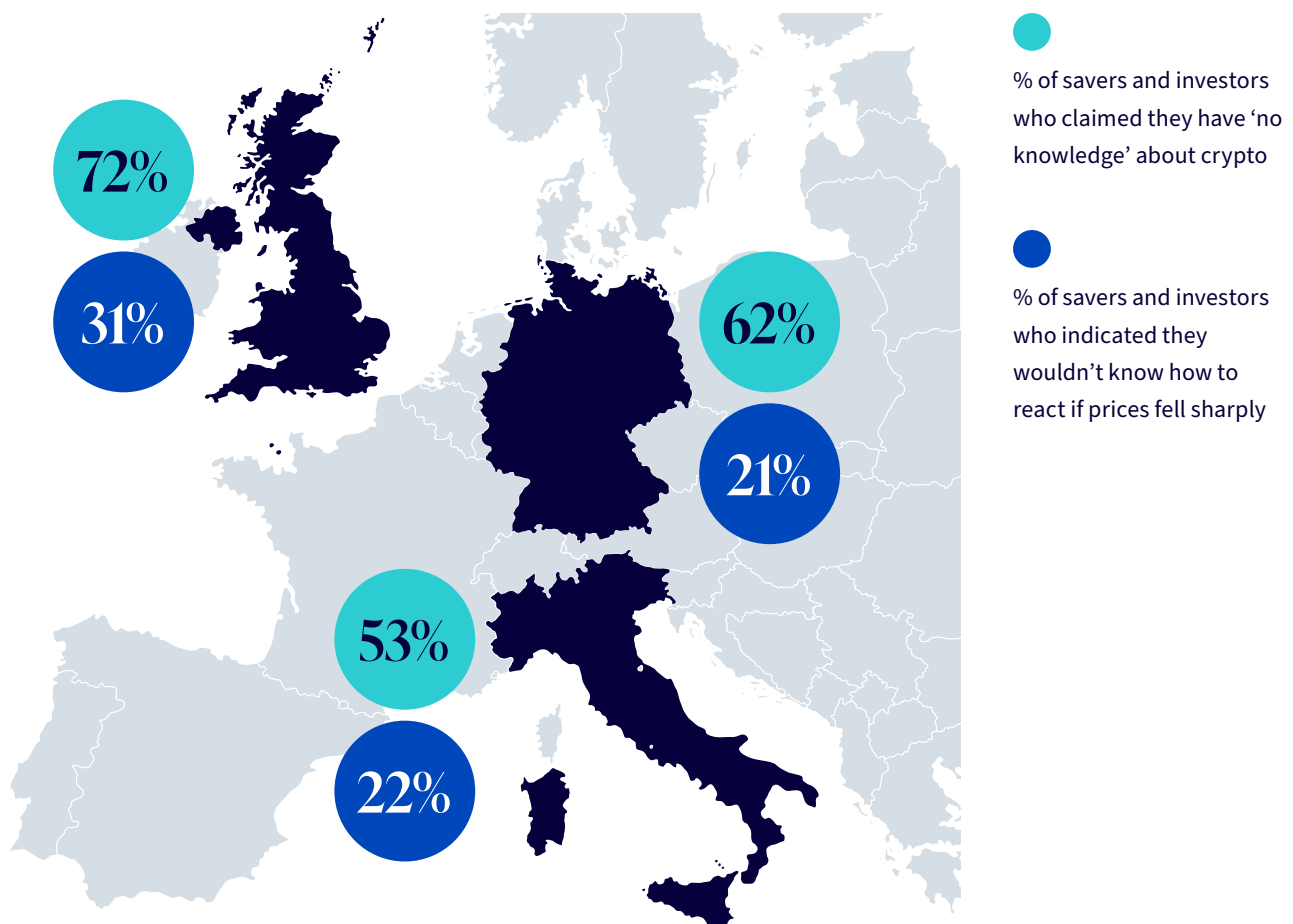


Are investors clued-up on crypto?

