



Bitget Wallet Onchain Report

# PayFi Unlocked: Crypto Payment Use Cases

Exploring what real users want to pay for with crypto  
across regions and generations

July 2025



Embargo: 6pm Singapore time, July 17th, 2025



# Background

## Why This Report Matters

As digital asset adoption matures, conversation is shifting toward utility. Stablecoins, non-custodial wallets, and real-world integrations are transforming crypto from an investment vehicle into an everyday payment tool.

This report explores how people actually want to use crypto to pay for goods. Conducted by Bitget Wallet, the survey collected insights from 4,599 users across all major regions. Rather than tracking price movements or protocol trends, this report focuses on real user behavior around spending – whether it's for groceries, gifting, game credits, or global travel.

By decoding what users want from crypto in practical terms, this report aims to guide builders, merchants, and ecosystem partners toward more meaningful product decisions. Whether you're designing a wallet feature, scaling an on-ramp, or onboarding your first merchant, these insights offer a clearer path to serving the next billion users.

At its core, this is not just a data set – it's a signal. **People are ready to use crypto, and now it's time to build for that demand.** Bitget Wallet has been actively expanding its PayFi capabilities to meet this demand. Users can now shop with crypto directly through our in-app merchant integrations, scan blockchain-native and national QR codes for in-store payments, and use linked crypto cards for seamless offline and online purchases. Together, these offerings maximize payment flexibility and make everyday crypto spending easier than ever.



"What matters most now is removing friction – streamlining the user journey so that crypto payments feel as intuitive as fiat. Crypto's future isn't just onchain – it's on the ground."

Jamie Elkaleh, CMO of Bitget Wallet

As a wallet serving 80 million users worldwide, we're seeing a clear shift: crypto is no longer just held or traded – it's being spent. From groceries and game credits to education and travel, users increasingly expect crypto to function as everyday money, choosing digital assets for fast, simple, and practical transactions. This shift signals a growing demand for wallets to move beyond storage and trading, and to enable real-world utility as part of daily financial life.

At Bitget Wallet, we're building to meet that demand. Our focus is on expanding payment use cases that make crypto as usable as traditional currencies. Through the Shop section, users can purchase goods and services directly in-app using crypto. QR-based in-store payments offer the convenience of mobile wallets, while our crypto-linked card bridges the gap between onchain value and offchain spending. Together, these solutions are turning crypto into a functional, everyday payment tool.



"As digital assets transition to real-world infrastructure, we believe payments will emerge as one of the most transformative and investable verticals over the next decade."

Forest Bai, Co-founder of Foresight Ventures

Blockchain-based payments have already proven to be a foundational use case for crypto. Meanwhile, legacy payment systems – some of which have been in place for over half a century – are increasingly inefficient and are due for disruption. We are witnessing rapid year-over-year growth in crypto payment volumes, driven by both retail and enterprise demand.

