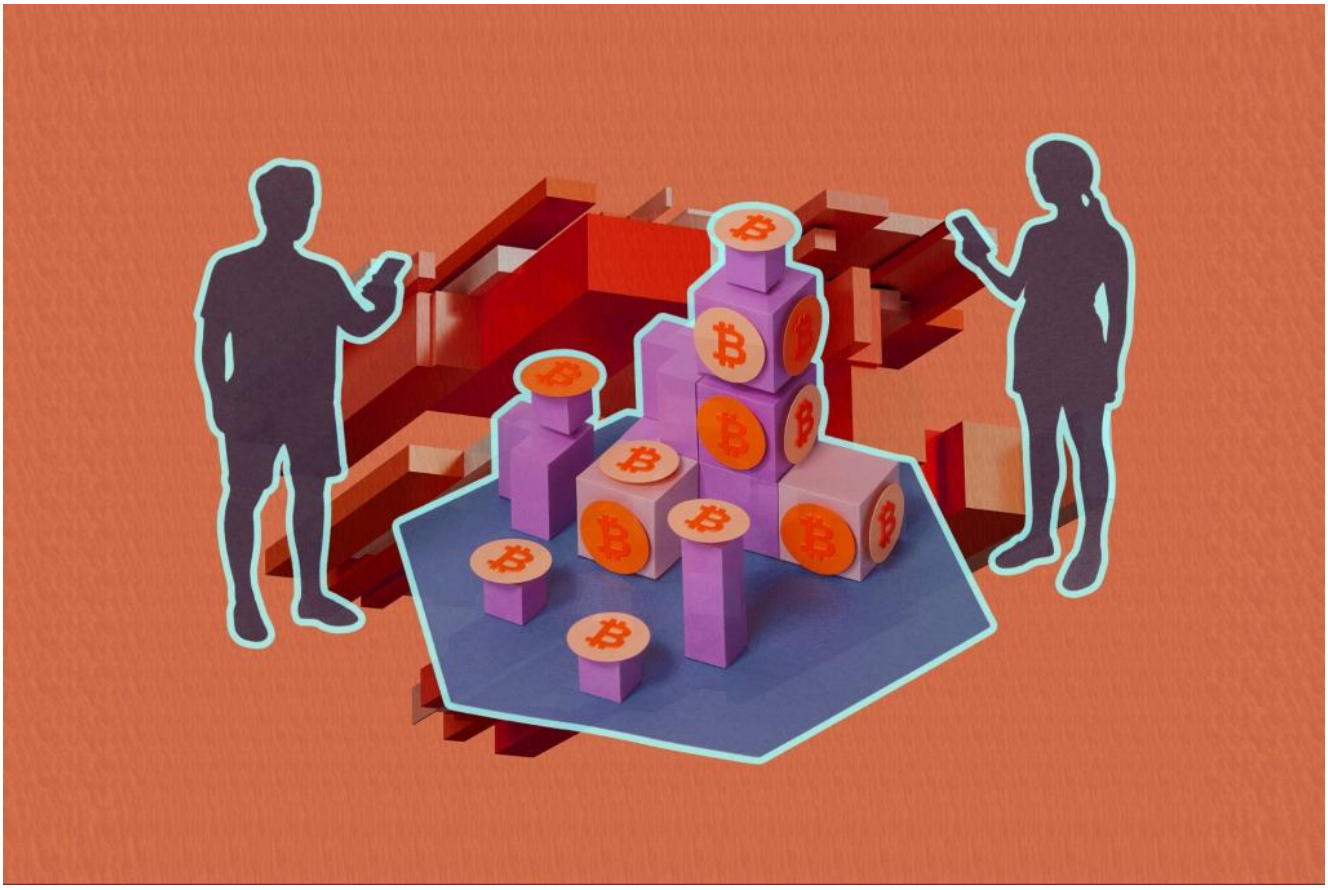
Why Everyday Transactions, Not Wall Street, Will Drive Crypto Adoption



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Key Takeaways

- Crypto adoption will be driven by small payments, not trillion-dollar moves.
- Stablecoins unlock low-cost, cross-border transactions ignored by traditional finance.
- Real growth comes from billions of users, not institutional-scale speculation.

