When respondents at financial institutions were asked about the benefits CBDCs would provide their organization, the three most frequent responses were:

- **44%** Enhanced National Competitiveness
- **43%** Payment System Efficiencies
- **42%** Foster Innovation, New Use Cases

**Payments Leaders Agree:**

*Digital Forms of National Currency Are Upon Us*

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**Especially:**

**Financial Inclusion**

Financial institutions globally see financial inclusion and greater access to credit as the largest breakthroughs to be driven by CBDCs.

- **APAC** 48% Greater Access To Credit
- **LATAM** 42% Financial Inclusion
- **North America** 42% New Revenue Opportunities
- **Europe** 31% Financial Inclusion
- **MENA** 42% Financial Inclusion

**85%** of payment leaders at financial institutions globally think their country will launch a digital currency in the next 4 years.

Crypto and blockchain technology are rapidly transforming the way the world moves, manages, and tokenizes value. As we’ve seen with crypto, CBDCs have many use cases, with new applications of the technology being explored. These CBDC solutions that combine sustainability, interoperability, efficiency, security, and usability will drive the most powerful impact.