

Three Quarters of Irish Adults Are Actively Managing Their Finances — But Only One in Four Has Ever Invested in Crypto

Dublin, 2 June 2026: Despite high levels of financial motivation, most Irish adults remain locked out of crypto investment — not from disinterest, but from a lack of knowledge and a shortage of trusted guidance, according to new research from bunq, The Crypto Trust Index.

The survey of 1,000 Irish people from Europe's second largest neobank paints a picture of a financially engaged population that is not being adequately served when it comes to managing their wealth. Three quarters of Irish adults (75%) are actively working to grow their wealth — 30% of them on a weekly basis — yet only one in four (25%) has ever invested in crypto, despite it being one of the most accessible high-growth investment options available to retail investors today.

A macro-level financial anxiety is shared broadly — 73% of Irish adults feel uncertain about their current finances, and 77% are uncertain about their financial position in five years — that anxiety has yet to translate into action.

The research identifies a mismatch between what Irish consumers want and what the market is offering them. Among adults who have not invested in crypto, 68% cite lack of knowledge as their main reason — this is not a market of reluctant risk-takers, but one of people who have not been given adequate information. Thirty-seven per cent say that clear guidance is the single most important factor that would lead them to take a first step, while nearly half (46%) say they would trust their bank above any other platform or provider to help them invest.

The perceived knowledge gap is most pronounced among women. Fifty-eight per cent of Irish women who have not invested point to lack of knowledge as their primary barrier, compared

to 37% of men. More than a quarter of Irish women (27%) say they would not even know where to begin looking for information about crypto — double the rate of men (13%).

“For years, the crypto industry has been building for the insiders, but mainstream adoption 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

Copy link

<https://press.bunq.com/266376-three-quarters-of-irish-adults-are-actively-managing-their-finances-but-only-one-in-four-has-ever-invested-in-crypto/>