Digital Prosperity Index 2026

Technical Companion

RELEASE DATE
October 2026

RESEARCH PARTNER
Leger

DIGITAL PROSPERITY SURVEY
2,000 Canadian adults and
756 business decision makers
Fielded March 31 to April 22, 2026

INTERNATIONAL BENCHMARK
14 economies using published international data

Prepared by Leger for Interac Corp.

Two instruments, one framework and how to tell them apart

This deck reports two separate exercises that share the same five pillars. Before reading any figure, confirm which one produced it.

1

Two instruments, two kinds of numbers

The Index benchmarks Canada against 13 other economies using published international data. Canada scores 58 out of 100, 13th of 14. The Survey is two Leger surveys of 2,000 Canadian adults and 756 business decision makers, fielded in spring 2026.

2

What the Index scale means

Index scores run 0 to 100. A score of 100 means matching the best performer in the group on every indicator in that pillar. Scores are relative to these 14 economies, so they move if the group or its underlying data changes. By construction no economy can score 0. The survey does not use this scale.

3

How to tell the figures apart

Index results are given as a score out of 100 and a rank out of 14. Survey results are always a percentage of respondents, with the base shown. Survey percentages are reported separately for consumers and for businesses and are never combined into a single figure.

4

What is published

Two documents are published: the Digital Prosperity Index report and this Technical Companion.

THE TWO INSTRUMENTS SIDE BY SIDE

The Index

WHAT IT MEASURES	How Canada compares with other economies on digital conditions
EVIDENCE	Published international data from ten organizations
UNIT	A score out of 100 and a rank out of 14
COMPARISON GROUP	Canada and 13 comparator economies

The Survey

WHAT IT MEASURES	What Canadians and Canadian businesses report about their own experience
EVIDENCE	Two original Leger surveys conducted in Canada
UNIT	A percentage of respondents, always with the base
COMPARISON GROUP	Canadians only, reported separately for consumers and businesses

The Index shows where Canada stands. The survey explains what sits behind that position. The two run on different scales, so the figures are never directly comparable. The Digital Prosperity Index report rounds to whole numbers, which is why Canada appears as 58 there and 57.7 here.

What is in this deck

The companion sets out the methodology, the indicators and sources behind the Index and the survey results in full.

SECTION ONE	**The Index**	Pillars, construction, indicators and sources, comparator set and results	SLIDES 04 to 11
SECTION TWO	**The Survey**	Methodology, pillar framework and respondent profiles	SLIDES 12 to 15
SECTION THREE	**Findings**	Consumer and business results, fraud, barriers and subgroups	SLIDES 16 to 23
SECTION FOUR	**Contacts**	Key contacts	SLIDES 24 to 25

The Index

05 The five pillars and what each one measures

06 How the Index was built, step by step

07 Indicators and sources

08 How the 14 economies were selected

09 Index scores, 14 economies

10 Pillar scores, 14 economies

11 Canada pillar by pillar

The five pillars and what each one measures

Nineteen indicators sit across five pillars, listed below in full.

Access

7 INDICATORS

Whether people can reach the digital economy at all.

INDICATORS

1. Connectivity
2. Internet usage
3. Banking inclusion
4. Smartphone access, upper income
5. Smartphone access, lower income
6. E-commerce infrastructure
7. Rural inclusion

Capability

4 INDICATORS

Whether the population has the skills to use it.

INDICATORS

1. Educational attainment
2. Digital literacy
3. AI diffusion
4. Human capital

Confidence

3 INDICATORS

Whether people trust the systems enough to use them.

INDICATORS

1. Scam exposure
2. Cybersecurity readiness
3. Trust in AI

Participation

4 INDICATORS

Whether people actually use it.

INDICATORS

1. Online purchasing
2. E-commerce activity
3. Digital point of sale
4. Online purchasing, internet users

Outcomes

2 INDICATORS

Whether the economy gets value from it.

INDICATORS

1. Labour productivity
2. Digital competitiveness

The five pillars are not a maturity ladder. They are five conditions that together support digital prosperity, and an economy can lead on one while trailing badly on another. Switzerland, for example, ranks first of 14 on Participation and 13th on Confidence. Each pillar is measured only by the indicators listed.

Source: Leger analysis of published data from the OECD, World Bank, UNCTAD, ITU, IMD, the United Nations, Worldpay, the Microsoft AI Economy Institute, the Global Anti-Scam Alliance and KPMG with the University of Melbourne. Full indicator list on slide 7.

How the Index was built

Five steps, from published source data to a single score out of 100.

01
Sources

Indicators are drawn from ten organizations: OECD, World Bank, UNCTAD, ITU, IMD, United Nations, Worldpay, Microsoft AI Economy Institute, Global Anti-Scam Alliance and KPMG and University of Melbourne. Using multiple publishers gives broad coverage and avoids resting the Index on any single organization's methodology.

02
Indicator selection

Indicators must fit one pillar conceptually, use internationally comparable definitions and come from a recognized public source. Coverage is tested three ways. Each indicator needs data for at least 9 of the 14 economies. Each economy needs data for at least half the indicators in a pillar. Taken together, a pillar must have 75 per cent of all its data points present.

03
Normalization

Each indicator is rescaled to 0 to 100 before it is combined with any other. The highest observed value scores 100. The floor sits one standard deviation below the lowest observed value rather than at the lowest value itself, which stops a narrow indicator range from turning small gaps into large score differences. Where a high raw number is bad, such as scam exposure, the scale is reversed first.

