



Bitget Wallet Onchain Report

Crypto Wallet Use Cases

Exploring how real users engage with crypto wallets
across generations and regions

May 2025



Background

Why This Report Matters

Crypto adoption has entered a new chapter – one where wallets are no longer defined by speculation but by what people actually do with them. From sending remittances to staking tokens and exploring decentralized apps, today's self-custody wallets serve a wide range of real-world needs.

At Bitget Wallet, we believe in building for the many, not the few. This report was created to better understand how users from different generations and regions are engaging with wallets, what use cases matter most to them, and how behavior varies across contexts.

This study also marks a foundational moment in our brand journey. As we evolve our identity and product under the banner of **Crypto for Everyone**, we are committed to listening to the community and reflecting those voices in everything we build. This report is not just a snapshot – it's a statement: crypto is working, and it's being used in more ways than ever before.



"People don't just use wallets to store and send crypto anymore. They use them to live onchain."

Alvin Kan, COO of Bitget Wallet

This report reinforces what we see across our global user base—wallets have become the home base for onchain activity. Whether it's sending money across borders, earning rewards, or checking market trends, users are engaging directly through wallets more than ever. And it's not just about access – it's about empowerment.

At Bitget Wallet, we believe crypto is for everyone. That's why we're building with real behavior in mind, not assumptions. The future of Web3 isn't waiting inside some apps – it's already happening inside the wallet. This report helps us understand that future more clearly.



"Decentralization isn't just a direction – it's a commitment to giving users more control, choice, and opportunity."

Gracy Chen, CEO of Bitget

This report captures a powerful shift: wallets are no longer an extension of the crypto ecosystem – they are emerging to new-age finance ecosystems. At Bitget, we've seen firsthand how user behavior is evolving. People aren't simply trading anymore—they're earning, exploring, and interacting directly with Web3, often starting with a wallet.

Bitget Wallet's rebrand aligns with this change. "Crypto for Everyone" is a promise to build accessible, secure, and user-centered tools for the next wave of adoption. By understanding how people use wallets today, we can bridge the gap between centralized and decentralized platforms – and support users wherever they choose to be.

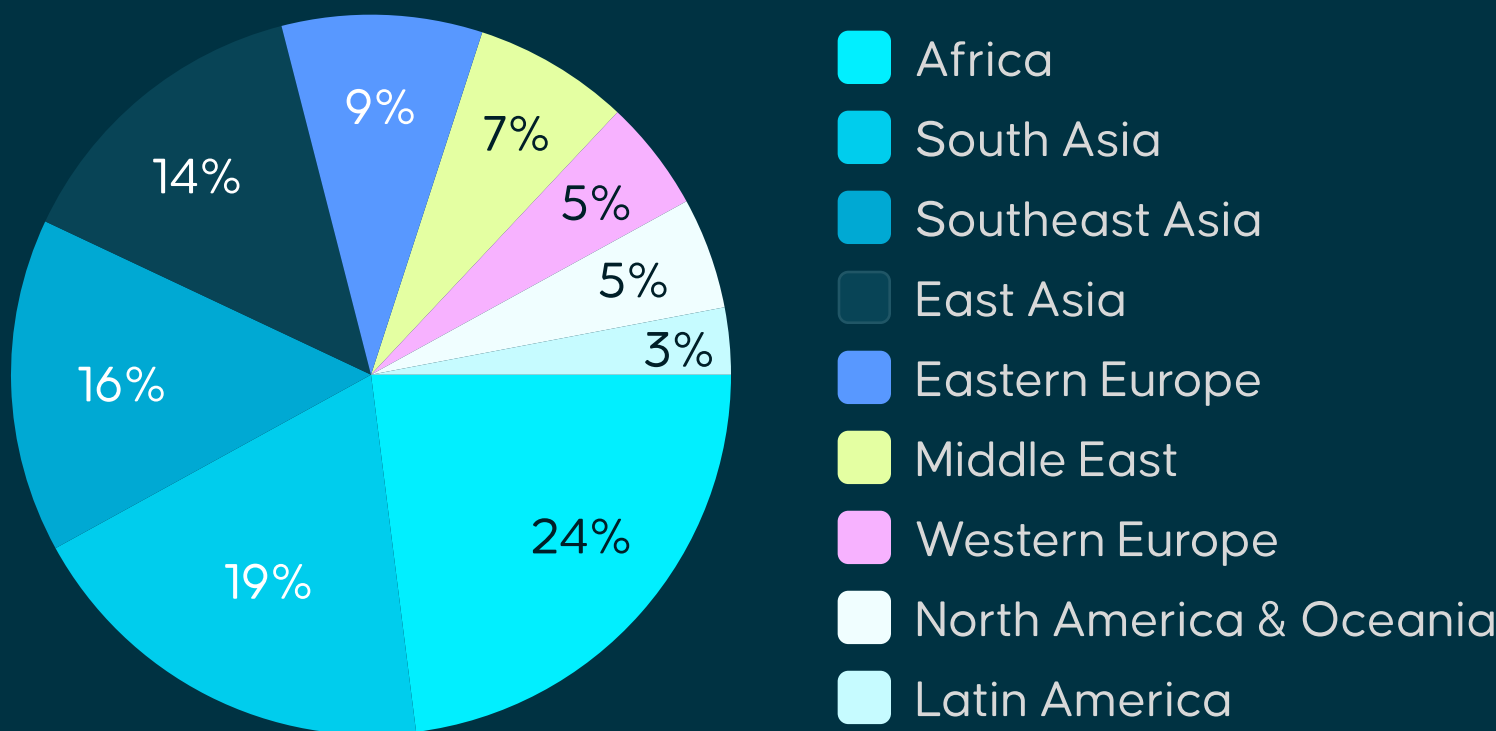
Methodology

This report is based on an online survey conducted in February 2025, with 4,599 wallet users from the Bitget Wallet community. The survey captured a balanced mix of **Gen Z (18–29)**, **Millennials (30–44)**, and **Gen X (45+)** across various global regions.

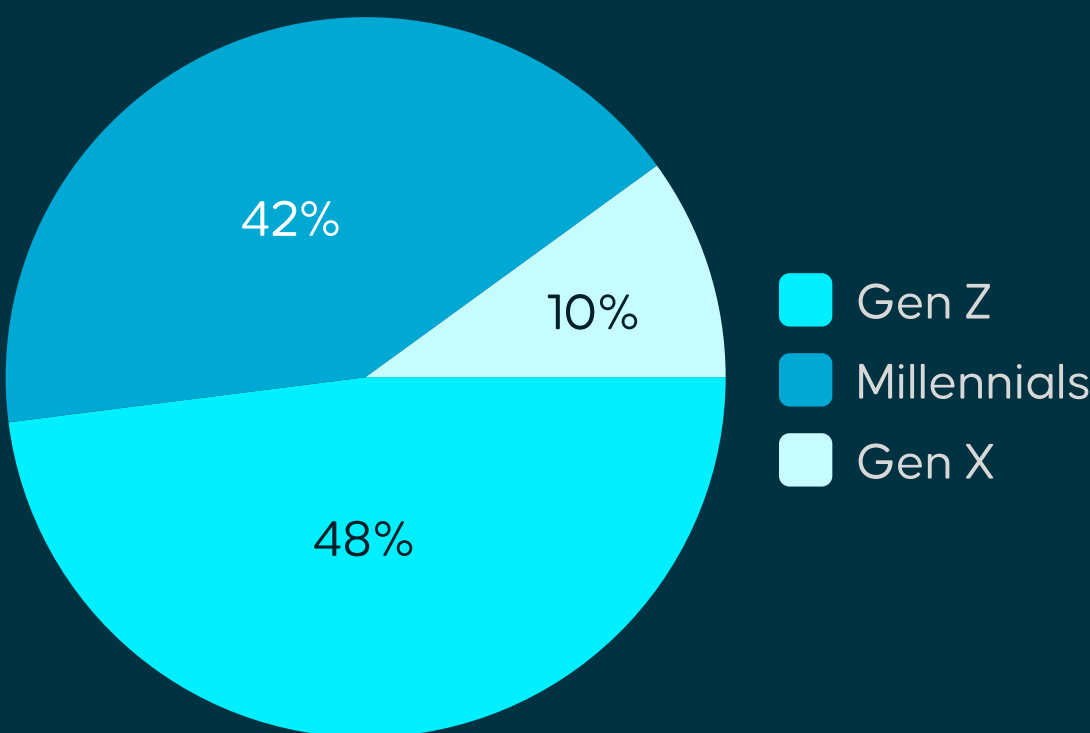
Respondents answered questions about their wallet usage—ranging from sending and trading to exploring DApps, earning rewards, and generating yields. All responses were self-reported and anonymized. The data was analyzed to identify global patterns, generational behaviors, and regional differences, offering a comprehensive snapshot of how wallets are actually being used around the world.

