



Euromonitor
International

Top Five Trends in Payments and Lending

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Our expert's view of Payments and Lending in 2025

Key findings

INTRODUCTION

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

CREDIT EXPANSION

Multiple drivers of credit adoption

Credit providing additional value

Credit providing additional value

Credit growth opportunities to continue

REBALANCED GROWTH IN ASIA

Strong regional growth for Asia Pacific

Slowing growth in China

Growth throughout the region

Shifting market focus

FINANCIAL INCLUSION IMPACT

Increasing access to financial products and services

Pix promoting inclusion in Brazil

Additional opportunity in converting the unbanked

B2B PAYMENTS OPPORTUNITY

The largest remaining paper payment opportunity

Card networks put B2B in focus

The USD34.7 trillion opportunity

CONCLUSION

Future implications

Opportunities for growth

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For more information on this report, further enquiries can be directed via this link www.euromonitor.com/top-five-trends-in-payments-and-lending/report.