The noise around Tether’s astonishing $500 billion valuation and HashKey’s $500 million treasury fund are just the latest

examples of the crypto industry's "whale" obsession, which has been ever-present almost since the beginning.

But this fixation has always been antithetical to the founding principle of cryptocurrency. Bitcoin and the coins that followed in its wake – they were never *primarily* about size. They represented self-sovereignty, freedom from financial censorship and the baleful effects of inflationary money printing.

This conversation continues in the breathless discussion about how to get big banks to move their trillions on-chain. The question on everyone's lips is when traditional finance institutions will swap their treasuries for stablecoins or other digital assets.

That's not to say size doesn't matter – but it's a classic case of looking down the wrong end of the telescope. The obsession with stablecoins as institutional rails or wholesale infrastructure misses the largest opportunity: low-friction, everyday payments for the next billion users.

Here's the truth: the future of stablecoins won't be decided in skyscrapers in New York or London. It will be decided by millions of small transactions happening right now, payments so small that traditional finance doesn't even bother with them.

Imagine a $5 tip sent through a streaming platform like Kick to a gamer in Manila, or a $20 Upwork payment reaching a freelance coder in Nairobi, or a $50 mobile data refill in Mumbai so a student can finish their homework. These are the everyday use cases driving adoption far more than the grandiose fintech deals that often make crypto news headlines.

The technologies that change the world are not the ones that make incremental improvements to the status quo. They are the ones who do something that wasn't just impossible, but undreamt of before.

Our legacy financial infrastructure can't handle the kinds of transactions mentioned above, and giant international banks were not founded or structured to move tiny sums across borders. As a consequence, people have no conception that such things are even possible.

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It takes more than rails to make a railway: you need vehicles to carry the public and generate revenue. It's exactly the same in finance. In fairness, this is a fact recognized by many online disruptor banks (or "neobanks"), which have prospered by providing new services to their customers.

By contrast, the infrastructure of big banks wasn't designed for high-frequency, low-value payments, with small transactions being uneconomical for them due to existing fee structures and intermediaries. Crypto, and especially low-fee networks like Polygon, flip this on its head because a $1 transfer can be as seamless as a $1,000 one.

In many parts of the world, remittances are still painfully expensive. The World Bank notes that while some regions now meet the UN's 3% target, fees in places like Sub-Saharan Africa remain stubbornly high, often over 7%. For a $50 transfer, that can be too much to lose. Stablecoins shrink those fees to just pennies, and suddenly small payments make economic sense.

Today, Polygon processes nearly half of all USDC transfers in the $100–$1,000 range in the U.S. Under $100 payments are pivotal to adoption. Stablecoins aren't just sitting in hedge fund wallets; they're moving through everyday hands, powering real economies at the micro level.

Banks need to realize that these aren't benefits that are "coming down the tracks" at some indeterminate time in the future. It's how *some* users are behaving and transacting right

now. And as any good capitalist knows, word-of-mouth and FOMO can spread awareness, interest and demand at dizzying speed. For legacy providers, the lesson is stark: don't expect your customers to wait for you to innovate, when these services are already available elsewhere.

Just look at how small payments have become the backbone of daily life around the world. Farmers in Kenya use them to access shared equipment. Migrant workers in the UAE send home $44 billion to family members each year. In Argentina, families combat skyrocketing inflation by moving pesos into stablecoins in $20 increments. These are not prototypes—they're real behaviors that are already shaping adoption.

But here's the catch: not every blockchain can handle these types of payments. For most L1s, and even some so-called "scalable" L2s, fees can be higher than the amount of the transactions themselves. On congested networks like Ethereum, where the average transaction fee is nearly $1, making a $0.50 payment won't work. If we truly want to see mainstream adoption of crypto, we've got to ensure the math works for everyone, from whales to ordinary savers.

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That's where "whale scale" is important. Success is not measured in trillions of dollars but in billions of users, who together form the economic rationale for crypto, digital assets, and stablecoins.

We have a challenge and an opportunity ahead of us. The next chapter of growth won't come from speculation or institutional pilots; it's going to come from millions of small, global, everyday transactions the financial system has overlooked or hit with punitive fees for decades.

My call is simple: let's stop waiting for Wall Street's

blessing and start building for the people already here.

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