

What types of personal finance information are you most interested in?

	Wave 11 2023																										
	Total Wave 11 2023	Making Real Financial Progress			Gender		Education			Age						Household Income			Relevancy of Banking App in Making Financial Progress			Ease of Navigating / Finding Info on Digital Banking Platform			Set Specific Financial Goals via Digital Banking Platform		
	Rep. Canada	Agree: (13B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	Less Than Undergrad	Undergrad	University Graduate	18-24	25-34	35-44	45-54	55-64	65+	< \$25K	\$25K to <\$45K	\$45K to <\$75K	\$75K or more	Very Relevant	Somewhat Relevant	Not very/ Not at all Relevant	Very Easy	Somewhat Easy	Somewhat / Very Difficult	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
Base: Total Sample	2500	866	1339	295	1219	1281	1411	688	401	252	414	413	393	440	588	181	274	525	1425	318	1033	1148	861	1304	335	1044	1456
Base: Total Sample (excl)	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456
ANY (NET)	2058	729	1099	230	1011	1047	1102	610	346	232	392	374	335	336	389	130	203	422	1234	283	921	854	700	1106	252	957	1101
	82%	84%	82%	77%	83%	82%	78%	89%	87%	92%	84%	91%	85%	77%	66%	72%	74%	80%	87%	89%	88%	74%	82%	85%	74%	92%	76%
	C						F	F	LMN	KLMM	LMN	MN	N				OP	OPQ	U	U		X	XX		Z		
Budgeting tips	537	178	286	73	220	317	314	139	84	86	125	109	91	66	59	44	49	99	330	94	276	167	181	300	56	290	247
	22%	21%	21%	25%	18%	25%	22%	20%	21%	34%	30%	27%	23%	15%	10%	24%	18%	19%	23%	30%	27%	15%	21%	23%	17%	28%	17%
					D					KLMM	LMN	MN	MN	N					Q	U	U		X		Z		
Investment strategies	1178	462	612	103	618	560	556	393	229	115	190	208	188	226	251	51	101	209	773	170	476	532	420	616	142	494	684
	47%	53%	46%	35%	51%	44%	39%	57%	57%	46%	46%	50%	48%	51%	43%	28%	37%	40%	54%	53%	46%	46%	49%	47%	42%	47%	47%
		BC	C		E		F	F			N	N					O	OPQ	TU			X					
Debt management	531	140	309	83	253	279	328	135	69	70	126	112	110	63	49	40	46	116	312	70	279	182	187	285	60	274	257
	21%	16%	23%	28%	21%	22%	23%	20%	17%	28%	30%	27%	28%	14%	8%	22%	17%	22%	22%	27%	22%	22%	22%	22%	22%	28%	18%
		A	A		H					MN	MN	MN	MN	N					U	U					Z		
Saving for large purchases (car, house, etc.)	623	210	341	71	288	335	356	166	101	107	169	123	90	66	69	45	62	152	346	112	314	197	211	344	68	356	267
	25%	24%	26%	24%	24%	26%	25%	24%	25%	42%	41%	30%	23%	15%	12%	25%	23%	29%	24%	35%	30%	17%	25%	26%	20%	34%	18%
										KLMM	KLMM	LMN	MN						R		U	U		X		Z	
Generating additional income streams	871	273	472	126	430	440	452	260	159	102	200	156	146	135	131	53	87	180	516	104	399	368	294	474	103	378	493
	35%	32%	35%	42%	35%	34%	32%	38%	40%	40%	48%	38%	37%	33%	22%	29%	32%	34%	36%	33%	39%	32%	34%	36%	30%	34%	34%
							F	F	MN	KLMM	MN	N	N						SU				X				
None of these	442	136	239	67	208	234	309	79	54	20	23	39	58	103	200	51	71	103	191	35	109	298	159	195	88	87	355
	18%	16%	18%	23%	17%	18%	22%	12%	14%	8%	6%	9%	15%	24%	34%	28%	26%	20%	13%	11%	11%	20%	19%	15%	26%	8%	24%
					A		GH				J	IK	IK	IK	IK	OR	OR	R			ST	W		VW		Y	
Sigma	4182	1400	2259	523	2017	2164	2315	1171	696	500	834	747	683	660	758	284	416	860	2468	585	1853	1744	1453	2214	515	1878	2304
	167%	162%	169%	176%	166%	169%	164%	170%	174%	198%	201%	181%	174%	150%	129%	157%	152%	164%	173%	184%	180%	151%	169%	170%	152%	180%	158%

How important are the following in helping you reach your financial goals? - My bank/banker/bank financial advisor