04
Pillar construction

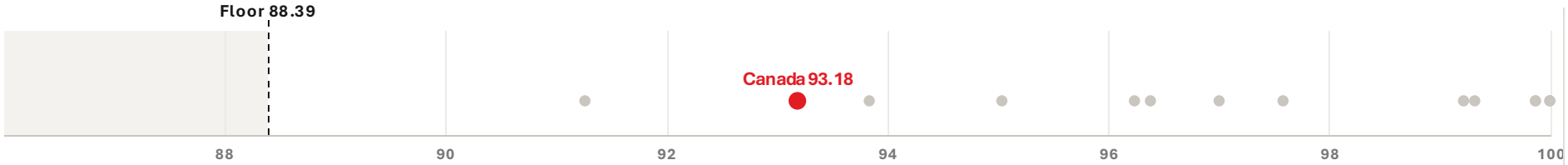
Within a pillar, normalized indicators are averaged. Missing values are excluded from that average rather than imputed, so a pillar score reflects only the indicators an economy has data for.

05
Composite

The Index is the arithmetic mean of the five pillar scores, each at 20 per cent. Equal weighting is a deliberate choice not to assert that one pillar matters more than another. Every published composite has been recalculated from its own five pillar scores and all 14 reconcile to within 0.1 of the published figure.

NORMALIZATION, WORKED THROUGH ON ONE INDICATOR

Cybersecurity readiness, all 14 economies, raw scores



Shaded area sits below the floor and is unreachable by construction

Canada normalizes to

41.3 out of 100

Switzerland, the lowest, becomes

24.7

A raw spread of 8.7 points becomes a normalized spread of 75.3

Source: Leger analysis of published data from the OECD, World Bank, UNCTAD, ITU, IMD, the United Nations, Worldpay, the Micro soft AI Economy Institute, the Global Anti-Scam Alliance and KPMG with the University of Melbourne. Full indicator list on slide 7.

Indicators and sources

PILLAR	INDICATOR	DEFINITION	ORGANIZATION	DATASET	YEAR PUBLISHED	DIRECTION
Access	**Connectivity**	Share of households with a broadband connection	OECD	Going Digital Toolkit	2025	Higher is better
	Internet usage	Share of individuals using the internet daily	OECD	Going Digital Toolkit	2025	Higher is better
	Banking inclusion	Share of adults with a bank account	World Bank	Global Findex	2025	Higher is better
	Mobile access, upper 60%	Smartphone penetration, richest 60% of population	World Bank	Global Findex	2025	Higher is better
	Mobile access, lower 40%	Smartphone penetration, poorest 40% of population	World Bank	Global Findex	2025	Higher is better
	E-commerce readiness	B2C E-commerce Index score	UNCTAD	B2C E-commerce Index	2020	Higher is better
	Rural inclusion	Rural to urban broadband access gap	OECD	Going Digital Toolkit	2025	Higher is better
Capability	**Educational attainment**	Post-secondary attainment	OECD	Education at a Glance	2025	Higher is better
	Digital literacy	PIAAC adult digital skills	OECD	Going Digital Toolkit	2025	Higher is better
	AI diffusion	AI adoption and usage	Microsoft AI Economy Institute	Global AI Adoption in 2025	2025	Higher is better
	Human capital	Human Capital Index	United Nations	E-Government Development Index	2024	Higher is better
Confidence	**Scam exposure**	Share of population encountering scams	Global Anti-Scam Alliance	Global State of Scams	2025	Reversed
	Cybersecurity readiness	Global Cybersecurity Index	ITU	Global Cybersecurity Index	2024	Higher is better
	Trust in AI	Public trust in AI systems	KPMG and University of Melbourne	Trust, attitudes and use of AI	2025	Higher is better
Participation	**Online purchasing**	Share of individuals purchasing online	OECD	OECD statistics	2025	Higher is better
	E-commerce readiness	B2C E-commerce Index score	UNCTAD	B2C E-commerce Index	2020	Higher is better
	Digital point of sale	POS digital payment share, wallets and account-to-account	Worldpay	Global Payments Report	2025	Higher is better
	Online purchasing, internet users	Internet users who have purchased online	OECD	Going Digital Toolkit	2025	Higher is better
Outcomes	**Labour productivity**	GDP per hour worked	OECD	OECD statistics	2025	Higher is better
	Digital competitiveness	World Digital Competitiveness Ranking	IMD	World Digital Competitiveness Ranking	2025	Higher is better

The UNCTAD B2C E-commerce Index appears twice, under Access as a readiness measure and under Participation as a usage measure, so it is counted once in the indicator total and twice in the pillar totals. Year published is the year of the edition used, which may differ from the reference year of the underlying data.

Source: Leger analysis of published data from the OECD, World Bank, UNCTAD, ITU, IMD, the United Nations, Worldpay, the Microsoft AI Economy Institute, the Global Anti-Scam Alliance and KPMG with the University of Melbourne.

How the 14 economies were selected

Three criteria, and every economy in the set assigned to one of them.

Structural and regulatory peers

3 ECONOMIES

Australia | United Kingdom | United States

Leading performers on established digital rankings

9 ECONOMIES

Estonia | Germany | Japan | Netherlands | Norway | Singapore | South Korea | Sweden | Switzerland

Payments-innovation leader outside the advanced-economy group

1 ECONOMY

Brazil

Canada is the subject of the benchmark and is the 14th economy in the set.

GROUP MEANS AGAINST CANADA

57.7	66.2	71.5	39.5
Canada	Mean of the three structural and regulatory peers	Mean of the nine ranking leaders	Brazil, the one economy outside the advanced group

Canada sits below both comparison groups it was measured against.

CANADA'S RANK UNDER OTHER COMPARATOR SETS

The set skews toward strong digital performers, which makes it a demanding benchmark rather than a flattering one.

