies operate on networks that are not controlled by any central authority, like a government or bank. This means they are not subject to the same policy decisions that can lead to inflation.



Limited Supply

Crypto mirrors the scarcity of resources like gold, which is a key factor in its appeal as "digital gold." There is a cap on the total number of Bitcoins that can ever exist, safeguarding it against the devaluation that can occur with the overprinting of traditional currency.

For many, turning to cryptocurrencies is a strategy to protect savings from inflation. In countries like [Türkiye](#) and [Venezuela](#), where currency devaluation and hyperinflation are severe, some use cryptocurrencies for daily transactions and financial security.

Through the lens of inflation, we see the impact on daily life and how cryptocurrencies can provide stability. This isn't just about market trends or investments—it's about finding reliable ways to secure financial futures in an uncertain world.

Country	Projected Annual Inflation Change 2024
Zimbabwe	561.0%
Argentina	249.8%
Venezuela	100.0%
Türkiye	59.5%

Source: [International Monetary Fund](#)

SECTION 3

Case Study: Argentina

Navigating economic turbulence with cryptocurrencies

In 2024, Argentina continues to grapple with its longstanding economic issues, marked by rampant inflation. The Argentine peso's value plummeted by over 74% YoY, severely undermining Argentinians' financial stability and their ability to manage daily expenses. **As a response, many Argentinians are turning to cryptocurrencies to preserve their wealth and protect themselves against local currency inflation.**



Cryptocurrencies, An Efficient Alternative Payment Method

Amid these challenges, cryptocurrencies have surged in popularity, not as investment vehicles but as vital financial tools. In 2023, Argentina saw an astounding \$85.4 billion in crypto transactions, making it a leader in Latin America for cryptocurrency adoption, according to [Chainalysis](#).

In addition, Argentinians have adopted crypto as a form of payment, with companies such as Lemon Cash launching a crypto credit card,

allowing users to pay for purchases with cryptocurrencies at any store accepting card payments.

This card instantly converts crypto to pesos at the point of sale, seamlessly integrating digital currencies into regular shopping routines. This practical use of crypto helps normalise its presence in daily transactions, making it a mainstream financial resource.

SECTION 3

Case Study: Argentina

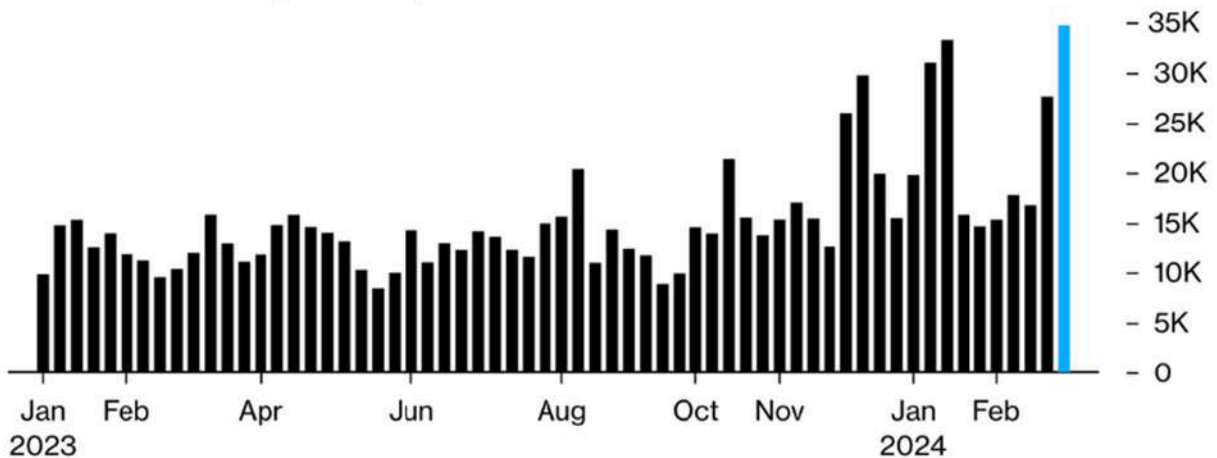
Navigating economic turbulence with cryptocurrencies

In 2024, about 5 million Argentinians actively use cryptocurrencies for everyday transactions. This shows that crypto isn't just a speculative asset; it's a component of daily life in Argentina.

This widespread adoption highlights a shift towards more stable and reliable financial practices, providing a buffer against the harsh economic conditions of inflation and devaluation.

Bitcoin Purchases Reach Highest Level in 20 Months

■ Number of Bitcoin purchases per week



Source: [Bloomberg \(Exchange Lemon\)](#)

The Road Ahead

Argentina's economic fluctuations are driving the use of cryptocurrencies, highlighting their practical value beyond just investments. For many Argentinians, cryptocurrencies are becoming a tool to navigate the volatility of local currencies, proving the real-life benefits of this technology.

