Large crypto-currency holdings will catalyze innovation in 2021, as bitcoin is used to collateralize new or experimental decentralized financial instruments.

Decentralized financial technologies will be adopted by the enterprise.

Four dozen countries are piloting digital fiat sovereign currencies.

Environmental, social, governance (ESG) goals are driving blockchain adoption, as investors seek proof of improvements in supply chains.

Demand for modern, impartial, and secure systems to settle trades and transactions will increase as the global financial system digitizes.

Smart contracts will remove intermediaries, such as management and distribution companies, in creative fields.

New platforms monetize idle computer resources. To earn extra money, consumers will grant access to their mobile phones, tablets, and connected home appliances when they’re not used.

Investors are using fractional ownership to divide the costs and risks of assets. It’s a time-share model, based on blockchain, for fine art and collectibles.

It’s CryptoKitties, part two. As demand for non-fungible tokens spikes, digital collectibles will gain interoperability this year.