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Thread: [Which Crypto Could Be The Better Investment Now: MUTM or DOGE?](#)

Stanley - January 3, 2026, 10:20 am

Which Crypto Could Be The Better Investment Now: MUTM or DOGE?

Dogecoin (DOGE) and Mutuum Finance (MUTM) are two very different cryptocurrencies at very different stages. DOGE is already widely distributed and heavily traded, while MUTM is still in its presale phase, offering early access before public trading.

<https://hackernoon.com/which-crypto-could-be-the-better-investment-now-mutm-or-doge?source=rss>

webdev77 - January 3, 2026, 3:35 pm

Neither. BTC or bust. Alts are increasingly becoming a bad investment and more of a spray and pray option.

RangoWorld - January 3, 2026, 11:10 pm

None. Only BTC is the King

Jamika - January 4, 2026, 12:06 am

I think doge died along time ago , its surprising that some still use or stack them

bok3r99 - January 4, 2026, 8:08 am

This is a classic 'High Risk vs. Established' comparison.

DOGE is obviously the 'safe' bet in the meme category, it has massive liquidity and the backing of a huge community. However, its main issue is the lack of native utility and the inflationary supply. It's mostly driven by sentiment, which is great for short-term spikes but harder for long-term fundamental growth.

MUTM is interesting because it's moving into the DeFi lending space with a dual P2P/P2C model. The fact that they have completed audits by Halborn and CertiK is a good sign for a presale project, as it shows they are prioritizing security, something many 'rug-pull' projects ignore. The \$18M+ raised suggests there is serious capital behind it.

Personally, I think it depends on your portfolio strategy. DOGE is for those who want lower volatility, while MUTM is essentially a seed-stage investment. If their V1 protocol launch on testnet goes smoothly, the \$0.06 launch price could just be the beginning.

As always, DYOR, but the utility-driven approach of MUTM definitely looks more 'entrepreneurial' than just betting on memes.

Terry A. Davis - January 4, 2026, 1:32 pm

Garlicoin to the moon baybay.