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	Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	Less Than Undergrad	Undergrad	University Graduate Degree	18-24	25-34	35-44	45-54	55-64	65+	< \$25K	\$25K to <\$45K	\$45K to <\$75K	\$75K or more	Very Relevant	Somewhat Relevant	Not very/ Not at all Relevant	Very Easy	Somewhat Easy	Somewhat / Very Difficult	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
Base: Total answering	2500	866	1339	295	1219	1281	1411	688	401	252	414	413	393	440	588	181	274	525	1425	318	1033	1148	861	1304	335	1044	1456
Base: Total answering (wt'd)	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456
Very/ somewhat important (Net)	1439	584	738	116	682	757	809	400	229	171	242	236	227	244	319	94	138	293	854	243	691	505	509	763	167	720	719
	58%	68%	55%	39%	56%	59%	57%	58%	57%	68%	58%	57%	58%	56%	54%	52%	50%	56%	60%	76%	67%	44%	59%	59%	49%	69%	49%
	BC	C								JKLMN								OP	TU	U		X	Y		Z		
Very important (4)	358	184	147	27	177	181	181	106	72	48	67	55	53	57	79	26	31	73	219	103	144	112	166	146	47	192	167
	14%	21%	11%	9%	15%	14%	13%	15%	18%	19%	16%	13%	13%	13%	13%	14%	11%	14%	15%	32%	14%	10%	19%	11%	14%	18%	12%
	BC								F	JKLMN									OP	TU	U		WX			Z	
Somewhat important (3)	1081	400	591	90	505	576	629	294	158	123	175	182	174	187	240	68	107	220	636	140	547	393	343	617	121	528	552
	43%	46%	44%	30%	41%	45%	45%	43%	39%	49%	42%	44%	44%	43%	41%	38%	39%	42%	45%	44%	53%	34%	40%	47%	36%	51%	38%
	C	C							N										U	SU			VX		Z		
Not very/ at all important (Net)	1061	281	600	181	537	524	602	289	171	81	173	176	166	195	269	87	136	232	571	75	339	647	350	539	172	324	737
	42%	32%	45%	63%	44%	41%	43%	42%	43%	32%	42%	43%	42%	43%	46%	48%	50%	44%	40%	24%	33%	56%	42%	42%	51%	31%	51%
	A	AB							I	I	I	I	I	I	R	R			S	ST		V	V	VW	Y		
Not very important (2)	664	178	395	91	343	321	374	189	101	57	121	118	92	119	156	54	85	148	355	52	254	358	190	379	95	230	434
	27%	21%	30%	31%	28%	25%	27%	28%	25%	23%	29%	29%	23%	27%	27%	30%	31%	28%	25%	16%	25%	31%	22%	29%	28%	22%	30%
	A	A																	R	S	ST		V	V	Y		
Not at all important (1)	397	103	205	90	193	204	228	100	70	24	52	58	74	77	113	33	51	85	216	24	85	289	161	160	77	94	303
	16%	12%	15%	30%	16%	16%	16%	15%	17%	9%	13%	14%	19%	18%	19%	18%	19%	16%	15%	8%	8%	25%	19%	12%	23%	9%	21%
	A	AB												U	U	UK			P	TU	U		ST	W	Y		
Sigma	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.56	2.77	2.51	2.18	2.55	2.57	2.54	2.59	2.58	2.77	2.62	2.57	2.52	2.51	2.48	2.48	2.43	2.54	2.6	3.01	2.73	2.28	2.6	2.58	2.4	2.78	2.4
	BC	C							JKLMN	N									P	TU	U		X	X	Z		
Std. Dev.	0.92	0.92	0.88	0.97	0.93	0.92	0.91	0.92	0.98	0.86	0.9	0.89	0.95	0.93	0.95	0.95	0.92	0.92	0.92	0.89	0.8	0.95	1	0.85	0.98	0.85	0.94
Std. Err.	0.02	0.03	0.02	0.06	0.03	0.03	0.02	0.03	0.05	0.05	0.04	0.04	0.05	0.04	0.04	0.07	0.06	0.04	0.02	0.05	0.02	0.03	0.03	0.02	0.05	0.03	0.02

To what extent do the following cause you financial anxiety - Your overall financial situation