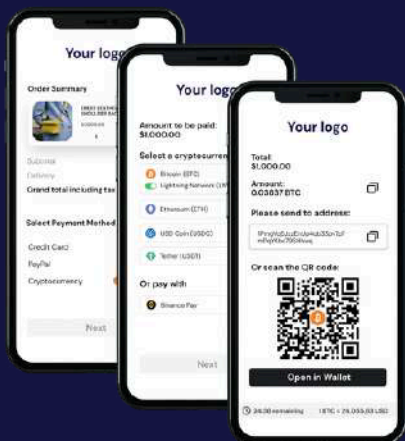


Payments for a Digital World.

Borderless Collections & Global Payouts.

Triple-A, the digital currency payment institution, enables businesses to pay and get paid in both traditional and digital currencies, volatility-free.

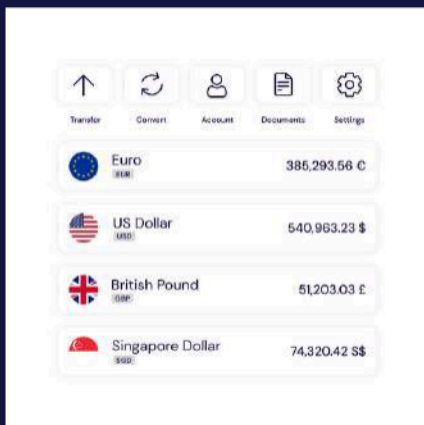
From API to no-code integration, our frictionless, white-label payment solutions are designed to blend smoothly into existing business operations — all while upholding the highest standards of security and compliance.



Accept Digital Currency Payments

Accept payments in digital currencies and get settled in your bank account the very next day.

- E-Commerce check out
- Pay by link/ invoice
- Wallet top-up



Optimise Your Treasury

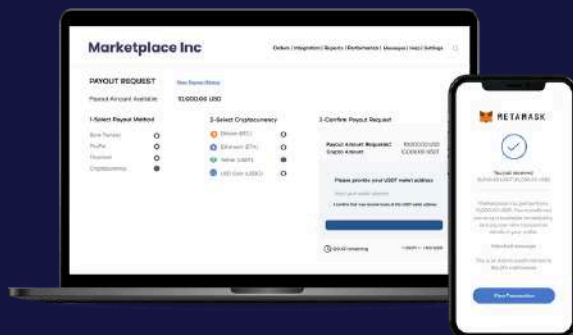
Create digital bank accounts. Receive and make global transfers in any currency.

- IBAN
- Collect funds from emerging markets
- Global payments and FX
- Deposit and withdraw funds in digital and local currencies

Reach 560M+ digital currency owners globally while optimising your payment operations.

Make Payouts in Digital Currencies

Pay businesses and individuals with digital currencies and stablecoins, anywhere, anytime & instantly.



Make Payouts in Local Currencies

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Who We Serve

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Professional Services

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Gaming

Payment Service Providers

Travel & Hospitality

Financial Institutions

Web3

Creator Economy & Freelance Platforms

We are a multi-licensed Financial Institution



Licensed as a Major Payment Institution (MPI) by Monetary Authority of Singapore



Licensed as a Payment Institution by the ACPR & registered as a Digital Asset Service Provider by the AMF under the auspices of Banque de France



Registered with the US Financial Crimes Enforcement Network (Fincen) as a Money Service Business (MSB)

Trusted by 20,000+ businesses

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Future Outlook

As we look ahead, it's clear that cryptocurrencies are here to stay. With 6.8% of the global population owning cryptocurrencies—the equivalent of the populations of Mexico, the United Kingdom, Spain, Brazil, South Africa, and Canada combined—their growing importance in the global financial landscape is evident.

