FUTURE OF DIGITAL ECONOMY

Six Trends Shaping 2026

Takeaways on regulation, infrastructure, and institutional adoption across digital assets, AI, Web3, and on-chain finance.

6 themes · 6 macro-trends · 18 takeaways

SWIPE →

THE BIG PICTURE

Six cross-cutting trends

1 Regulation is the unlock, not the obstacle

Clear rules—US stablecoin law, Europe's MiCA and DORA—turned digital-asset experiments into institutional adoption.

2 Utility beats hype

Capital and users now follow real revenue, adoption and problem-solving, not narratives, logos or TVL farming.

3 The hard part is the plumbing

Value shifted from issuance to integration: ERP and reconciliation, post-mint operations, custody and recovery.

4 Hybrid and layered, not winner-take-all

Stablecoins, tokenized deposits and central-bank money form a stack; meaning on-chain and off-chain coexist, not one rail.

5 AI needs a trust layer

Finance demands verifiable compute, multi-model orchestration, guardrails, attribution and wallet policy, not raw LLMs.

6 Governance is the new frontier

The question moved from 'can we access it?' to 'can we govern it?'—risk disaggregation and operational resilience.

01

Agents, compute & attribution

AI × Digital Assets

1 Agentic trading climbs a trust ladder

Execution moves manual → AI-assisted → agent-led, but in stages: research, co-pilot, automation, then autonomy. Product quality and evaluation discipline win, and retail benefits most.

2 Verifiable compute is the missing layer

Agents need trustless AI execution, think Ethereum-for-compute, plus provenance and fair pay for data and IP, kept separate from payment rails.

3 Attention is a price-discovery primitive

Many tokens lack fundamentals, so attention is an early growth signal, but the value-to-attention ratio matters, and AI speeds up the whole cycle.

FEATURED COMPANIES

- Nansen
- The Sandbox
- Gensyn
- Sahara AI
- INFINIT

02

The new dollar stack

Stablecoins & Global Payments

1 Regulation, not tech, unlocked adoption

Clarity made stablecoins legible to institutions. B2B leads consumer because trapped liquidity, FX friction, slow settlement and reconciliation create quantifiable ROI.

2 The bottleneck is integration, not chains

The hard parts are ERP and reconciliation workflows and last-mile fiat on/off-ramps—enterprises want chain complexity hidden and compliance kept off-chain.

3 A modular, productive dollar backend

Issuance and distribution should be modularized, adoption is corridor-specific, and idle balances become embedded yield in low-switching-cost neobanking.

FEATURED COMPANIES

- Bastion
- M0
- Visa
- Ripple
- Ground

03

Conviction, supply & allocation

Capital Markets & Investment

1
VC concentrates; distribution is the filter
Capital consolidates into fewer, higher-conviction deals underwritten on real adoption, revenue and token discipline, not logos or TVL.

2
Token supply is a front-line risk
Unlocks and emissions can dilute holders 80–90% almost unnoticed. Predictability beats absolute size, and static schedules must give way to on-chain monitoring.

3
Tokenization is infra; governance is next
It adds capital velocity and access, not liquidity by magic; money-market funds lead near-term, and allocators now separate volatility from fragility.

FEATURED COMPANIES

- Ethereal Ventures
- Symbolic Capital
- Tokenomist
- BlackRock
- QCP Group

04

Institutional rails onchain

TradFi On-Chain Integration

1

Buy-side drives it; near term is hybrid

Institutions, not vendors, pull tokenization forward, yet liquidity stays split on- and off-chain making translation layers between legacy and on-chain workflows essential.

2

Stablecoins vs. tokenized deposits is layered

Stablecoins fit open cross-border movement; tokenized deposits fit bank-to-bank settlement; and 24/7 money still hinges on an unsolved central-bank settlement layer.

3

Production finance needs purpose-built models

General LLMs are stale and unreliable; risk needs multi-model orchestration with guardrails; crypto options need their own analytics for skew, vol-of-vol and OTC flow.

FEATURED COMPANIES

- Talos
- Fireblocks
- Chaos Labs
- Derive.xyz
- Block Scholes
- Matter Labs / ZKsync

05

Custody, credit & the plumbing

RWA Tokenization

1

Tokenized treasuries: the first PMF

Stable, yield-bearing assets match crypto-native balance sheets and become productive collateral; the next 10x depends on utility, composability and regulation.

2

The hard part is the plumbing, not the mint

A real RWA needs regulation, infrastructure and service providers together. Most challenges are operational—reconciliation, corporate actions, compliance and record sync.

3

Fixed-rate borrowing is the missing primitive

Institutions need predictability more than cheaper rates; bringing public and private credit on-chain as collateral builds a larger, more durable borrower base than crypto looping.

FEATURED COMPANIES

- Superstate
- Sygnum
- Supernova

06

Custody, keys & control

DeFi & Builder Economy

1 Self-custody default, recovery immature

MPC vendors are usually infrastructure providers, not custodians, so customers carry configuration, backup and disaster recovery which is critical exactly when things go wrong.

2 Wallets are infrastructure, not vaults

Failures happen above the key, particularly in authentication, authorization and signing intent. Static multi-signature is insufficient; dynamic policy engines must govern users, API keys and AI agents.

3 Regulation makes resilience mandatory

MiCA and DORA force firms to formalize backup, recovery and operational controls, turning an afterthought into compliance, while retail inheritance and estate recovery stays unsolved.

FEATURED COMPANIES

- Station70
- Turnkey

THE THROUGH-LINE

Regulation, utility & infrastructure.

Not hype, but clear rules, real utility and institutional-grade plumbing are moving digital assets, AI and finance on-chain.

Which trend defines your 2026?
Follow **Avant Labs** for research on AI, digital assets & on-chain finance.