

Half of UK Adults Trust ChatGPT for Their Crypto Investments

LONDON, UNITED KINGDOM, February 15, 2026 /EINPresswire.com/ -- Nearly 6.5million Britons now hold assets in crypto, with 15% currently planning to invest in the future 3 in 10 (30%) UK adults have used AI to learn basic crypto knowledge.



The future of finance is already here. Education needs to catch up.”

Kevan Edgerton, UK Country Manager of Bitpanda

Almost half (46%) of UK adults say they trust ChatGPT as a source of crypto-related financial education, according to new research from [Bitpanda UK](#). The study shows that AI tools are increasingly influencing investment decisions, with 30% of UK adults turning to AI to learn the basics of crypto. Of those, more than half (54%) went on to make an investment after using AI for research.

The findings come as crypto adoption continues to rise across the UK. Bitpanda UK’s research reveals that 6.5 million Britons now hold cryptoassets, and a further 15% plan to invest in the future.

Despite this growth, a lack of knowledge remains the biggest barrier to participation. Almost half (45%) of UK adults say they don’t understand digital assets well enough to invest, while 46% say that although they have heard of Bitcoin, they still do not know what it actually is, or [how to invest in crypto in the UK](#).

Younger investors are leading the shift toward digital assets, with 40% of 18-24-year olds having already invested, almost double the national average. Their top motivations include building long-term wealth (46%), diversifying portfolios (35%) and saving for family or children (33%).

The Government’s new Financial Inclusion Strategy, which aims to strengthen financial education in schools, is a welcome step toward improving financial literacy. However, the current curriculum remains heavily focused on traditional products such as savings accounts, pensions and stocks – leaving a knowledge gap in emerging areas like crypto.

Bitpanda UK is urging financial education to evolve with consumer behaviour and the changing investment landscape.

Kevan Edgerton, UK Country Manager of Bitpanda, commented: “The increase in people using

unsolicited financial education services such as ChatGPT and AI means the UK isn't getting the education it needs to be responsible with its crypto investments."

"By modernising financial literacy to include digital assets, we can help more people invest confidently and with a long-term mindset. The future of finance is already here. Education needs to catch up."

Disclaimer

Don't invest unless you're prepared to lose all the money you invest. This is a high-risk investment, and you should not expect to be protected if something goes wrong. [Take 2 mins to learn more.](#)

Footnotes

Bitpanda commissioned Opinium to survey a nationally representative sample of 4,000 UK adults between 15 and 18 July 2025.

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