



Researching the market, predicting trends

# Crypto Market Research Report 2024

MARCH

2024

PART I



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# Introduction

Welcome to the most comprehensive research on cryptocurrencies and DeFi tools (Part I). The Cross Finance projects are centred around the mission to further drive crypto adoption and facilitate the emergence of decentralised projects of the highest possible level.

Current research serves this purpose by bringing light to the diversity of cryptocurrency users, so the research findings audience can use the statistics for designing and tuning relevant decentralised products and services.

These research endeavours are planned as a regular exercise. The research team plans to cover such topics as cryptocurrency users' behaviour and patterns, as well as correlations with demographic and geographical characteristics.

In this report, you will find answers to the following questions:

- How often do respondents transact with cryptocurrencies
- What cryptocurrencies do they use more often
- How do they make investment decisions: what factors and information sources are more important to them
- What are their beliefs and predictions about the crypto market and investment in the cryptocurrencies

Over 6000 respondents took part in the current research survey that was conducted by the CrossFi team. All data provided is anonymous and used for research purposes only. The report will help researchers track trends in this fast-growing field. This research is sponsored by the Cross Finance marketing team.

In case of questions, please do not hesitate to contact our support team on Discord:

<https://discord.gg/crossfi>

# Executive summary

The research includes responses from over 6000 respondents. Most of the respondents were men (88%), millennials (56%) or Gen Z (32.8%), and had at least a College/Associate level of education (73%). The geography covers Asia (38%), Europe and North America (9%), CIS/ex-CIS countries (23%), the Middle East (15%), and other regions in smaller proportions. Income distribution is the following: 10% earn over \$5,000 monthly, almost 40% earn less than \$1,000, 24% earn from \$1,000-\$2,000 monthly, and the rest is in between. More details can be found in a specific section.

Here are the main takeaways from analysing the traits.

## I Cryptocurrency usage. How often, why and what cryptocurrencies are used?

1. The majority of respondents conduct cryptocurrency transactions every day
2. The most popular type of cryptocurrency used is **stable coins**: 80% of respondents use USDT, USDC or other coins. The next group by popularity are **crypto pioneers** BTC and ETH with 66% and 78% respectively. 21% use various **anonymous coins**. Ripple, Litecoin, Chainlink, Cardano, Polkadot, Bitcoin Cash, are also among the most popular coins. On average, respondents transact with 4 or 5 cryptocurrencies
3. While almost 80% of respondents use cryptocurrencies as a store of value, the **vast majority (97%) use cryptocurrencies for getting profits** (long-term, medium-term, or short-term, or all)

## II Investment. What are in the respondents' investment portfolios?

1. While over 60% find cryptocurrencies more risky than traditional investments, investors among respondents on average **hold 60% of their portfolio in various crypto assets**. The reason for that can be found in a generally optimistic overview towards the future of the crypto market: more than 90% believe that the crypto market will grow. More than 50% believe that in 10 years the crypto market will outgrow the financial market
2. The dynamics are very high: more than 60% conduct transactions with an investment portfolio **at least once a month**
3. Apart from cryptocurrencies, on average an investor uses more than 2 traditional instruments for investments: bank deposits (62%), funds (33%), Forex (31%), and stocks (31%) are the most popular options

### III Deciding on investments. What factors are important for the investors?

1. When deciding to hold or sell, **most investors use analytical approaches:** technical analysis is used by 54%, fundamental analysis by 56%. Personal strategic goals and objectives are no less important and guide 52% of investors. Only 40% mentioned industry news as factors to consider when making a decision. **Yet, 30% also merge personal beliefs and intuition** into the decision-making process
2. When deciding on a particular investment option, most often respondents pay attention to **profit potential** (over 75%), **historical data** (over 50%), **risk level** (almost 50%), or **asset liquidity** (over 45%). 40% have chosen company team reputation among the 3 most important factors that influence their decision to invest
3. Prior to making a decision, an investor analyses on average over 3 sources of information, where **social media** is leading (67%), followed by **analytical reports** (56%) and **crypto industry media** (53%). Traditional media, company blogs are less trusted by a smaller share of investors
4. In all sources, **opinion leaders** are very important or somewhat important for over 60%, almost another 30% find them partly important
5. Another important factor is **regulations**. Although less than 20% have chosen regulations or geopolitics as one of the 3 most important factors, the vast majority (93%) follow regulatory news. Interestingly, 10% would want to invest less with more regulations imposed on the cryptocurrencies

# Diversity statistics

During the analysis, the team analysed various demographic and geographical characteristics of the respondents. Here are the main takeaways:

## Gender diversity

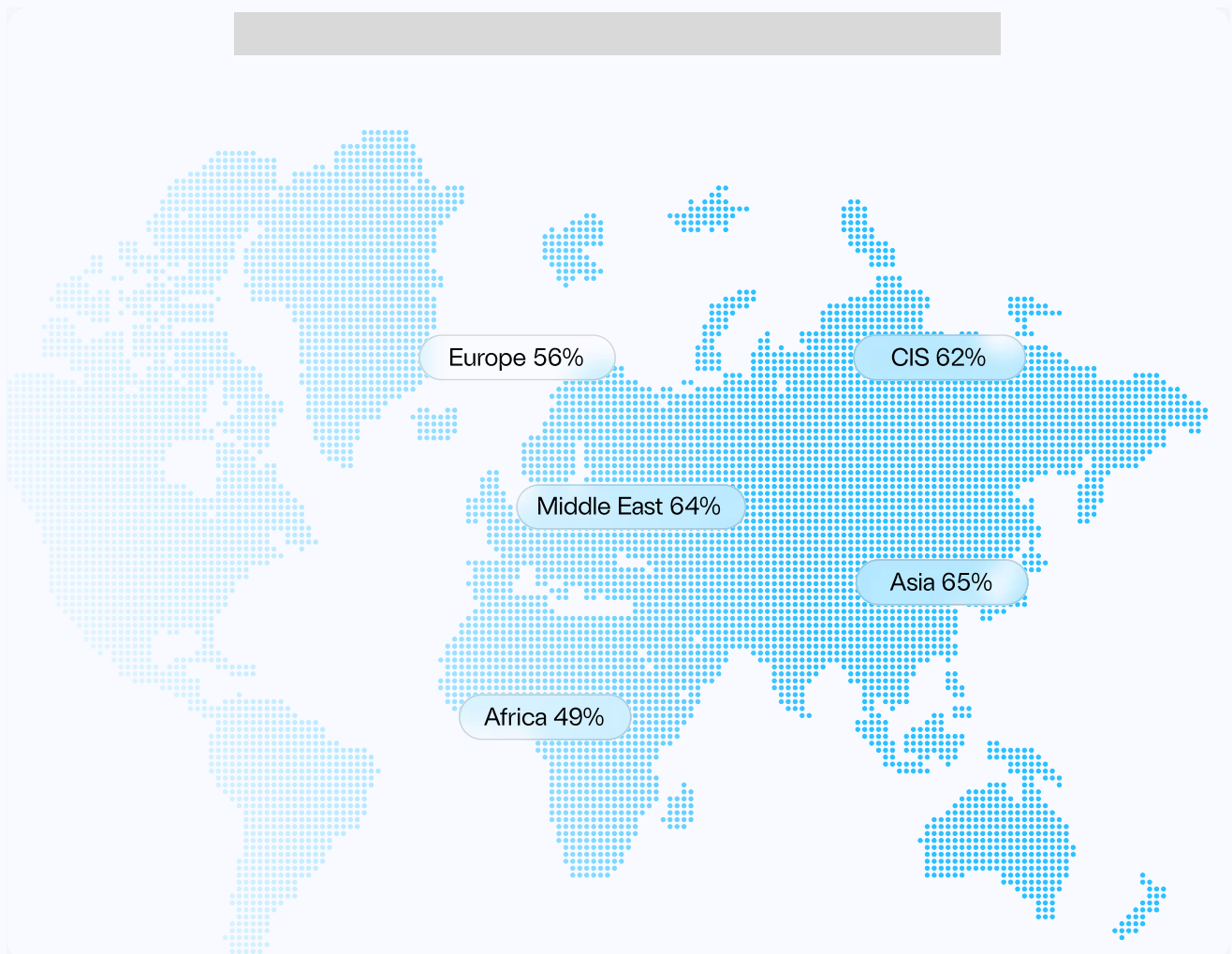
- In general, women seem to exhibit more conservative traits. They more often perceive cryptocurrencies as a risky investment (70% vs 60% men), and consequently, men's crypto share in the total investment portfolio is bigger
- At the same time, women are more optimistic in their assessment of the crypto market outgrowing the traditional financial market
- Also, women pay more attention to regulatory news and opinion leaders than men, when making investment decisions

## Generational diversity

- In general, millennials exhibit less risk-averse and more optimistic approaches than Gen Z. More respondents among millennials see cryptocurrencies as more risky than traditional investments than Gen Z (66% vs 57%)
- But at the same time, the polarisation seems to grow with the younger population. More respondents among Gen Z than among millennials also see cryptocurrencies as less risky options
- On average, Gen Z has a greater proportion of people seeking full alternatives to traditional financial systems: almost 15% of Gen Z respondents would want to invest in cryptocurrencies if the regulations were tighter
- Millennials also seem to transact more often: they more often transact every day, even for investment purposes. Gen Z's most common frequency for investment-related transactions is 1-2 times a week
- Also, the younger generations (Gen Z) still find opinion leaders in general important, yet the share of people who find them not important at all is greater (6% among GenZ vs 4% among millennials)

