



Digital Economy  
Council of Australia

# Pass the Digital Asset Legislation: Unlock Growth, Protect Consumers, and Secure Australia's Leadership in the Digital Economy.

## Current Industry Snapshot and the Potential for Expansion Through Legislative Reform

### ECONOMIC GROWTH

\$68B



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p.a. to the Australian economy by 2030 if Australia becomes a leader in digital assets.

### CONSUMER PROTECTION

\$2.7B



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Lost to scams.

### MARKETS

\$17B



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In savings to markets per year, including \$13 billion for issuers in the Australian capital markets.

### SUPERANNUATION

\$1B +



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In digital assets held in Australian Self-managed super funds (SMSFs).

### CRYPTOCURRENCY OWNERSHIP

6m+



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Australians (31% of the population) invested in or held crypto.

# **ABOUT** Digital Economy Council of Australia [DECA]

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DECA is the nation's leading industry  
body for the digital economy

As the national voice for businesses and innovators utilising blockchain and distributed ledger technology (DLT), our mission is to drive the integration of these technologies and enhance Australia's position in the global digital economy.

# **The Impact of Digital Asset Legislation on Australia's Economic Growth and Consumer Protection**

# ECONOMIC GROWTH

## TOKENISED ASSETS AND MARKET EFFICIENCY

**Stat:** Tokenised assets could save markets \$17 billion annually, including \$13 billion per year for issuers in the Australian capital markets. This figure breaks down into approximately \$6 billion for equities, \$4 billion for corporate debt, and \$3 billion for government debt.

**Source:** Brad Jones, Assistant Governor (Financial System) at the Reserve Bank of Australia (RBA), 2023.<sup>1</sup>

**Message:** Tokenisation can streamline processes in capital markets, reducing costs and improving efficiency, leading to significant savings and stimulating economic activity.

## CONTRIBUTION OF DIGITAL ASSETS TO THE ECONOMY

**Stat:** Digital assets could contribute \$68 billion per year to the Australian economy by 2030 if Australia becomes a leader in these technologies.

**Source:** Tech Council of Australia, "Digital Assets in Australia" report, 2022.<sup>2</sup>

**Message:** Becoming a leader in digital assets would drive significant economic growth, creating jobs and attracting investments across various sectors.

1. <https://www.rba.gov.au>

2. <https://techcouncil.com.au/wp-content/uploads/2022/11/Digital-Assets-in-Australia-report-2022.pdf>

# CONSUMER PROTECTION

## THE RISING COST OF SCAMS

**Stat:** In 2023, Australians lost over \$2.74 billion to scams, highlighting the urgent need for robust digital asset legislation to empower consumers to distinguish between trustworthy and fraudulent actors.

**Source:** Australian Competition and Consumer Commission (ACCC), "Targeting Scams" report, 2023.<sup>3</sup>

**Message:** Stronger legislation is needed to protect consumers from fraud in the digital asset space, helping them identify and avoid scams.

3. <https://www.accc.gov.au/system/files/targeting-scams-report-activity-2023.pdf>

# CUSTODY AND ASSET SECURITY

## THE SCALE OF DIGITAL ASSET HOLDINGS

**Stat:** Australian-based cryptocurrency exchanges, excluding international exchanges operating within Australia, are estimated to custody approximately \$14.6 billion in digital assets. This estimation is derived from an average portfolio size of \$3,049 per user across these platforms.

**Source:** Data from major Australian cryptocurrency exchanges such as Coinspot,<sup>4</sup> SwyftX,<sup>5</sup> Coinjar,<sup>6</sup> BTC Markets,<sup>7</sup> Independent Reserve,<sup>8</sup> Cointree,<sup>9</sup> and Caleb & Brown<sup>10</sup>

**Message:** Proper custody standards are essential to protect these assets, ensuring the security and integrity of the market.

4. <https://www.coinspot.com.au/>

5. <https://swyftx.com/au/>

6. <https://www.coinjar.com/au/about-us>

7. <https://www.btcmarkets.net/about-us>

8. <https://www.independentreserve.com/au>

9. <https://www.cointree.com/news/koinly-and-cointree-announce-partnership-and-industry-first-functionality/>

10. <https://www.calebandbrown.com/>

# CONSUMER AWARENESS

## THE ROLE OF SELF-MANAGED SUPER FUNDS (SMSFS)

**Stat:** Self-managed super funds (SMSFs) in Australia hold \$1.044 billion in crypto assets.

**Source:** Australian Taxation Office (ATO).<sup>11 12</sup>

**Message:** The growing inclusion of crypto in SMSFs highlights the need for regulatory oversight to protect these investments.

## CRYPTOCURRENCY OWNERSHIP AND INTEREST

**Stat:** Over 6 million Australians (31% of the population) invested in or held crypto

**Source:** Australian Independent Reserve Cryptocurrency Index 2025<sup>13</sup>

**Message:** Cryptocurrency ownership continues to demonstrate its growing influence in personal investment portfolios and Australia's broader financial ecosystem. Robust legislation will be essential to foster trust, stability, and security in the market, ensuring its long-term benefits for participants and the economy.

11. <https://data.gov.au/data/dataset/self-managed-superannuation-funds>

12. <https://data.gov.au/data/dataset/2fd970ec-984e-4593-bbad-2e69a5fa7a89/resource/a242e3c5-3186-46d4-a698-b0becb16ba2e/download/smsf-quarterly-statistical-report-march-2024.xlsx>

13. <https://www.independentreserve.com/blog/wp-content/uploads/2025/02/IRCI-Australia-2025-web.pdf>



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