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	Rep Canada	Agree: (13B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	Less Than Undergrad	Undergrad	University Graduate	18-24	25-34	35-44	45-54	55-64	65+	< \$25K	\$25K to <\$45K	\$45K to <\$75K	\$75K or more	Very Relevant	Somewhat Relevant	Not very/ Not at all Relevant	Very Easy	Somewhat Easy	Somewhat / Very Difficult	Yes	No	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z			
Base: Total answering	2500	866	1339	295	1219	1281	1411	688	401	252	415	413	393	439	588	181	274	525	1425	319	1033	1148	861	1304	335	1044	1456	
Base: Total answering (wt'd)	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456	
Anxiety (Net)	1960	537	1147	275	914	1046	1130	526	303	227	366	355	320	318	372	155	224	424	1085	233	848	879	601	1067	292	860	1100	
	78%	62%	86%	93%	75%	82%	80%	76%	76%	80%	80%	86%	82%	73%	63%	86%	82%	81%	76%	73%	82%	76%	70%	82%	86%	82%	76%	
	A	A	A	A	D	G	L	M	N	MN	MN	MN	N	R	R	R	S	SU	SU	SU	SU	V	V	V	Z	Z		
Top 2 Box (Subnet)	959	199	538	222	419	540	582	236	141	116	212	184	176	136	134	95	115	218	495	110	431	418	292	507	160	421	537	
	38%	23%	40%	75%	34%	42%	41%	34%	35%	46%	51%	45%	45%	31%	23%	53%	42%	42%	35%	35%	42%	36%	34%	39%	47%	40%	37%	
	A	A	A	A	D	GH	GH	MN	MN	MN	MN	N	N	PQR	R	R	SU	SU	SU	SU	V	V	V	V	V	W	W	
A lot of anxiety (4)	268	43	111	114	107	160	174	54	40	34	66	50	52	40	25	34	25	64	138	35	106	127	93	128	46	103	165	
	11%	5%	8%	38%	9%	13%	12%	8%	10%	14%	16%	12%	13%	9%	4%	19%	9%	12%	10%	11%	10%	11%	11%	10%	14%	10%	11%	
	A	AB	D	G	D	G	N	MN	N	N	N	N	N	N	PQR	R	R	SU	SU	SU	V	V	V	V	V	Z	Z	
Some anxiety (3)	691	156	426	108	311	380	408	183	101	81	146	134	125	96	109	61	90	154	357	75	325	291	199	378	114	318	373	
	28%	18%	32%	30%	26%	30%	29%	27%	23%	23%	32%	33%	32%	32%	22%	19%	34%	33%	29%	25%	24%	32%	25%	23%	29%	34%	31%	26%
	A	A	A	A	D	D	MN	MN	MN	MN	MN	N	N	R	R	R	SU	SU	SU	SU	V	V	V	V	V	Z	Z	
A little anxiety (2)	1001	338	610	53	495	506	548	290	163	111	154	171	144	182	238	60	109	206	590	123	417	460	309	561	132	439	562	
	40%	39%	46%	18%	41%	40%	39%	42%	41%	44%	37%	42%	37%	42%	41%	33%	40%	39%	41%	39%	41%	40%	36%	43%	39%	42%	39%	
	C	AC	O	O	D	D	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	V	V	V	Z	Z	
No anxiety at all (1)	540	328	190	22	305	235	281	163	97	25	49	58	72	111	216	26	50	101	340	85	182	273	258	234	48	184	356	
	22%	38%	14%	7%	25%	18%	20%	24%	24%	10%	12%	14%	18%	28%	37%	14%	18%	19%	24%	27%	18%	24%	30%	18%	14%	18%	25%	
	BC	C	E	E	F	F	I	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	Y	
Sigma	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Summary	1541	666	800	75	800	741	829	453	259	136	203	229	216	303	454	86	159	307	930	208	599	733	567	795	179	623	918	
	62%	77%	60%	25%	66%	58%	59%	66%	65%	54%	49%	55%	55%	69%	77%	48%	58%	58%	65%	66%	58%	64%	66%	61%	53%	60%	63%	
	BC	C	E	E	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	
Mean	2.27	1.9	2.34	3.06	2.18	2.36	2.34	2.18	2.21	2.5	2.55	2.43	2.4	2.13	1.9	2.57	2.33	2.35	2.2	2.19	2.34	2.24	2.15	2.31	2.47	2.33	2.24	
	0.92	0.86	0.82	0.93	0.91	0.92	0.93	0.88	0.92	0.85	0.9	0.88	0.93	0.92	0.85	0.96	0.88	0.93	0.91	0.95	0.89	0.94	0.97	0.88	0.9	0.88	0.95	
Std Dev	0.02	0.03	0.02	0.05	0.03	0.03	0.02	0.03	0.05	0.05	0.04	0.04	0.05	0.04	0.03	0.07	0.05	0.04	0.02	0.05	0.03	0.03	0.03	0.02	0.05	0.03	0.02	
Std Err	0.02	0.03	0.02	0.05	0.03	0.03	0.02	0.03	0.05	0.05	0.04	0.04	0.05	0.04	0.03	0.07	0.05	0.04	0.02	0.05	0.03	0.03	0.03	0.02	0.05	0.03	0.02	

Are you going through any of these life changes right now, or have in the last six months?