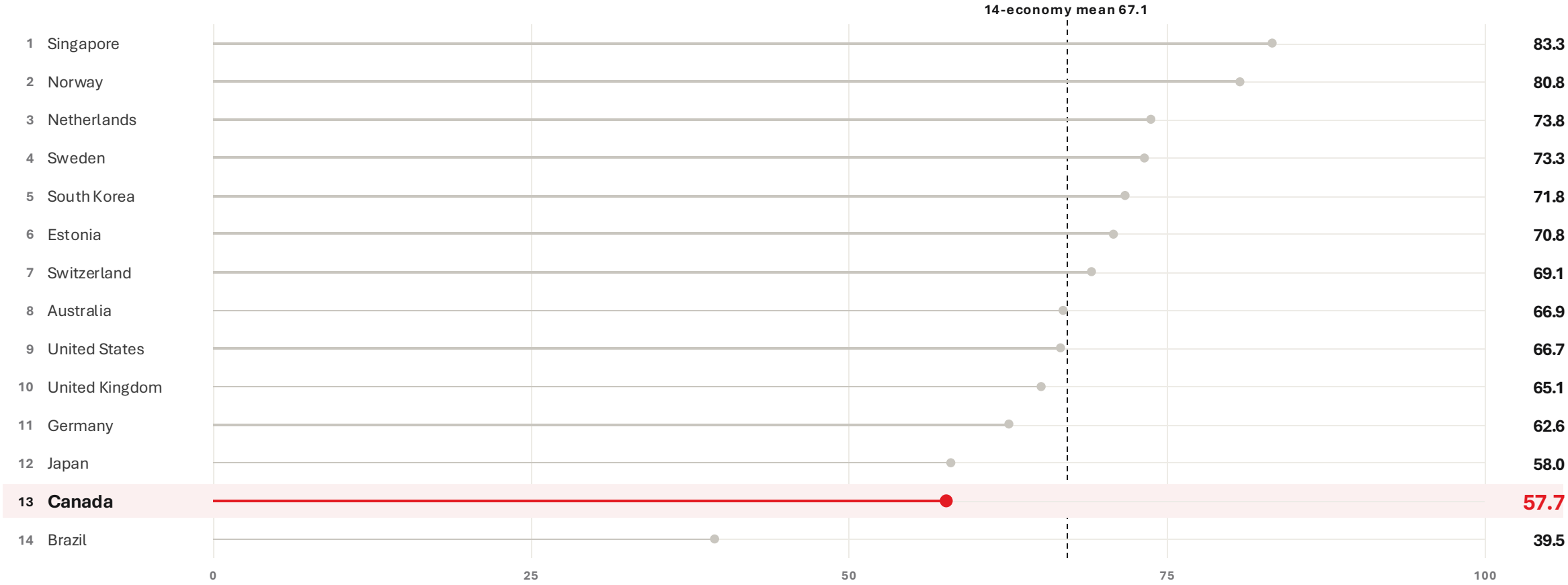
As published, all 14 economies	13 of 14
Excluding Brazil, advanced economies only	13 of 13
G7 members present in the set, France and Italy are not included	5 of 5

Removing Brazil, the only economy outside the advanced group, moves Canada from 13th of 14 to last of 13. Brazil's inclusion is not what keeps Canada off the bottom of the table. Japan sits between them on 58.0 against Canada's 57.7.

Source: comparator economies selected by Interac on the criteria shown. Index scores, Leger analysis of published international data.

Index scores, 14 economies

Each economy's composite, the arithmetic mean of its five pillar scores.



CANADA

57.7, 13th of 14, 9.4 points below the group mean.

SPREAD

83.3 to 39.5, a range of 43.8 points across the group.

READING NOTE

Canada is reported as 58 in the Digital Prosperity Index report. One decimal place is carried here because Japan also rounds to 58.

Source: Leger analysis of published data from the OECD, World Bank, UNCTAD, ITU, IMD, the United Nations, Worldpay, the Microsoft AI Economy Institute, the Global Anti-Scam Alliance and KPMG with the University of Melbourne. Full indicator list on slide 7.

Pillar scores, 14 economies

Economies are ordered by their overall Index score. Each row is one economy's profile across the five pillars, with every bar on the same 0 to 100 scale.

	ACCESS	CAPABILITY	CONFIDENCE	PARTICIPATION	OUTCOMES
Singapore	63.5	87.0	92.3	84.2	89.6
Norway	90.0	62.6	85.7	76.1	89.7
Netherlands	80.5	59.3	67.4	77.4	84.6
Sweden	87.0	51.2	76.2	72.0	80.2
South Korea	92.8	66.2	83.4	57.4	59.2
Estonia	85.3	79.7	67.4	68.2	53.4
Switzerland	72.6	56.4	42.5	89.2	84.7
Australia	68.0	67.1	57.0	79.3	63.0
United States	73.1	46.7	65.3	65.8	82.6
United Kingdom	69.4	59.4	63.8	68.5	64.3
Germany	58.1	76.0	51.0	58.1	69.9
Japan	64.9	37.1	67.7	68.9	51.6
Canada	**68.1**	**40.3**	**36.7**	**68.0**	**75.4**
Brazil	36.8	29.5	68.5	42.2	20.6

