

# NorthAxis Wealth: The Global Economic Impact of Cryptocurrency and Fintech in 2025

*Cryptocurrency Driving Fintech Development*

GA, UNITED STATES, September 12, 2025 /EINPresswire.com/ -- Cryptocurrency and blockchain technology are becoming a core force driving the development of global financial technology

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(FinTech), reshaping economic transactions and business models. As of September 2025, the total market capitalization of the cryptocurrency market has increased by \$1.91 trillion over the past year, demonstrating its growing importance in the global economy. Against the backdrop of a slowing US economy—job growth was

overestimated by 910,000 jobs over the past year, GDP growth slowed from 2.5% to 1.8%, and consumer spending declined by 0.6%—cryptocurrency is providing new impetus for Fintech innovation, creating opportunities for small and medium-sized enterprises and the digital transformation of the global economy.

*Cryptocurrency Driving Fintech Development*

Cryptocurrency provides secure and efficient solutions for Fintech through blockchain technology. For example, Ethereum-based smart contracts are streamlining financial transactions and reducing intermediary costs. By 2025, decentralized applications (DApps) powered by blockchain platforms such as Solana (with a capital pool exceeding \$4 billion) will be widely used in payment, lending, and supply chain finance. These technological advances enable financial institutions to provide faster, more transparent services at lower costs, driving growth in the fintech industry.

*Supporting the Development of Small and Medium-Sized Enterprises*

Cryptocurrencies provide SMEs with new financing and operational tools. In regions where traditional banking services are limited, blockchain-based decentralized finance (DeFi) platforms offer lending and payment solutions to SMEs. For example, in Southeast Asia and Africa, DeFi platforms help small and micro businesses obtain low-cost loans, boosting local economic activity. By August 2025, the transaction volume of asset tokenization on blockchains reached \$1.2 billion. SMEs can access liquidity through tokenized assets (such as intellectual property or inventory), further supporting their business expansion.

## Promoting the Digital Transformation of the Global Economy

Cryptocurrencies play a key role in the digital transformation of the global economy. Stablecoins, such as USDT and USDC, have become essential tools for cross-border payments and e-commerce due to their price stability. In July 2025, global stablecoin trading volume approached \$1 trillion, demonstrating their importance in global trade. For example, in Venezuela, a country with high inflation (inflation rate of 229%), stablecoins have become a medium of exchange alternative to local currencies. Furthermore, SWIFT's blockchain project, Tempo, is exploring integration with stablecoins to optimize international settlement processes and promote the digitalization and interconnectedness of the global economy.

### Regulatory and Economic Environment

The rapid growth of cryptocurrencies is accompanied by regulatory challenges. The U.S. Securities and Exchange Commission (SEC) and the Commodity Futures Trading Commission (CFTC) are strengthening their oversight of blockchain projects to ensure market transparency. Internationally, South Korea has implemented a 20% interest rate cap on cryptocurrency lending, while Belarus is promoting stricter compliance requirements. These regulatory measures are intended to protect consumers and promote healthy market development, but they may also impact the pace of technological innovation.

The U.S. economy currently faces challenges. Non-farm payrolls are projected to increase by only 22,000 jobs by August 2025, the unemployment rate is 4.3%, and inflation (2.7%) is above the Federal Reserve's 2% target. The Fed's forecast of only a 50 basis point interest rate cut in 2025 reflects its cautious approach to inflation and trade policy. This economic environment is prompting businesses to seek cryptocurrencies and blockchain technology as a complement to traditional finance to cope with uncertainty.

### Conclusion

Cryptocurrency and blockchain technology are profoundly impacting the global economy by 2025 by driving fintech development, supporting small and medium-sized enterprises, and accelerating the digital transformation of the global economy. Against the backdrop of a slowing US economy, these technologies offer new paths for innovation and economic growth. Businesses and policymakers should monitor regulatory and economic trends to fully leverage the opportunities presented by cryptocurrency and blockchain technology while addressing potential challenges.

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