



FIS Research: Banks Hold the Key to Stablecoin Adoption

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Research Highlights

- New research conducted by FIS revealed that nearly 75% of surveyed consumers would try stablecoins if offered by their bank, while only 3.6% feel comfortable with unregulated providers.
- More than two-thirds of respondents experienced payment problems in the past six months, with 70.8% willing to switch payment methods to solve their concerns.
- Despite strong interest in stablecoin features, knowledge gaps persist: 42% believe stablecoins may be volatile, and 52.7% require at least half of all merchants to accept digital currency before they'd consider using it themselves.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Nov. 11, 2025-- [FIS](#)® (NYSE: FIS), a global leader in financial technology, today released new research revealing that traditional banks are well positioned to bring stablecoins to American consumers. Nearly three-quarters (74.8%) of survey respondents would be open to trying digital currency services if offered by their primary bank, compared to just 3.6% who would feel comfortable adopting from unregulated providers.

The research, based on a survey of 1,000 U.S. consumers, found widespread payment frustrations creating demand for alternatives. It also uncovered significant trust and knowledge gaps that established financial institutions appear positioned to address.

"The path to consumer stablecoin adoption runs directly through traditional banking," said Himal Makwana, global head of Corporate Strategy at FIS. "Banks have a unique opportunity to capture a market where 75% of consumers say they'd try digital currency if offered by their bank. Consumers are demanding the speed and efficiency of instant settlement, but only when wrapped in the trust and safeguards that traditional institutions provide."

Payment Friction Drives Consumer Interest

The research revealed persistent pain points in everyday payments that create openness to new solutions. More than two-thirds (67.6%) of surveyed consumers experienced at least one payment problem in the past six months, including slow processing for online purchases (41.9%), high fees for sending money to family and friends (35.3%) and card declines at checkout (30.2%).

These concerns translate into a willingness to experiment. 70.8% of respondents said they would consider switching payment methods to solve their most frustrating payment experience, and nearly nine in 10 (88%) find stablecoin features like instant transfers, lower fees and 24/7 availability appealing.

Trust Gap Favors Established Institutions

Despite strong interest in stablecoin capabilities, the research indicated U.S. consumer adoption hinges on trust and regulatory comfort. 53.9% of respondents view banks offering stablecoins as a positive development, and the majority want traditional financial safeguards applied to digital currency. Notably, 77.4% believe stablecoins should be regulated like traditional payment methods, and 66.3% say FDIC-style insurance would increase their likelihood of use.

Security and privacy concerns emerged as the top barriers to adoption (42.4% each), while nearly half (42%) of respondents expressed concern about value volatility. The latter finding reveals a potential misunderstanding of stablecoins' core value proposition that could be addressed through education.

Merchant Acceptance Critical to Scaling

Beyond trust and understanding, the research identified network effects as a major hurdle, as 52.7% of surveyed consumers require at least half of all merchants to accept digital currency before they would seriously consider using it themselves.

Peer-to-peer payments (45.1%) and online shopping (44.3%) emerged as the primary intended uses for stablecoins, while international money transfers, despite being the current strength of stablecoin infrastructure, attracted interest from only 11.9% of respondents.

"Stablecoins have demonstrated their value for cross-border transactions," said Jon Briggs, global head of Embedded Solutions and Money Movement at FIS. "Our research shows consumers are eager to apply those same benefits – instant settlement, lower fees, 24/7 availability – to domestic transactions. Tokenized deposits, a bank deposit-friendly variation of stablecoins, provide banks an opportunity to move quickly and safely to meet consumer demand while preserving their deposit base and leveraging network effects."

About the research: FIS conducted an online survey in October 2025 of 1,000 U.S. consumers aged 18+; employed fulltime; and across diverse regions, income levels and demographic backgrounds. The survey examined awareness, understanding, concerns and likelihood of adoption for stablecoins and digital payment methods. Results are self-reported and subject to standard limitations of survey research.

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