Financial and Monetary Systems

A digital economy at an inflection point: What to expect for digital assets in 2026

Published Jan 13, 2026

Regulatory clarity facilitates increased adoption and scalability of digital assets.

Asset tokenization is accelerating, which is impacting capital markets, liquidity and access to investment products.

Blockchain increasingly becomes infrastructure as adoption shifts from experimentation to enterprise-grade deployment.

The year 2026 is shaping up to be a defining moment for digital assets. Digital assets include digital payments (crypto, stablecoins, CBDC, deposit tokens) and tokenized assets, which are all underpinned by blockchain technology. The convergence of clearer regulatory frameworks, increasing enterprise-grade deployment, and improving interoperability is pushing blockchain from experimental applications to the foundations of a new digital financial market infrastructure.

The trends below illustrate how the landscape is moving and what global leaders should prepare for.



The year 2026 is shaping up to be a defining moment for digital assets. Image: Getty Images

Increased regulatory clarity

One of the key accelerators for adoption of any emerging technology is improved regulatory clarity. In 2025, there were several advancements in digital asset regulation globally. Singapore and the UAE have been some of the first movers for digital asset regulation. Within the past year, we saw several new regulations, particularly related to stablecoins in Hong Kong, in Europe and in the US. The Genius Act has been a trigger prompting more jurisdictions globally to be accelerating regulation in this space.

In the next year, several jurisdictions are expected to roll out more regulatory guidance for digital assets. In the US, there is a proposed Clarity Act that is focused on the market structure for digital assets. Greater policy certainty enables responsible innovation and gives businesses the confidence to scale.

The growth of stablecoins

Stablecoins are becoming a key bridge between fiat and decentralized systems. As such, there has been a growth in the transaction volume for stablecoins. In 2024, total stablecoin transaction value has grown significantly; but roughly 92% ($24 trillion) was linked to crypto trading and

on/off-ramping. While most transactions continue to be for crypto trading, other use cases may grow in the next year.

Although there is a rise in the usage of stablecoins, many institutions still continue to explore other digital payment options like central bank digital currencies and deposit tokens. Each of these digital currency options have trade-offs, and there will continue to be exploration and experimentation, which will likely result in usage of different digital payments in parallel for different use cases.

The rise of asset tokenization

A leading trend entering 2026 is the growth of tokenization. Experimentation in tokenization has been ongoing for over a decade, but there is increased momentum in this area, especially from traditional financial institutions. Larry Fink and Rob Goldstein of Blackrock have shared their view that "tokenization can greatly expand the world of investable assets beyond the listed stocks and bonds that dominate markets today."

Blockchain enables fractional, programmable and tradable digital representations of assets, offering liquidity, transparency and efficiency. Entire asset classes, from funds to bonds to real estate to carbon credits, are poised to move on-chain, reshaping capital markets and broadening access to investment opportunities.

TradFi converging with DeFi

As the blockchain space evolves, there is a growing number of Web3 native companies and many traditional financial institutions that are actively experimenting with digital assets. In 2026, there will be an increased convergence between the "TradFi" and "DeFi" world.

There are many traditional financial institutions that are integrating digital assets into their business. For example, JP Morgan just issued their USD deposit token, JPM coin, on a public blockchain. Also, Citi integrated Citi Token Services with 24/7 USD Clearing for Real-Time Cross-Border Payments and Liquidity Management.

Financial services companies across the value chain – including asset managers, financial market infrastructures, payment providers, fintechs and investors – are incorporating blockchain-enabled solutions. Stakeholders across the financial markets are increasingly adopting distributed ledger technology to reduce friction, improve transparency and lower transaction costs.

Why 2026 matters

With growing regulatory certainty in 2025, this year is pivotal for scaling digital asset solutions responsibly. Next year is an important time to lay the foundations for leveraging blockchain solutions:

- Entire asset classes may become tradable on-chain, reshaping capital flows, investment liquidity and global finance.
- Corporations and institutions might embed blockchain in core operations and balance-sheet infrastructure.
- Global frameworks solidify, setting the rules for cross-border digital finance.

In order to ensure that digital assets are adopted in a responsible manner, there are a few priorities to keep in mind:

- **Interoperability**: multi-chain ecosystems and cross-chain bridging will allow different blockchains (public, private, permissioned) to work together, enabling truly global distributed systems.
- **Global coordination**: digital assets are a new innovation and this provides the opportunity for global coordination when creating the systems and regulations that govern them.
- **Public-private cooperation**: both the public and private sector can collaborate when adopting digital assets solutions.

What businesses, policymakers and leaders should do:

- Business leaders – Evaluate how blockchain could integrate with your asset base, operations and capital structure.
- Investors and asset managers – Explore tokenized assets and how this might change or enhance the investment process or create new investible assets.
- Policymakers and regulators – Aim to provide regulatory clarity to encourage transparency, best practices and frameworks that support interoperable, cross-border digital finance.
- Technologists – Design for interoperability, privacy and resilience. Contribute to standards and governance models that give stakeholders clarity and trust.

As blockchain and digital assets continue to grow in 2026, these trends are shaping the foundation for a more efficient, inclusive and transparent global economy.



Sandra Waliczek

Blockchain and Digital Assets, World Economic Forum