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## What is the Difference Between Bitcoin and Ripple?

Original:

<https://www.btcc.com/en-US/academy/crypto-basics/what-is-the-difference-between-bitcoin-and-ripple>

**Ripple** and **Bitcoin** may already be in your portfolio. But which one has better investment in 2022 and beyond? Curious to know the difference between Ripple and Bitcoin? You have logged in to the right place. In this article, We will distinguish between these two popular digital coins.

As major public figures and financial companies continue to accept digital currency, the cryptocurrency market is expected to develop greatly in 2022, and the price of the top ten tokens is predicted to rise. Now is the best time to invest in [cryptocurrency](#).

### Ripple and Bitcoin — Comparison Between XRP and BTC

Anyone new to cryptocurrency investments may find themselves a little confused about where to put their money - especially given the large number of tokens currently available. However, most investors only need to focus on the top cryptocurrency - the two main pillars of any portfolio may always be Bitcoin and / or Ripple.

But how do the two cryptocurrencies compare with each other? Most people know that Bitcoin is the market leader, but does that mean it is the best cryptocurrency investment in 2022? In the following article, we carefully study XRP and BTC to see which provides the most promising return in the coming year.

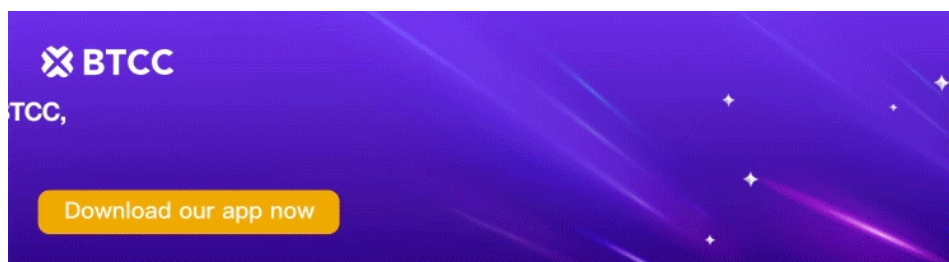
So, is Ripple a better investment than Bitcoin? Is it still time to invest in Bitcoin? Should you invest in Bitcoin and Ripple at the same time?

And, perhaps most importantly, what is the difference between Bitcoin and Ripple? Find the answer in our detailed guide to the comparison between Ripple and Bitcoin.

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First of all, if you want to know which cryptocurrency you should invest in 2022, of course, Ripple and Bitcoin are worth considering. However, each coin brings very different things, and any potential investor needs to understand the key differences between the two in order to effectively manage their expectations.

What are the main differences between them?The following are the most important differences between the two assets.



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## 1.Background

### BTC

Bitcoin is undoubtedly the most famous cryptocurrency in existence – and by far the largest cryptocurrency by market value. In fact, it was Bitcoin that pushed cryptocurrency and blockchain onto the map when it was launched in 2009. The origin of BTC is somewhat mysterious because no one really knows the true identity of the author of the original Bitcoin white paper. Nakamoto. But this certainly did not hinder the rise of the world’s largest digital currency.

After the initial hype, Bitcoin remained silent for several years until the price of BTC suddenly soared in 2013. Those who choose to invest in Bitcoin find themselves in a very enviable position – seeing a return of hundreds of%.

Its continued popularity and position as a market leader means that most investors will buy Bitcoin in 2022, and it is often the first cryptocurrency that new investors choose to invest in – for a reason.



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### XRP

Ripple is a beast very different from Bitcoin. In fact, the Ripple is actually the name of the parent company behind XRP, not the name of the token itself, although the two are often used interchangeably. There are also some disputes about whether XRP is really decentralized. Although

the founders of the agreement insisted that it was, it was ultimately managed by ripple labs Inc, which the cryptocurrency community claimed was contrary to true decentralization.

Another key issue to note is that the main purpose of XRP is different from that of Bitcoin. Ripple is developed for banks and large institutions. The idea is to propose a system to replace the existing cross-border payment solutions, such as the current industry standard, swift. Naturally, this means that the price potential of XRP is intrinsically linked to the adoption of major financial institutions.

