

Stablecoin Market to Reach USD 1.16 Trillion by 2031 as Cross-Border Settlement Demand Grows, Says Mordor Intelligence

Global Stablecoin Market is projected to grow at a 28.77% CAGR from 2026 to 2031, with Asia-Pacific accounting for 39.6% of the market size in 2025.

HYDERABAD, TELANGANA, INDIA, September 2, 2026 /EINPresswire.com/ -- According to Mordor Intelligence, the [stablecoin market size](#) is expected to grow from USD 0.33 trillion in 2026 to USD 1.16 trillion by 2031, registering a 28.77% CAGR during 2026–2031. This growth reflects the expanding use of stablecoins beyond cryptocurrency trading, particularly in cross-border payments, corporate treasury operations, and digital commerce. Greater regulatory clarity in the US and Europe is also encouraging businesses and financial institutions to explore stablecoin-based payment and settlement solutions. Banks, payment companies, and crypto firms are introducing products for institutional users, while improvements in custody and payment infrastructure are helping facilitate adoption. However, concerns around reserve transparency, compliance requirements, and differing licensing rules across markets could continue to influence the pace of adoption.

Global Stablecoin Market Growth Drivers

Clearer Rules Strengthen Stablecoin Adoption

Clearer regulations are giving financial institutions more confidence to use stablecoins for payments and settlement. Rules around reserves, custody, disclosures, and issuer oversight are helping businesses distinguish compliant providers from those operating with greater uncertainty. As a result, regulatory compliance is becoming an important factor in securing partnerships, exchange listings, and institutional adoption, giving well-regulated issuers a stronger position in the market.

Faster Settlement Drives Stablecoin Use

The need for quicker and more affordable cross-border payments is supporting stablecoin adoption. Unlike traditional banking networks, stablecoin-based transfers can operate around the clock and help reduce delays and transaction costs. This is particularly useful for remittances and business payments in markets where conventional payment channels remain expensive or difficult to access. As local payout networks improve, stablecoins are becoming a practical option

for faster international settlement.

Enterprises Turn to Stablecoins for Treasury Operations

Businesses are increasingly exploring stablecoins for everyday treasury activities, including liquidity management, supplier payments, and cross-border transfers. Their ability to support continuous settlement can help finance teams move funds faster while working within existing treasury systems. As more regulated payment providers and financial platforms support these use cases, stablecoins are becoming a practical option for enterprise cash management, particularly for companies seeking greater efficiency in international transactions.

Recent Developments in the Stablecoin Industry

September 1, 2026 – Major banks plan a new stablecoin: A group of 21 major financial institutions, including Goldman Sachs, Bank of America, Citi, and Deutsche Bank, announced plans to establish a company to launch a U.S. dollar-pegged stablecoin in the first half of 2027. The group is also considering stablecoins linked to other G7 currencies, starting with the euro

August 12, 2026 – Stablecoins gain attention in emerging markets: Brookings highlighted the potential for stablecoins to address challenges such as expensive cross-border payments, limited banking access, and currency instability in emerging markets, while noting the importance of appropriate regulation.

Stablecoin Market Segmentation Analysis

By Collateral Type

Fiat-Backed Stablecoins

Crypto-Collateralized Stablecoins

Algorithmic Stablecoins

Commodity-Backed Stablecoins

Other Stablecoins

By Blockchain Platform

Ethereum

Tron

Binance Smart Chain

Solana

Layer-2 Networks

Other Blockchain Platforms

By Application

Cryptocurrency Trading and Liquidity Management

Cross-Border Payments and Remittances

Decentralized Finance

E-Commerce and Merchant Payments

Treasury and Cash Management

Other Applications

By End User

Retail Consumers

Crypto Exchanges and Trading Platforms

Financial Institutions and Payment Service Providers

Enterprises and Merchants

Developers and Web3 Platforms

Government and Public Sector Entities

By Distribution Channel

Centralized Exchanges

Decentralized Exchanges

Wallet Providers

Payment Gateways and Fintech Platforms

OTC Desks and Institutional Brokers

Regional Trends Shaping Stablecoin Adoption

North America and Europe are focused heavily on regulatory compliance, with clearer rules helping banks, payment providers, and businesses assess stablecoin opportunities. Meanwhile, the Middle East and Africa are gaining momentum through remittances, foreign-exchange needs, and expanding digital payment infrastructure.