Respondent Profile (among 4,599 users)

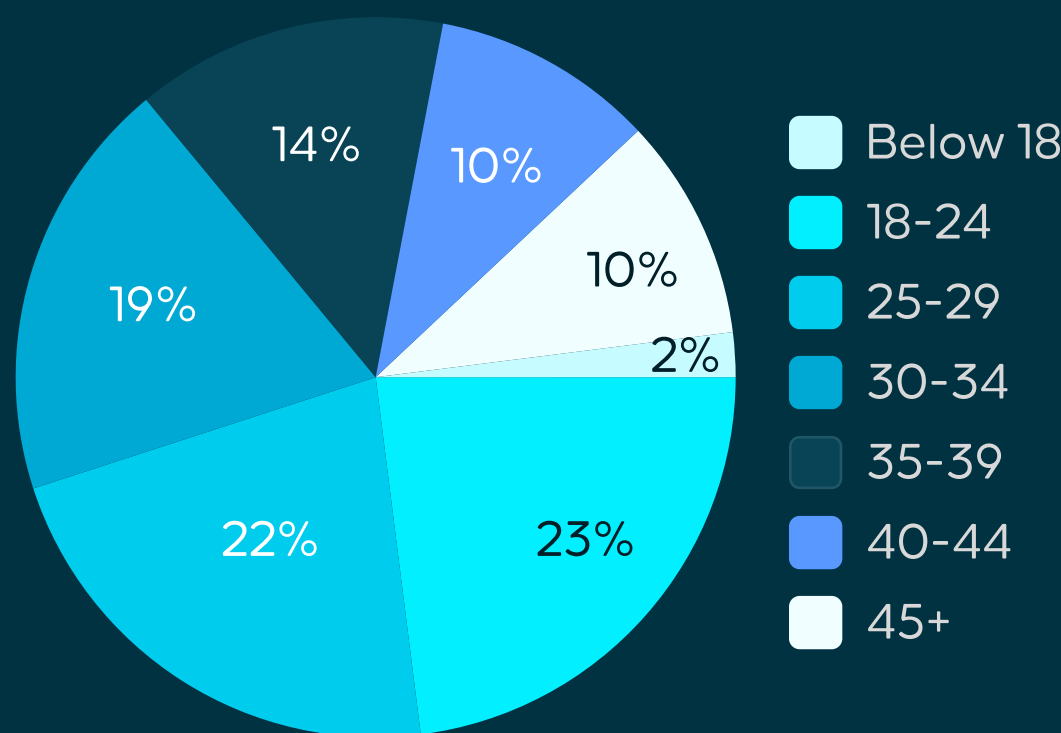
Region



Generation



Age



Executive Summary

Crypto wallets are becoming the all-in-one app for onchain life—centralizing access to tools, markets, and financial opportunities for users around the world. Based on responses from 4,599 users across diverse regions and generations, this report highlights how wallets have evolved from simple storage tools into multi-functional gateways for everything Web3.

- **Crypto wallets have become multi-functional platforms:**

Beyond storing and sending assets, users now engage directly in trading (48%), earning rewards (46%), making payments (40%), staking or farming for yields (37%), and discovering new tokens (33%)—largely through native wallet features. 31% of users also explore DApps in wallets, suggesting a preference for native integration.

- **Emerging markets and Asia use wallets more diversely:**

In regions like Southeast Asia, Africa, South Asia, East Asia, and Latin America, wallets serve a broader set of functions—ranging from transfers and trading to earning rewards, tracking prices, discovering tokens, and exploring DApps. This all-in-one behavior reflects both necessity and cultural preference. In Asia, for example, users are already accustomed to superapp ecosystems like Grab, WeChat, and Line —making crypto wallets a natural extension of that everything-in-one-place experience. In markets with fewer traditional financial services, wallets also double as entry points to earning opportunities, making them essential for both financial access and daily participation. In contrast, users in developed regions tend to focus on core wallet features like trading, payments, and earning, often complementing them with external tools for research or discovery.

- **Regional use cases reflect local priorities:**

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.

- **Gen Z leads in overall engagement,**

particularly in crypto payments (43%), showing their comfort with using crypto wallets as a part of their everyday life. For them, crypto wallets have become a mobile-first, real-world financial tool. Millennials are also highly active, especially in yield generation and long-term holding.

Global Insights

Wallets as the New Onchain Hub

Across markets, crypto wallets are no longer just for holding and sending assets—they’ve become the central hub for everything onchain. Among surveyed users, 48% use wallets for trading, 46% for earning rewards and airdrops, and 40% for payments, with significant portions also using them to generate yields (37%), check market trends (35%), and discover new tokens (33%). With 31% of users exploring DApps in wallets, it shows a tendency that wallets are now the primary interface for onchain activity, with a user preference for native, in-wallet functionality.

In developed regions like North America, Western Europe, and Oceania, users rely on wallets for core functions: transfers, trading, payments, rewards, and staking. Meanwhile, in emerging regions such as Southeast Asia, Africa, and Latin America, users engage in a broader range of onchain activities directly within their wallets—including price tracking, token discovery, and accessing new protocols.

This shift reflects a consolidation of user behavior – **from fragmented, app-by-app activity to an all-in-one experience inside the wallet**. As wallets bring together more tools under one roof, they’re not just enabling access to crypto—they’re becoming the home base for how users live and operate onchain.

▶ Global Crypto Wallet Use Cases



▶ Bitget Wallet Onchain Report

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

Q: What do you use crypto wallets for? (Multiple Choice)

