# 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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