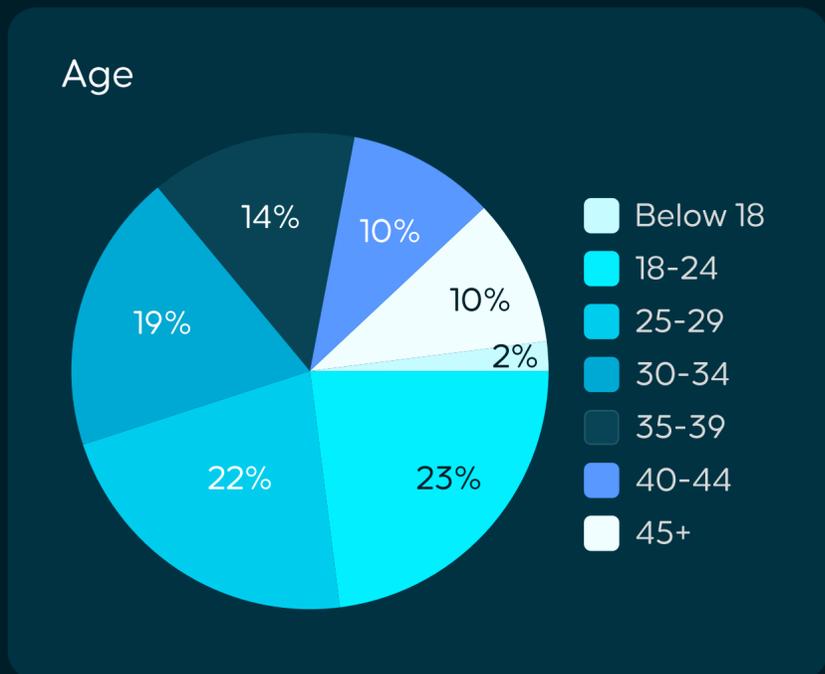
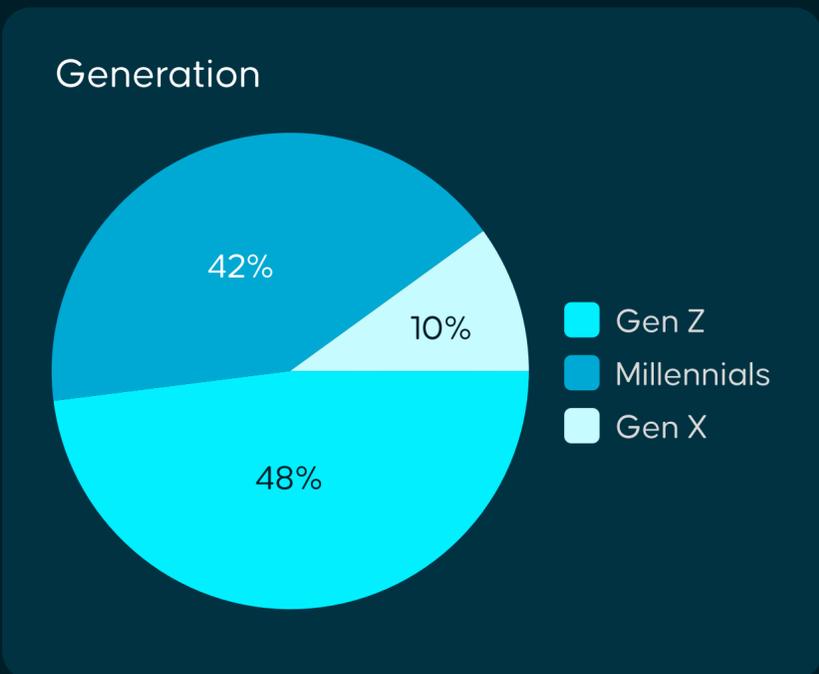
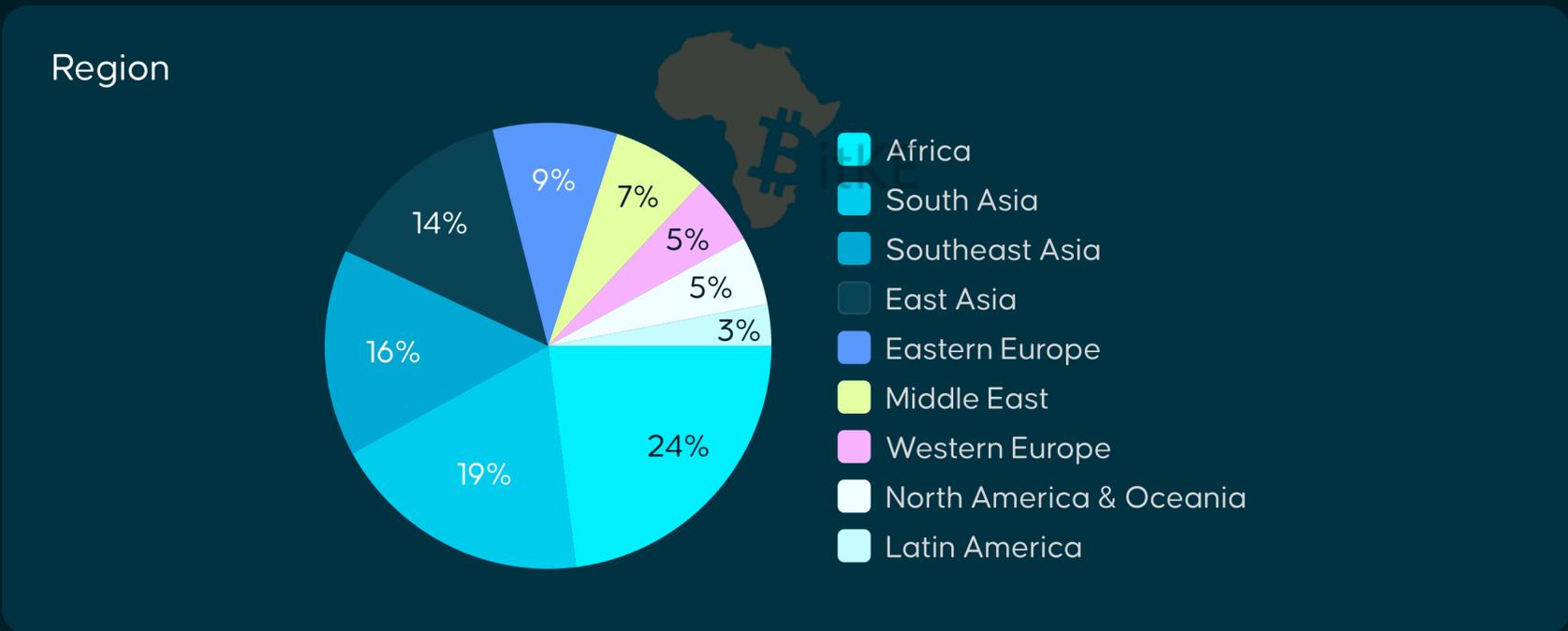
At Foresight Ventures, we're proud to support leading innovators like Bitget Wallet, who are building this new financial layer. The time is now to convert rising demand into scalable infrastructure and real-world adoption.