Generational Insights

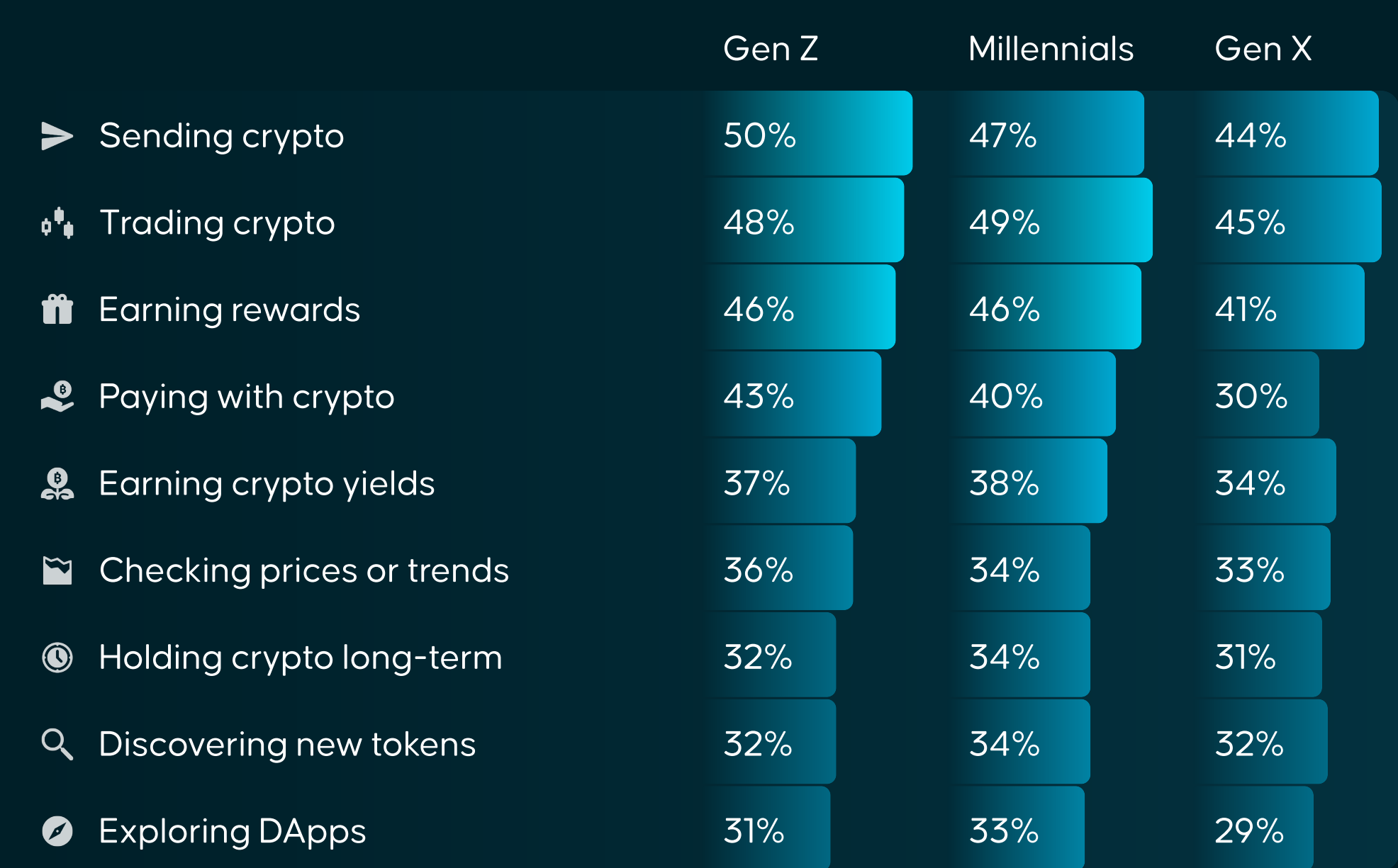
Gen Z Leads Onchain Engagement

Crypto wallet use is shaped as much by age as it is by geography. Gen Z leads in nearly all categories of activity, especially in crypto payments (43%), highlighting their comfort with mobile-first tools and onchain interactions. For this group, wallets are social, transactional, and always on—used to move value quickly and participate in everything from payments to rewards.

Millennials are highly engaged across the board, slightly more active than Gen Z in trading, earning yields, and long-term holding. This group balances experimentation with strategic use, often integrating wallets into both investment and income-generating routines. Their activity is especially pronounced in regions like Latin America and East Asia, where macroeconomic factors and access to DeFi tools overlap.

Gen X uses wallets more selectively, focusing on core use cases like trading and rewards. Their usage is more prominent in mature markets such as North America and Western Europe, where wallets are treated as secure, self-managed extensions of traditional finance. While less exploratory than younger cohorts, Gen X still plays a meaningful role in wallet adoption—especially where regulatory clarity and access align.

▶ Global Crypto Wallet Use Cases



▶ Bitget Wallet Onchain Report

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

Q: What do you use crypto wallets for? (Multiple Choice)

Regional Insights

Global Map, Local Moves

Crypto wallet behavior is deeply influenced by local context. In developed markets like North America, Western Europe, and Oceania, users primarily rely on wallets for core functions – asset transfers, trading, payments, rewards, and staking – while potentially turning to external platforms for additional market insights and exploration, making wallet usage more streamlined and transactional.

In emerging markets like Southeast Asia, South Asia, and Africa, wallets serve a broader purpose. Users actively check market prices, discover new tokens, and explore DApps directly within the wallet. These regions also report the highest participation in earning crypto rewards, with over half of users in Southeast Asia and Africa engaging in onchain activities that generate incentives – often use wallets as their primary financial interface.

Meanwhile, Latin America and Eastern Europe show distinct patterns. Trading is the top use case in Latin America, followed closely by yield generation, with many users turning to wallets to grow income passively. In Eastern Europe, payments rank higher than sending, suggesting a strong role for crypto in everyday commerce. In East Asia, long-term holding and staking stand out, reinforcing the region's strategic approach to digital assets.

Global Crypto Wallet Use Cases

	Global Average	Western Europe	Eastern Europe	North America & Oceania	Latin America	Middle East	Africa	East Asia	Southeast Asia	South Asia
➤ Sending crypto	48%	37%	36%	35%	41%	35%	53%	47%	60%	52%
👤 Trading crypto	48%	42%	45%	35%	51%	35%	52%	48%	58%	45%
🎁 Earning rewards	46%	38%	41%	34%	46%	39%	51%	42%	51%	46%
💰 Paying with crypto	40%	37%	41%	32%	36%	34%	45%	33%	46%	40%
👤 Earning crypto yields	37%	36%	29%	30%	41%	26%	42%	40%	38%	35%
📈 Checking prices or trends	35%	33%	25%	25%	32%	29%	40%	30%	44%	34%
🕒 Holding crypto long-term	33%	29%	27%	27%	22%	27%	36%	43%	34%	31%
🔍 Discovering new tokens	33%	29%	28%	26%	35%	32%	33%	36%	39%	31%
🔗 Exploring DApps	31%	30%	27%	25%	28%	25%	28%	39%	44%	26%

Bitget Wallet Onchain Report

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

Q: What do you use crypto wallets for? (Multiple Choice)

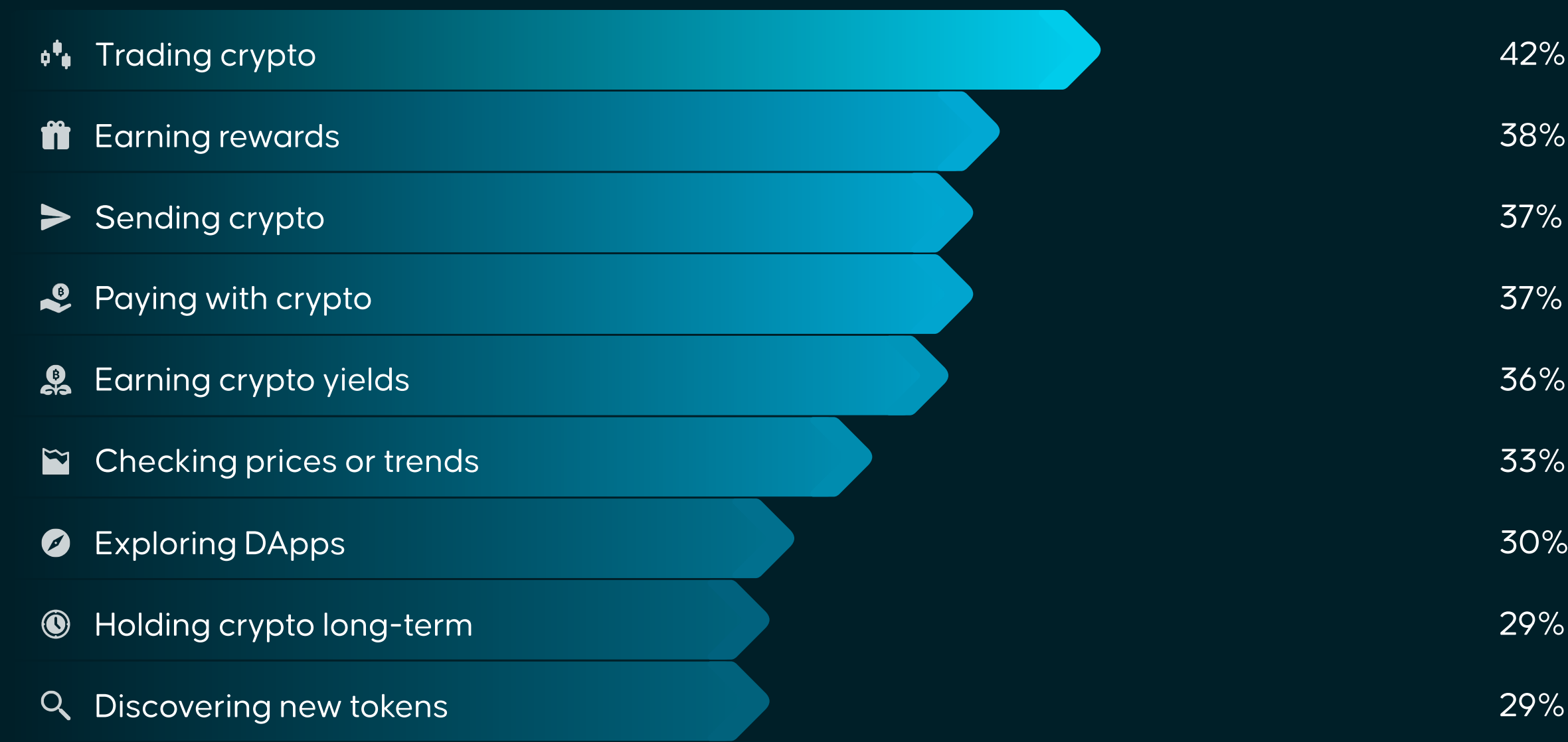
Western Europe

Trading-Centric Wallet Use with a Strong Payment Edge

In Western Europe, crypto wallets are used primarily for trading (42%), followed by earning rewards (38%), transfers and payments (37%). This reflects a region where users engage actively with markets while also integrating crypto into real-world transactions. Payment usage here is higher than in many other developed regions, pointing to rising merchant acceptance and the growing role of stablecoins in day-to-day purchases.

