

CRYPTO IN AMERICA: MERCHANT ADOPTION

JANUARY 2026

Crypto is rapidly moving into the mainstream, with 39% of U.S. merchants already accepting it at checkout, driven by undeniable customer demand. Adoption is also accelerating with 84% expecting crypto to become a common payment method within five years. Yet mass adoption is still contingent on ease of use, with a vast majority (90%) likely to accept crypto if the setup matched the simplicity of credit cards.

MERCHANTS ARE EMBRACING THE SHIFT TO CRYPTO

39 % of merchants already accept crypto, that rises to 50% of large enterprises.

 **50** % Large/Enterprise (\$500M+ in revenue)

 **32** % Midsize (\$10M - \$500M in revenue)

 **34** % Small (Less than \$10M in revenue)

 **26** % Among those that accept crypto, it represents just over a quarter (26%) of total sales.

 **7 in 10** (72%) of crypto-accepting merchants saw crypto sales rise in the past year.

CUSTOMER DEMAND IS REAL

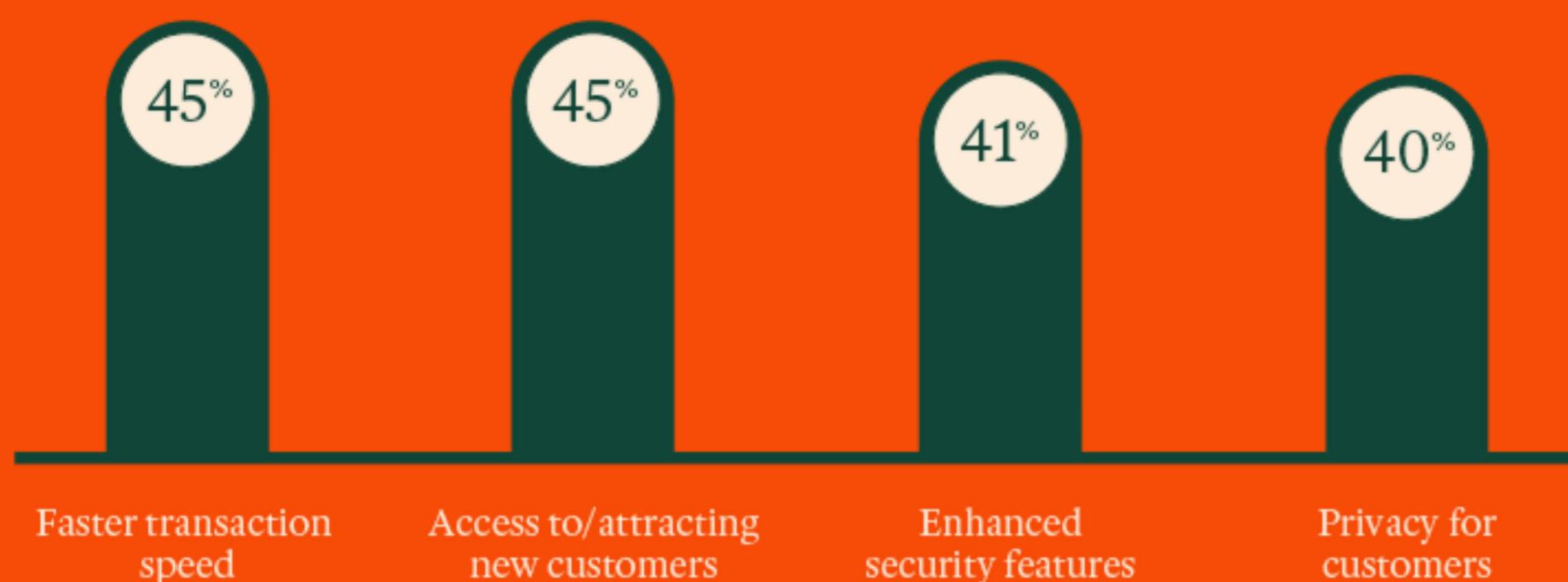
 **88** % report customer inquiries about crypto acceptance.

 **69** % say customers want to pay with crypto at least monthly.

 **4 in 5** (79%) agree that accepting crypto could help them attract new customers.

WHY MERCHANTS ARE MAKING THE SWITCH

Top reasons merchants value crypto acceptance

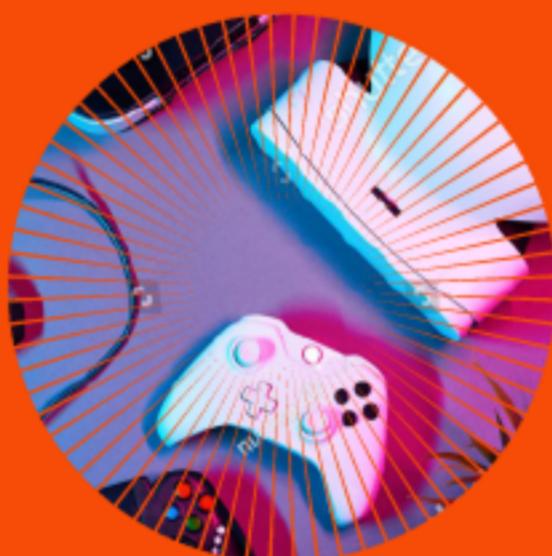


CATEGORIES LEADING THE CHARGE



81%

Hospitality & travel



76%

Digital goods, gaming, luxury & specialty



69%

Retail & e-commerce



THE FINAL HURDLE: MAKING CRYPTO PAYMENTS SIMPLE



90%

A large majority (90%) would be likely to try accepting crypto if setup were as easy as credit cards.



31%

agree crypto payments are already common - or will be next year.

84%

within the next five years.

If you're interested in learning more about crypto adoption trends and barriers in the U.S., reach out to media@nca.org

This survey was conducted online within the United States by The Harris Poll on behalf of The National Cryptocurrency Association from October 21-27, 2025, among 619 payment strategy decision makers in the retail/e-commerce, hospitality/travel, luxury/specialty, and digital goods/gaming industries who are employed full time and work in or are responsible for C-suite, e-commerce/digital, finance, or marketing areas of their companies. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 3.9 percentage points using a 95% confidence level. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact media@nca.org.



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