## Geographical diversity

- Geographically, African and European portfolios on average have a smaller share in cryptocurrencies than Asia and CIS, while the Middle East is among the least conservative
- Asian respondents find opinion leaders more important than respondents from other regions. The biggest percentage of respondents that find opinion leaders misleading is in the Middle East (6.7%)
- Respondents in the Middle East (91.7% following) and CIS/ex-CIS countries (90.4% following) follow regulatory news less than average, while Asian respondents follow it more closely than average (94.8% following)
- Similarly, regulatory moves are important for decision making among a greater percentage of Asian respondents (over 70%) than among African (60%), Middle East (58%), European and North American (58%), CIS & ex-CIS respondents (42%)
- There is a bigger percentage of those who would want to invest less in cryptocurrencies in case of more regulations among respondents from the Middle East and Africa (around 13% in both regions) than in Asia (10.5%), CIS/ex-CIS (8.5%), and European and North American (7.5)



# Respondents characteristics in detail

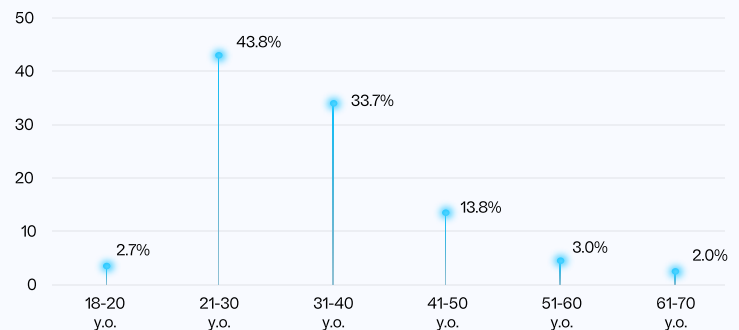
Over 6000 respondents were distributed among various demographics groups. In this section, there is a detailed overview of the audience composition: what gender, generational, age, or geographical groups dominated the research. Also, the section includes information on the education and income level of the respondents.

## AGE

Age distribution among respondents,%

18-20 y.o.	2.7%
21-30 y.o.	43.8%
31-40 y.o.	33.7%
41-50 y.o.	13.8%
51-60 y.o.	3.0%
61-70 y.o.	2.0%

Age distribution among respondents,%



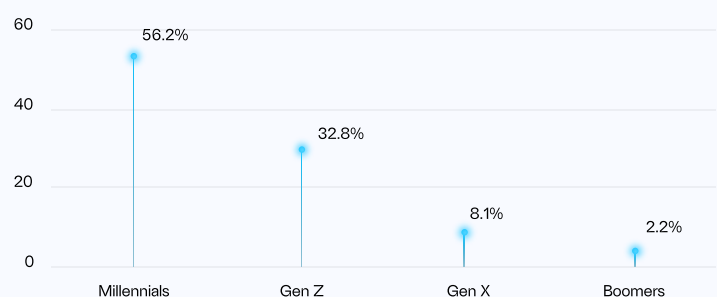
## GENERATIONS

- Due to research respondents' distribution, the generational approach was chosen with a focus to compare the Millennials with Gen Z as the main groups of the respondents. Other generation representatives did not form statistically significant groups for the purpose of this research
- The generation distribution was subject to the following distribution: Baby Boomers (1946-1964), Gen X (1965-1980), Millennials (1981-1996), Gen Z (1996-2012)

Generations distribution among respondents, %

Millennials	56.2%
Gen Z	32.8%
Gen X	8.1%
Boomers	2.2%

Generations distribution among respondents, %



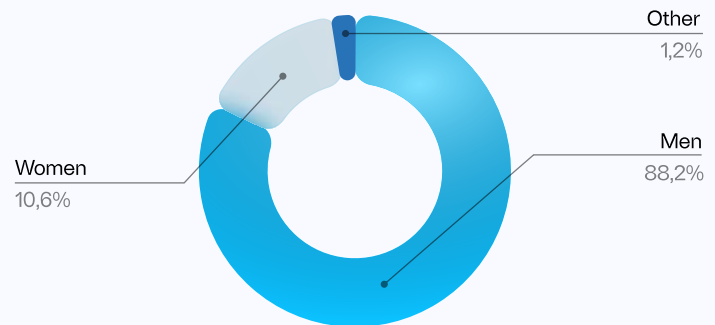


# Respondents characteristics in detail

## GENDER

- Most of the respondents are men (88%), while women and other genders are less than 12%

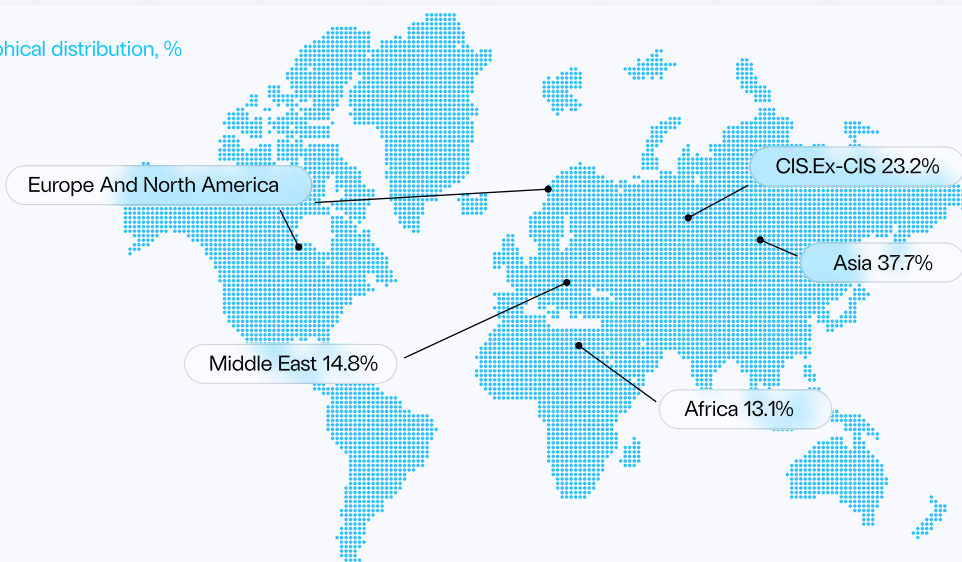
Gender distribution among respondents, %



## GEOGRAPHY

- The main respondents represented 5 geographical clusters
- Others included South America and Australia but there were not enough respondents from these regions for a statistically significant hypothesis
- CIS/ex-CIS countries include Russia, Ukraine, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Uzbekistan
- There are also 0.2% expats or relocants which was not enough to analyse a group where citizenship differs from the current location

Geographical distribution, %



# Respondents characteristics in detail

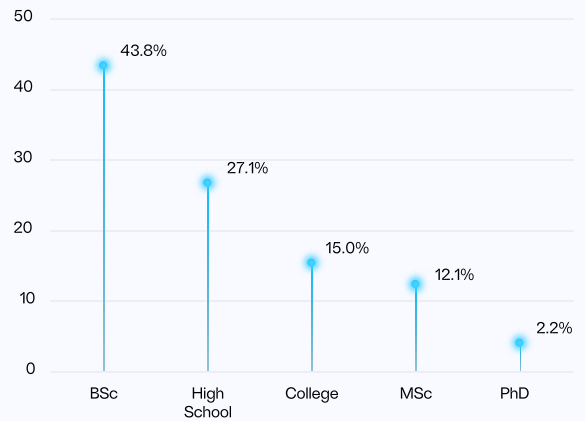
## EDUCATION

- Over 60% of respondents have at least a Bachelor's degree

### Education distribution among respondents, %

High school diploma or equivalent	27.1%
Associate's degree (e.g., community college, vocational school)	15.0%
Bachelor's degree (e.g., four-year college/university)	43.8%
Master's degree (e.g., graduate school, professional degree)	12.1%
Doctorate degree (e.g., PhD, MD, JD)	2.2%

### Education distribution among respondents, %



## INCOME

- The majority of respondents (62%) has an income less than \$2,000 while 10% exceed \$5,000 monthly

### Income level distribution among respondents, %

Less than \$1,000	37.7%
\$1,000 - \$2,000	24.1%
\$2,000 - \$3,000	14.0%
\$3,000 - \$4,000	7.4%
\$4,000 - \$5,000	6.4%
More than \$5,000	10.3%

### Income level distribution among respondents, %



# Research results

## I Cryptocurrency usage. How often, why and what cryptocurrencies are used?

### Cryptocurrencies transaction frequency

#### ? How often do you transact with cryptocurrencies?

#### Key takeaways

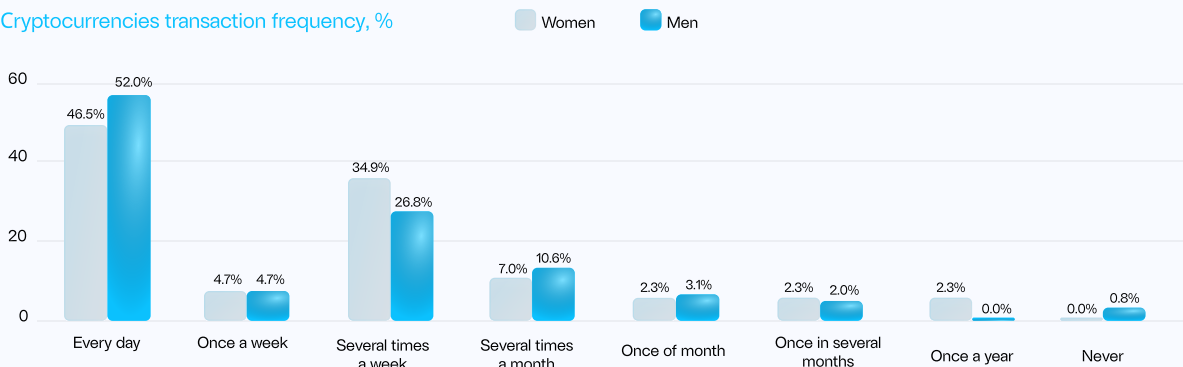
- More than half respondents (51.7%) transact with cryptocurrencies every day
- Another quarter transacts several time a week (27.3%)
- Another 10% transacts several time a month