Compared to emerging markets, users in Western Europe are less focused on token discovery or exploring DApps, instead treating wallets as practical tools for investment and spending. With mature fintech infrastructure and increasing regulatory clarity, wallets are used more like financial utilities—efficient, secure, and embedded into digital life.

▶ Western Europe Crypto Wallet Use Cases



▶ Bitget Wallet Onchain Report

Based on a survey of 241 users in Western Europe (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)

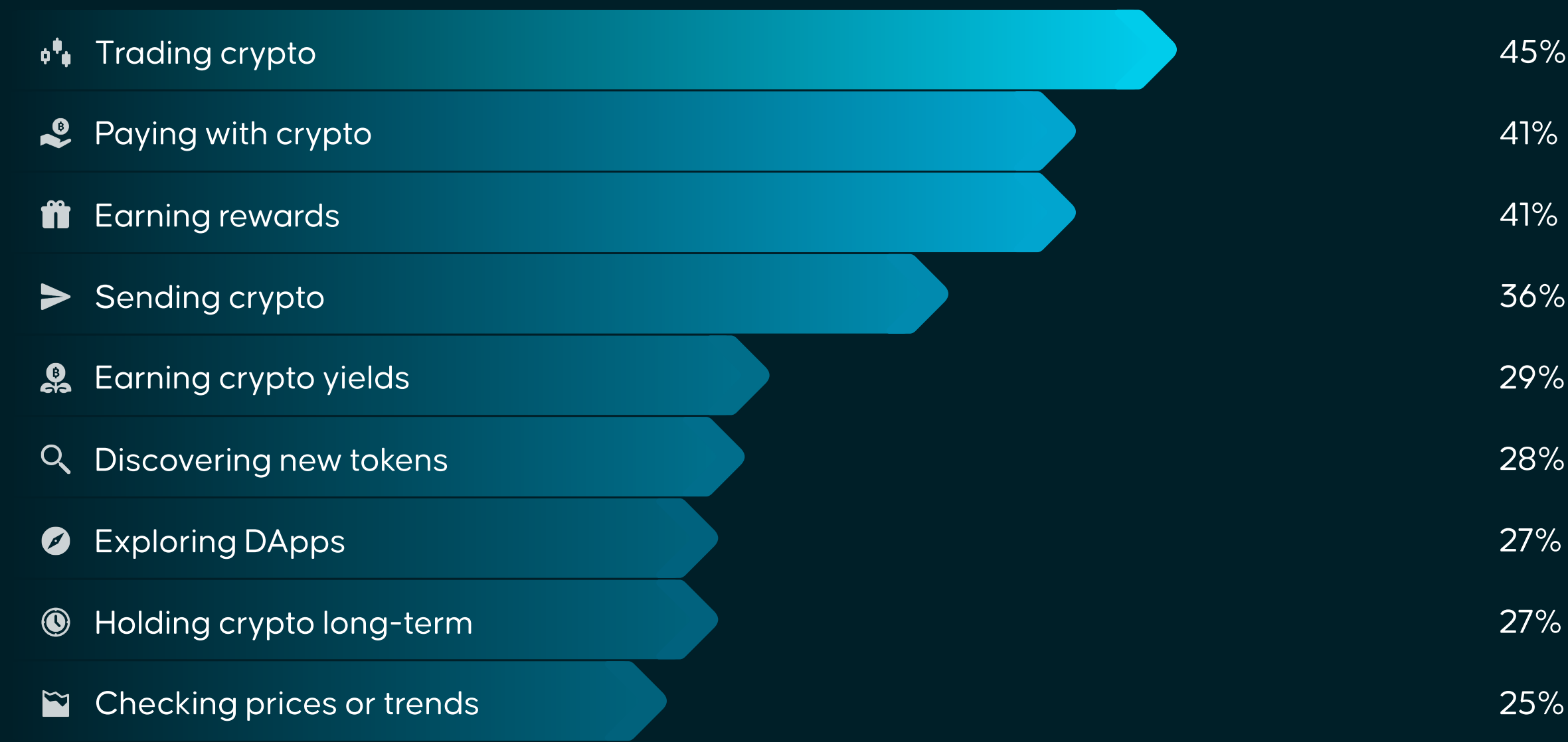
Eastern Europe

Utility-Driven Wallet Use Anchored by Payments and Rewards

Eastern Europe stands out for its common wallet usage of crypto payments (41%), ahead of transfers – a rare reversal compared to most regions. This reflects crypto’s role as a practical alternative in everyday spending, particularly in countries facing currency instability or restrictive banking systems. Trading (45%) and earning rewards (41%) also rank high, highlighting a mix of market activity and onchain participation.

Unlike in some emerging markets where wallets are used to explore DApps or discover tokens, users in Eastern Europe focus on payments, rewards, and trading – treating wallets as financial tools that offer autonomy and access. This strong utility focus, combined with familiarity with peer-to-peer systems, reinforces crypto wallet’s role as a bridge between traditional finance and the onchain economy.

▶ Eastern Europe Crypto Wallet Use Cases



▶ Bitget Wallet Onchain Report

Based on a survey of 389 users in Eastern Europe (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)