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	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z		
Base: Total Sample	2500	866	1339	295	1219	1281	1411	688	401	252	414	413	393	440	588	181	274	525	1425	319	1033	1148	861	1304	335	1044	1456	
Base: Total Sample (wt)	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456	
ANY (NET)	754	257	409	87	382	372	423	205	126	156	181	136	78	94	109	70	102	168	398	131	360	263	246	412	97	454	301	
	30%	30%	31%	30%	31%	29%	30%	30%	32%	62%	44%	33%	20%	21%	19%	39%	37%	32%	28%	41%	35%	23%	29%	32%	29%	43%	21%	
Combining finances with partner	118	49	58	10	57	61	67	28	23	27	42	27	16	3	2	12	10	21	73	27	59	32	42	58	18	86	31	
	5%	6%	4%	3%	5%	5%	4%	6%	6%	11%	10%	7%	4%	1%	0%	7%	4%	4%	5%	9%	6%	3%	5%	5%	5%	8%	2%	
Growing family	143	55	74	15	71	72	72	44	28	36	64	38	12	3	-	9	10	25	99	26	80	38	47	80	16	111	33	
	6%	6%	6%	5%	6%	6%	5%	6%	7%	10%	16%	9%	3%	1%	-	5%	4%	5%	7%	8%	8%	3%	6%	6%	5%	11%	2%	
Attending college/university	126	46	66	14	64	62	80	29	18	70	26	17	7	3	3	16	15	29	62	21	75	30	42	68	16	86	40	
	5%	5%	5%	5%	5%	6%	4%	5%	3%	6%	6%	4%	2%	1%	1%	9%	5%	6%	4%	7%	7%	3%	5%	5%	5%	8%	3%	
Retirement	228	83	120	25	118	110	131	63	34	17	19	21	16	65	90	16	47	53	106	32	96	100	69	129	30	108	120	
	9%	10%	9%	8%	10%	9%	9%	9%	7%	5%	5%	4%	15%	15%	9%	17%	10%	7%	10%	9%	9%	8%	10%	9%	10%	9%	10%	
Divorce/Separation	63	24	30	9	37	26	38	14	11	9	15	11	14	12	2	9	5	15	32	9	34	20	15	35	13	39	24	
	3%	3%	2%	3%	3%	2%	3%	2%	3%	4%	4%	3%	4%	3%	0%	5%	2%	3%	2%	3%	3%	2%	2%	3%	4%	4%	2%	
Loosing a spouse/partner	57	28	23	6	33	24	33	13	11	16	15	9	2	4	11	6	11	17	22	19	21	17	17	32	8	44	13	
	2%	3%	2%	2%	3%	2%	2%	2%	3%	6%	4%	2%	1%	1%	2%	3%	4%	3%	2%	6%	2%	2%	2%	2%	2%	2%	4%	
Switching jobs	194	61	104	28	106	88	96	66	32	50	62	44	22	11	5	19	25	53	92	45	88	60	68	98	28	130	63	
	8%	7%	8%	10%	9%	7%	7%	10%	8%	30%	15%	11%	6%	3%	1%	11%	9%	10%	6%	14%	9%	5%	8%	8%	8%	13%	4%	
Starting a business	104	46	51	7	62	42	55	21	28	30	32	24	14	3	1	9	8	22	64	28	45	31	36	62	6	74	29	
	4%	5%	4%	2%	5%	3%	4%	3%	7%	12%	8%	6%	4%	1%	0%	5%	3%	4%	5%	9%	4%	3%	4%	5%	2%	7%	2%	
None of these	1746	608	928	210	836	909	988	484	274	96	160	234	276	315	345	479	111	172	357	1027	187	670	889	613	880	242	591	1155
	70%	70%	69%	71%	69%	71%	70%	70%	68%	38%	56%	67%	80%	79%	82%	62%	63%	68%	72%	59%	65%	77%	71%	68%	71%	57%	79%	
Sigma	2777	999	1454	324	1384	1393	1559	760	458	342	510	466	418	449	593	207	302	592	1576	393	1168	1117	948	1453	376	1369	1508	
	111%	116%	109%	109%	114%	109%	111%	110%	114%	136%	123%	113%	106%	102%	101%	114%	110%	113%	111%	124%	113%	106%	110%	112%	111%	122%	104%	

Are you more or less financially secure today than you were a year ago?

