

PRESS RELEASE

Crypto Banking Survey 2026: 62% of clients want crypto services from their bank, and those who do are ready to switch providers

The second edition of the Crypto Banking Survey, conducted by the Digital Gold Institute for CheckSig, reveals a now-mature demand for crypto services. For banks, failing to offer them is becoming a concrete risk to client relationships.

Milan, 17 June 2026 — 62% of Italian banking clients expect their bank to offer services related to crypto-assets. Among them, 69% — nearly 7 out of 10 — would be willing to open a relationship with another institution in order to access such services. This is the key finding of the second edition of the [Crypto Banking Survey](#), carried out for CheckSig — a MiCAR-authorized crypto operator regulated by Consob — by the Digital Gold Institute, the leading European research centre dedicated to the crypto ecosystem.



For the banking sector, the message is clear: the absence of a crypto offering is no longer a neutral choice, but a potential competitive risk. The **MiCA Regulation** has established a clear and harmonised operating framework at European level. At the same time, the window for action is narrowing, as foreign banks already authorised under MiCAR and crypto-native operators expanding into traditional financial services are entering the Italian market.

For banks, the risk is losing the client relationship

Among those who want crypto services from their bank, **69% say they would be willing to turn to another institution to obtain them**. The issue is therefore not only the introduction of new

products, but the ability to retain and strengthen relationships with client segments that are highly relevant in terms of wealth and long-term financial potential.

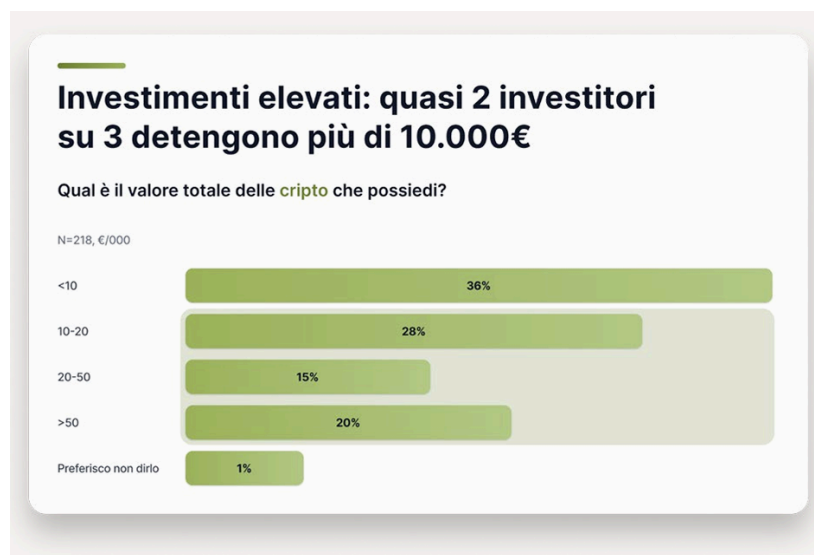
Demand is strongest among younger and wealthier clients

62% of Italian banking clients expect crypto services from their bank, with the figure rising to **89% among younger clients with greater financial capacity**. Clients want access to this asset class through trusted, regulated intermediaries capable of providing advisory support.

“The most requested services — financial advisory, custody and trading — are precisely areas where banks already have established expertise and a distinctive role. The data points to a mature demand that would prefer to turn directly to one’s own bank. The question is no longer whether to integrate crypto services, but how quickly,” comments **Maurizio Buseti**, Head of Business Development at CheckSig.

Crypto-assets in Italians’ wealth strategies

Behind this demand for services lies an already consolidated level of adoption. **43% of Italians have already invested or intend to invest in crypto-assets** and, among investors, **63% hold positions above €10,000**. Interest is concentrated among the 20–39 age group and higher-wealth segments, with a profile oriented towards diversification and long-term asset management.



The full report is available on the dedicated page: [Crypto Banking Survey 2026](#).

Methodological note

The Crypto Banking Survey 2026 was carried out for CheckSig by the Digital Gold Institute. The survey was conducted by an independent third-party provider using CAWI methodology — Computer-Assisted Web Interviewing — on a representative sample of 1,000 employed Italians aged between 20 and 65. The quantitative analysis is complemented by a qualitative section curated by Fintech District, the international community of reference for the Fintech and Techfin ecosystem, which today includes more than 300 companies. The section features contributions from operators active in the integration of crypto services within the banking sector, including Trade Republic Bank and Banca Sella.

Su CheckSig

Fondata nel 2019 come spin-off del Digital Gold Institute — il principale think tank europeo su Bitcoin, cripto-attività e blockchain — CheckSig offre soluzioni avanzate per investitori privati e istituzionali. La sua missione è rendere l'investimento in cripto-attività semplice e sicuro, offrendo servizi di acquisto e vendita, custodia, staking e supporto alla compliance fiscale. La società fornisce anche la piattaforma B2B / B2B2C [CheckSig Clear \(clear.checksig.com\)](https://clear.checksig.com) ed è:

- il primo operatore cripto autorizzato MiCAR da Consob;
- la prima società al mondo, nel 2020, ad aver introdotto la Prova-delle-Riserve pubblica;
- l'unica società cripto in Italia dotata di copertura assicurativa, fornita da una primaria compagnia con rating AA di Standard & Poor's;
- l'unica società cripto in Italia ad aver ottenuto attestazioni SOC 1 / SOC 2 Type II, a seguito di audit continui sui controlli di sistema e organizzativi condotti da una società appartenente alle Big Four;
- dal 2024, il primo e finora unico operatore cripto ad agire come sostituto d'imposta per i clienti italiani.

Contatti stampa: press@checksig.com

Su Digital Gold Institute

Fondata nel 2018, il Digital Gold Institute (DGI, www.dgi.io) è il primo e principale centro di ricerca europeo dedicato all'ecosistema cripto. L'Istituto adotta un approccio interdisciplinare che integra economia monetaria, tecnologia, diritto e finanza, con l'obiettivo di analizzare l'evoluzione del settore cripto e favorirne l'adozione all'interno della finanza tradizionale. Le sue iniziative contribuiscono al dibattito pubblico e accademico attraverso ricerca e formazione, e offrono alle istituzioni supporto attraverso attività di consulenza strategica e operativa. In collaborazione con l'Università degli Studi di Milano-Bicocca, l'Istituto è membro fondatore del [Crypto Asset Lab](#), la cui conferenza annuale è co-organizzata con la Commissione Europea (Direzione Generale Joint Research Centre).

Contatti stampa: info@dgi.io