# Methodology

This report is based on an online survey conducted from February 7 to February 11, 2025, with 4,599 participants from the Bitget Wallet community. Representing a diverse mix of Gen Z (aged 18 to 29), Millennials (aged 30 to 44), and Gen X (aged over 45) users across various global regions, the findings offer a snapshot of the evolving crypto payment landscape.

Respondents answered questions about their crypto payment preferences – ranging from daily goods and utility bills to luxuries and education. All responses were self-reported and anonymized. The data was analyzed to identify global patterns, generational behaviors, and regional differences, offering a snapshot of how wallets are actually being used around the world.

## Respondent Profile (among 4,599 users)



## Executive Summary

- **Gaming (36%), daily purchases (35%), and travel bookings (35%) top global crypto payment interests,**

reflecting a shift toward practical, everyday use. Users are moving beyond viewing crypto as a long-term asset – they're increasingly integrating it into everyday transactions, especially where traditional finance is limited or costly.

- **East Asia shows the highest global interest in digital products (41%) and daily purchases (41%),**

pointing to mature digital ecosystems where QR code payments and mobile wallets are already commonplace—making crypto a natural extension of digital commerce.

- **Southeast Asia leads in gaming (41%) and gifting (36%),**

driven by a young, mobile-first population and widespread adoption of play-to-earn models and digital gifting culture. The region also shows high openness to in-store QR payments, making it a high-potential crypto payments hotspot.

- **Africa ranks highest in education payments (38%),**

a unique finding that reflects both the demand for cross-border access to learning and the need to bypass infrastructure gaps in traditional banking. Crypto here is a tool for upward mobility and digital inclusion.

- **Latin America ranks top for digital product purchases (38%) and online shopping (35%),**

Wallet behaviors mirror economic conditions and practical needs. Sending crypto is highest in Southeast Asia (60%) and Africa (53%), driven by high cross-border remittance flows and limited access to affordable banking. In Latin America, where inflation has eroded trust in fiat, users turn to wallets for onchain yield generation (41%) as a way to preserve and grow value. Eastern Europe leads in crypto payments (41%), reflecting wallet adoption for everyday transactions. In East Asia, long-term holding (43%) is a top use case, aligning with a more strategic, portfolio-style approach to digital assets rooted in high financial literacy and deep market participation.

- **The Middle East's high interest in gaming (41%), luxury goods (31%), and car purchases (29%)**

suggests a distinct use case: crypto as a premium lifestyle enabler. With supportive regulatory environments and strong purchasing power, users are using digital assets for high-value, discretionary spending.

- **Generationally, Gen Z favors gaming (39%) and gifting (35%),**

using crypto in socially driven, high-frequency contexts. Meanwhile, **Millennials are balanced adopters**—showing strong interest across categories like travel, subscriptions, and digital goods. **Gen X prioritizes travel (40%) and large purchases**, using crypto for more secure, practical needs.

- **Users prefer crypto for daily spending (35%) over online shopping (31%),**

a signal that in-person, real-life usage—like food, transit, or retail—is gaining traction, particularly when paired with QR code and card payment options.

# Global Insights

## Crypto Goes Beyond Investing – It's for Spending

The global landscape of crypto payments reveals a clear shift from investment to utility. Among 4,599 surveyed Bitget Wallet users, **gaming (36%), daily purchases (35%), and travel bookings (35%)** rank as the top three use cases, underscoring how crypto is being embraced for real-world needs. Notably, 32% of respondents are interested in using crypto for gifting and on digital products (phones, laptops, etc.), while 30% express interest in using it for education fees – a signal that crypto is not only transactional, but aspirational.