ACCESS
Mean 72.2 · Canada **68.1**, 9th

CAPABILITY
Mean 58.5 · Canada **40.3**, 12th

CONFIDENCE
Mean 66.1 · Canada **36.7**, 14th

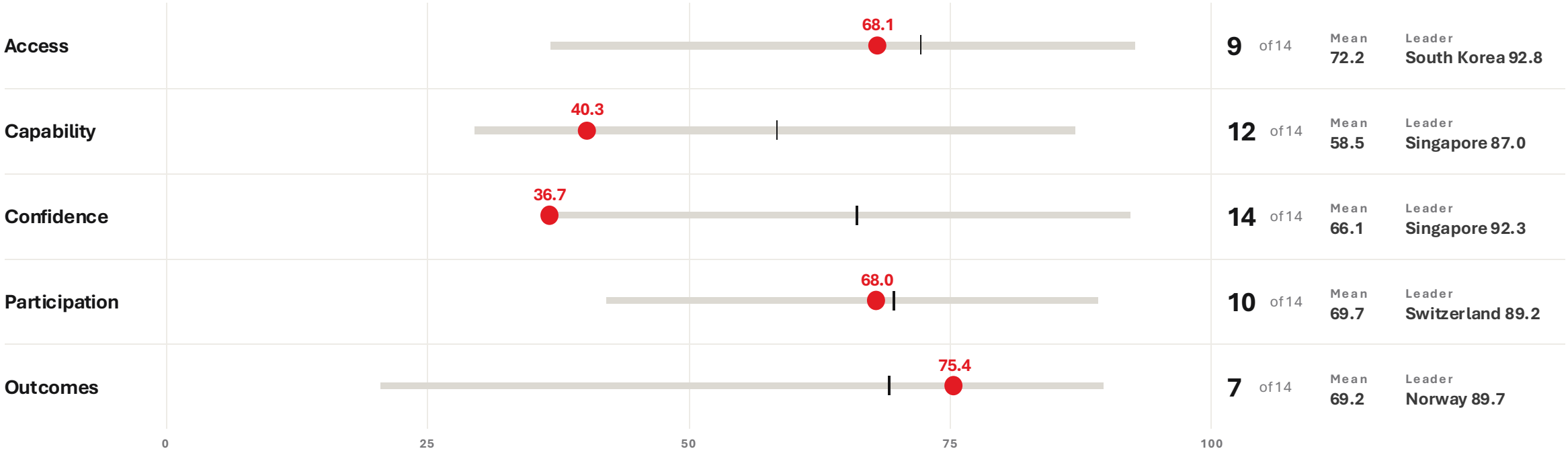
PARTICIPATION
Mean 69.7 · Canada **68.0**, 10th

OUTCOMES
Mean 69.2 · Canada **75.4**, 7th

Source: Leger analysis of published data from the OECD, World Bank, UNCTAD, ITU, IMD, the United Nations, Worldpay, the Microsoft AI Economy Institute, the Global Anti-Scam Alliance and KPMG with the University of Melbourne. Full indicator list on slide 7.

Canada pillar by pillar

Canada's score, rank, the group mean and the leading economy, for each pillar.



KEY

Grey bar: the full range across 14 economies.
Black tick: the group mean.
Red dot: Canada.

WHAT THE SHAPE SHOWS

Canada sits close to the group mean on Access and Participation and above it on Outcomes, where it ranks 7th of 14 on labour productivity and digital competitiveness combined. Capability is 12th of 14. Confidence is last, sitting 29.4 points below the group mean at 36.7, the largest single gap in Canada's profile.

Source: Leger analysis of published data from the OECD, World Bank, UNCTAD, ITU, IMD, the United Nations, Worldpay, the Microsoft AI Economy Institute, the Global Anti-Scam Alliance and KPMG with the University of Melbourne. Full indicator list on slide 7.

The Survey

13 Survey methodology and disclosure

14 How the survey maps to the five pillars

15 Respondent profiles, consumer and business

Survey methodology

The methodology behind both Leger surveys.

MODE	Two online quantitative surveys
LANGUAGES	English and French
FIELD DATES	March 31 to April 22, 2026
CONSUMER SAMPLE	n = 2,000 Canadian adults aged 18 and over, across a broad range of ages, regions, income levels, employment and education profiles, purchasing behaviours and financial-institution relationships
BUSINESS SAMPLE	n = 756 decision makers at Canadian micro, small and medium-sized businesses
BUSINESS QUALIFICATION	Owners, partners, executives, managers, supervisors and other qualified individuals involved in business decision-making
BUSINESS SIZE DEFINITIONS	Micro, 0 to 4 staff. Small, 5 to 99 staff. Medium, 100 to 499 staff

WEIGHTING	Survey data were weighted to improve representativeness
MARGIN OF ERROR	Online panel samples are non-probability samples, so a margin of error cannot be formally assigned. For comparison only, a probability sample of 2,000 would carry a margin of error of plus or minus 2.2 percentage points, and a sample of 756 plus or minus 3.6 percentage points, 19 times out of 20
REPORTING BASIS	Results are reported in aggregate unless otherwise indicated. Consumer and business results are always reported separately and are never combined into a single figure
SUBGROUPS	Subgroup differences are used directionally where they help explain the broader findings. Statistical significance testing is not presented in this report
ROUNDING	Percentages may not total 100 because of rounding, multiple-response questions or differences in question bases
QUESTION CONTENT	Questions on payment methods listed named payment brands as response options, Interac products among them

FRAMEWORK AND SCORING

Survey questions were mapped to the five-pillar framework based on their closest conceptual match to the international benchmark measures. The consumer research captured access to devices and reliable internet, ability and confidence using digital tools, concerns about fraud and security, use of digital payments and services, and perceptions of how well digital services work. The business survey followed the same framework while adding business-specific measures covering operations, payments, cash flow, fraud and cybersecurity and digital maturity. Survey results are reported as percentages of respondents. They are not normalized, scored or combined with the international benchmark.

Source: Leger, Digital Prosperity Survey 2026, methodology.

How the survey maps to the five pillars

The themes measured under each pillar, for both surveys.

Consumer survey

Base: all consumer respondents, n = 2,000

Access

- Access to digital devices
- Reliable internet connectivity

Capability

- Confidence using digital tools
- Ability to learn new digital services
- Ability to complete services online end to end

Confidence

- Exposure to fraud and scams
- Confidence in payment security
- Behavioural response to fraud risk

Participation

- Use of digital payments
- Frequency of digital payment use
- Online bill payment and money movement

Outcomes

- Whether services work start to finish
- Whether tools meet everyday needs

Business survey

Base: all business respondents, n = 756

Access

- Reliable internet connectivity
- Access to digital financial tools

Capability

- Day-to-day digital capability
- Use of digital tools to resolve issues

Confidence

- Fraud and cybersecurity experience
- Fraud as a barrier to digital use
- Importance of domestic data processing

Participation

- Integration of digital tools
- Use of digital payment methods

Outcomes

- Financial management and cash flow
- Operational flexibility
- End-to-end process completion

Each pillar was measured through the themes listed above. Questions were mapped to the pillar that most closely matches the international benchmark measure for that pillar. Both surveys used the same five-pillar structure, with the business survey adding measures specific to running a business.

