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PUBLIC ATTITUDE AND USAGE PRACTICES OF CRYPTO-ASSETS



International Student Research Conference

“ROOTS OF SCIENCE 2026“



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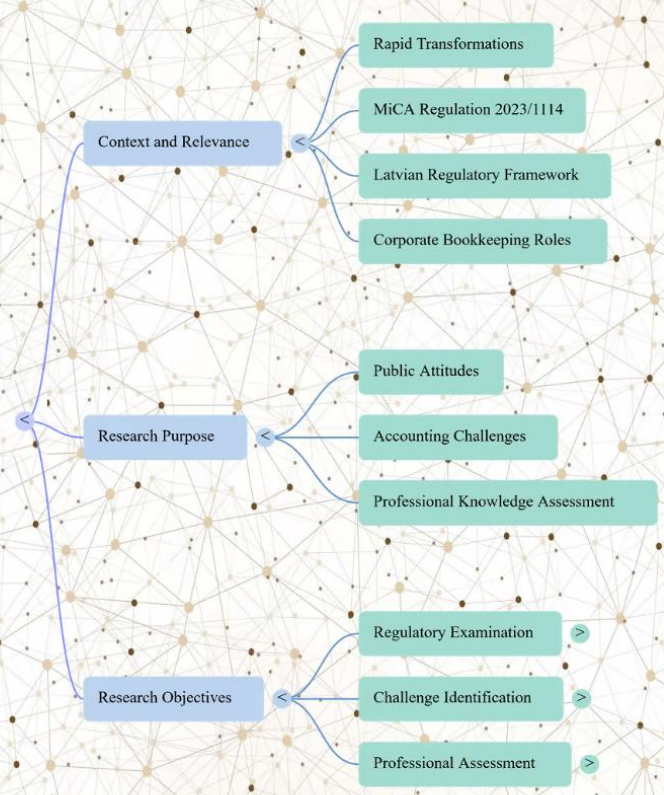
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Rādīt darbvirsmu



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Importance of the Research



ceturtdiena, 2026. gada 23. aprīlis
Ceturtd. 10:36 (Vietējais laiks)

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Crypto-Asset classification according to MiCA 2023/1114

E-money Tokens

Reference: One official currency

Function: Electronic money surrogate

Use: Making payments

Asset-referenced Tokens

Reference: Other values or rights

Function: Stabilize value via asset basket

Use: Reduce volatility

Other Crypto-assets

Reference: Non-stabilized assets

Function: Utility and crypto functions

Use: Access services and ecosystems



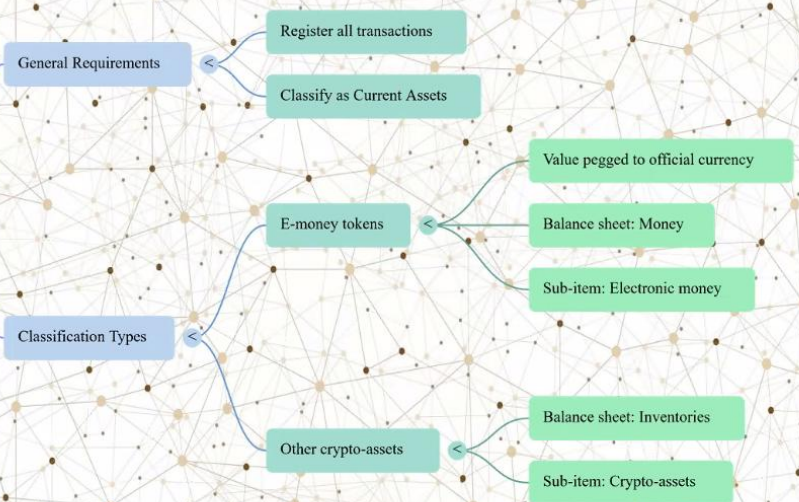
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Accounting for Crypto-Assets according to SRS* Latvia