Interestingly, it is observed that users prefer using crypto for daily purchases (35%) over online shopping (31%), revealing crypto's rising role in in-person, everyday spending – from groceries to restaurants. This behavioral shift reflects growing confidence in stablecoins, QR-based payments, and mobile-first wallets as viable alternatives to fiat-based systems.

### ▶ Global Crypto Wallet Use Cases



#### ▶ Bitget Wallet Onchain Report

Based on a survey of 4,599 global users (February 2025)

Q: What are you interested in paying for with crypto? (Multiple Choice)

# Generational Insights

## Gen Z Spends, Gen X Shops Smart

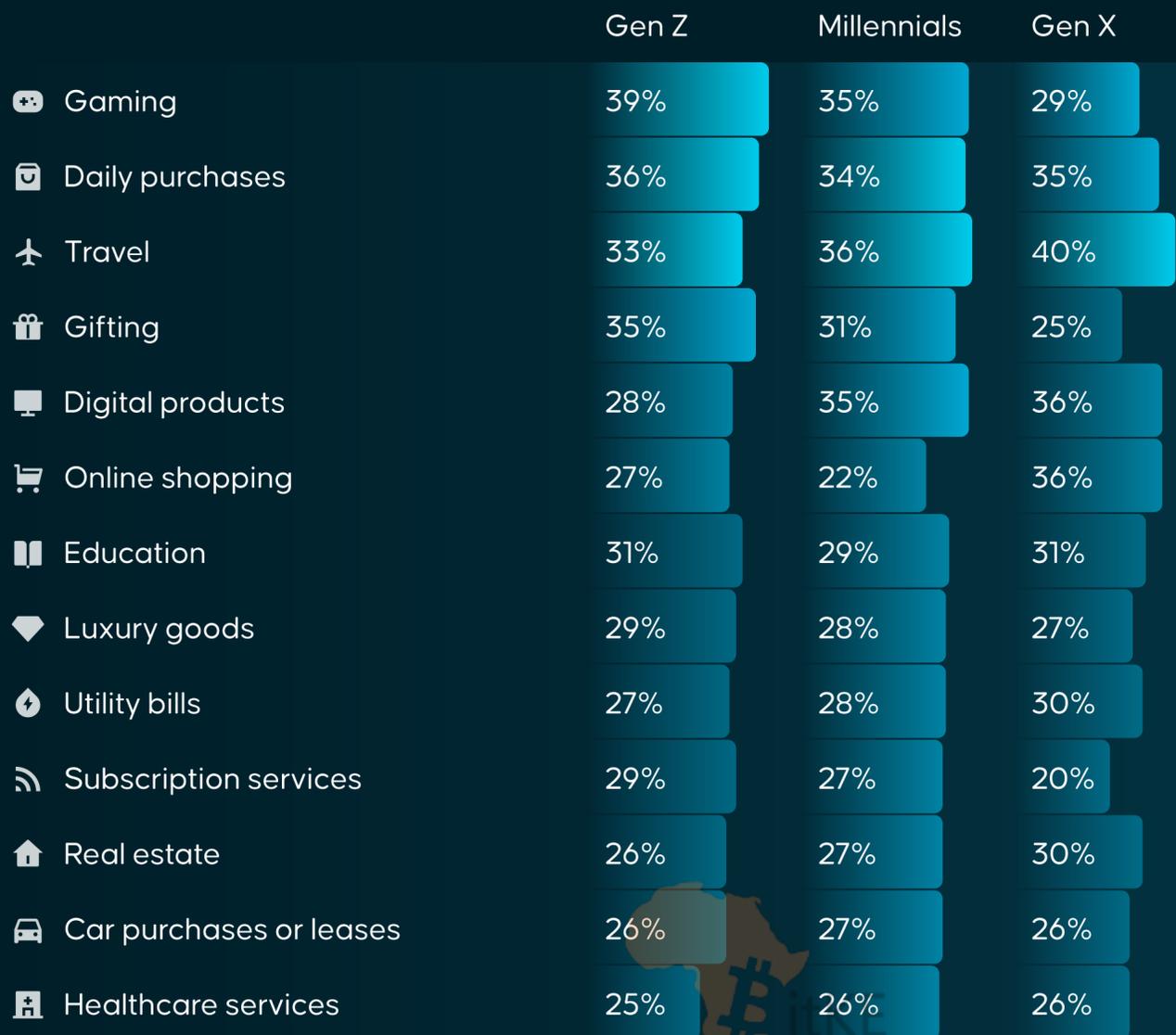
Different generations approach crypto with different goals—and their payment behavior reflects this divergence. For Gen Z users (aged 18–29), crypto is inherently social and entertainment-driven. A remarkable 39% use it for gaming, while 35% are interested in gifting and 29% in subscriptions for music or streaming. Gen Z values immediacy, seamless UX, and peer-to-peer features, making them highly responsive to gamified and socially engaging payment flows.