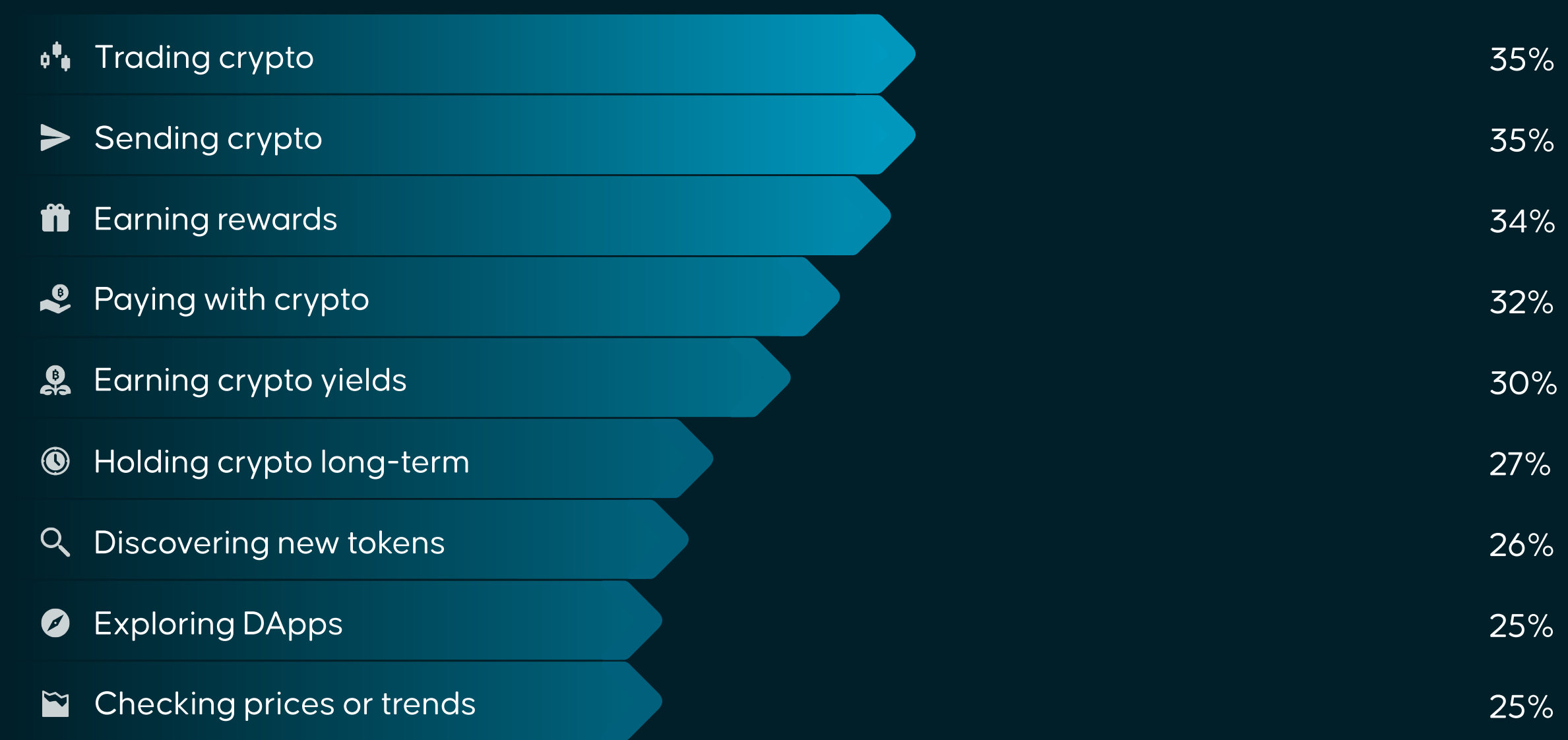
North America & Oceania

Mature, Balanced Wallet Usage Behaviors

In North America and Oceania, crypto wallets are used in a balanced way across multiple functions. Trading and sending crypto (35%) are tied as the most common activities in wallets, followed closely by earning rewards (34%) and payments (32%). This even distribution reflects a mature user base treating wallets as versatile fintech tools.

Compared to other regions, users here show relatively higher engagement in yield generation, with earning yields ranking among the top wallet use cases. With strong regulatory frameworks and access to integrated onramp services, wallets in this region are embedded in both investment strategies and everyday financial routines – from DeFi to direct crypto spending.

▶ North America & Oceania Crypto Wallet Use Cases



 Bitget Wallet Onchain Report

Based on a survey on 224 users in North America and Oceania (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)



"Staking used to require multiple tools – now, it starts and ends in the wallet. That shift makes reward strategies accessible to more users than ever. Wallets are becoming the new access layer for passive income, making staking more intuitive, accessible, and aligned with user expectations."

– Laszlo Szabo, CEO and Co-Founder of Kiln



"The wallet is evolving into a self-managed financial OS – where ownership and usability meet. In markets where users expect control and clarity, crypto wallets have become their default interfaces for all things onchain."

– Jess Houlgrave, CEO of Reown



"For many users, wallets are a necessity. Whether it's sending remittances, holding stablecoins, or earning token rewards, the wallet is often their first experience with a global financial tool. It's why we prioritize accessibility across every market we serve."

– Nitin, Business Head of Onmeta

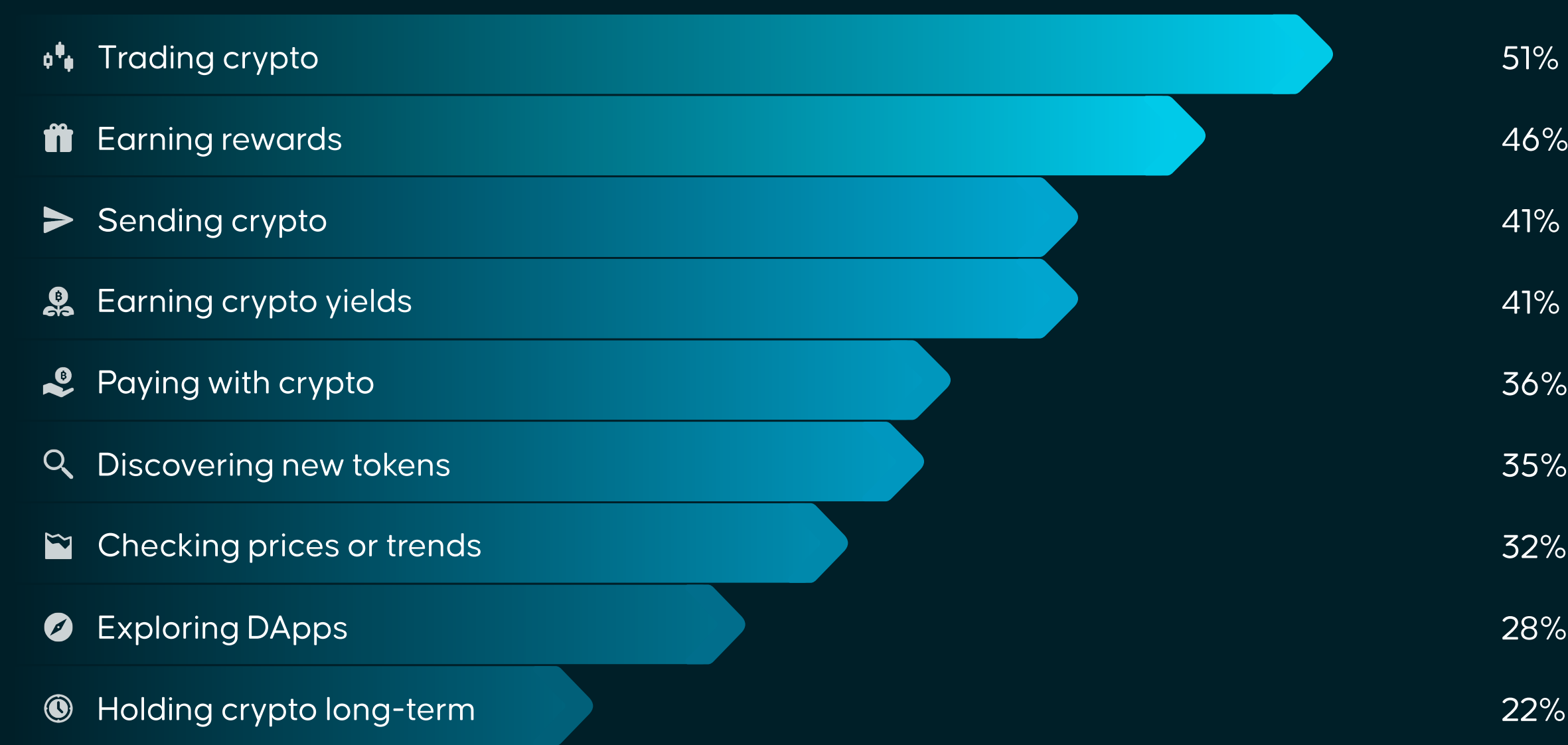
Latin America

Yield-Focused Wallet Use Anchored in Economic Necessity

In Latin America, crypto wallets are primarily used for trading (51%), earning rewards (46%), and notably, transferring and generating yields through staking or farming (41%) – the highest yield-related engagement among all regions. With inflation and limited access to traditional financial products, users turn to wallets as tools for income generation and capital preservation.

This strong focus on yield reflects a financially active user base leveraging crypto to counter local currency volatility. Wallets in the region are not just for access—they're for strategy. From staking stablecoins to farming protocol tokens, users are extracting value from their holdings and integrating onchain earnings into daily life.