* State Revenue Service



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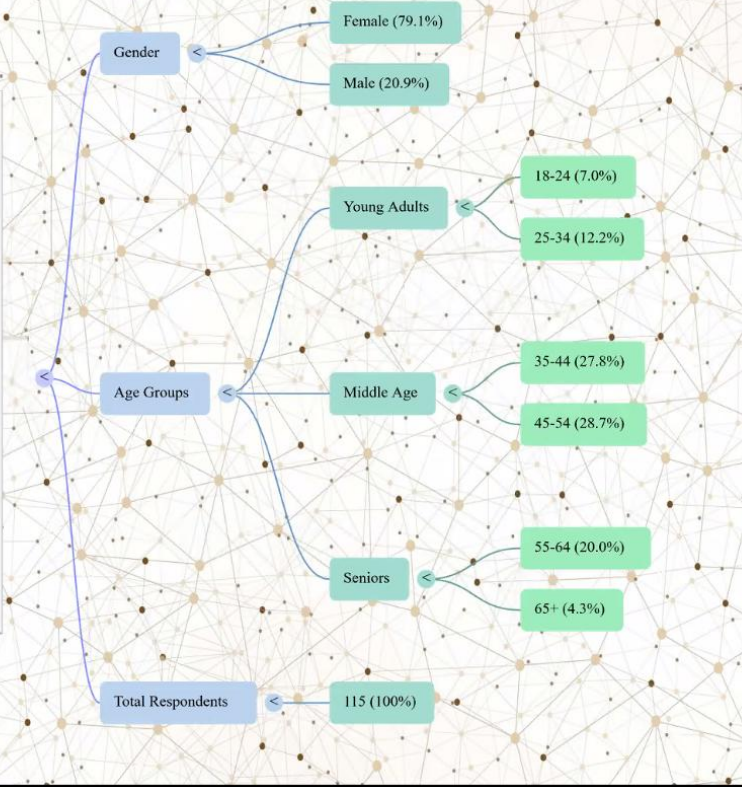
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Respondent profile

Research Landscape (Latvia 2026)

72.2% Highly Educated Respondents (Bachelor/Master's)

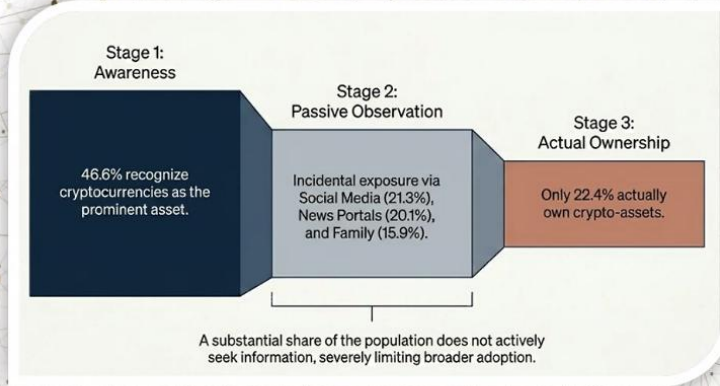
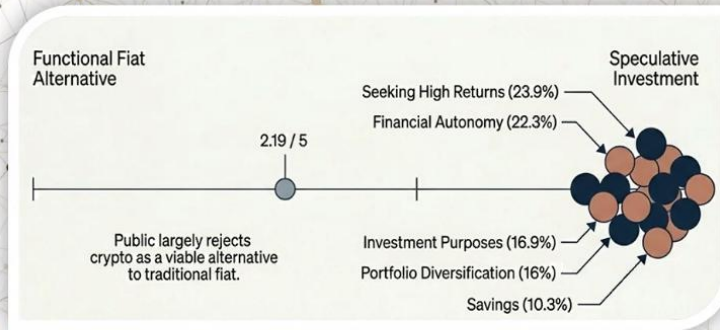
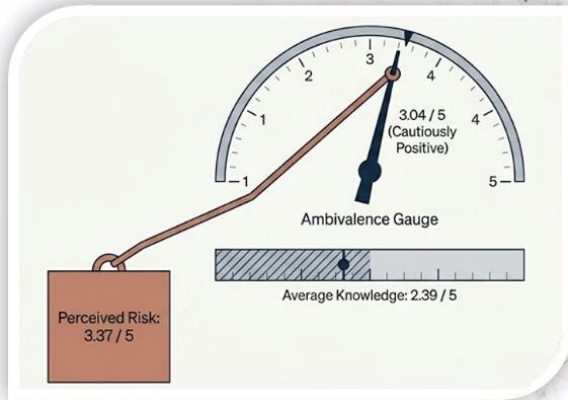
40.9% Professional Representation (Accounting Field)



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Research results: Knowledge, Ownership and Attitudes



Public perception continues to display mixed attitudes.