Asia-Pacific remains a key region for stablecoin adoption, supported by strong remittance activity, mobile-based finance, and growing crypto participation. Markets such as Singapore, Hong Kong, South Korea, Japan, India, and Southeast Asia are developing at different speeds as regulations and local payment systems evolve.

In South America, stablecoins are increasingly used in countries facing currency and payment challenges, creating opportunities for cross-border transactions and financial services.

The Stablecoin Market report is also available in the following languages:

Japanese: https://www.mordorintelligence.com/ja/industry-reports/stablecoin-market?utm_source=einpr

French: https://www.mordorintelligence.com/fr/industry-reports/stablecoin-market?utm_source=einpr

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Stablecoin Industry Competitive Landscape

The report describes the competitive landscape of the stablecoin market as highly concentrated among leading issuers, while the broader ecosystem includes exchanges, payment providers, custodians, and blockchain networks. Tether and Circle remain key players, but competition is increasingly influenced by regulatory compliance, reserve transparency, distribution reach, and connections with financial institutions. As stablecoins gain wider use in regulated markets, issuers with strong compliance frameworks and established enterprise partnerships are better positioned to compete.

Stablecoin Market Key Companies:

Tether Limited

Circle Internet Financial, Inc.

PayPal Holdings, Inc.

Paxos Trust Company, LLC

MakerDAO

Ethena Labs

First Digital Trust

Ripple Labs, Inc.

Binance Holdings Limited

Coinbase Global, Inc.

Anchorage Digital Bank, N.A.

BitGo, Inc.

Fireblocks Ltd.

Gemini Trust Company, LLC

Société Générale - FORGE

Visa Inc.

Mastercard Incorporated

Stripe, Inc.

Fiserv, Inc.

Kraken

Discover the latest trends, growth opportunities, and competitive developments in the Stablecoin Market: https://www.mordorintelligence.com/industry-reports/stablecoin-market?utm_source=einpr

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Instant Payments Market Size: The Instant Payments Market is projected to grow from USD 32.16 trillion in 2025 to USD 36.98 trillion in 2026 and reach USD 75.13 trillion by 2031, registering a 15.23% CAGR during 2026–2031. Regulatory initiatives are becoming a major growth factor, particularly in the European Union, where instant credit transfer requirements and fee parity rules are making real-time payments a standard capability for many payment service providers.

South America Fintech Market Share: The South America Fintech Market is segmented by service, including digital payments, lending and financing, digital investments, insurtech, and neobanking. The market is also analyzed by end user, user interface, and geography, covering Brazil, Peru, Chile, Argentina, and other South American countries. Market forecasts are presented in terms of value in USD.

https://www.mordorintelligence.com/industry-reports/south-america-fintech-market?utm_source=einpr

Global Payments and Settlements Market Growth: The Payments and settlements market competition is shaped by major card networks alongside a wide range of payment processors, cross-border providers, and digital payment platforms. While established networks continue to benefit from broad acceptance and transaction infrastructure, account-to-account payments, digital wallets, and tokenized settlement are creating new competitive alternatives. As payment options continue to expand, providers are increasingly competing on secure connectivity, efficient processing, and the ability to support multiple payment rails.

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Mordor Intelligence is a trusted partner for businesses seeking comprehensive and actionable market intelligence. Our global reach, expert team, and tailored solutions empower organizations and individuals to make informed decisions, navigate complex markets, and achieve their strategic goals.□□

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With a team of over 550 domain experts and on-ground specialists spanning 150+ countries, Mordor Intelligence possesses a unique understanding of the global business landscape. This expertise translates into comprehensive syndicated and custom research reports covering a wide spectrum of industries, including aerospace & defense, agriculture, animal nutrition and wellness, automation, automotive, chemicals & materials, consumer goods & services, electronics, energy & power, financial services, food & beverages, healthcare, hospitality & tourism, information & communications technology, investment opportunities, and logistics.□

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