		Wave 11 2023																											
		Making Real Financial Progress				Gender		Education				Age						Household Income				Relevancy of Banking App in Making Financial Progress			Ease of Navigating / Finding Info on Digital Banking Platform			Set Specific Financial Goals via Digital Banking Platform	
Total Wave 11 2023		Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	Less Than Undergrad	Undergrad	University Graduate	18-24	25-34	35-44	45-54	55-64	65+	< \$23K	\$25K to <\$45K	\$45K to <\$75K	\$75K or more	Very Relevant	Somewhat Relevant	Not very / Not at all Relevant	Very Easy	Somewhat Easy	Somewhat / Very Difficult	Yes	No	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z		
Base: Total answering		2500	866	1339	295	1219	1281	1411	689	400	252	414	413	393	440	588	181	274	525	1425	318	1030	1148	861	1304	335	1044	1456	
Base: Total answering (wt)		2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456	
Top 2 Box (Net)	881	503	356	22	476	405	471	250	160	143	210	154	122	114	138	52	95	168	536	185	415	281	368	436	76	497	384		
	35%	58%	27%	7%	39%	32%	33%	36%	40%	57%	51%	37%	31%	26%	24%	29%	35%	32%	28%	58%	40%	24%	44%	34%	22%	48%	26%		
Much more secure (5)	238	178	53	7	139	99	136	52	50	57	53	51	31	18	28	26	27	38	141	88	89	61	128	92	18	149	89		
	10%	21%	4%	2%	11%	8%	10%	8%	12%	22%	13%	12%	8%	4%	5%	14%	10%	7%	10%	28%	9%	5%	15%	7%	5%	14%	6%		
Somewhat more secure (4)	643	325	303	15	317	306	335	198	110	86	157	103	91	96	110	26	68	130	395	97	326	221	241	345	58	348	295		
	26%	38%	23%	5%	28%	24%	24%	29%	28%	34%	38%	25%	23%	22%	19%	15%	25%	25%	28%	31%	32%	19%	28%	27%	17%	33%	20%		
No change (3)	988	303	612	73	470	519	551	280	157	65	99	137	146	225	297	66	100	219	561	80	375	534	292	551	346	337	652		
	40%	33%	46%	23%	39%	41%	39%	41%	39%	26%	24%	33%	42%	51%	51%	36%	37%	42%	39%	23%	36%	40%	34%	42%	43%	32%	45%		
Bottom 2 Box (Net)	631	59	370	202	273	357	389	158	83	44	106	122	104	101	153	63	79	137	328	54	241	336	199	314	117	211	420		
	25%	7%	28%	68%	22%	28%	28%	23%	21%	18%	26%	30%	27%	23%	26%	35%	29%	26%	23%	17%	23%	29%	23%	24%	35%	20%	29%		
Somewhat less secure (2)	455	49	310	96	199	256	265	125	65	30	65	91	73	72	123	35	56	105	241	43	180	232	154	226	75	163	292		
	18%	6%	23%	32%	16%	20%	19%	18%	16%	12%	16%	22%	19%	17%	21%	19%	21%	20%	17%	14%	18%	20%	18%	17%	22%	16%	20%		
Much less secure (1)	176	10	60	106	75	101	124	33	18	14	41	31	32	28	30	28	23	33	87	11	61	104	45	89	42	48	128		
	7%	1%	5%	36%	6%	8%	9%	5%	5%	10%	8%	8%	6%	6%	5%	16%	8%	6%	6%	3%	6%	9%	5%	7%	12%	5%	9%		
Sigma	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456		
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Mean	3.13	3.71	2.98	2.06	3.22	3.04	3.07	3.16	3.27	3.56	3.28	3.13	3.04	3.01	2.97	2.93	3.07	3.07	3.18	3.65	3.2	2.91	3.29	3.1	2.81	3.37	2.95		
Std. Dev.	1.04	0.9	0.89	1.01	1.05	1.03	1.08	0.97	1.02	1.13	1.17	1.12	1.03	0.9	0.89	1.24	1.09	0.99	1.03	1.12	1.02	0.98	1.09	0.99	1.03	1.05	1		
Std. Err.	0.02	0.03	0.02	0.06	0.03	0.03	0.03	0.04	0.05	0.07	0.06	0.05	0.05	0.04	0.04	0.09	0.07	0.04	0.03	0.06	0.03	0.03	0.04	0.03	0.06	0.03	0.03		

To what extent do you agree or disagree that you are making real financial progress?