Source: Leger, Digital Prosperity Survey 2026.

Respondent profiles

Weighted composition of both samples.

Consumer survey, n = 2,000

GENDER		AGE		HOUSEHOLD INCOME		EDUCATION		EMPLOYMENT		PURCHASE HABITS		REGION	
Male	48%	18 to 34	27%	Under $60K	33%	High school or less	31%	Employed full time	41%	Mostly online	14%	British Columbia	14%
Female	51%	35 to 54	32%	$60K to under $100K	27%	College, technical or CEGEP	39%	Retired	27%	Mix, more online	32%	Alberta	11%
Non-binary	1%	55 and over	41%	$100K or more	30%	University certificate or diploma	6%	Other or not in labour force	12%	Mix, more in person	31%	Saskatchewan and Manitoba	6%
				Prefer not to answer	10%	Bachelor's degree	16%	Self-employed	10%	Mostly in person	24%	Ontario	39%
						Master's degree or higher	8%	Employed part time	9%			Quebec	23%
								Prefer not to answer	2%			Atlantic	7%
												Northern territories	<1%

Business survey, n = 756

BUSINESS SIZE		EMPLOYEE COUNT		OPERATING MODEL		YEARS OPERATING		ANNUAL REVENUE		BUSINESS STAGE		RESPONDENT ROLE		REGION	
Micro, 0 to 4 staff	54%	Owner-only sole operator	28%	Physical locations only	47%	5 years or less	25%	Less than $1M	60%	Mature	45%	Owner or sole proprietor	53%	British Columbia	16%
Small, 5 to 99 staff	44%	1 to 4 employees	27%	Physical and online	45%	6 to 10 years	19%	$1M or more	29%	Growth	34%	Manager	16%	Alberta	13%
Medium, 100 to 499 staff	2%	5 to 99 employees	44%	Online only	9%	11 to 20 years	26%	Don't know or prefer not to answer	11%	Start-up	14%	Executive	13%	Saskatchewan and Manitoba	7%
		100 to 499 employees	2%			More than 20 years	30%			Preparing to sell or close	6%	Co-owner or partner	12%	Ontario	38%
										Other	1%	Supervisor or team lead	5%	Quebec	21%
														Atlantic	6%
														Northern territories	<1%

All figures are weighted shares of each sample. Business sector is shown for the six largest sectors only: Construction 13%, Professional services 13%, Retail trade 12%, Health care and social assistance 11%, Accommodation and food services 7%, Other services 7%.

Source: Leger, Digital Prosperity Survey 2026. Fielded March 31 to April 22, 2026.

The Findings

17 Consumer results by pillar

18 Consumer fraud exposure and response

19 Consumer attitudes on AI, digitization and protection

20 Business results by pillar

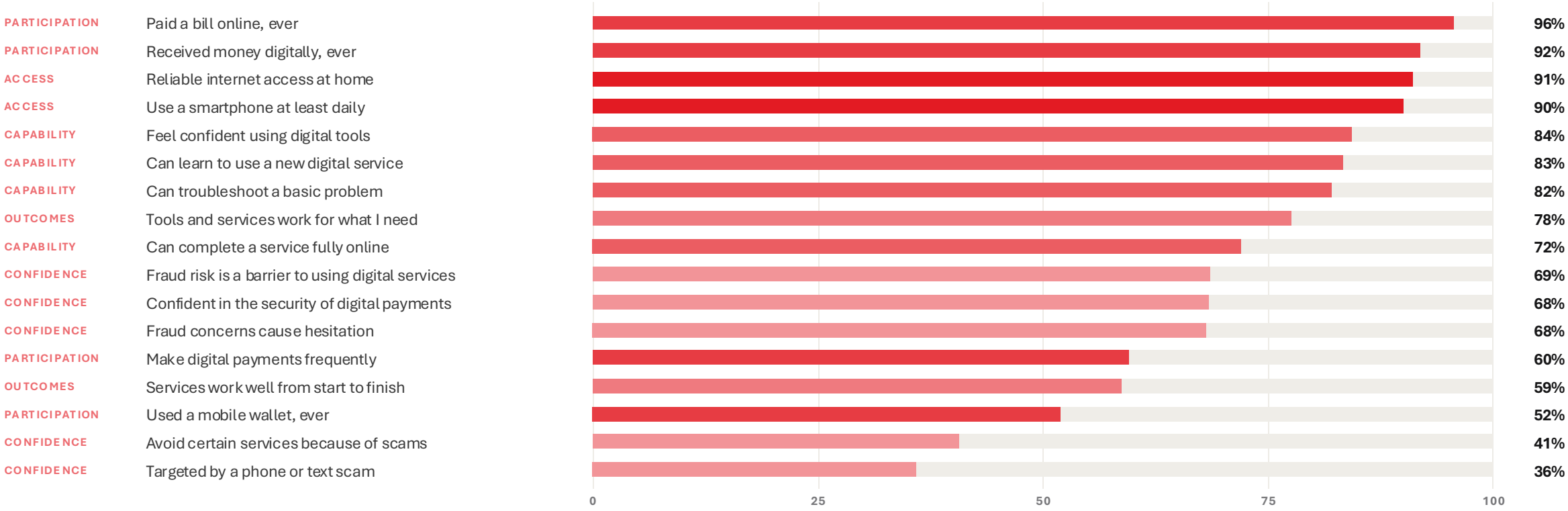
21 Business fraud, barriers and needs

22 Business payments and cash flow

23 Where results differ by subgroup

Consumer results by pillar

All 17 measures on one scale, grouped by pillar. Each is the percentage of respondents giving the stated answer. The five pillars carry equal weight in the framework, and no pillar score or average is calculated from these percentages.