Cryptocurrencies transaction frequency, %



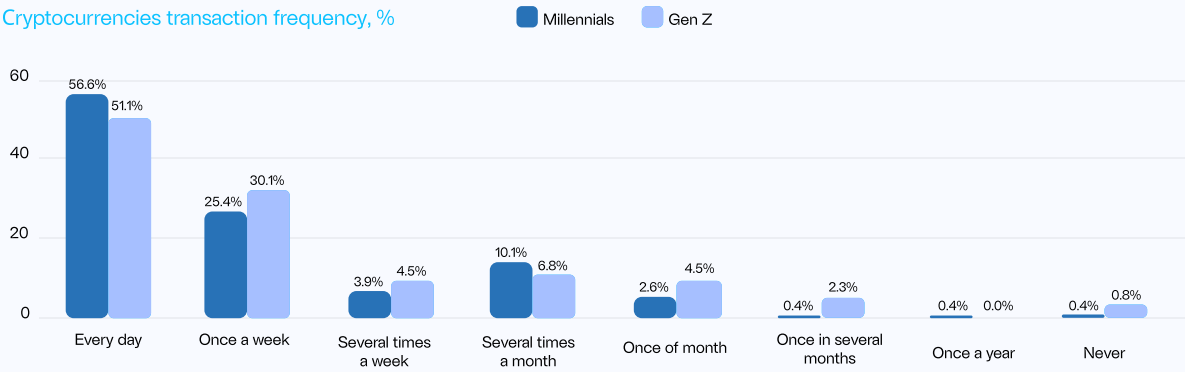
- Men more often do everyday transaction (while 52% of men do transactions every day, only 46.5% of women does the same)

Cryptocurrencies transaction frequency, %



- More Millennials (57%) transact every day than Gen Z (51%).

Cryptocurrencies transaction frequency, %



	All	Women	Men	Millennials	Gen Z
Every day	51.7%	46.5%	52.0%	56.6%	51.1%
Several times a week	27.3%	34.9%	26.8%	25.4%	30.1%
Once a week	4.7%	4.7%	4.7%	3.9%	4.5%
Several times a month	10.1%	7.0%	10.6%	10.1%	6.8%
Once of month	3.2%	2.3%	3.1%	2.6%	4.5%
Once in several months	2.0%	2.3%	2.0%	0.4%	2.3%
Once a year	0.2%	2.3%	0%	0.4%	0%
Never	0.7%	0%	0.8%	0.4%	0.8%

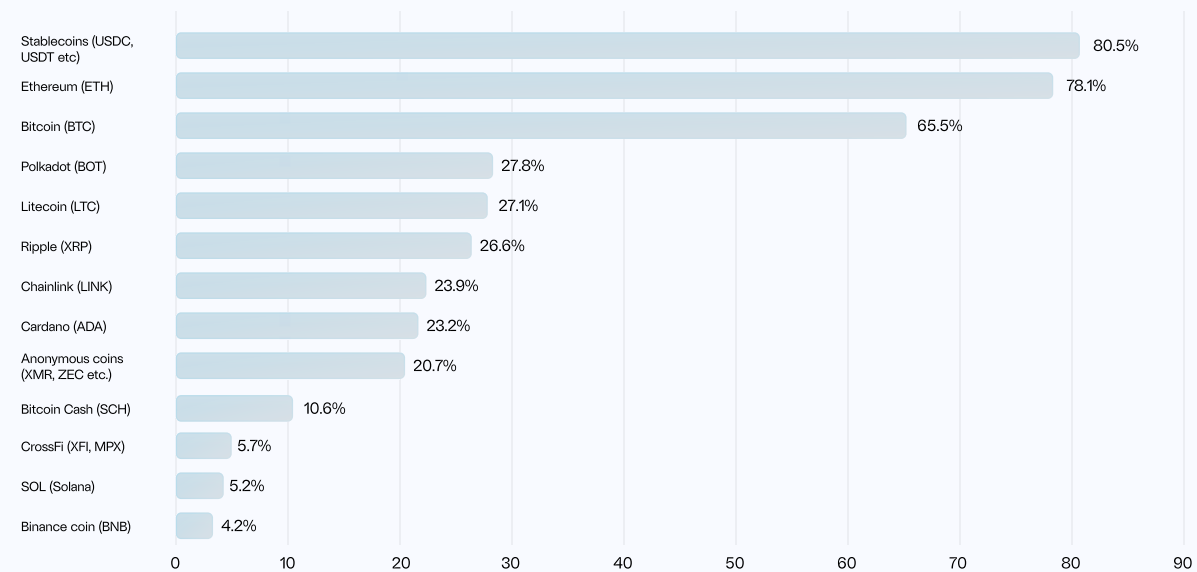
## Cryptocurrencies

### ? What cryptocurrencies have you used?

#### Key takeaways

- On average a respondent uses 4.5 cryptocurrencies if we count all anonymous and stablecoins as one group
- 2% of respondents use more than 15 cryptocurrencies
- More than 80% of respondents have used stablecoins
- Almost 6% have already tried XFI or MPX

The percentage of respondents that have used the currencies



- Other cryptocurrencies mentioned at least twice among respondents include the following

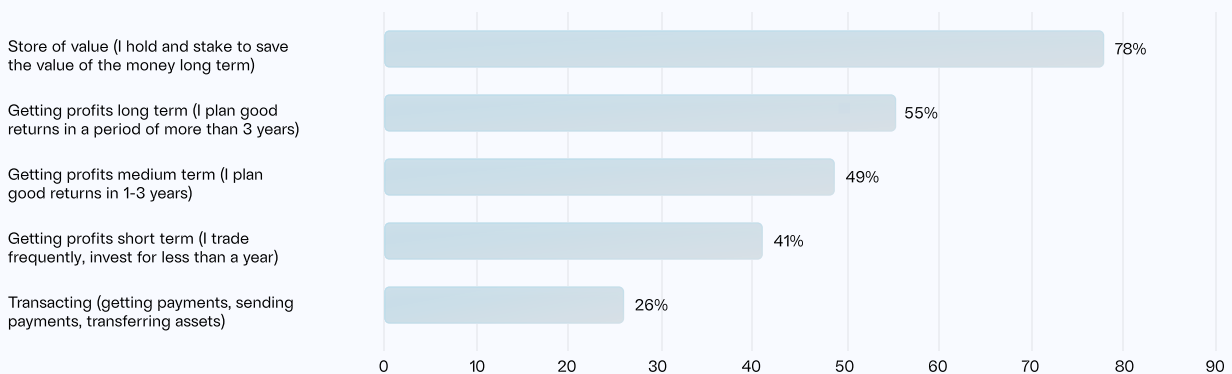
## Cryptocurrency usage

### ? What are you using cryptocurrencies for? Please select all that applies

#### Key takeaways

- On average, respondents use 2.5 ways to use cryptocurrencies. 7% use all 5 ways, 14,5% - 4 ways. 24%, 28%, and 26% use 3,2,1 ways respectively
- Almost 80% of respondents use cryptocurrencies as a store of value
- In total, over 97% use cryptocurrencies for getting profits (long term, medium term, or short term, or all). Almost 20% for all 3 types of profits: long, medium, and short
- Only a quarter of respondents conduct regular transactions with cryptocurrencies

The percentage of respondents that mentioned the factor among the 3 most important, %



## Investment. What are in the respondents' investment portfolios?

### Cryptocurrencies share in the investment portfolio

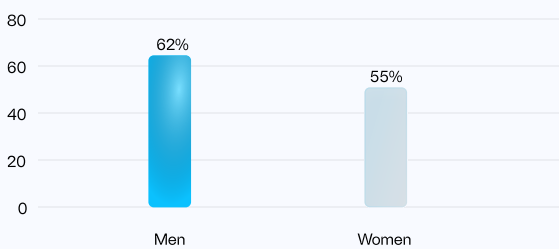
#### ? What is the share of cryptocurrencies in your overall investment portfolio?

The investment portfolio is a set of investment options that might include bank deposits, bonds, shares, currencies, cash, cash equivalents, metals etc.

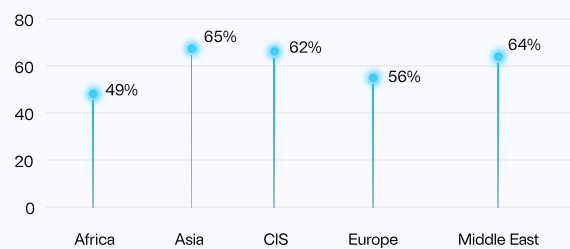
### Key takeaways

- On average, around 60% of the investment portfolio is the share of cryptocurrencies
  - Average share among men is slightly more (62% men vs 55% women)
  - Geographically, Africa and European portfolios on average have less percentage in cryptocurrencies than Asia and CIS, while the Middle East is among less conservative

Cryptocurrencies share in the investment portfolio,%



Cryptocurrencies share in the investment portfolio,%



#### • General distribution

- More than 18.5% invest everything in cryptocurrencies
- Almost 70% invest more than 50% in cryptocurrencies
- Only 15% invest less than 20% of the portfolio in cryptocurrencies