	Wave 11 2023																														
	Total Wave 11 2023				Making Real Financial Progress				Gender		Education				Age					Household Income				Relevancy of Banking App in Making Financial Progress			Ease of Navigating / Finding Info on Digital Banking Platform			Set Specific Financial Goals via Digital Banking Platform	
	Rep Canada	Agree: (13B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	Less Than Undergrad	Undergrad	University Graduate Degree	18-24	25-34	35-44	45-54	55-64	65+	< \$25K	\$25K to <\$45K	\$45K to <\$75K	\$75K or more	Very Relevant	Somewhat Relevant	Not very/ Not at all Relevant	Very Easy	Somewhat Easy	Somewhat / Very Difficult	Yes	No				
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z						
Base: Total answering	2500	866	1339	295	1219	1281	1411	688	401	252	414	413	393	440	588	181	274	525	1425	319	1033	1148	861	1304	335	1044	1456				
Base: Total answering (wt)	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456				
Top 3 Box (10/9/8) (Net)	865	865	-	-	460	405	433	267	165	93	147	142	127	149	206	43	83	156	552	191	373	302	384	404	77	452	413				
Top 2 Box (10/9) (Subnet)	420	420	-	-	229	191	212	126	82	51	76	70	61	65	96	25	44	75	262	135	146	139	218	162	40	235	185				
10 - Strongly agree (10)	236	236	-	-	135	101	128	64	44	35	38	41	30	30	30	27	44	141	81	67	88	136	78	22	118	118					
9	184	184	-	-	94	90	84	62	38	17	38	29	31	35	34	5	17	31	120	54	79	51	82	84	18	117	67				
8	445	445	-	-	230	214	221	141	83	42	71	73	66	84	109	18	39	81	291	56	226	163	166	242	37	217	228				
Mid 4 Box (7/6/5/4) (Net)	1338	-	1338	-	635	703	781	365	192	138	216	218	211	233	321	101	149	306	727	108	565	666	387	762	189	516	822				
7	402	-	402	-	197	205	217	137	58	40	78	68	62	72	83	17	39	72	257	43	197	163	126	229	47	193	209				
6	389	-	389	-	210	179	228	102	59	51	60	52	69	61	96	36	48	96	196	32	158	199	103	237	49	143	246				
5	370	-	370	-	161	209	230	92	48	30	46	62	55	72	105	29	46	94	183	27	130	212	110	199	61	114	255				
4	177	-	177	-	67	110	105	44	28	18	32	36	25	29	37	19	16	45	90	6	79	92	49	96	32	66	111				
Bottom 3 Box (3/2/1) (Net)	297	-	297	-	124	179	197	57	43	21	51	52	54	57	61	37	42	63	146	20	93	184	88	136	74	77	220				
3	122	-	122	-	58	64	78	26	18	9	19	21	23	29	21	9	17	32	62	6	39	77	37	53	32	34	88				
Bottom 2 Box (2/1) (Subnet)	175	-	175	-	66	109	119	31	25	12	32	31	32	28	40	28	25	30	84	14	54	107	51	83	41	43	132				
2	26	-	26	-	1995	2%	3%	2%	1%	3%	2%	2%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%				
1 - Strongly disagree (1)	119	-	119	-	48	71	85	21	13	8	23	19	22	18	29	22	20	19	51	12	35	72	37	56	26	28	91				
Sigma	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456				
Mean	6.35	8.76	5.76	2.01	6.57	6.14	6.13	6.65	6.61	6.65	6.4	6.3	6.22	6.27	6.37	5.55	6.09	6.16	6.58	7.62	6.49	5.88	6.8	6.26	5.56	6.86	5.98				
Std. Dev.	2.31	0.85	1.02	0.9	2.25	2.35	2.37	2.14	2.31	2.23	2.37	2.36	2.33	2.26	2.3	2.64	2.43	2.22	2.25	2.28	2.12	2.34	2.4	2.15	2.44	2.15	2.35				
Std. Err.	0.05	0.03	0.03	0.05	0.06	0.07	0.06	0.08	0.12	0.14	0.12	0.12	0.12	0.11	0.09	0.2	0.15	0.1	0.06	0.13	0.07	0.07	0.08	0.06	0.13	0.07	0.06				

Generally, how confident do you feel about your financial situation right now?

