

Crypto Curiosity Has Grown Among Americans. But Trust Hasn't.

- Only one third of Americans surveyed have invested in crypto.
- 40% of non-investors say lack of knowledge is the main reason holding them back.
- 37% say they would trust their bank most to help them invest in crypto.

New York, June 2 2026 – New US market research from bunq, Europe's second-largest neobank, suggests that while Americans are open to exploring crypto, broad consumer adoption still appears limited by trust and accessibility concerns.

The Crypto Trust Index found that nearly half of those surveyed believe the current economic climate makes it more important to explore alternative investments like crypto. Yet just under a third of those surveyed (32%) have ever invested in crypto.

Among those who have never invested, the findings show that:

- 40% say lack of knowledge and understanding is the primary reason holding them back
- 28% cite risk and volatility.
- 27% say they do not trust or feel comfortable accessing crypto platforms and exchanges.

The findings suggest that for many Americans, crypto still feels difficult to navigate. More than a quarter of respondents (26%) say they would not know where to start if they wanted to learn about crypto investing.

The gap is particularly pronounced among women. Only 21% of female respondents say they have ever invested in crypto, compared with 48% of male respondents. Women are also more than twice as likely to say they would not know where to start if they wanted to learn about crypto investing.

The research also points to growing demand for more trusted and familiar entry points into crypto. The findings show:

- 37% say they would trust their bank most to invest in crypto.
- Only 10% say they trust crypto platforms and exchanges “a lot.”
- 57% say they trust crypto platforms and exchanges “not much” or “not at all.”
- 32% say basic education is the most important factor in helping them take a first step into crypto.

The preference for banks is even stronger among women. Nearly 40% of women say they would trust their bank most to invest in crypto, compared with 20% who would trust a crypto exchange. Only 4% of women say they trust crypto platforms and exchanges “a lot.”

Americans also appear to be looking for more clarity before investing in crypto. Around one-third say basic education or clear guidance would matter most, while 19% say a regulated and familiar environment is most important.

“For years, the crypto industry has been building for the insiders, but mainstream adoption will be is being driven by trust and simplicity, not complexity.” said **Joe Wilson, Chief Evangelist at bunq**. *“Users are open to exploring new ways to put their money to work, but they want to do it in a familiar, safe, and easy-to-use environment. At bunq, we’re building that bridge and making crypto accessible for anyone ready to take their first step.”*

About bunq

bunq, Europe’s second-largest neobank, has rebuilt banking from the ground up. As the world’s first GenAI-powered bank, bunq’s proprietary AI powers every part of the business, from helping users with their finances, to being baked into bunq’s own operations. By developing a product rooted in its users’ wants and needs, bunq makes life easy for location-independent people and businesses, starting from the way they manage money: how they spend, save, budget and invest.

Pioneering many things considered impossible, bunq was the first bank to get a greenfield European banking permit in over 35 years, raised the largest series A round ever secured by a European fintech (€193 million), and was the first EU neobank to achieve structural profitability. As part of its mission to build the first global neobank, bunq has also received its US broker-dealer license and applied for its US and Mexican banking license, with more global expansion to follow. Learn

more: www.bunq.com

Contact details

Email for press purposes only
press@bunq.com

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