Cryptocurrencies share in the investment portfolio distribution, %



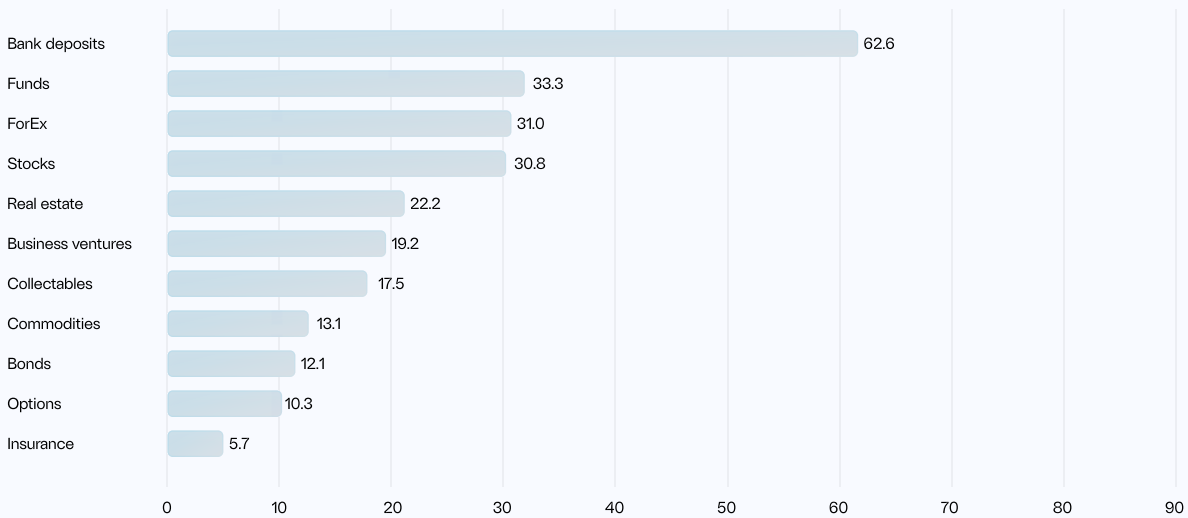
Investment instruments

**? What investment instruments do you currently use? Please select all that applies?**

**Key takeaways**

- On average a respondent uses 2.6 traditional instruments for investments
- Most popular investment instruments include

The percentage of respondents that mentioned the instrument, %



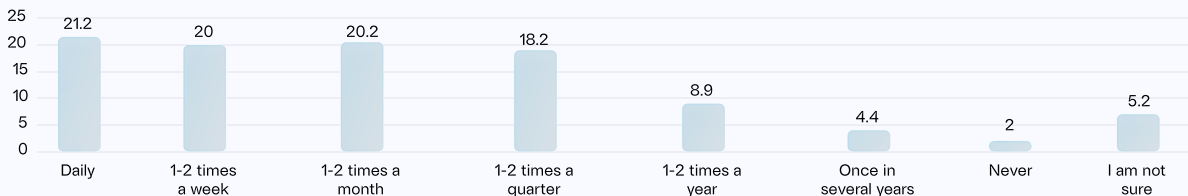
Investment transaction frequency

**? How often do you restructure your investment portfolio by exiting some assets and entering others?**

**Key takeaways**

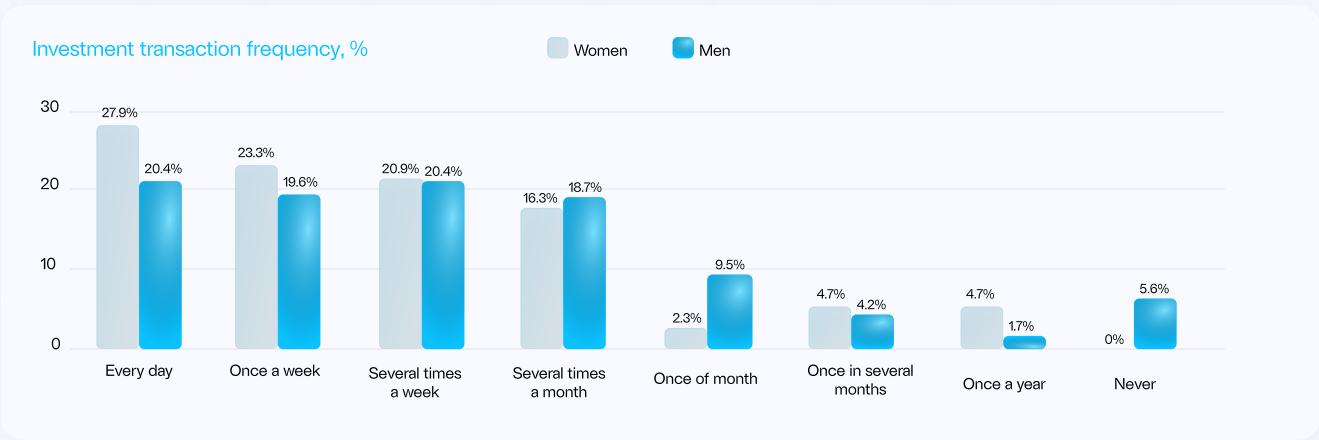
- More than 60% conduct transactions with an investment portfolio at least once a month

Investment transaction frequency, %

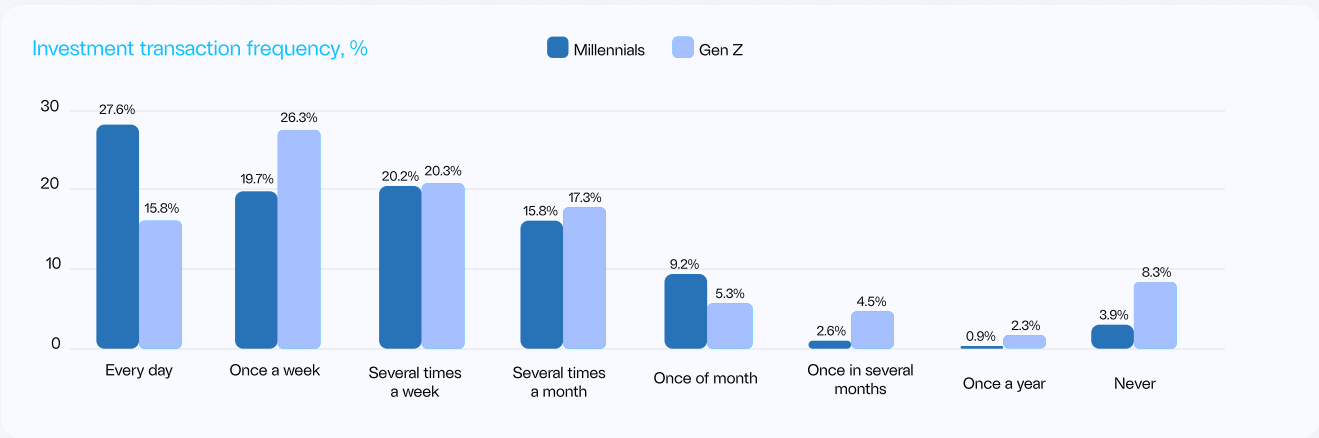




- Women transact on average more often: 72% women vs 60% men transact monthly or more often



- Most common frequency for Gen Z is 1-2 times a week (26%), for Millennials – daily (27.6%)



	All	Female	Male	Millennials	Gen Z
Daily	21.2%	27.9%	20.4%	27.6%	15.8%
1-2 times a week	20.0%	23.3%	19.6%	19.7%	26.3%
1-2 times a month	20.2%	20.9%	20.4%	20.2%	20.3%
1-2 times a quarter	18.2%	16.3%	18.7%	15.8%	17.3%
1-2 times a year	8.9%	2.3%	9.5%	9.2%	5.3%
Once in several years	4.4%	4.7%	4.2%	2.6%	4.5%
Never	2.0%	4.7%	1.7%	0.9%	2.3%
I am not sure	5.2%	0.0%	5.6%	3.9%	8.3%

### III Deciding on investments. What factors are important for the investors?

#### Investment decision-making factors

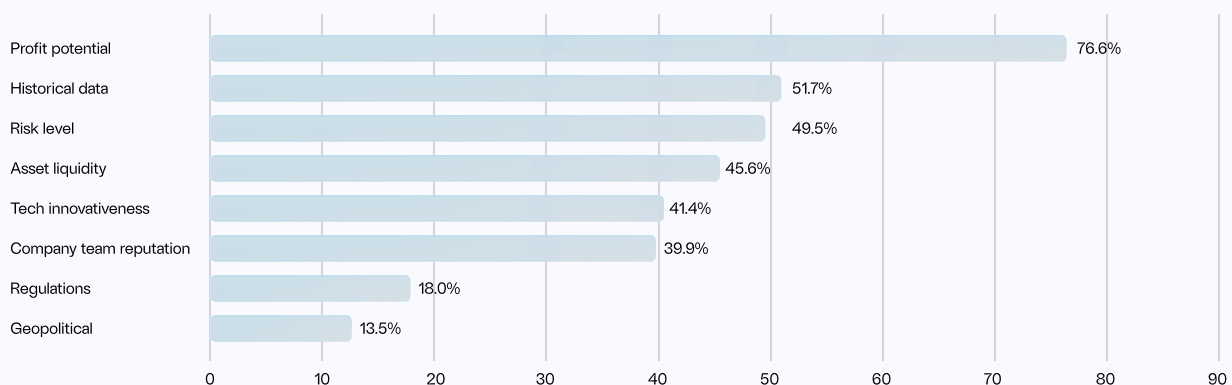
The most important factors that influence the decision to invest.