New research highlights demand for expert-led education

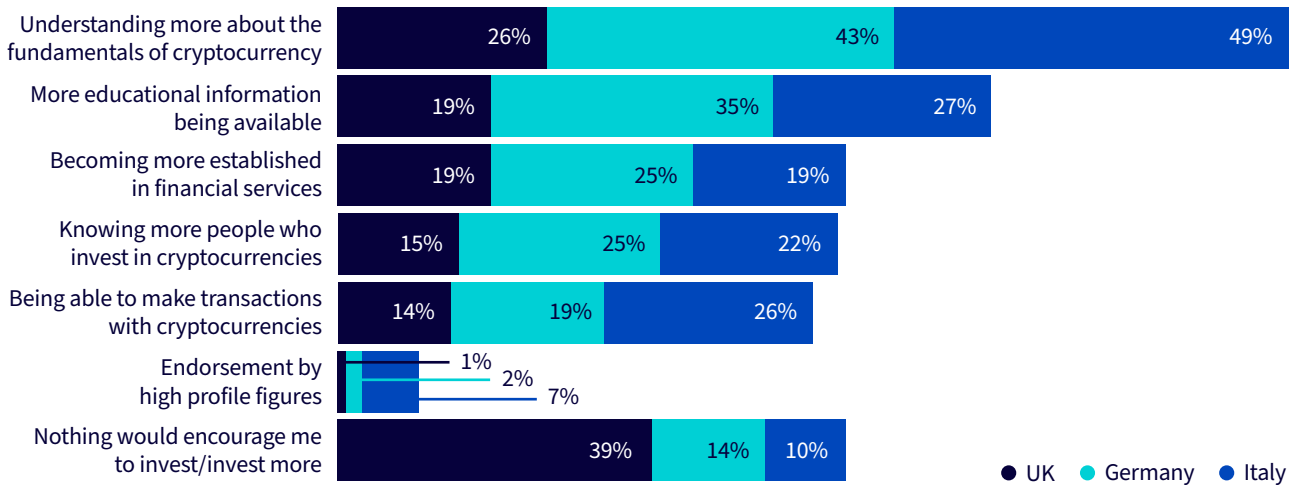
WisdomTree recently surveyed 3,000 retail savers and investors across the UK, Germany and Italy to understand sentiment around crypto. Whilst appetites for digital assets are rising, it's clear more education would help investors make informed choices.

Curious yet uncertain: Europe's mixed crypto mindset



Deeper understanding and more educational resources would unlock further investment in crypto

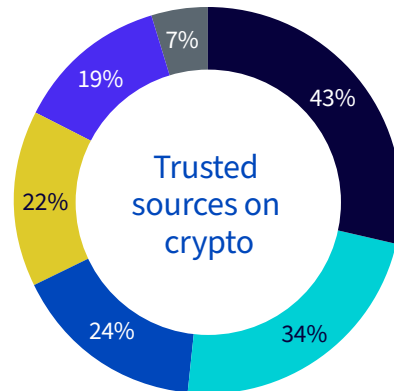
Respondents in all regions highlighted that a greater understanding of crypto fundamentals would encourage them to allocate to crypto or increase existing exposure.



Advisers, financial news websites and investment platforms are most trusted sources of crypto intelligence

Investors clearly want to learn more about cryptocurrencies, but where are they getting their information from?

Financial advisers scored highly across all regions as a reputable source for crypto research, especially amongst Italian respondents (52%), whilst the UK cohort are most reliant on financial news websites (38%).



- Financial advisers
- Financial news websites
- Investment platforms
- Friends/peers
- Crypto-specific media
- Other

Gen Z and Millennials most likely to use social media/influencers for crypto updates

Information outlets varied significantly by age bracket. 24% of 18-34 year olds choose social media and influencers as their preferred source for research, versus just 10% and 3% respectively for 35-54 and 55+ age groups.



Mainstream adoption matters: Nearly half all respondents would increase their crypto exposure if it was available from their bank

47%

Nearly half (47%) of survey respondents would be more likely to invest in crypto if their bank, investment platform or adviser offered access to these investments, highlighting the impact of trusted channel adoption on retail confidence.

36%

Similarly, over a third (36%) said the ability to include crypto in their pension plan would prompt them to consider an allocation.

Crypto curiosity is high across Europe, but execution is held back by knowledge gaps and the need for trusted access.

Our proprietary quantitative research shows that just a 1–2% allocation to crypto can improve the risk/return profile of a multi-asset portfolio. This level of exposure represents a neutral market position, making it suitable for most retail investors.

