



UK CRYPTO ADOPTION & ATTITUDES IN 2026

PULSE RESEARCH

UNDERSTANDING CRYPTO ADOPTION IN THE UK



RESEARCH METHODOLOGY

SEC Newgate conducted an online **survey with n=2001 respondents** in **March 2026**.

The sample comprised of **18+ adults** in the **United Kingdom**, proportionally **representative** across **age, gender** and **region**.

KEY FINDINGS

CRYPTO REMAINS MARGINAL IN THE UK INVESTMENT LANDSCAPE.

Despite **2 in 3** of UK adults investing in some form of asset, only **1 in 10** currently invest in crypto. This places crypto far behind mainstream assets such as savings, pensions and shares. However, investment into crypto is in line with investment funds, and more common than investment into property, government bonds, collectibles and commodities.

CRYPTO REJECTION IS PREVALENT FOR OVER HALF OF THE UK PUBLIC, BUT A MEANINGFUL MINORITY ARE OPEN TO IT

Over half of UK adults (**55%**) actively reject crypto. However, over **1 in 4 (28%)** are considering or open to crypto, demonstrating considerable appetite for crypto investment in the UK.

THERE IS WIDESPREAD CYNICISM ABOUT THE CRYPTO INDUSTRY IN THE UK, AND THESE CONCERNS ARE SHARED - TO A DEGREE - BY THOSE WHO ARE INVESTING OR ACTIVELY CONSIDERING IT

The UK public are sceptical about crypto and the industry, with negative perceptions driven by Crypto Rejectors. Whilst Crypto Investors and Active Crypto Considerers hold more positive views, confidence is far from universal. Mixed perceptions around trust, safety, and regulation persist even amongst those closest to crypto, suggesting lingering doubt may be holding some back from investing.

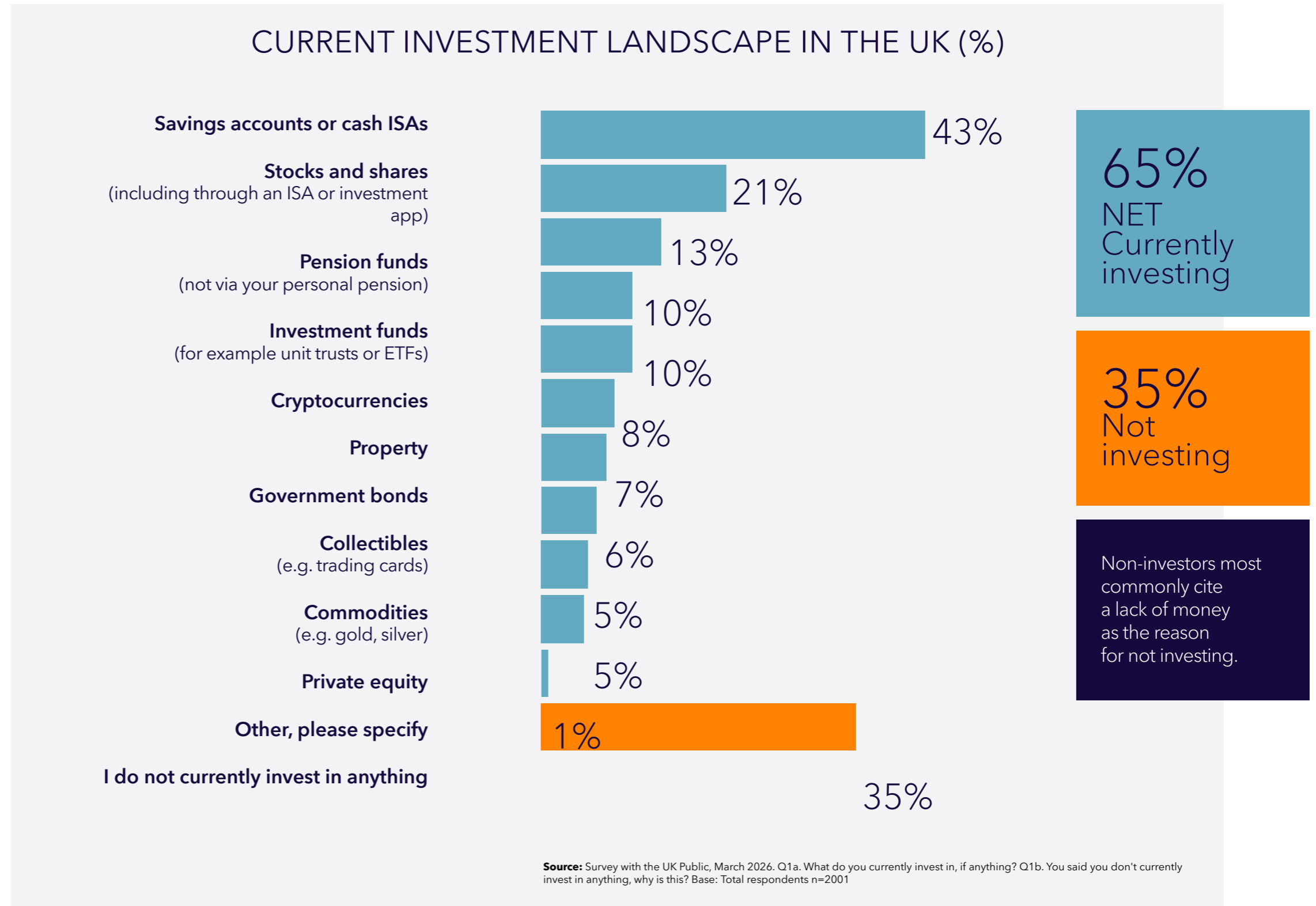
CRYPTO ADOPTERS HAVE HIGHER TRUST IN SOCIAL MEDIA SOURCES FOR FINANCIAL INFORMATION