▶ Latin America Crypto Wallet Use Cases



▶ **Bitget Wallet** Onchain Report

Based on a survey on 123 users in Latin America (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)

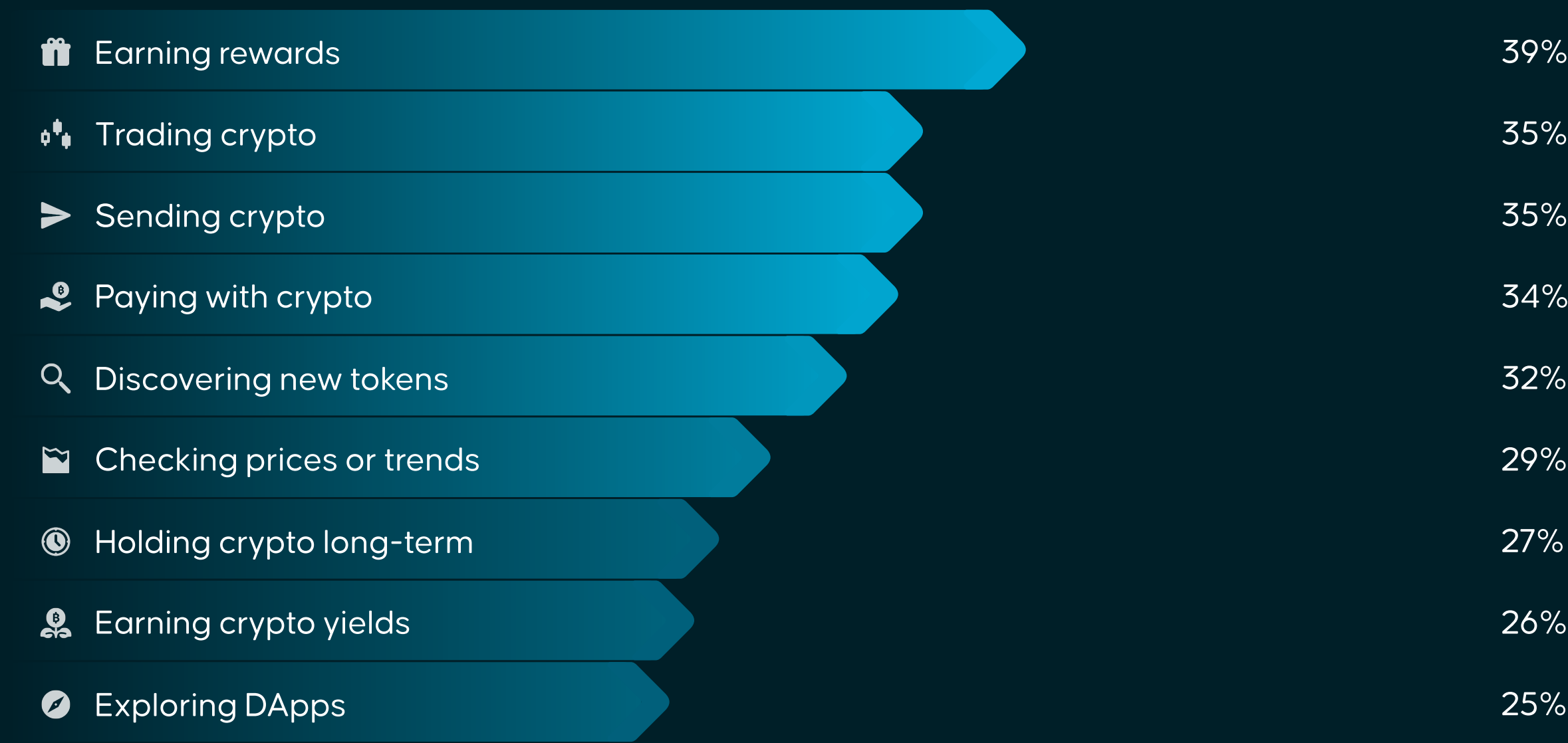
Middle East

Rewards-First Wallet Use with a Taste for Token Discovery

In the Middle East, earning rewards (39%) is the most common wallet activity, ahead of trading and sending. Users in the region actively participate in airdrops and campaign-based incentives – tapping into wallets not just for holding value, but for growing it. This strong engagement reflects a young, mobile-first user base energized by onchain participation and protocol-driven opportunities.

Discovering new tokens (32%) also ranks highly, more so than in many developed markets. This curiosity signals an appetite for emerging projects and early-stage exploration – whether for investment or community engagement. As the region builds out its Web3 infrastructure, wallets are becoming gateways for both earning and discovering, especially among users seeking alternatives beyond traditional finance.

▶ The Middle East Crypto Wallet Use Cases



▶ Bitget Wallet Onchain Report

Based on a survey of 301 users in the Middle East (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)

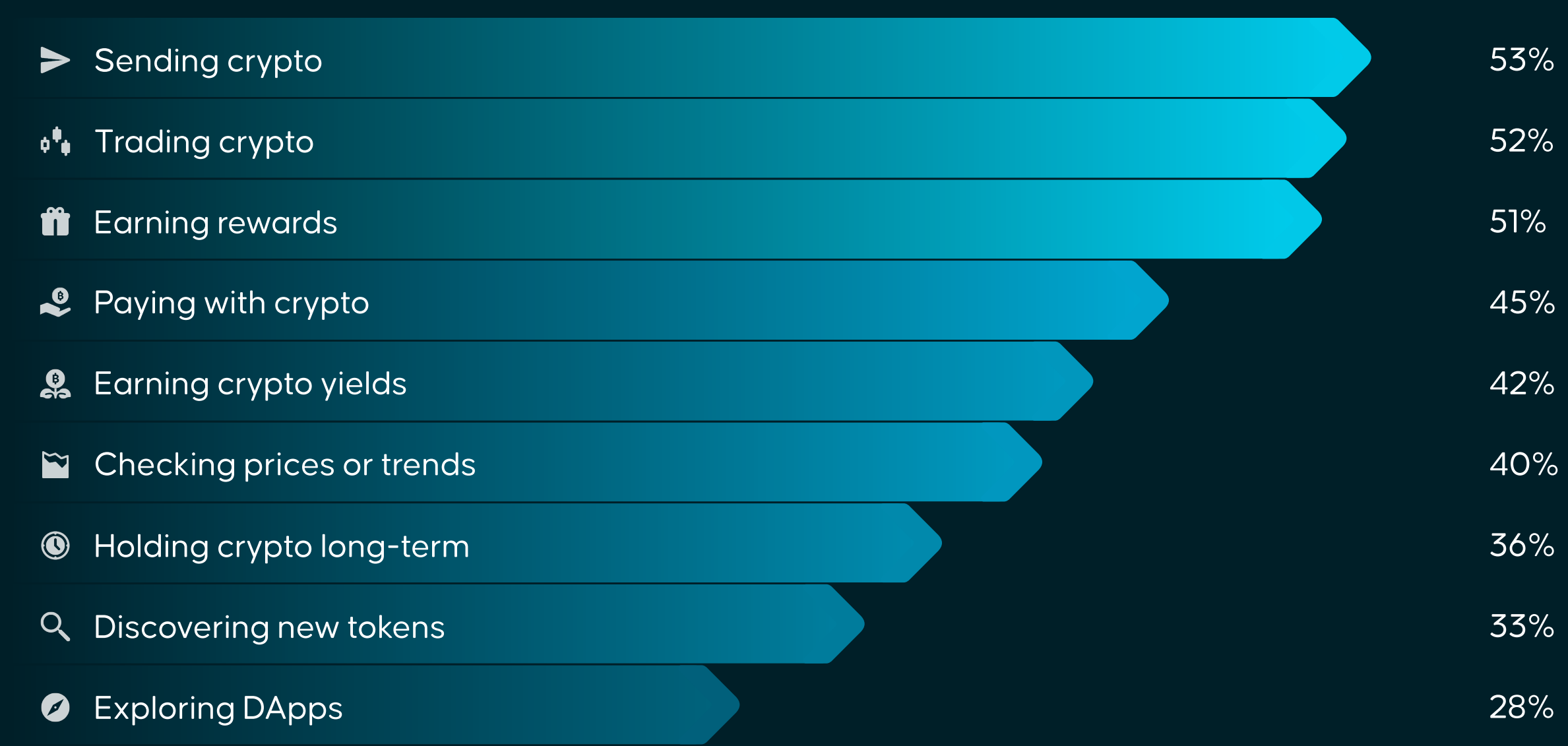
Africa

Wallets as Everyday Tools for Transfers

In Africa, crypto wallets are essential for daily financial activity. Sending crypto (53%) is the top use case, followed by trading (52%) and earning rewards (51%). With limited access to traditional banking and high remittance fees, wallets provide a faster, more affordable way to move money across borders and within communities.

The strong engagement in onchain trading and rewards highlights how users are not just using wallets for transfers, but also for income generation. Compared to more developed markets, users in Africa are more likely to use wallets as multi-purpose financial lifelines, especially in mobile-first environments where crypto offers flexibility that legacy systems do not.

