

# 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.

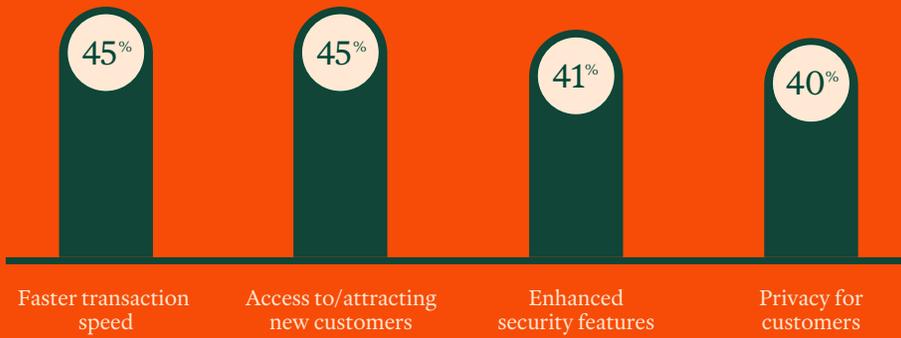


**4 in 5**

(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



## ACCELERATING CRYPTO ADOPTION IS FORECAST:



## THE FINAL HURDLE: MAKING CRYPTO PAYMENTS SIMPLE

**90%** of merchants would be likely to try accepting crypto if setup were as easy as credit cards.

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



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