? **Choose the 3 most important factors that influence your decision to invest.**

#### Key takeaways:

- Most often respondents choose the following most important factors:
  - (1) profit potential (over 75%)
  - (2) historical data (over 50%)
  - (3) risk level (almost 50%) or asset liquidity (over 45%)
- Less than 20% have chosen regulations or geopolitics among 3 most important factors
- 40% have chosen company team reputation among 3 most important factors that influence their decision to invest

The percentage of respondents that mentioned the factor among the 3 most important, %



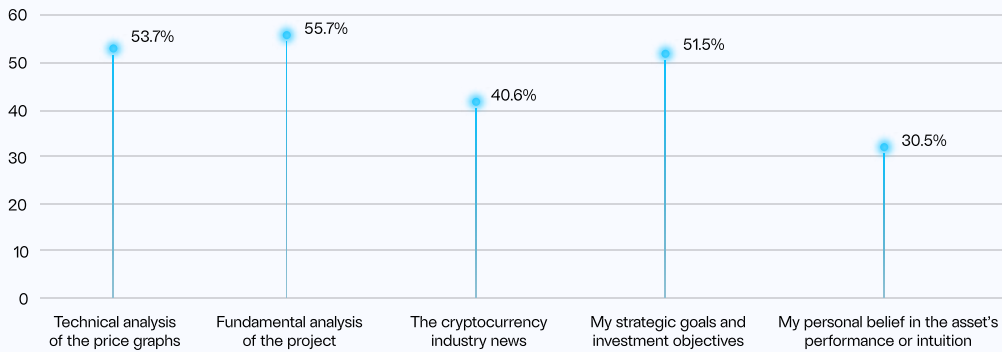
#### Hold/Sell decision making

? **Please choose the 2 most important factors that you consider when making a decision to hold or sell a cryptocurrency asset?**

#### Key takeaways

- Only 40% mentioned industry news among factors they consider then making a decision. 30% apply personal beliefs and intuition. The majority use analytical approaches and stay focused on their investment goals and objectives
- On average, respondents mentioned 2.3 factors. Only 5% consider all 5, more than 15% consider only one. The majority, almost 50%, have chosen 2 factors

The percentage of respondents that mentioned the factor among the 2 most important, %



The number of factors chosen, %

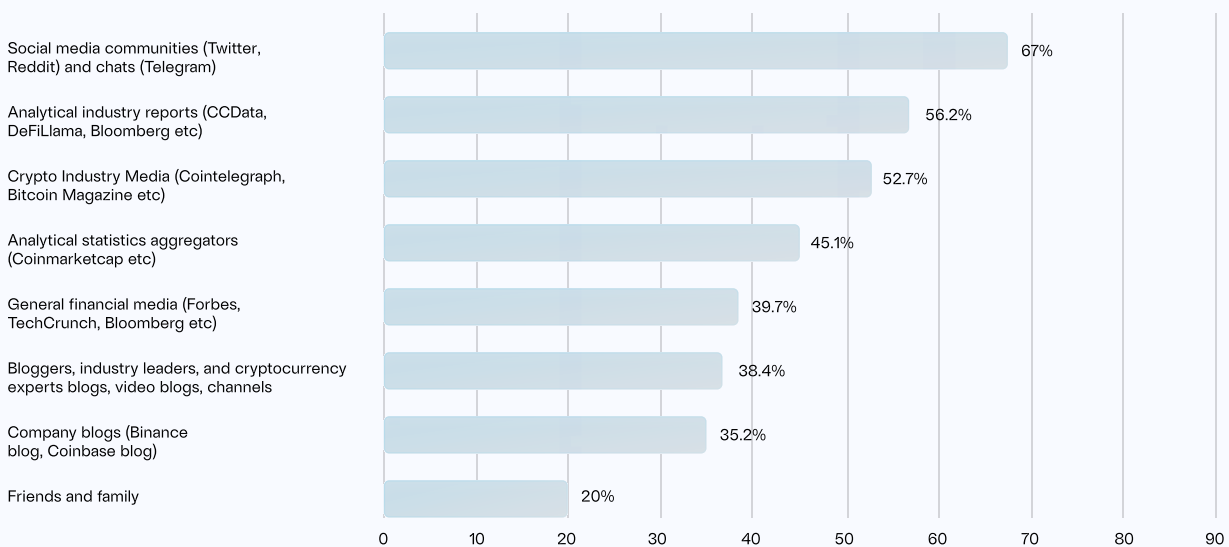
1	17.7%
2	48.8%
3	21.7%
4	6.9%
5	4.9%

## Information sources

### ? What information sources do you consider prior to making decisions to invest in cryptocurrencies? Please select all that applies

- On average, respondents use 3.5 sources of information. Only 12% use more than 5 sources, almost 15% use only one source of information
- The most popular information source is social media (over 67%), followed by analytical reports (56%) and crypto industry media (53%)
- General financial media, company blogs and bloggers are below 40%, while friends and family is the least common option (used by only 20%)

The percentage of respondents that mentioned these information sources, %



The percentage of respondents that mentioned these information sources, %

Social media communities (Twitter, Reddit) and chats (Telegram)	67%
Analytical industry reports (CCData, DeFiLlama, Bloomberg etc)	56.2%
Crypto Industry Media (Cointelegraph, Bitcoin Magazine etc)	56.2%
Analytical statistics aggregators (Coinmarketcap etc)	45.1%
General financial media (Forbes, TechCrunch, Bloomberg etc)	39.7%
Bloggers, industry leaders, and cryptocurrency experts blogs, video blogs, channels	38.4%
Company blogs (Binance blog, Coinbase blog)	35.2%
Friends and family	20%

Number of sources, %

14.8%	1
18.2%	2
16.3%	3
19.2%	4
19%	5
6.2%	6
5.2%	7
1.2%	8

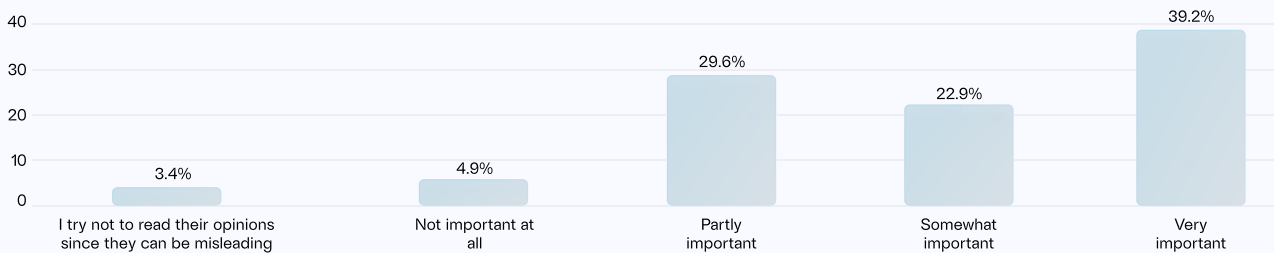
Opinion leaders influence

? How important are the opinions of influencers and industry leaders experts to you when you consider investing in a cryptocurrency?

Key takeaways

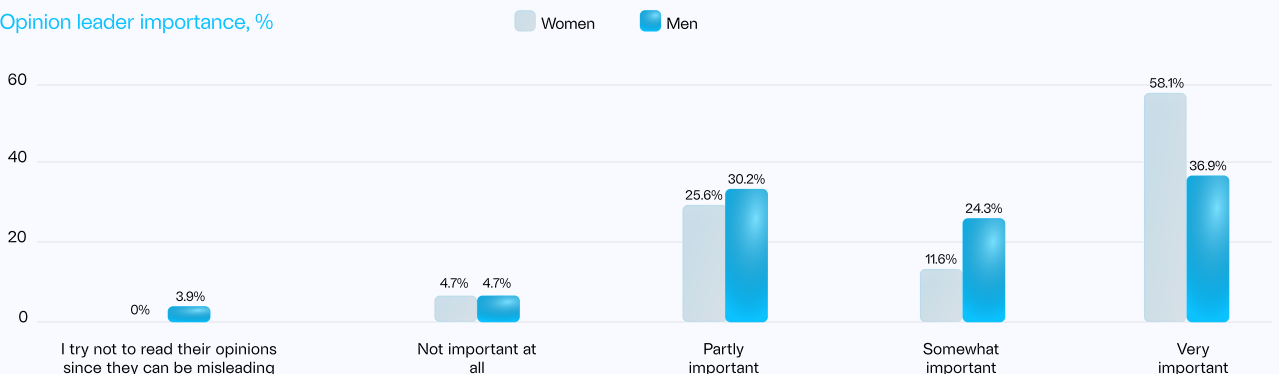
- Opinion leaders are very important or somewhat important for over 60%, almost another 30% find them partly important. Only 8.4% find them not important or try not to read

Opinion leader importance, %

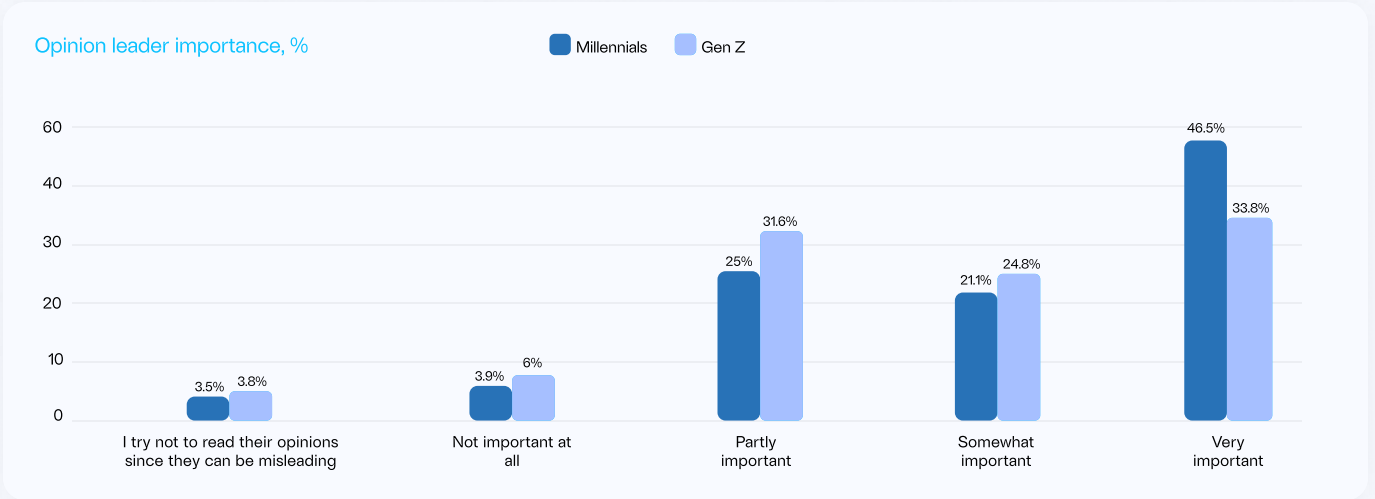


- Women more often (almost 70%) think of opinion leaders as an important source (very important, somewhat important) than men (61%)