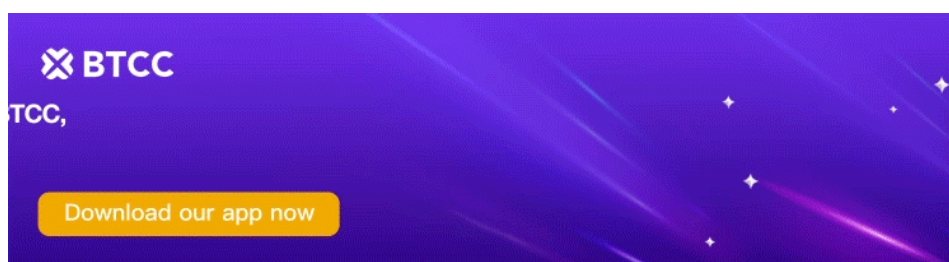
Anyone who wants to buy Ripple in 2022 should also note the lawsuit against the company by the US Securities and Exchange Commission at the end of 2020, in which the US regulator ruled that XRP must be traded as an asset rather than a currency – a decision that had a great impact on the price of XRP. However, this certainly does not mean that investing in the Swiss currency is not a good idea – especially at a time when prices are low.

## 2. Supply and Demand

Anyone who knows about trading and investment knows that it's all about supply and demand – whether you want to invest in Bitcoin, gold or any other asset. If you seriously plan to buy Bitcoin in 2022, you may already be thinking, if coins can be simply produced on the network, how can BTC have any real value?

The answer is actually quite simple. The supply limit of Bitcoin is 21 million BTCs. In addition, Bitcoin mining has a built-in deflation supply mechanism, which is commonly referred to as halving. Halve, as the name suggests, halves the BTC rewards received by miners, thereby limiting the total supply released into the Bitcoin ecosystem.

On the demand side, it is worth noting that PayPal, an online payment giant, recently increased the support of Bitcoin and opened the cryptocurrency world to its about 330 million users. It is conceivable that if these users choose to buy Bitcoin, there will not be enough Bitcoin to use.



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## Different situation

Like Bitcoin, anyone who wants to invest in Ripple will want to know the stock flow pattern. Again, the situation between the two cryptocurrencies is very different. A large part of XRP is hosted by Rayleigh wave laboratory. The company then releases up to 1 billion tokens a month (an estimated total supply of 100 billion) to support business activities on the network. Any unused tokens will be returned to the escrow office.

The monthly release of XRP is facilitated by a smart contract on the network, which ensures that there is no possibility of abuse due to the excessive supply of XRP tokens in the network. Even under this system, it will take many years for all coins to enter circulation. However, this approach has attracted a lot of criticism from the cryptocurrency community – especially when the companies behind XRP hold such a large proportion of currency.

Those who wish to invest in Ripple must once again bear in mind the intentions behind XRP. The main purpose of this alternative currency is to serve as the base currency for the transfer of other assets, rather than a direct point-to-point payment system. Therefore, it has never been in line with the usual model from inventory to flow, and may never be.

### 3.Future Forecast

So, what can the previous price trend of a cryptocurrency tell us about the future? Whether you choose to invest in Bitcoin or REBO coin, the technical analysis of the previous price trajectory is one of the best tools for us to predict the future trend.

### BTC

The prediction of BTC in 2022 is generally positive. Tradingbeats has released a very credible track predicting that the price of Bitcoin (BTC) will rise steadily as more institutions invest in Bitcoin in the coming months.

At the time of writing, BTC has soared to more than \$46683.70. Trading beats believes it will maintain growth until the end of 2022 and predicts that the price will reach \$64117.739 by the end of this year.

Elsewhere, economic forecasters are more optimistic, predicting that BTC will grow significantly throughout 2022. In fact, they predict a sustained bull market throughout the year, with BTC reaching \$83299 by December 2022.

Finally, digitalcoinprice is also overwhelmingly bullish on Bitcoin. The technical analysis of the platform shows that BTC will continue to grow throughout 2022, reaching a potential high of \$94830.89 in 2022.

Naturally, this consensus among major analysts suggests that it may be prudent to buy Bitcoin now. However, investors should be aware of significant differences between forecasts and manage their expectations accordingly.



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# XRP

When XRP is involved, the prediction is slightly inconsistent. Tradingbeats believes that the alternative currency will steadily climb to about \$2.26 in December 2022. Elsewhere, wallet investor believes XRP will reach \$2.88 in December 2022.

