**Onchain is the new online**

[Jean-Marie Choffray](https://www.amazon.com/kindle-dbs/entity/author/B00DNUGN64?_encoding=UTF8&node=283155&offset=0&pageSize=12&searchAlias=stripbooks&sort=author-sidecar-rank&page=1&langFilter=default#formatSelectorHeader) ?\*

Liège, Dec 21, 2023

“Cryptocurrency isn’t just here to stay – it’s the future of money. The industry has turned the page on the unlawful behavior that distracted from its progress; compliant growth is in. Following its massive market correction, crypto is up 90% in value this year and 60% in volume in Q4. Globally, [425 million people own it](https://www.henleyglobal.com/publications/crypto-wealth-report) and [83% of G20 countries and major financial hubs](https://www.coinbase.com/blog/announcing-phase-ii-of-our-international-expansion-strategy-83-of-major-hubs) have enacted or are working toward rules that create certainty for the industry. With that kind of scale and momentum, innovation builds on itself. SEC approval of spot bitcoin ETFs could spur new growth for crypto as an asset class. But as use of crypto has grown, so has its utility – from an asset class, to driving needed updates to the century-old financial system.” Brian Armstrong, Chairman & CEO Coinbase Global, Inc.

\* Emeritus Professor of Computer Science, University of Liege School of Management.

PhD-77, Management Science, Massachusetts Institute of Technology.

*Bitcoin is an asset without an issuer.*

*If bitcoin isn’t going to zero, it’s going to a million.*

[Michael Saylor, Dec 18, 2023](https://twitter.com/saylor/status/1736870980083945523)

*Having a digital money like bitcoin as a treasury reserve*

*asset allows you to beat the cost of capital.*

[Michael Saylor, Dec 19, 2023](https://twitter.com/saylor/status/1737186267148832795)

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“Crypto gives people [economic freedom](https://www.coinbase.com/blog/our-mission-strategy-and-culture), ensuring access to their own money and fair participation in the economy ungated by powerful legacy institutions – enabling people to build, create, and own their work. Coinbase is on a mission to increase economic freedom for more than 1 billion people. As crypto’s uses grow, we’re focused on building the most trusted, compliant products and services, supporting other builders, and passing fair rules to make the benefits of crypto available in the US and around the world.”

[Brian Armstrong, Chairman & CEO Coinbase Global, Inc.](https://www.coinbase.com/blog/the-future-of-money-is-here-and-its-crypto)

“The total crypto market cap doubled in 2023, which suggests that the asset class has already exited its “winter” and is now in the midst of a transition. Still, we think it'd be premature to put labels on this or see the positive performance as vindication against the cynics who reveled in crypto’s greatly exaggerated demise. What’s clear, however, is that in spite of the hurdles directed towards the asset class, the developments we witnessed over the past year have defied expectations. They are evidence that crypto is here to stay. The challenge now is to seize the moment and build something better.”

[Coinbase 2024 Crypto Market Outlook](https://www.coinbase.com/fr/institutional/research-insights/research/market-intelligence/2024-crypto-market-outlook)