Opinion leader importance, %



- Millennials more often (67.5%) think of opinion leaders as an important source (very important or somewhat important) than Gen Z (59%). Also, 6% of Gen Z respondents find them not important at all, while only 4% among Millennials share the same attitude

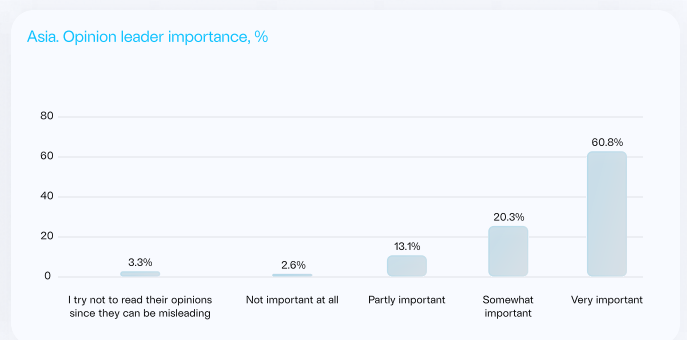
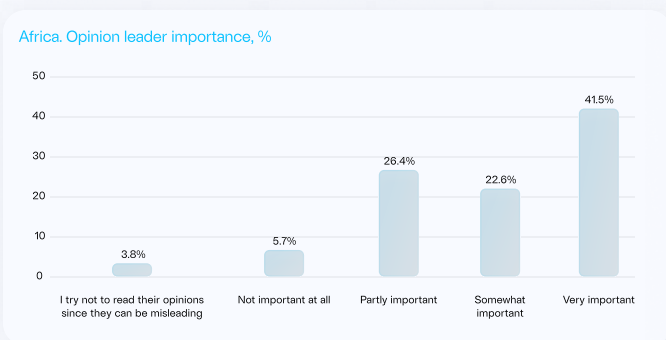


Opinion leader importance, %

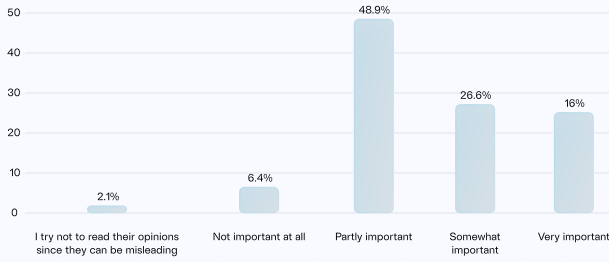
	All	Women	Men	Millennials	Gen Z
I try not to read their opinions since they can be misleading	3.4%	0%	3.9%	3.5%	3.8%
Not important at all	4.9%	4.7%	4.7%	3.9%	6.0%
Partly important	29.6%	25.6%	30.2%	25.0%	31.6%
Somewhat important	22.9%	11.6%	24.3%	21.1%	24.8%
Very important	39.2%	58.1%	36.9%	46.5%	33.8%

There are also significant geographical differences:

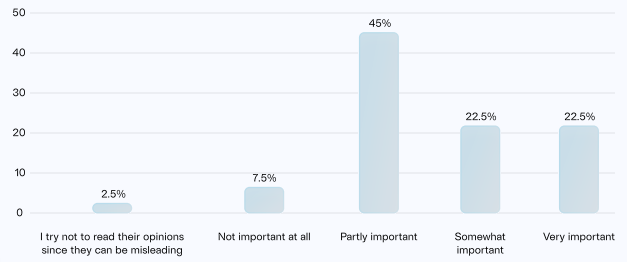
- Asian respondents find opinion leaders more important than other regions: 94% believe that they are at least partly important vs 90% in Europe or Africa, 91.5% in CIS/ex-CIS countries, 87% in the Middle East
- Asian respondents also more often reported that opinion leaders are very important to them (61%) vs 41% in Africa, 28% in the Middle East, 23% in Europe or Africa, 16% in CIS/ex-CIS countries
- The biggest percentage of respondents that find opinion leaders misleading is in the Middle East (6.7%), the lowest – in CIS (2.1%) and Europe/North America (2.5%)



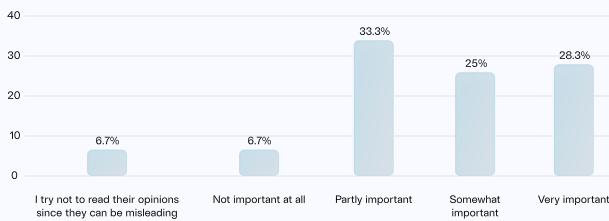
CIS, ex-CIS. Opinion leader importance, %



Europe-North America. Opinion leader importance, %



Middle East. Opinion leader importance, %



Opinion leader importance, %

	All	Africa	Asia	CIS/ex-CIS	Europe and North America	Middle East
I try not to read their opinions since they can be misleading	3.4%	3.8%	3.3%	2.1%	2.5%	6.7%
Not important at all	4.9%	5.7%	2.6%	6.4%	7.5%	6.7%
Partly important	29.6%	26.4%	13.1%	48.9%	45.0%	33.3%
Somewhat important	22.9%	22.6%	20.3%	26.6%	22.5%	25.0%
Very important	39.2%	41.5%	60.8%	16.0%	22.5%	28.3%

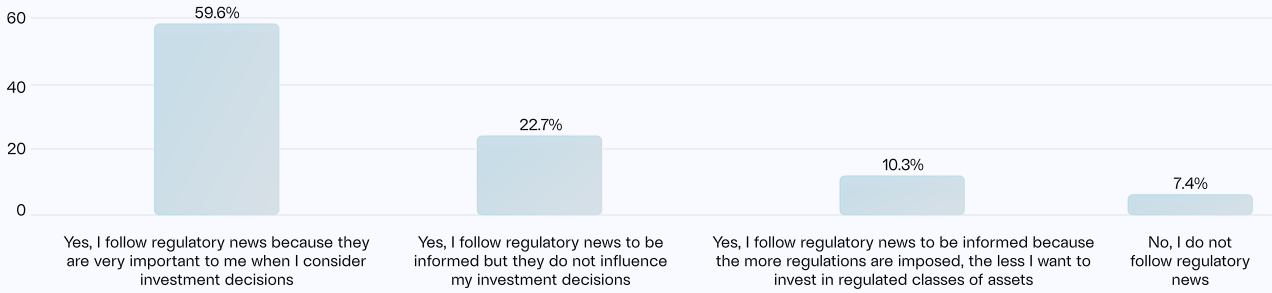
Information sources: news on regulations

**? Do you follow regulatory news (what laws and regulations are enforced on the cryptocurrency market)?**

**Key takeaways**

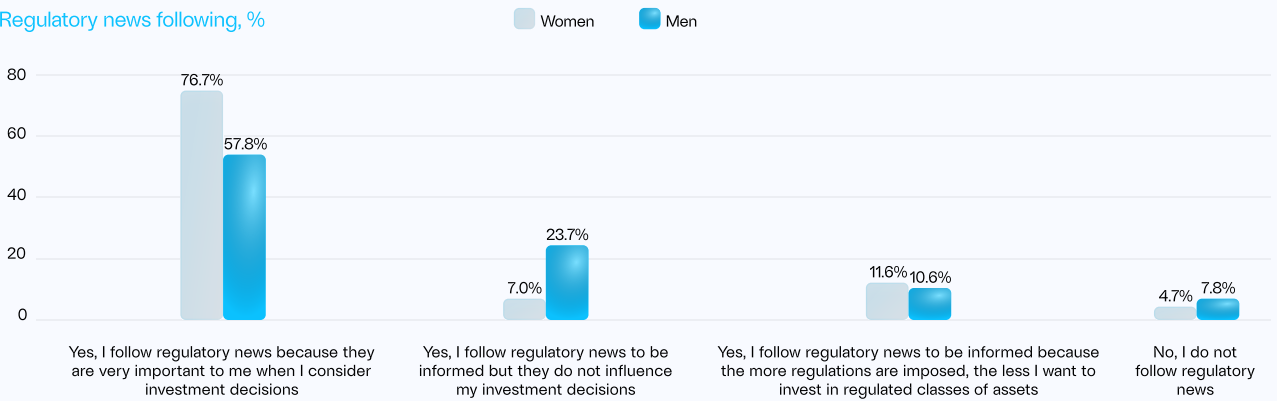
- Almost 60% follow regulatory news because it is an important factor in the investment decision-making process
- 10% would want to invest less with more regulations imposed in the cryptocurrencies
- 7% do not follow regulatory news

Regulatory news following, %



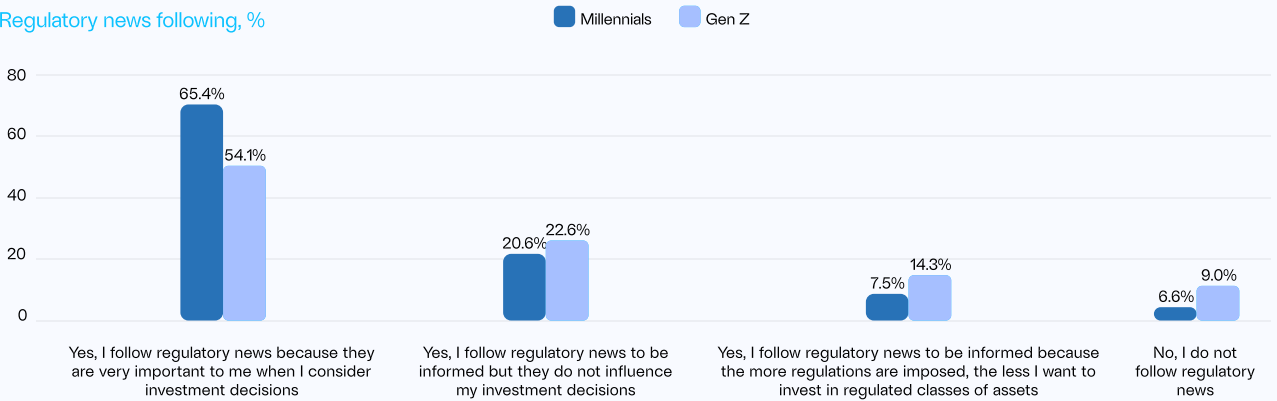
- More women follow the regulatory news because they are important to their decision making (over 76%) than men (58%). There are less women who do not follow the news than such men (5% vs 8%)