Millennials (aged 30–44) show strong interest across multiple categories, including travel bookings (36%), gaming (35%), and digital products (35%). This generation combines practicality with aspiration – they use crypto both as a convenience tool and a way to stretch value in areas like cross-border spending, e-commerce, and mobile services. Their behavior reflects crypto's evolution into a flexible, multipurpose payment solution.

Gen X users (aged 45 and above) lead in travel bookings (40%), digital product purchases (36%), and online shopping (36%), utility bills (30%) and real estate (30%). This generation favors value-driven, secure, and reliable spending. They are more likely to use crypto for larger, long-term, or essential purchases—especially in regions where cross-border banking is complex or slow.

The generational divide isn't about who's adopting crypto—it's about how they're using it. Gen Z is driving new behaviors, Millennials are building habits, and Gen X is bringing stability and scale. Together, they form the full spectrum of crypto payment adoption. For developers, marketers, and fintech platforms, the opportunity lies in tailoring experiences and trust-building mechanisms to meet each cohort where they're most engaged.

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# Regional Insights

## Diverse Motivations, Common Adoption

Crypto payment preferences reflect the distinct needs, infrastructure, and cultural behaviors of each region—yet a shared theme emerges: **users everywhere are turning to digital assets for real-world spending.**

In East Asia, interest in using crypto for digital products and daily purchases stands at 41%, the highest globally in both categories. This reflects the region's deep integration of crypto into consumer tech and retail ecosystems, supported by high digital wallet penetration. Southeast Asia shows a different flavor of adoption, with gaming (41%) and gifting (36%) leading the way. A mobile-first user base and strong engagement with play-to-earn platforms fuel this behavior, especially in markets like the Philippines and Vietnam.

Africa leads in crypto payments for education (38%), underscoring the importance of financial inclusion and cross-border access to learning. Meanwhile, Latin America tops the charts in spending on digital products (38%) and online shopping (35%), a reflection of the region's high inflation environments and preference for stable, borderless alternatives.

In the Middle East, crypto plays a more lifestyle-oriented role, with strong interest in gaming (41%), luxury goods (31%), and car purchases (29%). Users in the UAE and beyond are leveraging digital assets for high-end, onchain consumption. Western and Eastern Europe both show high interest in travel bookings (37%), with Eastern Europe also leading in real estate payments (29%)—pointing to crypto's function in both mobility and asset diversification. North America and Oceania present a well-balanced profile, with gaming and daily spending both at 33%, while South Asia blends aspiration and practicality—ranking high in gaming (37%), gifting (33%), and education (31%).

Across regions, crypto has proven adaptable – not just in how it's used, but in why. Each market reflects a different story, yet all point to a future where digital assets are embedded in daily life.

## Global Crypto Wallet Use Cases

	Western Europe	Eastern Europe	North America & Oceania	Latin America	Middle East	Africa	East Asia	Southeast Asia	South Asia
Gaming	35%	33%	33%	33%	41%	33%	37%	41%	37%
Daily purchases	32%	35%	33%	34%	28%	34%	41%	37%	34%
Travel	37%	37%	28%	34%	32%	37%	37%	33%	33%
Gifting	26%	29%	28%	29%	26%	35%	32%	36%	33%
Digital products	31%	27%	26%	38%	33%	36%	41%	29%	26%
Online shopping	29%	28%	28%	35%	31%	34%	37%	27%	27%
Education	30%	23%	26%	33%	28%	38%	24%	29%	31%
Luxury goods	29%	24%	25%	16%	31%	33%	29%	27%	28%
Utility bills	25%	26%	25%	26%	26%	31%	30%	27%	27%
Subscription services	27%	26%	20%	26%	26%	29%	31%	29%	25%
Real estate	25%	29%	24%	20%	26%	31%	24%	26%	27%
Car purchases or leases	26%	25%	25%	11%	29%	30%	27%	24%	25%
Healthcare services	22%	23%	21%	21%	26%	28%	22%	27%	27%

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