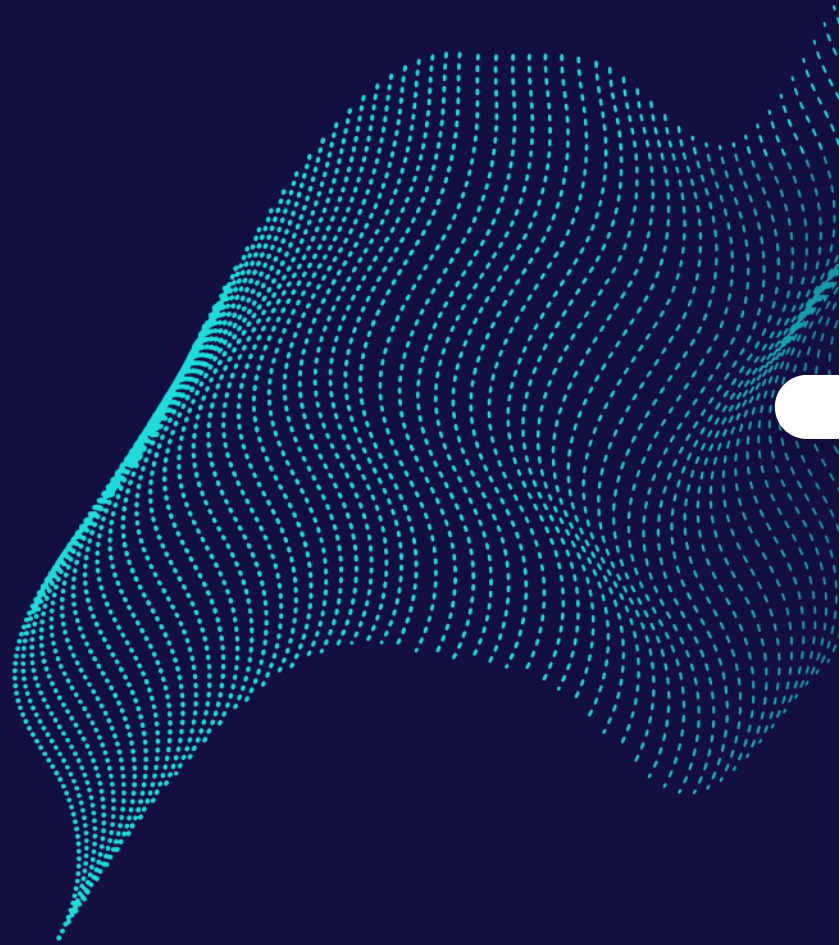
Cryptocurrencies are changing how we handle money. They're becoming popular not just for investments but also for everyday transactions. Governments are setting up rules to make them safer, and new tech is making them easier to use. As the world becomes more connected, cryptocurrencies are going to play a bigger role in our financial lives.

Using cryptocurrencies can make shopping and business transactions simpler and more secure. Businesses that start accepting crypto payments now can show they're forward-thinking, staying ahead in the market.

As Bill Gates said, "We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten." This quote captures the possible potential cryptocurrencies have in changing the financial world.

The growing use of cryptocurrencies is a big shift in the financial landscape. Embracing this change opens up new opportunities and solutions for businesses, and the continued rise in cryptocurrency adoption is likely to drive more innovation and make digital currencies an essential part of our future economy.





"We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten."

Bill Gates

Research Methodology

For the latest Triple-A Global Digital Currencies Ownership data, Triple-A utilised the following metrics: (i) Country Weighted Scoring, (ii) Outlier Research and (iii) Primary Data Collection to obtain the most encompassing and accurate set of statistics in conjunction with the various data sources that we evaluate.

01 Country Weighted Scoring

Our refined scoring mechanism is anchored in the data provided by the Chainalysis 2023 Geography of Cryptocurrency Report. It incorporates a multi-faceted scoring system based on the following criteria:

- On-chain retail value received at centralised exchanges
- Total on-chain cryptocurrency value received at centralised exchanges
- Trade volume on Peer-to-Peer (P2P) exchange platforms
- On-chain cryptocurrency value transacted through Decentralised Finance (DeFi) protocols,
- On-chain retail value transitions within DeFi protocols

With the use of Chainalysis, we ascertain the correlation between a country's specific index score and the extant ownership percentages reported by secondary research papers. This correlation will be used in our estimations, which enables an extrapolation of cryptocurrency ownership across the global populace.

For the Cryptocurrency Ownership Demographics, Triple-A surveyed 7,000 participants across seven countries—Argentina, Brazil, Mexico, the USA, Hong Kong, Canada, and the UAE—in 2023 to assess consumer attitudes towards cryptocurrency payments.

02 Outlier Research

For the specified countries, Triple-A has conducted in-depth research and data sampling due to the inherent nature (i.e large population size) of these countries, which resulted in less accurate findings based on the above approach. Data collected from third-party providers and local Triple-A data is then evaluated to obtain a more precise figure for the specified countries.

03 Primary Data Collection

The dataset from Triple-A was supplemented with additional research using commonly applied methodologies. Furthermore, publicly available data from a variety of sources was used to complement survey data. Utilising data that are crunched with numerous criteria, various databases and different factors, the processed data and findings are then weighed and analysed against each other based on the following benchmarks (i) Time of Publishing (ii) Scope and Scale of Survey (iii) Internet Penetration Rate (iv) to obtain a finalised ownership number specific to each country.

Research Disclaimer

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