Regulatory news following, %



- More Millennials follow the regulatory news because they are important to their decision making (over 65%) than Gen Z (54%). There are less Millennials who do not follow the news than those of Gen Z (6.6% vs 9%). There is a bigger percentage of those who would want to invest less in the cryptocurrencies in case of more regulations among Gen Z (14%) than Millennials (7.5%)

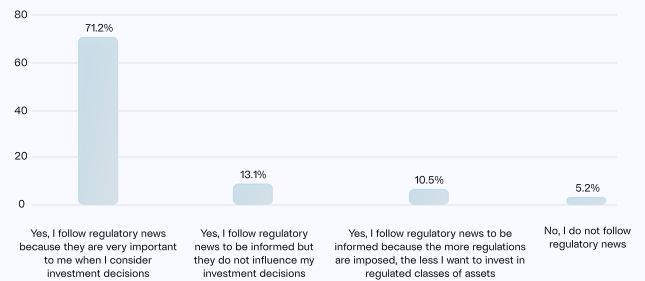
Regulatory news following, %



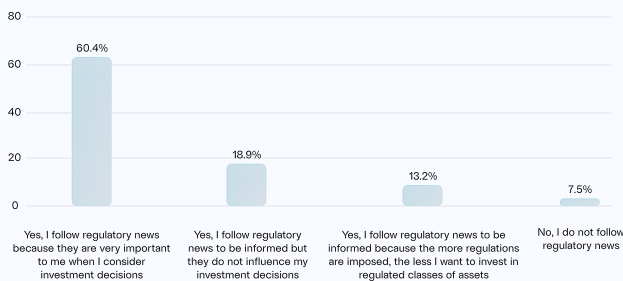
- There is a bigger percentage of those who would want to invest less in the cryptocurrencies in case of more regulations among respondents from Middle East and Africa (around 13% in both regions) than in Asia (10,5%), CIS/ex-CIS (8,5%), and European and North American (7.5)

- Respondents in the Middle East (91,7% following) and CIS/ex-CIS countries (90,4% following) follow regulatory news less than average, while Asian respondents follow it more closely than average (94,8% following). Similarly, regulatory moves are important for the decision making among a greater percentage of Asian respondents (over 70%) than among African (60%), Middle East (58%), European and North American (58%), CIS & ex-CIS respondents (42%)

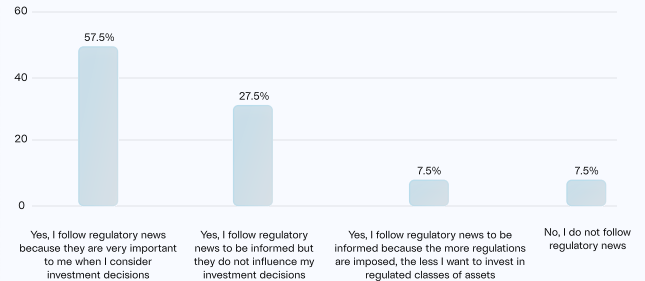
Asia. Regulatory news following, %



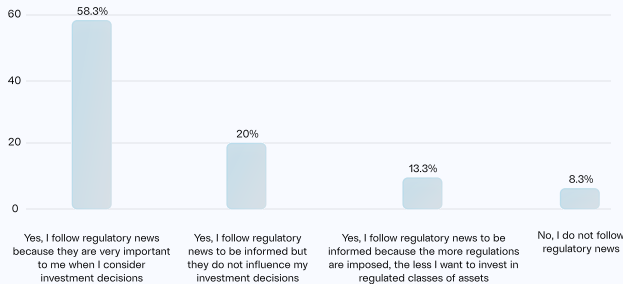
Africa. Regulatory news following, %



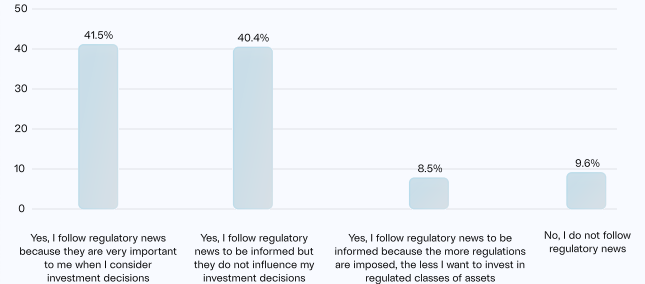
Europe-North America. Regulatory news following, %



Middle East. Regulatory news following, %



CIS, ex-CIS. Regulatory news following, %



Regulatory news following, %

	All	Asia	Africa	Europe and North America	Middle East	CIS & ex-CIS
Yes, I follow regulatory news because they are very important to me when I consider investment decisions	59.6%	71.2%	60.4%	57.5%	58.3%	41.5%
Yes, I follow regulatory news to be informed but they do not influence my investment decisions	22.7%	13.1%	18.9%	27.5%	20.0%	40.4%
Yes, I follow regulatory news to be informed because the more regulations are imposed, the less I want to invest in regulated classes of assets	10.3%	10.5%	13.2%	7.5%	13.3%	8.5%
No, I do not follow regulatory news	7.4%	5.2%	7.5%	7.5%	8.3%	9.6%



IV Future outlook and beliefs

Cryptocurrencies risk assessment

**? On average, how risky are cryptocurrencies in comparison with traditional assets?**

**Key takeaways**

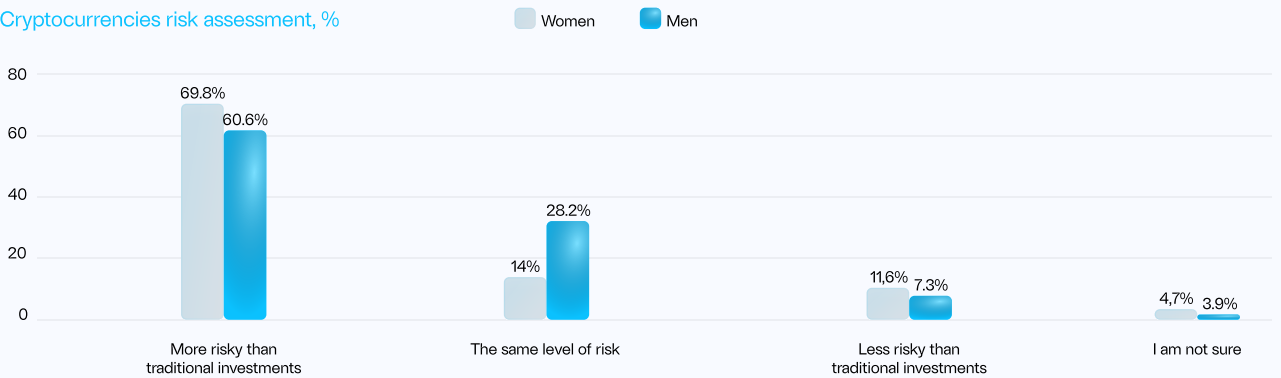
- Over 60% find cryptocurrencies more risky than traditional investments

Cryptocurrencies risk assessment, %



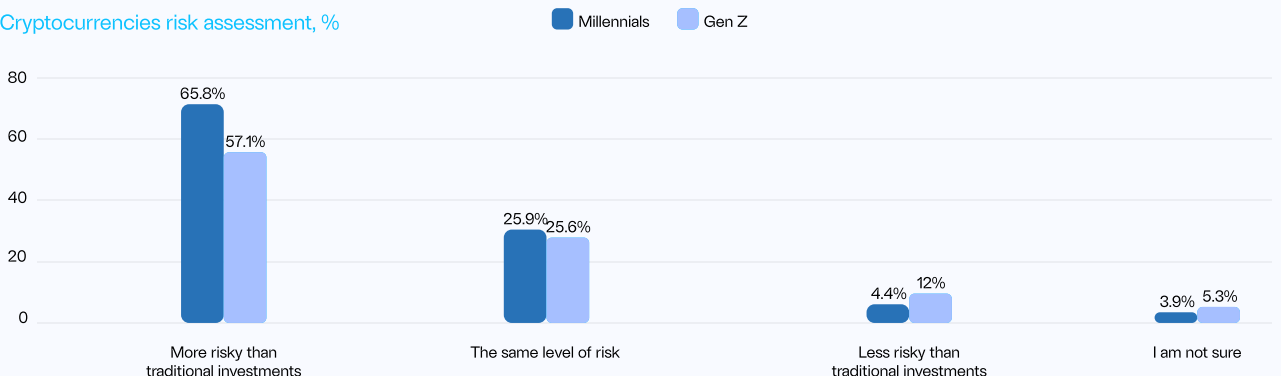
- More women (70%) than man (60%) perceive cryptocurrencies as more risky than traditional investments

Cryptocurrencies risk assessment, %



- More millennials (66%) than Gen Z (57%) perceive cryptocurrencies as more risky than traditional investments. At the same time, more respondents among Gen Z (12%) perceive cryptocurrencies as less risky

Cryptocurrencies risk assessment, %



Cryptocurrencies risk assessment. %

	All	Women	Men	Millennials	Gen Z
More risky than traditional investments	61.8%	69.8%	60.6%	57.1%	14.0%
The same level of risk	26.4%	60.6%	4.7%	3.9%	6.0%
Less risky than traditional investments	7.9%	57.1%	30.2%	25.0%	31.6%
I am not sure	3.9%	14.0%	24.3%	21.1%	24.8%

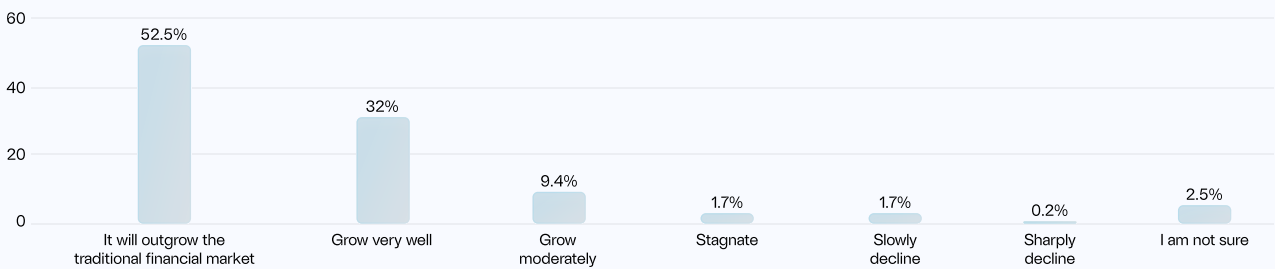
The crypto market optimism level

? What, in your opinion, will happen with the crypto market in 10 years?

