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Miller attributes this to the Australian “larrikin spirit” at work: a cultural disposition toward irreverence and play, though one that some might read as proof of the market’s immaturity.

Have Grok 4 condense the white paper, roadmap and tokenomics into digestible points to prioritize fundamentals that highlight structural risk.

Stocks account for nearly 70% of all deployed tokens, followed by exchange-traded funds (ETFs) at about 24%, with smaller allocations to commodities, crypto ETFs and US Treasurys.

“So as we move dollars onto the blockchain, which is stablecoins, we’ll move stocks and real estate,” he said.

Cross-border payment is one of the important application scenarios of blockchain technology. The traditional cross-border payment process is complex, involving multiple intermediaries, with long settlement time and high fees. In contrast, cross-border payments based on blockchain technology can realize direct peer-to-peer transactions, greatly simplifying the process, shortening settlement time, and reducing costs. Currently, several countries and financial institutions have begun to try using blockchain technology for cross-border payments. With the continuous maturity of technology and the improvement of regulatory frameworks, blockchain cross-border payments are expected to become the mainstream cross-border payment method in the future.

Crypto-native founders can’t compete with Stripe or Coinbase regarding distribution and regulatory terms. The big guys can acquire licenses overnight and onboard millions of merchants with an API call.

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