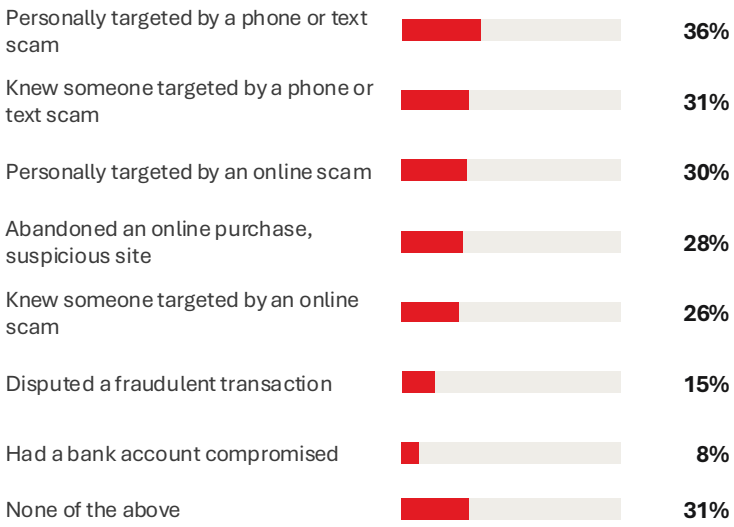
Access measures sit above 90 per cent, so connectivity and devices are close to universal among Canadian adults. Confidence is where the picture changes: 69 per cent say fraud risk is a barrier to using digital services and 41 per cent avoid certain services because of scams. None of that is about access – these are people who have it and are opting out anyway.

Source: Leger, Digital Prosperity Survey 2026. Base: all consumer respondents, n=2,000. Fielded March 31 to April 22, 2026. Weighted data.

Consumer fraud exposure and response

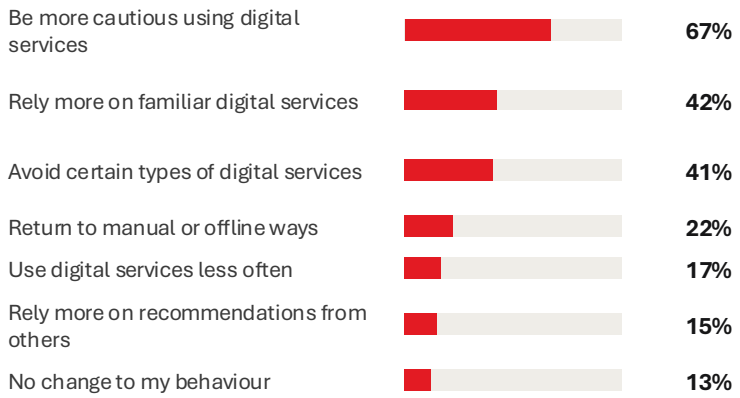
Exposure in the past 12 months

Multiple response · % of respondents



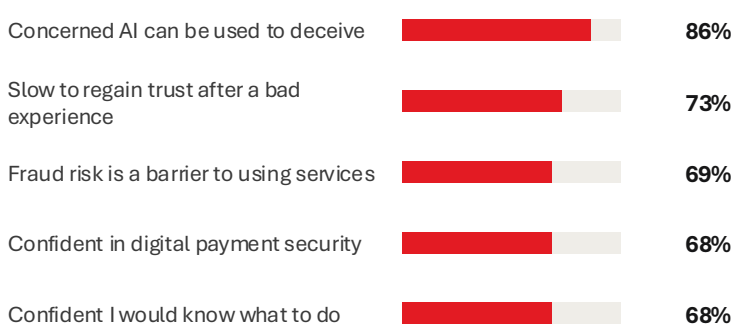
How scam volume changes behaviour

Multiple response · % of respondents



Attitudes to fraud and protection

% agree, strongly or somewhat



READING THESE THREE TOGETHER

36 per cent of Canadians were personally targeted by a phone or text scam in the past year, and 31 per cent report none of the listed experiences. What matters economically is what people do next, and what they do is pull back, even though they have access. Note the tension in the third panel: 68 per cent are confident in payment security and 69 per cent still call fraud risk a barrier. That is not a contradiction, because people can trust the system and still moderate their own behaviour.

67%
became more cautious online

41%
avoid certain digital services

17%
use digital services less often

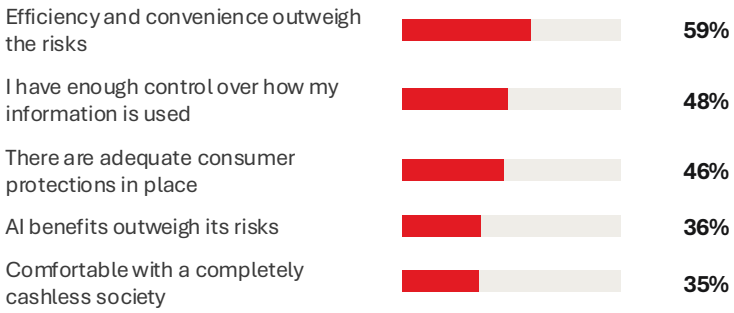
86%
are concerned AI can be used to deceive

Source: Leger, Digital Prosperity Survey 2026. Base: all consumer respondents, n=2,000. Fielded March 31 to April 22, 2026. Weighted data.

Consumer attitudes: AI, digitization and protection

Control, protection and AI

% agree, strongly or somewhat



Barriers to fuller participation

% major or moderate barrier



Two further barriers fall below this cut: lack of reliable devices at 35.3 per cent and unreliable internet at 34.6 per cent.

What would help

% important, very or somewhat



IS THE CURRENT LEVEL OF DIGITIZATION RIGHT?