		Wave 11 2023																											
		Making Real Financial Progress			Gender		Education			Age						Household Income				Relevancy of Banking App in Making Financial Progress			Ease of Navigating / Finding Info on Digital Banking Platform			Set Specific Financial Goals via Digital Banking Platform			
		Rep. Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	Less Than Undergrad	Undergrad	University Graduate Degree	18-24	25-34	35-44	45-54	55-64	65+	< \$23K	\$25K to <\$45K	\$45K to <\$75K	\$75K or more	Very Relevant	Somewhat Relevant	Not very/ Not at all Relevant	Very Easy	Somewhat Easy	Somewhat / Very Difficult	Yes	No	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z		
Base: Total answering		2500	866	1339	295	1219	1281	1411	688	401	252	414	413	393	440	588	181	274	525	1425	318	1033	1148	861	1304	335	1044	1456	
Base: Total answering (wt'd)		2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456	
Top 2 Box (Net)	1793	831	903	59	921	872	954	530	309	176	279	277	266	321	474	105	185	358	1072	264	756	773	651	933	208	803	990		
	72%	96%	68%	20%	76%	68%	68%	77%	77%	70%	67%	67%	68%	73%	81%	58%	68%	75%	82%	73%	67%	76%	76%	72%	61%	77%	68%		
Very confident (4)	523	415	101	7	303	220	256	157	110	50	78	61	75	97	163	34	47	92	338	141	173	210	268	215	40	243	280		
	21%	48%	8%	2%	25%	17%	18%	23%	28%	20%	19%	15%	19%	22%	28%	19%	17%	18%	24%	44%	17%	18%	31%	17%	12%	23%	19%		
Somewhat confident (3)	1270	416	802	52	618	652	698	373	199	126	201	216	191	234	312	71	138	266	735	124	583	563	383	718	169	560	710		
	51%	48%	60%	18%	51%	51%	49%	54%	50%	50%	48%	53%	49%	51%	53%	39%	50%	51%	52%	39%	57%	49%	45%	55%	50%	54%	49%		
Bottom 2 Box (Net)	707	34	435	238	298	409	457	159	91	76	136	135	126	118	114	76	89	167	353	54	274	379	208	368	131	241	465		
	28%	4%	33%	80%	25%	32%	32%	23%	23%	30%	33%	33%	32%	27%	20%	42%	33%	32%	25%	17%	27%	33%	24%	28%	39%	23%	32%		
Not very confident (2)	570	29	403	138	244	326	361	136	73	62	108	115	92	95	97	56	64	137	294	44	227	299	170	301	99	210	360		
	23%	3%	30%	47%	20%	25%	26%	20%	18%	25%	26%	28%	23%	22%	17%	31%	23%	26%	21%	14%	22%	26%	20%	23%	29%	20%	25%		
Not at all confident (1)	137	5	32	100	54	83	96	23	18	14	28	20	35	23	17	20	25	30	59	10	47	80	38	67	32	32	105		
	6%	1%	2%	34%	4%	7%	7%	3%	5%	6%	7%	5%	9%	5%	3%	11%	9%	6%	4%	3%	5%	7%	4%	5%	9%	3%	7%		
Sigma	2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456		
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Mean	2.87	3.44	2.73	1.89	2.96	2.79	2.79	2.96	3	2.84	2.79	2.77	2.78	2.9	3.05	2.66	2.75	2.8	2.95	3.24	2.86	2.78	3.03	2.83	2.64	2.97	2.8		
Std. Dev.	0.8	0.59	0.63	0.77	0.79	0.8	0.82	0.75	0.8	0.8	0.82	0.75	0.86	0.8	0.75	0.91	0.84	0.79	0.78	0.81	0.74	0.82	0.83	0.76	0.81	0.74	0.83		
Std. Err.	0.02	0.02	0.02	0.04	0.02	0.02	0.02	0.03	0.04	0.05	0.04	0.04	0.04	0.04	0.03	0.07	0.05	0.03	0.02	0.05	0.02	0.02	0.03	0.02	0.04	0.02	0.02		

Which of the following are a part of your financial goals? (Check all that apply)

	Wave 11 2023																														
	Total Wave 11 2023				Making Real Financial Progress				Gender		Education				Age					Household Income				Relevancy of Banking App in Making Financial Progress			Ease of Navigating / Finding Info on Digital Banking Platform			Set Specific Financial Goals via Digital Banking Platform	
	Rep. Canada	Agree: (T38)	Unsure: (M48)	Disagree: (L38)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate Degree	18-24	25-34	35-44	45-54	55-64	65+	< \$25K	\$25K to <\$45K	\$45K to <\$75K	\$75K or more	Very Relevant	Somewhat Relevant	Not very/ Not at all Relevant	Very Easy	Somewhat Easy	Somewhat / Very Difficult	Yes	No				
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z					
Base: Total answering	1691	679	880	132	854	837	894	496	301	176	297	287	255	305	371	92	160	364	1020	266	748	677	628	878	185	809	882				
Base: Total answering (wt'd)	1690	679	877	134	855	835	892	498	300	175	298	288	255	304	371	92	160	365	1018	265	746	678	627	876	187	808	882				
Retirement savings	1011 60%	406 60%	530 60%	75 56%	521 61%	490 59%	484 54%	327 66%	199 66%	51 29%	150 50%	188 66%	213 84%	229 75%	180 49%	25 27%	79 50%	183 68%	696 55%	145 59%	443 62%	423 59%	368 61%	532 59%	111 56%	455 63%	557				
Saving for children's expenses (i.e. education, etc.)	357 21%	154 23%	173 20%	30 22%	181 21%	176 21%	147 16%	129 26%	82 27%	40 23%	96 32%	110 38%	73 29%	23 8%	15 4%	10 11%	10 14%	23 16%	60 26%	263 30%	81 23%	173 15%	103 15%	150 24%	180 21%	28 15%	224 28%	133			
Paying down debt	644 38%	211 31%	358 41%	75 56%	328 38%	316 38%	374 42%	168 34%	102 34%	69 40%	132 44%	141 49%	124 49%	102 34%	76 20%	42 46%	57 36%	138 38%	394 39%	97 36%	323 43%	225 33%	239 38%	344 39%	62 33%	318 39%	327				
Buying a home	21%	20%	22%	19%	20%	22%	20%	21%	20%	20%	20%	19%	18%	17%	16%	15%	14%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%			
Renovating a home	404 24%	176 26%	196 22%	33 25%	211 25%	194 23%	200 22%	117 24%	88 29%	52 12%	80 18%	66 28%	87 26%	98 29%	88 26%	13 14%	25 16%	85 23%	272 23%	65 24%	171 23%	169 25%	149 24%	206 24%	50 24%	211 27%	194				
Vacation	869 51%	373 55%	458 50%	58 44%	418 49%	451 54%	420 47%	289 58%	161 54%	94 50%	148 53%	152 53%	147 58%	137 52%	152 53%	32 33%	65 40%	162 44%	584 57%	143 54%	389 52%	338 50%	331 53%	461 53%	77 41%	428 53%	441				
Making a major purchase (i.e. car, large appliance, etc.)	571 34%	240 35%	292 33%	39 29%	295 35%	276 33%	286 32%	171 35%	113 38%	79 46%	117 39%	95 33%	75 29%	94 31%	112 30%	28 31%	52 33%	122 34%	350 34%	103 39%	274 37%	194 29%	219 35%	307 35%	46 24%	294 36%	277				
Other	98 6%	31 5%	53 6%	14 11%	45 5%	53 6%	68 8%	19 4%	11 4%	7 4%	13 4%	11 4%	10 4%	18 6%	9 11%	8 9%	10 6%	30 8%	40 4%	3 1%	31 4%	64 9%	47 5%	19 3%	22 3%	76 9%	7				
Sigma	4304 255%	1725 254%	2230 254%	349 261%	2170 254%	2135 256%	2161 242%	1327 267%	817 272%	446 256%	840 282%	854 297%	741 291%	704 231%	719 194%	185 201%	348 218%	861 236%	2797 275%	707 266%	1978 265%	1620 239%	1626 260%	2254 257%	424 227%	2160 267%	2145				