▶ Africa Crypto Wallet Use Cases



▶ **Bitget Wallet** Onchain Report

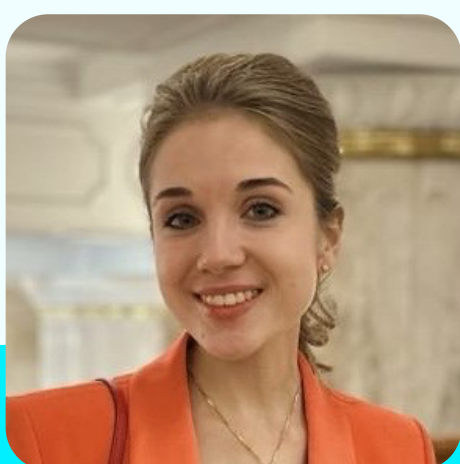
Based on a survey of 1,100 users in Africa (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)



"In many parts of Africa, the wallet isn't a feature –it's a financial lifeline. It enables people to send, earn, and get paid instantly, with more reliability than local banks. That's why our users adopt it as their primary tool for financial empowerment."

– Chris Maurice, CEO of Yellow Card Financial



"At TON, we're redefining everyday utility and wallets are at the heart of that revolution. For users, wallets are all-in-one gateways that power seamless transactions, investments, rewards, app exploration, and everyday crypto payments. They're the driving force behind a smarter, more connected world."

– Alena Shmalko, Ecosystem Lead at TON Foundation



"We're seeing more users skip charts and go straight to wallet-based decisions. The wallet is where discovery and action now converge. Many users discover and interact with tokens directly inside their wallets – where discovery, insight, and execution happen in one place."

– Coin68

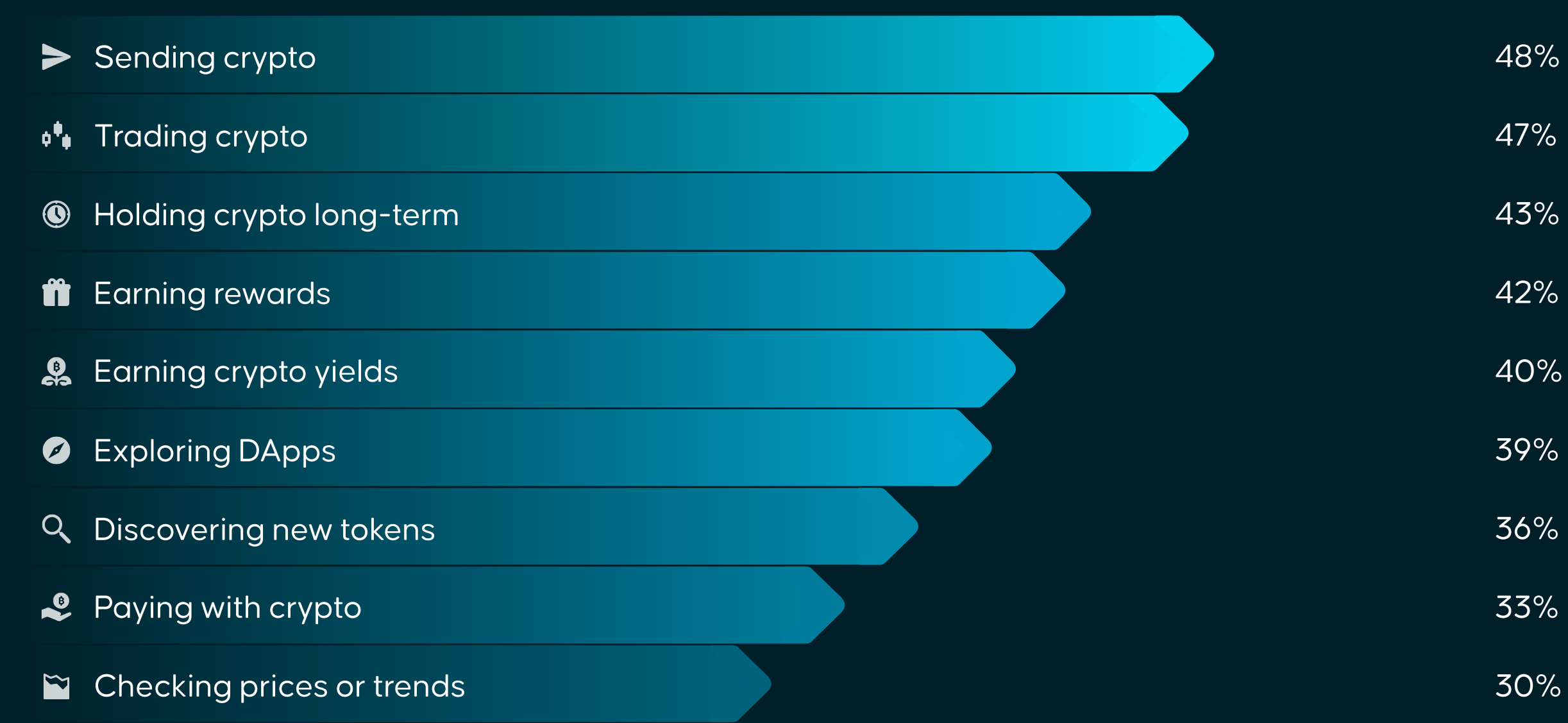
East Asia

Long-Term Confidence with Active Onchain Engagement

East Asian users show a distinct mix of activity and conviction. Trading (48%) and sending crypto (47%) are the top use cases, but what sets the region apart is the high rate of long-term holding (43%) and earning yields (40%)—among the highest globally. This reflects a user base that actively engages with markets while maintaining a strong belief in crypto as a store of value.

With mature infrastructure and deep integration of Web3 into everyday digital life, users in East Asia treat wallets as both strategic investment tools and daily financial instruments. Whether farming tokens or holding stablecoins, wallets in East Asia support a wide range of goals—from maximizing returns to building long-term positions.

▶ East Asia Crypto Wallet Use Cases



▶ **Bitget Wallet** Onchain Report

Based on a survey of 627 users in East Asia (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)