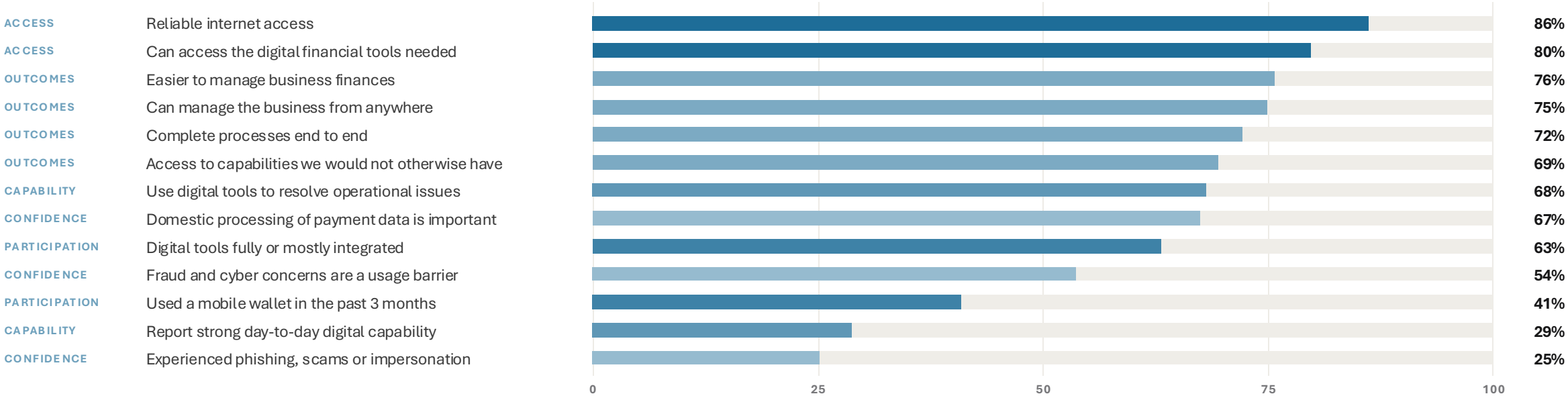


61 per cent say the current level is about right. Of the rest, more want less digital, at 21 per cent, than want more, at 18 per cent. Demand for further digitization is not the constraint the consumer data describes. Fraud risk, at 64 per cent, outranks every infrastructure barrier on the list.

Source: Leger, Digital Prosperity Survey 2026. Base: all consumer respondents, n=2,000. Fielded March 31 to April 22, 2026. Weighted data.

Business results by pillar

All 13 measures on one scale, grouped by pillar. Each is the percentage of respondents giving the stated answer. The five pillars carry equal weight in the framework, and no pillar score or average is calculated from these percentages.



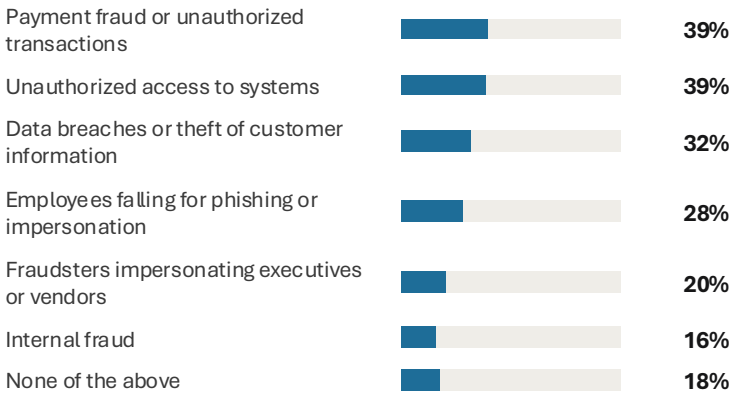
Businesses report strong access and clear operational benefit from digital tools, with roughly three quarters saying digital tools make finances easier to manage and let them operate from anywhere. Capability is the weak point: 68 per cent use digital tools to resolve operational issues, while only 29 per cent report strong day-to-day digital capability.

Source: Leger, Digital Prosperity Survey 2026. Base: all business respondents, n=756. Fielded March 31 to April 22, 2026. Weighted data.

Business fraud, barriers and needs

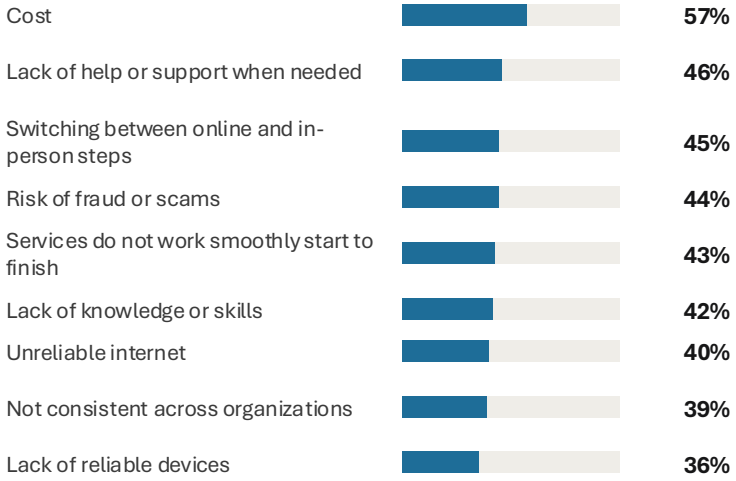
Fraud and security concerns

Multiple response · % of respondents



Barriers to using digital tools

% major or moderate barrier

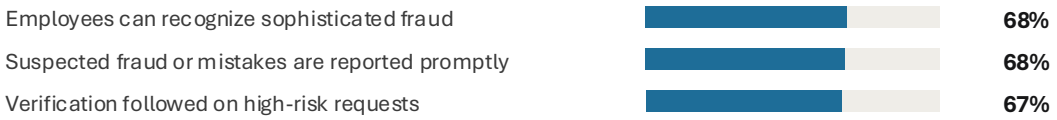


What would help

% important, very or somewhat



FRAUD-MANAGEMENT CONFIDENCE



Roughly a third of businesses are not confident on each measure.