What makes you open your digital banking app on a given day?

		Wave 11 2023																										
		Making Real Financial Progress				Gender		Education			Age						Household Income				Relevancy of Banking App in Making Financial Progress			Ease of Navigating / Finding Info on Digital Banking Platform			Set Specific Financial Goals via Digital Banking Platform	
		Rep Canada	Agree (T38)	Unsure (M48)	Disagree (L38)	Male	Female	Less Than Undergrad	Undergrad	University Graduate Degree	18-24	25-34	35-44	45-54	55-64	65+	< \$25K	\$25K to <\$45K	\$45K to <\$75K	\$75K or more	Very Relevant	Somewhat Relevant	Not at all Relevant	Very Easy	Somewhat Easy	Somewhat / Very Difficult	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
Base: Total Sample		2500	866	1339	295	1219	1281	1411	688	401	252	414	413	393	440	588	181	274	525	1425	319	1033	1148	861	1304	335	1044	1456
Base: Total Sample (wt)		2500	865	1338	297	1219	1281	1411	689	400	252	415	413	393	439	588	181	274	525	1425	318	1030	1152	859	1301	339	1044	1456
I open it when I need to check my account balances.	A	1665	560	901	205	790	875	938	441	286	177	297	282	267	286	356	107	182	331	992	232	777	657	677	866	123	706	959
	BC	67%	65%	67%	69%	65%	68%	67%	64%	71%	70%	72%	68%	68%	65%	61%	59%	67%	63%	70%	73%	75%	57%	79%	67%	36%	68%	66%
I open it when I need to transfer money.	A	1379	451	760	169	672	707	765	381	233	147	262	247	221	228	275	82	146	281	832	195	640	544	564	712	103	597	782
	BC	55%	52%	57%	57%	55%	54%	55%	58%	58%	63%	60%	56%	52%	47%	46%	53%	54%	58%	61%	62%	47%	66%	55%	30%	57%	54%	
I open it when I want to get advice and guidance related to my current situation.	A	246	141	94	11	131	115	109	77	60	50	73	59	28	24	12	18	26	50	147	74	137	35	81	144	21	205	41
	BC	10%	16%	7%	4%	11%	9%	8%	11%	15%	20%	18%	14%	7%	6%	2%	10%	10%	10%	10%	23%	13%	3%	9%	11%	6%	20%	3%
Another reason (please write in)	A	138	51	70	17	57	81	76	41	21	3	12	20	21	81	51	9	17	19	84	11	40	87	47	80	11	27	111
	BC	6%	6%	5%	6%	5%	6%	5%	6%	5%	1%	3%	5%	7%	9%	5%	6%	6%	4%	6%	3%	4%	8%	6%	6%	3%	3%	8%
Do not use a banking app.	A	418	117	240	61	193	225	257	111	50	11	28	43	62	95	179	40	54	112	183	11	52	355	63	179	176	73	345
	BC	17%	14%	18%	21%	16%	18%	18%	16%	12%	4%	7%	11%	16%	22%	30%	21%	20%	21%	13%	3%	5%	31%	7%	14%	51%	7%	24%
Sigma	A	3846	1319	2065	463	1843	2004	2145	1051	649	388	672	651	598	664	873	257	425	792	2239	523	1646	1677	1431	1981	434	1608	2238
	BC	154%	152%	154%	156%	151%	156%	152%	153%	162%	154%	162%	158%	152%	151%	149%	142%	155%	151%	157%	164%	160%	146%	167%	152%	128%	154%	154%