

Ripple's XRP Growth Sparks UK Investor Interest

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Ripple's cryptocurrency XRP has continued its upward momentum this week, with growing investor interest in the United Kingdom as the company appears to have closed the chapter on its long-running dispute with US regulators. XRP is currently trading near \$3.10, and is being watched for signs of whether it may retest the \$3.30 level, raising questions about what this could mean for UK investors and the wider financial market.

Reportedly, XRP trading activity in global spot markets has increased by around 14 per cent over the past 24 hours, with futures open interest rising from approximately \$7 billion to \$8.3 billion. This activity suggests a renewed appetite for the digital asset following a brief downturn over the weekend.

Ripple and the SEC have filed a joint request to dismiss their appeals, effectively closing the appellate phase of the legal battle. The underlying court ruling on XRP's status—in public sales not classified as securities, but institutional sales deemed unregistered—now stands, along with a \$125 million civil penalty. This development has been widely welcomed by market participants, who believe that legal certainty could pave the way for further institutional adoption.

For UK investors, the resolution brings greater legal clarity on XRP's classification, although regulatory uncertainty remains in domestic markets. While the Financial Conduct Authority (FCA) has not approved an XRP exchange-traded fund in the UK, analysts suggest that regulatory clarity in the US may prompt renewed consideration of crypto-linked investment products in Britain.

Ripple's stablecoin, Ripple USD (RLUSD), has gained traction since its launch. It currently has a market capitalisation around \$666 million, though earlier reports had placed it nearer to \$500 million—suggesting significant growth but a wide range of estimates.

Stablecoins play an increasingly important role in global payments and remittances. For the UK, where millions of people send money abroad to family and business partners, the ability to transfer funds at lower cost and without the volatility of traditional cryptocurrencies is particularly significant. Financial analysts note that wider adoption of RLUSD could support Britain's remittance corridors to regions such as Africa and South Asia.

XRP has broken out of its descending price channel, strengthening its short-term outlook. Technical analysts are watching for a possible breakout above the \$3.40 resistance level, with targets of \$3.65 and higher cited. However, the market remains volatile, and investors are urged to recognise the risks involved.

If approved, an XRP spot ETF in the United States could create additional momentum and liquidity, which may spill over into UK markets. A recent executive order from the White House instructed officials to investigate how cryptocurrency might be integrated into retirement accounts—a move that could increase mainstream access to digital assets.

Britain's position as a financial hub means that global cryptocurrency developments often have a direct impact on domestic markets. Should Ripple succeed in establishing broader use of its RLUSD stablecoin, UK businesses and individuals could benefit from more efficient international transactions.

Rights advocates argue that stablecoins like RLUSD could enhance financial inclusion by offering low-cost cross-border payments beneficial to migrant workers and their families. While this is not a replacement for traditional banking systems, it could play a supporting role in ensuring fairer access to global financial services.

Market observers note that XRP's recent performance and the closure of its legal saga has brought renewed attention to the cryptocurrency. For UK investors, the outcome of regulatory discussions in both London and Washington will be crucial in determining whether the asset can become more widely integrated into formal investment products.

As Ripple expands its ecosystem and promotes RLUSD adoption, the UK financial sector may soon need to address how to regulate, integrate and monitor such assets. For now, XRP continues to build momentum, with traders eyeing the critical \$3.4 breakout level as the next test.