Key takeaways

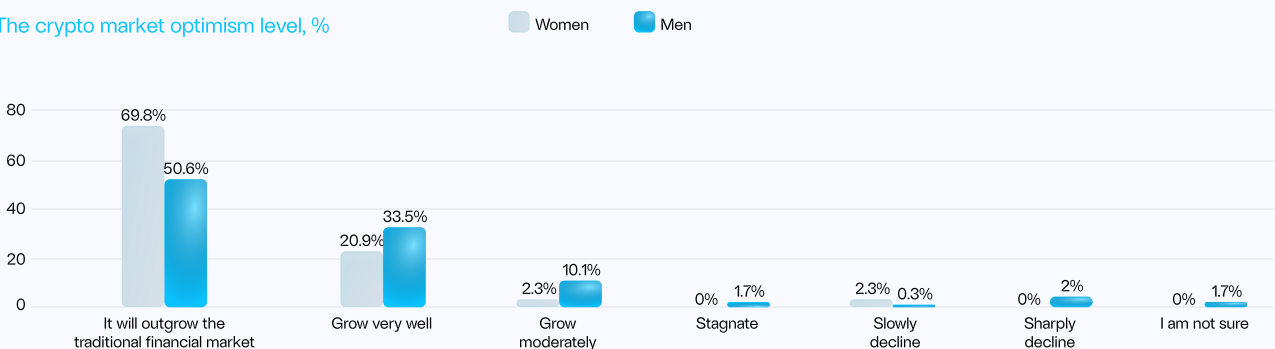
- Over 50% believe that in 10 years crypto market will outgrow the financial market
- Almost 94% believe that the crypto market will grow
- Around 6% do not believe in the market growth or they are not sure

The crypto market optimism level, %



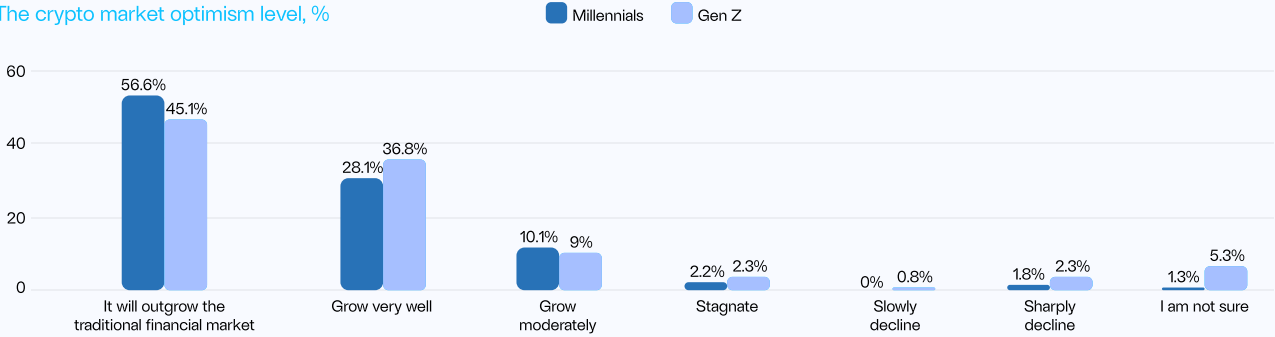
- Women on average are more optimistic in their assessment of cryptomarket outgrowing the traditional financial market

The crypto market optimism level, %



- Millennials are more optimistic while Gen Z are more cautious. More than 5% of respondents among Gen Z have not made up their mind yet

The crypto market optimism level, %



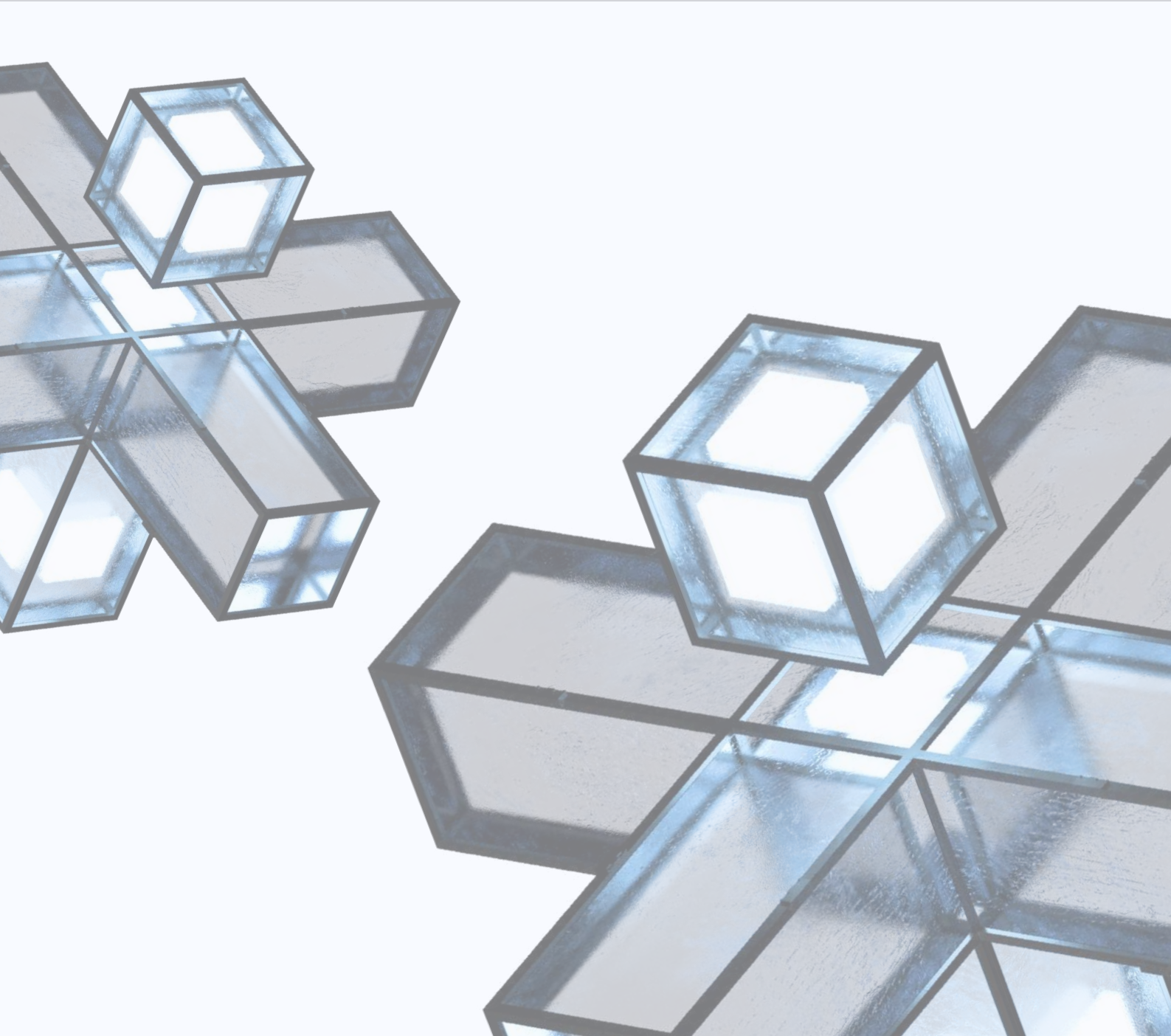
The crypto market optimism level, %

	All	Women	Men	Millennials	Gen Z
It will outgrow the traditional financial market	52.5%	69.8%	50.6%	56.6%	45.1%
Grow very well	32%	20.9%	33.5%	28.1%	36.8%
Grow moderately	9.4%	2.3%	10.1%	10.1%	9%
Stagnate	1.7%	0%	1.7%	2.2%	2.3%
Slowly decline	1.7%	2.3%	0.3%	0%	0.8%
Sharply decline	0.2%	0%	2%	1.8%	2.3%
I am not sure	2.5%	0%	1.7%	1.3%	5.3%

# About CrossFi

**Cross Finance** is a next-generation digital ecosystem of cutting-edge payment solutions, bridging the worlds of banking and blockchain. CrossFi seamlessly integrates these two pivotal segments of the global economy into a unified ecosystem, offering unparalleled scalability and processing speed of up to 1 million transactions per second through the core of the CrossFi Chain—a modular architecture based on Cosmos Tendermint. The Cross Finance foundation, rooted in Ethermint and Evmos, ensures interoperability between blockchains, transaction anonymity, and the integration of EVM-compatible DApps. The tandem operation of two native coins, MPX and XFI, fortifies CrossFi's tokenomics foundation, providing users with a seamless and robust financial experience.

Cross Finance is creating a unique decentralized gateway that combines TradFi and Web3 to provide users with exceptional and exclusive control over their finances without the intervention of third parties.



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