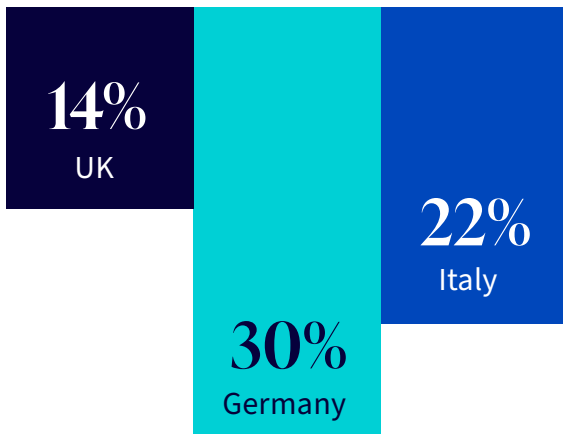
WisdomTree has led digital assets since 2019, launching one of Europe's first institutional grade, physically backed crypto ETPs. With expert research, we help investors navigate this evolving asset class with confidence.

[Visit our Crypto ETP Centre for all our education resources.](#)

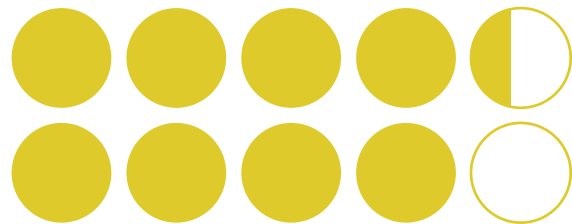
UK investor crypto confidence needs a boost

As institutional adoption of crypto increases, the asset class is becoming increasingly mainstream. With a global market cap of over \$3 trillion dollars¹, it can no longer be ignored. However, UK respondents appear to be lagging their German and Italian counterparts.

UK least likely to see crypto as mainstream



Only 14% of UK survey participants see crypto as mainstream vs 30% in Germany and 22% in Italy.



84%

Overall, 84% of UK respondents are concerned about security when it comes to investing in crypto, with nearly half (49%) saying they are 'very' concerned.

German and Italian retail investors have been able to buy crypto ETPs via regulated entities for a number of years, whereas UK retail investors have been unable to access these products. Until now.

¹ Coingecko, as of 6 February 2024.

New FCA regulation removes major barriers for UK investors

UK respondents named volatility, security and regulatory uncertainty as their biggest concerns when thinking about investing in crypto. However, new FCA regulation, which came into place on 8 October 2025, may begin to alleviate UK investor concerns around regulation and security. With the FCA lifting the ban on retail access to crypto exchange-traded products (ETPs), UK investors can now buy crypto ETPs on regulated exchanges, including the London Stock Exchange.

ETPs offer a safer way to hold crypto

Direct crypto holdings	Crypto ETP
<h3>Security of assets</h3> 	
Investor must manage private keys; risk of hacks, phishing, lost keys.	Custodied by regulated institutions with institutional-grade security protocols.
<h3>Ease of access</h3> 	
Requires setting up accounts with crypto exchanges, wallets, and learning technical processes.	Bought and sold like a stock or exchange-traded fund (ETF) through a regular brokerage account.
<h3>Regulatory oversight</h3> 	
Often limited or fragmented regulation; varies by exchange/jurisdiction.	Listed on regulated exchanges; subject to securities regulations.
<h3>Costs</h3> 	
Exchange fees, blockchain network fees, wallet fees; potential bid-ask spreads.	Management fee (typically transparent), bid-ask spreads; no blockchain transaction fees for the investor.
<h3>Liquidity</h3> 	
Liquidity can vary depending on exchange; sometimes slower withdrawal times.	High liquidity during market hours, same as other exchange-traded products.

WisdomTree crypto ETPs: leading with innovation, scale and trust

As the first established asset manager to launch a bitcoin ETP in 2019, we've continued to lead in product innovation and cost efficiency for professional investors. Our crypto ETPs, which include single coins and diversified baskets, are listed on major European stock exchanges and combine an institutional-grade custody model with more than 20 years' experience managing physical ETPs.



*All data sourced from WisdomTree survey conducted by Opinium carried out on 3,000 adults with £/€ 5,000 in savings or investments based in the UK, Germany and Italy, with 1,000 respondents per country.

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