WHAT SEPARATES THE BUSINESS PICTURE FROM THE CONSUMER ONE

For consumers the top barrier is fraud at 64 per cent, while for businesses it is cost at 57 per cent, with fraud fourth at 44 per cent. Businesses also rank their needs more evenly, with nine of ten enablers scoring between 89 and 91 per cent, so rather than trading one off against another they report needing all of it.

Source: Leger, Digital Prosperity Survey 2026. Base: all business respondents, n=756. Fielded March 31 to April 22, 2026. Weighted data.

Business payments and cash flow

Settlement timing, the limits businesses report and what faster access to funds would change.

Time to full access to funds after a customer payment

% of respondents



Seconds or minutes	22%
Same day	37%
1 to 2 business days	27%
3 to 5 business days	8%
More than 5 business days	2%
Not sure	4%

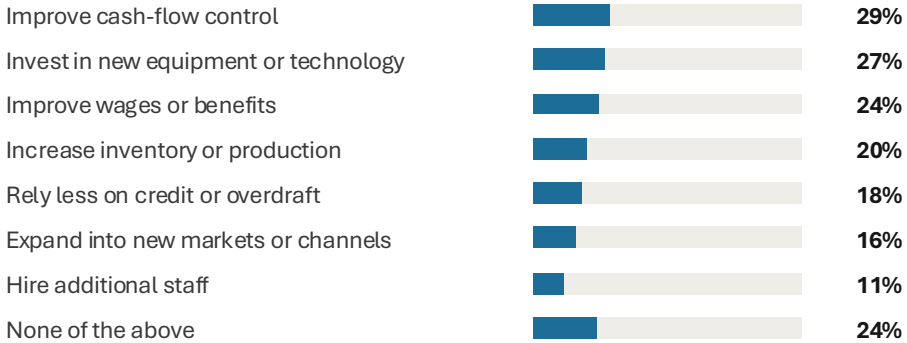
WHERE PLATFORMS LIMIT CONTROL

Control over cash flow, payouts and timing	23%
Control over pricing	21%
Control over customer data	21%

% reporting a major or moderate barrier. Concentrated among larger firms: 13 per cent of micro businesses cite cash-flow limits against 44 per cent of medium.

What businesses would do with improved cash flow

Multiple response · % of respondents



Just over a fifth of businesses get full access to customer funds within seconds or minutes, and 37 per cent get it the same day. The rest wait a business day or longer, and that delay is what the cash flow question measures. Asked what faster access would change, businesses put steadier cash flow control first at 29 per cent, ahead of investment in equipment or technology at 27 per cent.

Source: Leger, Digital Prosperity Survey 2026. Base: all business respondents, n=756. Fielded March 31 to April 22, 2026. Weighted data.

Where results differ by subgroup

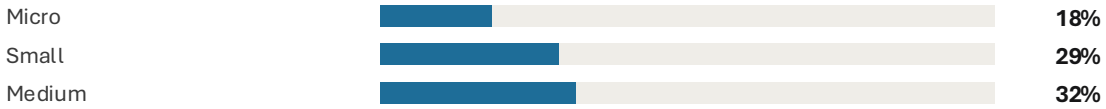
Selected measures by business size, age, region and gender. Differences are directional, and no significance testing is presented.

Business results, by business size

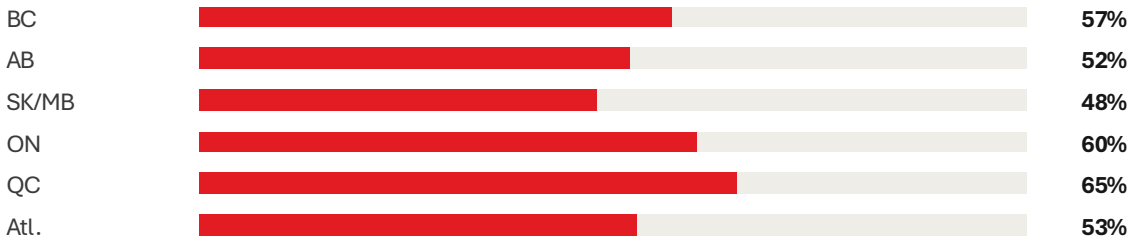
Fraud and cyber risk is a barrier to digital use



Business is less digital than it needs to be



CONSUMER, EFFICIENCY OUTWEIGHS THE RISKS, BY REGION



The clearest pattern is age rather than region. Younger Canadians are more willing to accept the trade-off between convenience and risk, at 67 per cent of 18 to 34 year olds against 52 per cent of those 55 and over, while older Canadians are the most likely to name fraud as a barrier, at 71 per cent.

Consumer results, by age

Efficiency and convenience outweigh the risks



Fraud or scams are a barrier to digital use



CONSUMER, FRAUD OR SCAMS AS A BARRIER, BY GENDER



BUSINESS OUTCOMES, WIDEST REGIONAL GAPS

Complete processes end to end, Saskatchewan and Manitoba against Atlantic Canada	**82% to 58%**
Access to capabilities not otherwise available, Saskatchewan and Manitoba against Atlantic Canada	**82% to 51%**

Regional business results rest on small cells. Saskatchewan and Manitoba and Atlantic Canada are the smallest in the study and should be read as directional.

Source: Leger, Digital Prosperity Survey 2026. Bases: all consumer respondents, n=2,000; all business respondents, n=756. Sub group bases are smaller. Weighted data.

Contacts

25 Key contacts

Key contacts

Who to contact, and what happens next.

CONTACTS

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Leger conducted the research, built the Index and produced the underlying analysis. Interac Corp. commissioned the study. Interac and the Interac logo are trademarks of Interac Corp.