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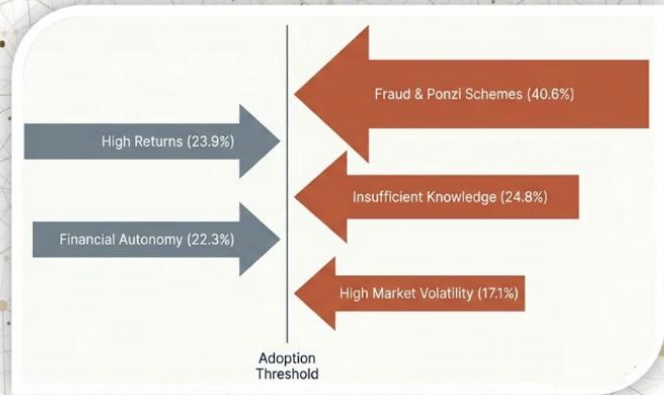
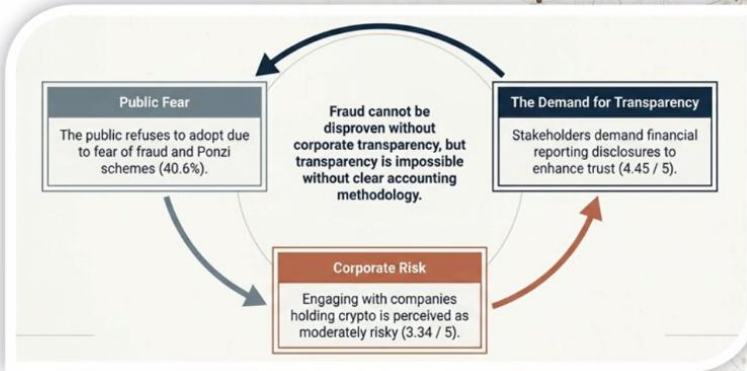
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Research results: Motivation and Risks

	The General Public	Accounting Professionals
Self-Assessed Knowledge Level	2.39 / 5	2.32 / 5
Perceived Risk Level	3.37 / 5 (Market Risk)	3.34 / 5 (Institutional Risk)
Primary Systemic Barrier	Fear of Fraud (40.6%)	Taxation Unclearity (68%)

Insight

The fear of fraud (40.6%) is the dominant force suppressing the market. Overcoming this barrier is impossible without institutional transparency.



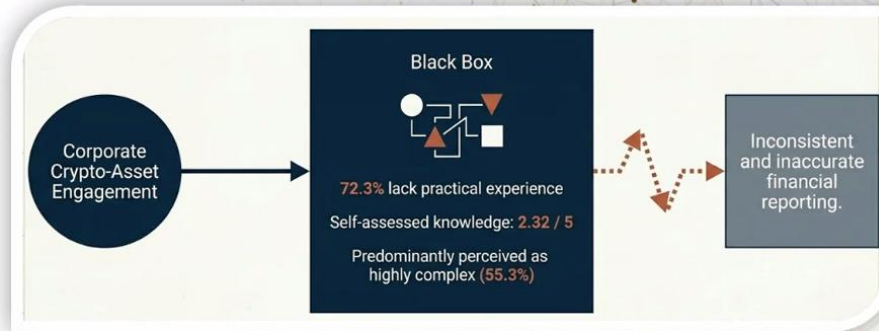
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Research results: Accounting and Taxation



While basic documentation is a hurdle, the overwhelming bottleneck occurs at the highest level of accounting methodology –taxation principles.

The Ultimate Chokepoint: Insufficient clarity in the application of taxation principles (68%).

Structural: Valuation uncertainty and difficulties in classifying assets (27%).

Foundational: Lack of documentation (18.8%) & Regulatory complexity (18.0%).

Professionals urgently require methodological guidance and comprehensive regulatory support.