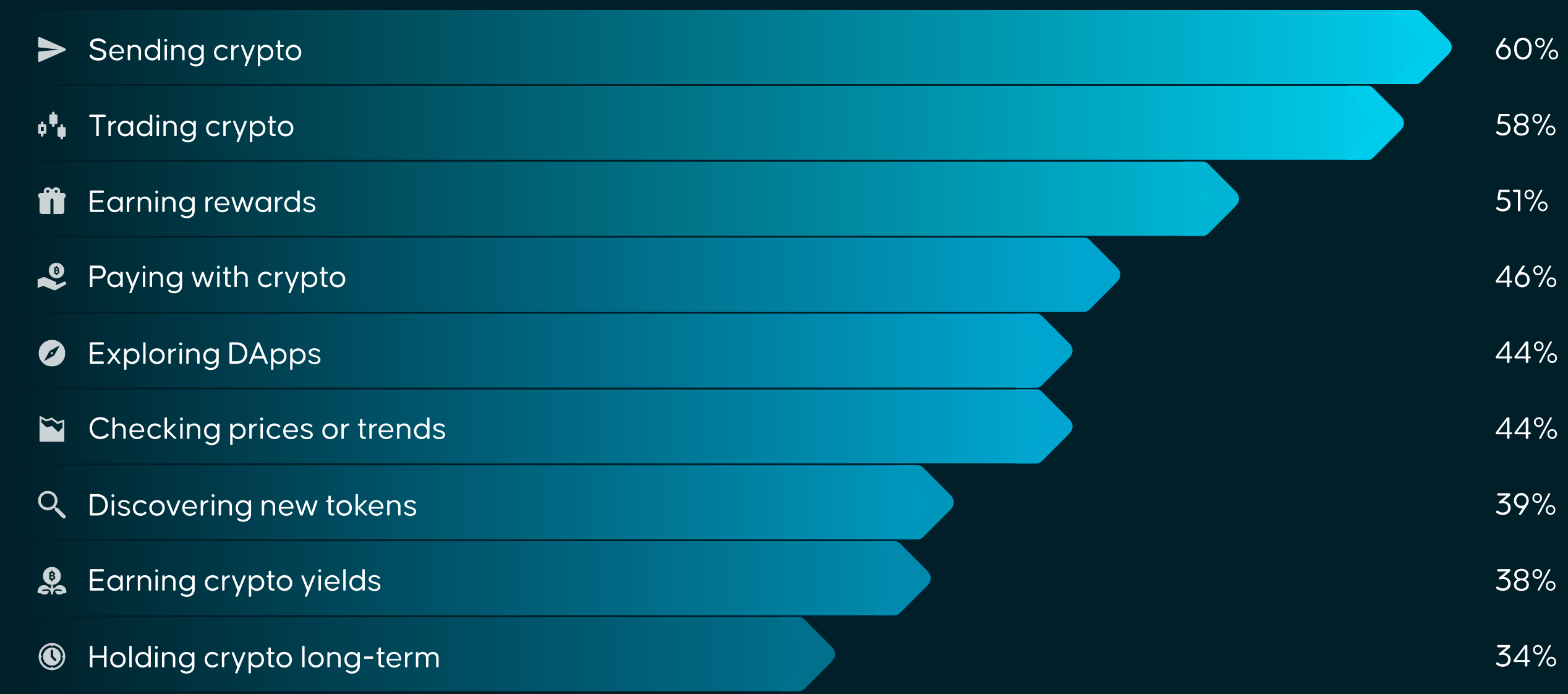
Southeast Asia

High Sending, Full Utility – One Wallet for Everything

Southeast Asia leads all regions in sending crypto (60%), with wallets widely used for remittances, peer-to-peer transfers, and everyday payments—especially in cash-reliant, mobile-first economies. Alongside sending, trading (58%) and earning rewards (51%) are also common use cases, reflecting strong participation in campaign-based incentives and onchain engagement.

Users here are more likely than most regions to use wallets for checking market prices, trends and exploring DApps (44%), turning their wallets into all-in-one tools for access, discovery, and financial participation. With growing interest in stablecoins, localized payment options, and a young digital-native population, wallets in Southeast Asia are deeply embedded into daily life—used not just to store crypto, but to actively earn, explore, and transact.

▶ Southeast Asia Crypto Wallet Use Cases



▶ Bitget Wallet Onchain Report

Based on a survey of 707 users in Southeast Asia (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)

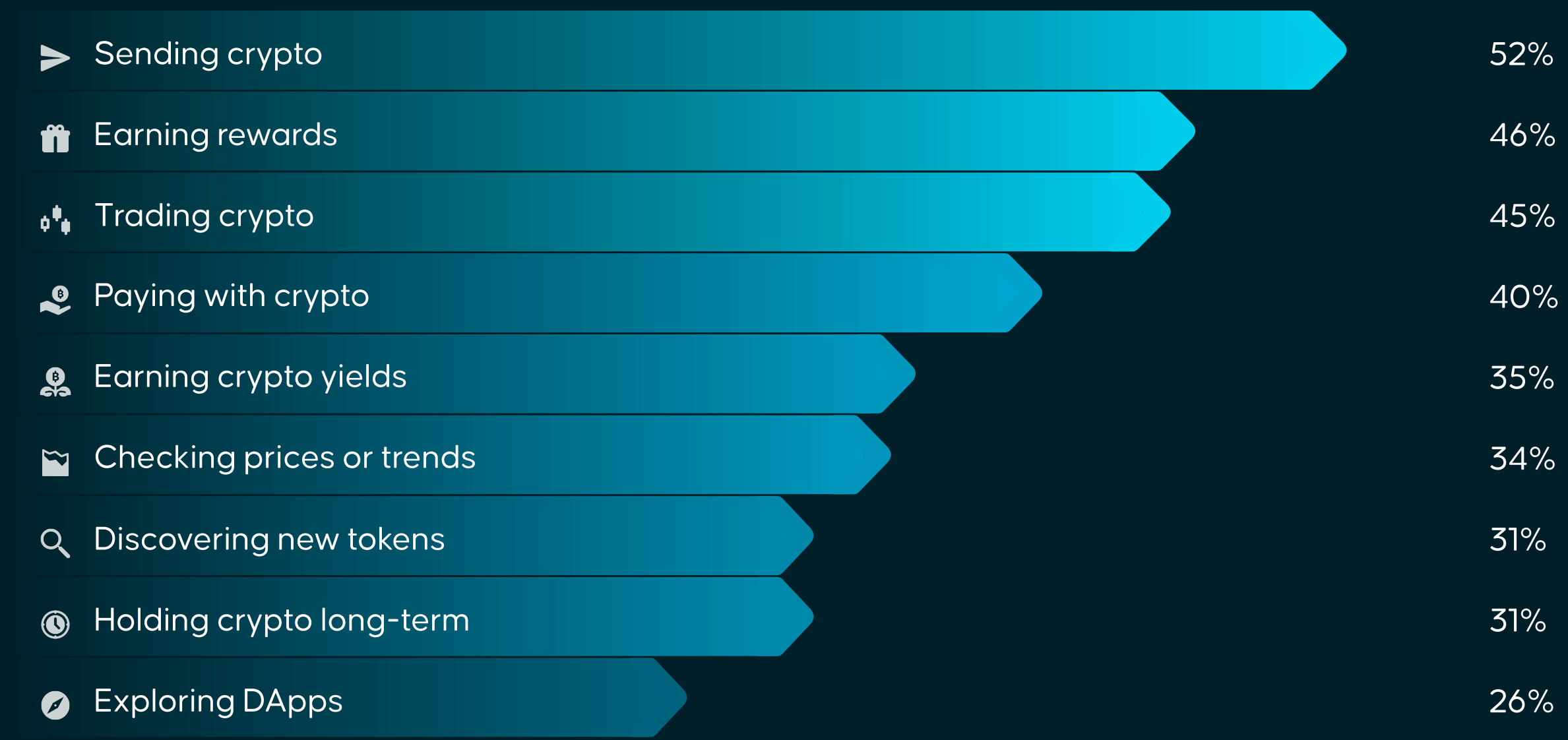
South Asia

Sending-Led Wallet Use With Strong Reward Engagement

In South Asia, crypto wallets are used first and foremost for sending crypto (52%), reflecting widespread demand for fast, low-cost transfers in a region where remittances and informal payments play a central role. Earning rewards (46%) and trading (45%) are also common wallet use cases, showing that users are not only transacting, but actively participating in onchain economies.

Crypto wallets in South Asia function as essential financial tools for both utility and opportunity. With a large, mobile-first population and growing awareness of digital assets, users are embracing wallets to access new earning methods, tap into token rewards, and move money freely—both locally and across borders. This balance of transactional and participatory use sets South Asia apart as a region where wallets serve real needs and unlock new possibilities.

▶ South Asia Crypto Wallet Use Cases



▶ Bitget Wallet Onchain Report

Based on a survey of 847 users in South Asia (February 2025)

Q: What do you use crypto wallets for? (Multiple Choice)

Future Outlook

Powering the Next Phase of Onchain Life

As wallets become the primary interface for Web3, Bitget Wallet is doubling down on its mission to make crypto simple, seamless, and secure for all. The wallet is no longer just a tool—it's the starting point for how users send, earn, explore, and interact with everything onchain.

Looking ahead, Bitget Wallet will focus on evolving into a true **360° crypto gateway for onchain life**. That means unifying fragmented user experiences, lowering the barriers to entry for new users, and supporting deeper participation across global markets—whether through trading, earning, payments, or discovery. We're building for everyday use, not just early adopters.

As part of Bitget's broader ecosystem, the wallet will play a key role in expanding decentralized access. With user behavior as our blueprint, we'll continue to push the boundaries of what a self-custody wallet can do—supporting billions of users in navigating and thriving in the onchain world.



Bitget Wallet

Crypto for Everyone

About Bitget Wallet

[Bitget Wallet](#) is a non-custodial crypto wallet designed to make crypto simple, seamless, and secure for everyone. With over 80 million users, it brings together a full suite of crypto services, including swaps, market insights, staking, rewards, a DApp browser, and payment solutions. Supporting 130+ blockchains and a million tokens, Bitget Wallet enables seamless multi-chain trading across hundreds of DEXs and cross-chain bridges. Backed by a \$300+ million user protection fund, it ensures the highest level of security for users' assets.

web3.bitget.com

[X](#) | [Telegram](#) | [Instagram](#) | [YouTube](#) | [LinkedIn](#) | [TikTok](#) | [Discord](#) | [Facebook](#)

media.web3@bitget.com