Compared to Crypto Rejectors, Active Considerers of crypto and Crypto Investors are more trusting of the majority of sources for financial information, and are more likely to trust the financial information they would find on specific social media channels, particularly YouTube, LinkedIn, Reddit, Telegram, Substack, and Bluesky.

2 IN 3 OF THE UK PUBLIC ARE INVESTING, WITH 1 IN 10 INVESTING IN CRYPTO

Although crypto remains a niche investment overall, it performs strongly amongst less mainstream investment types.

1 in 10 UK adults currently invest in crypto, placing it on a par with investment funds and ahead of several other niche investments, such as commodities, private equity and collectibles.



THERE ARE FIVE DISTINCT CRYPTO PROFILES IN THE UK

NET Consideration: 28%

10% CRYPTO INVESTORS
n=194



"I currently invest in crypto directly or indirectly"

More likely to be:

- Male
- 25 - 44 year's old
- From higher income households (£75k+)
- Users of AI
- London-based

12% ACTIVE CRYPTO CONSIDERERS
n=239




"I am actively considering investing in crypto"

More likely to be:

- 18 - 34 year's old
- From higher income households (£125k+)
- Users of AI
- London-based

16% PASSIVE CRYPTO CONSIDERERS
n=312



"I am not considering investing in crypto right now, but I'm open to it"

More likely to be:

- Female
- 18 - 24 year's old & 35 - 44 year's old
- Users of AI

8% LAPSED CRYPTO INVESTORS
n=155



"I have previously invested in crypto but don't anymore"

More likely to be:

- Male
- 18 - 34 year's old
- From average income households (£35k - £49k)
- Users of AI

55% CRYPTO REJECTORS
n=1101



"I would not consider investing in Crypto"

More likely to be:






- 55+ year's old
- Retired
- From lower income households (under £35k)
- Non-users of AI

In general, **Crypto Investors**, **Active Crypto Considerers** and **Lapsed Investors** are more likely to be investing in a range of assets.



THE UK PUBLIC ARE SCEPTICAL ABOUT CRYPTO

ATTITUDES ON CRYPTO AND THE CRYPTO INDUSTRY (%)

	NET Disagree 0 - 4	NET Agree 6+
 I believe that the benefits of cryptocurrency outweigh the risks	50	23
 I am confident in the future of the cryptocurrency industry	49	23
 I am confident that cryptocurrency is a safe way to invest or grow my money	53	22
 I trust the cryptocurrency industry	53	21
 I believe cryptocurrency is well regulated in the UK	45	21

Source: Survey with the UK Public, March 2026.O3. Which of the following best describes your current investment, if any, into cryptocurrency? Base: Total respondents n=2001, 25 - 44 year old's n= 680, 18 - 34 year old's n=550, 18 - 24 year's old n=212, 35 - 44 year's old n=342, 55+ year's old n=801 HH income of £75k+ n=288, HH income of £125k+ n=101, HH income of under £35k n=863, Non users of AI n=709, Users of AI n=1292, Male n=961, Female n=1,025, Crypto Investors n=194, Active Crypto Considerers n=239, Passive Crypto Considerers n=312, Lapsed Crypto Investors n=155, Crypto Rejectors n=1101.