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Speakers (Realtek(R) Audio): 43%

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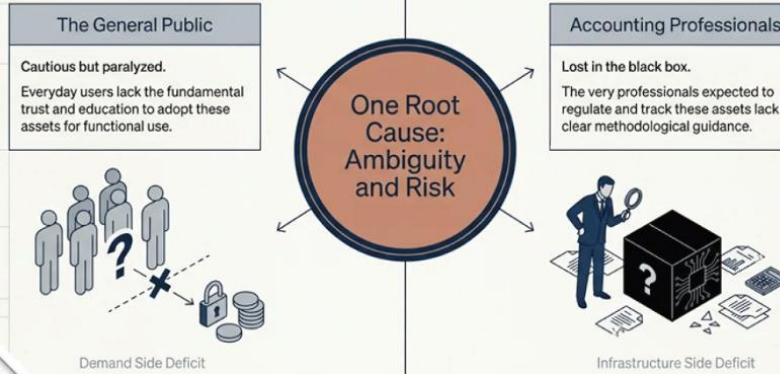
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CONCLUSIONS

The research showed that public knowledge of crypto-assets is insufficient, their prevalence in Latvia is limited, and public attitudes toward them are cautious.

The insufficient practical experience of accountants and variations in legislation complicate the accounting of crypto-assets and create risks in the preparation of financial statements.

The Crypto Ecosystem: Stalled by a Dual Deficit



The Decentralization vs. Regulation Paradox



Privacy & Decentralization
Original design for privacy, becoming regulated



Institutional Frameworks (MICA)
Increasingly regulated, transparent

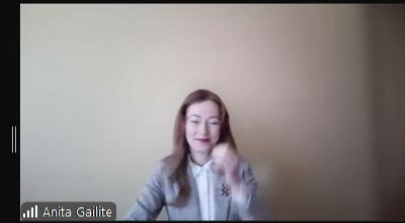
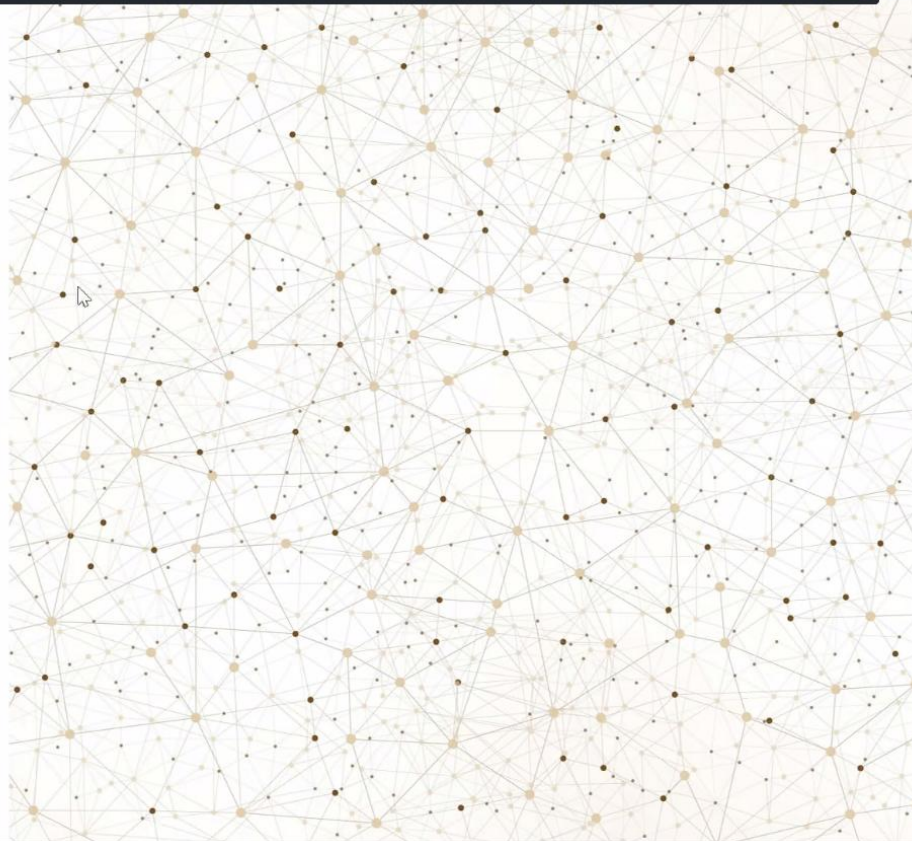


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**Thank you for
your attention!**



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GFK, Olga Ose



Dalia Šušnienė

Bartłomiej Kurp...

lenovo

Karan Kabrawala



GFK, Olga Ose

Bartłomiej Kurpisz/Krzysztof Fra... lenovo

Karan Kabrawala

Aurelijus Žilys



Anita Gailite