Finally, digital coinprice forecasts that XRP will reach \$1.59 by the end of this year. The trajectory of XRP may not be as impressive as Bitcoin, but few people have other expectations. At this stage, anyone who intends to buy Ripples now should take it as part of a broader cryptocurrency investment strategy.



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## 4. What Did the Experts Say

The last section of our comparison between XRP and BTC is to see the experts' evaluation of each token. Usually, this is an important indicator of market sentiment. If a major investor suddenly decides to invest in Rebecca or buy Bitcoin in 2022, you can think that it is not only based on thorough market analysis, but also the interest from important people and institutions can sometimes become all the factors that trigger a bull market.

The best example of this is Tesla's acquisition of \$1.5 billion of Bitcoin in February 2021. The news led to a 17% jump in the price of Bitcoin to \$45220, a record high. In addition, the opinions of people in the technology industry such as Elon Musk have great authority. These opinions alone can promote prices. We also saw his dogecoin twitter in February and March.

Of course, many industry voices suggest that people buy Bitcoin in 2022. Key figures such as Mike Novogratz and Tom Fitzpatrick of Citibank predict that BTC will have a huge growth in the coming months. Several other well-known industry experts said they intended to invest in Bitcoin, including ric Edelman, founder of Edelman Financial Engines, who believes that 1% of any portfolio should be designated for Bitcoin.

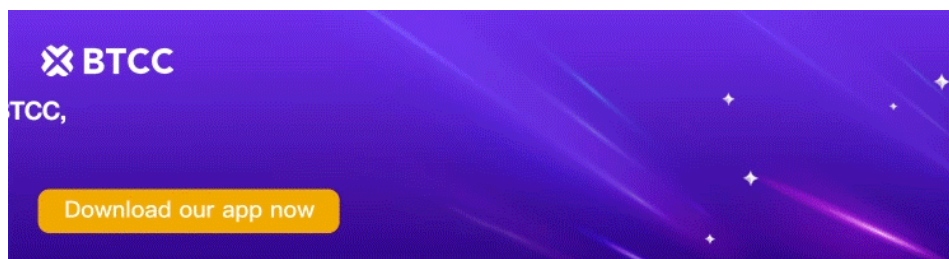
## Many Opponents

All this bodes well for BTC, but does anyone suggest that people buy Ripple in 2022? There are few opinions here, let alone differences. However, there are some fairly large names that support XRP – especially many well-known financial institutions, such as JPMorgan Chase, Santander bank and Bank of America. The support from these banking heavyweights certainly suggests that it may be



wise to invest in Ripple.

However, XRP also has many opponents - especially after the securities and Exchange Commission ruled in 2020. For example, hackernoon columnist xenofon believes that XRP is unlikely to grow significantly in 2022, while Frances Coppola, an economist who writes for Forbes and the financial times, believes that XRP's party is over and those who initially chose to invest in Ripple are now looking to unload their shares.



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## 5. Conclusion

So, is Ripple a better investment than Bitcoin? It may be quite obvious now that asking whether to invest in Bitcoin or buy Ripple in 2022 is a little counterintuitive. There is no direct investment opportunity between the two currencies, so there is no direct investment opportunity.

In fact, in the unpredictable cryptocurrency and blockchain world, Bitcoin and Ripple can actually complement each other as part of a diversified portfolio. If you choose to buy Bitcoin in 2022, it can be said that you can at least expect to see some growth. However, it should be noted that if you choose to invest in Ripples, you will be able to get much more tokens with minimal expenditure. BTC is the most stable cryptocurrency, so if you only invest in one token, it may be your best choice.

However, those who are prepared to take more risks may still want to consider buying the rupiah in 2022, because it must have great growth potential, and its price is still restrained by the ruling of the securities and Exchange Commission.

No matter what kind of token you choose, remember that the cryptocurrency market is notoriously volatile, and nothing can be guaranteed. Although the positive comments of leaders like Elon Musk can increase the value of a coin overnight, it is worth noting that the reverse is also true.

In the final analysis, the final decision is up to you. What kind of investor do you want to be? Which technology makes you more excited? Which technology is currently the most underestimated? If you find out the answer to this question, you will know whether Ripples are more suitable for investment than Bitcoin.

**Don't miss:**

[What is Ripple? What is XRP? Guide For Dummies](#)

[Why Are XRP Prices So Low? The Price Prediction of Ripple](#)

[How to Trade Ripple \(XRP\) Futures on BTCC](#)