Why Tokenisation is the Foundation of 2025's Business Evolution

Economics Design

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2025 is the year of tokenisation. If you're still viewing tokenisation as just "digital assets on a blockchain," it's time to rethink. Tokenisation isn't just a buzzword—it's a transformational framework that redefines how value, assets, and transactions are structured in the digital economy.

Here's why and how your Web2 business should get ahead of this shift.



What is Tokenisation?

According to the BIS, tokenisation is the process of creating **digital** representations of assets on programmable platforms. The key? Programmability. It's not just about digitising; it's about automating, integrating, and expanding possibilities in ways traditional digital systems can't achieve. Check out their latest report here.

Two critical pillars of tokenisation:

- Multi-asset Integration: Bringing traditionally separate asset classes platforms.
- Interoperability: Ensuring these platforms and assets talk to each other, breaking down silos and enabling global-scale efficiency



Opportunities for Web2 Businesses

1 Collapse Value Chains

Tokenisation redefines industries by integrating multi-asset and multi-party processes. Pre-trade, trade, and post-trade functions can merge into a seamless flow.

• Example: Tokenised real estate deeds automate sales and compliance; supply chains unify procurement, payments, and logistics.

2 Automate & Disintermediate

Tokenisation eliminates middlemen by streamlining settlement, automating compliance, and offering transparency.

 Example: Insurance firms can create programmable policies with instant automated claims settlements—no delays or disputes.



Opportunities for Web2 Businesses

3 Programmable Loyalty & Rewards

Programmable money transforms customer engagement. Businesses can offer customised financial products that adapt to user actions in real time. • Example: Tokenised loyalty programs reward not just spending but actions aligned with brand values, like sustainability or social engagement.

4 User-Centric Systems

Tokenised platforms succeed by integrating user assets, actions, and preferences seamlessly. Focus on delivering a simple, intuitive experience for the mass market, prioritizing usability over technology in your Web3 transformation





The Bigger Picture: Tokenisation and Central Banks

Even **central banks** are being forced to rethink their roles. With programmable money and tokenised assets, central banks may soon play a drastically different role in how economies function. This shift has implications for **settlement**, **monetary policy**, **and financial stability** that ripple into private business ecosystems.

I'm not sure I want to live with paying for coffee with my Hilton points and taking the taxi with my SQ miles, but maybe that is a future we're looking at in the world of tokenisation and interoperability.



The Call to Action

Web2 businesses can't afford to wait on the sidelines. The tokenisation wave will create winners and losers:

Winners: Companies that leverage programmability, redefine value chains, and embrace disintermediation.

X Losers: Businesses that stick to traditional models and miss this oncein-a-generation opportunity to innovate.



Let's build the future together. How are you preparing for tokenisation? Drop your thoughts below or reach out—I'd love to hear your vision.

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