At a total level, Crypto Rejectors drive negative perceptions of the industry, however, even amongst Crypto Investors and Active Crypto Considerers, views are mixed.

At a total level, negative perceptions of the crypto industry are being driven by **Crypto Rejectors**, where agreement with key attitudes is markedly low.

Even amongst **Crypto Investors** and **Active Crypto Considerers**, views are mixed rather than wholly positive. While these groups are more likely to agree that the benefits of cryptocurrency outweigh the risks, and express trust in the industry, overall agreement scores do not reflect a positive consensus.

And among **Active Crypto Considerers**, agreement that crypto is safe, trustworthy or well regulated is not universal, suggesting that uncertainty persists even at the point of consideration. This residual doubt may be acting as a brake on adoption, slowing progression from interest to active participation.

	NET Agree (6+)					
	Total	Crypto Investors n=194	Active Crypto Considerers n=239	Passive Crypto Considerers n=312	Lapsed Crypto Investors n=155	Crypto Rejectors n=1101
%						
I believe that the benefits of cryptocurrency outweigh the risks.	23	62	53	22	43	6
I am confident in the future of the cryptocurrency industry	23	63	51	22	46	6
I am confident that cryptocurrency is a safe way to invest or grow my money	22	58	50	20	43	7
I trust the cryptocurrency industry	21	58	49	18	45	6
I believe cryptocurrency is well regulated in the UK	21	52	47	19	45	7

TRUST IN FINANCIAL INFORMATION IS HIGHEST FOR REGULATED AND PROFESSIONAL SOURCES

Crypto Investors and **Active Considerers** show higher levels of trust in social media sources for financial information than **Crypto Rejectors**, particularly YouTube, LinkedIn, Reddit, Telegram, Substack, and Bluesky.








NET TRUST IN FINANCIAL INFORMATION FROM MEDIA SOURCES (%)

Media source	NET Trust (%)
Financial advisor	65
The Financial Conduct Authority (FCA)	65
Financial advice websites	63
Television	49
Mainstream news	46
Radio	43
YouTube	33
LinkedIn	30
Facebook	24
Instagram	24
Reddit	22
Telegram	21
X/Twitter	21
Bluesky	19

THE RELATIONSHIP BETWEEN AI AND CRYPTO

Crypto Investors and Active Considerers are more likely to frequently use and trust AI.

AI USAGE & TRUST IN AI TOOLS (%)	NET AI Use	NET Trust of AI
TOTAL	65	35
 CRYPTO INVESTORS	88	62
 ACTIVE CRYPTO CONSIDERERS	91	59
 PASSIVE CRYPTO CONSIDERERS	81	38
 LAPSED CRYPTO INVESTORS	94	69
 CRYPTO REJECTORS	46	18

Crypto Investors, Lapsed Crypto Investors and Active Considerers also hold more positive attitudes towards AI than Crypto Rejectors.

At the same time, investors are more likely to feel concerned about the rapid growth of AI. This suggests a group that is more closely engaged with technological change overall, experience both its opportunities & its intensity more acutely.

Source: Survey with the UK Public, March 2026.O2. Looking at the list below, please indicate whether you use the following at all (for any purpose), and whether you would trust it as a source of financial information (i.e. information on investing, saving, budgeting etc). Q4. Below are some attitudes about cryptocurrency and the cryptocurrency industry. How much do you agree or disagree with the following? O3. Which of the following best describes your current investment, if any, into cryptocurrency? Base: Total respondents n=2001, Crypto Investors n=194, Active Crypto Considerers n=239, Passive Crypto Considerers n=312, Lapsed Crypto Investors n=155, Crypto Rejectors n=1101.



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