

[26-012852-01 - TD AI 2026]

Weight

Total sample - Canada

Overall, do you trust artificial intelligence or human intelligence more?

	COUNTRY
	TOTAL CA
	A
<b>Unweighted Base</b>	<b>2501</b>
<b>Base: Total Answering</b>	<b>2501</b>
Artificial intelligence	113 5%
About the same	623 25%
Human intelligence	1765 71%
Sigma	2501 100%

Overlap formula used

- Column Means:

Columns Tested (5%): A, B/C/D, E/F/G, H/I/J/K/L, M/N/O/P/Q/R,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C/D, E/F/G, H/I/J/K/L, M/N/O/P/Q/R,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Would you rather engage with an AI-enabled tool/application or a human in the following circumstances

	To help you set a budget	To receive financial planning advice	To assess your approval for a loan or other financial	To help you plan for retirement
	A	B	F	J
<b>Unweighted Base</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>
<b>Base: Total Answering</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>
AI-enabled tool only (e.g. an AI powered chatbot, AI image generator, etc.)	432	156	221	184
	17%	6%	9%	7%
	BCDEFIJK	IK	BIK	IK
A human supported by AI (i.e. using AI powered tools to make the process easier or faster)	972	983	904	1003
	39%	39%	36%	40%
	ILM	FILM	ILM	FILM
A human only (i.e. relying on traditional non-AI tools and practices)	1097	1362	1376	1315
	44%	55%	55%	53%
	GHM	ACDEGHM	ACDEGHM	ADEGHM
Sigma	2501	2501	2501	2501
	100%	100%	100%	100%

Overlap formula used

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How comfortable are you with AI being applied behind the scenes in financial services for each of the following?

	Tracking spending	Calculating credit scores
	A	F
<b>Unweighted Base</b>	<b>2501</b>	<b>2501</b>
<b>Base: Total Answering</b>	<b>2501</b>	<b>2501</b>
Top 2 Box (Net)	1374 55% D	1329 53% D
Very comfortable (4)	297 12% D	307 12% D
Somewhat comfortable (3)	1077 43% D	1022 41% D
Bottom 2 Box (Net)	1127 45%	1172 47% BC
Not very comfortable (2)	636 25%	662 27%
Not at all comfortable (1)	491 20%	510 20%
Sigma	2501 100%	2501 100%
Mean	2.47 D	2.45 D
Std. Dev.	0.94	0.95
Std. Err.	0.02	0.02

Overlap formula used

- Column Means:

Columns Tested (5%): A/B/C/D/E/F

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent do you agree or disagree with the following:

	AI has helped me improve my financial situation	AI can help me make better financial decisions	I would rather trust AI over my parents for financial advice	I am comfortable with banks using AI as long as there is meaningful human
	D	E	J	L
<b>Unweighted Base</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>
<b>Base: Total Answering</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>
Top 2 Box (Net)	606 24%	1032 41%	796 32%	1477 59%
		ABCDJK	BDK	ABCDEFGHI JK
Strongly agree (4)	103 4%	122 5%	155 6%	314 13%
			ABCDK	ABCDEFGHI JK
Somewhat agree (3)	503 20%	910 36%	641 26%	1163 47%
		ABCDJK	DK	ABCDEFGHI JK
Bottom 2 Box (Net)	1895 76%	1469 59%	1705 68%	1024 41%
	ABCEFGHIJ L	HIL	EFGHIL	
Somewhat disagree (2)	932 37%	869 35%	828 33%	534 21%
	HIJL	HIL	HIL	
Strongly disagree (1)	964 39%	600 24%	877 35%	490 20%
	ABCEFGHIJ KL	HL	ABCEFGHIL	
Sigma	2501 100%	2501 100%	2501 100%	2501 100%
Mean	1.9	2.22	2.03	2.52
		ABCDJK	DK	ABCDEFGHI JK
Std. Dev.	0.86	0.87	0.92	0.94
Std. Err.	0.02	0.02	0.02	0.02

Overlap formula used

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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[I would rather trust AI over my parents for financial advice] - To what extent do you agree or disagree with the following:

	COUNTRY
	TOTAL CA
	A
<b>Unweighted Base</b>	<b>2501</b>
<b>Base: Total Answering</b>	<b>2501</b>
Top 2 Box (Net)	796 32%
Strongly agree (4)	155 6%
Somewhat agree (3)	641 26%
Bottom 2 Box (Net)	1705 68%
Somewhat disagree (2)	828 33%
Strongly disagree (1)	877 35%
Sigma	2501 100%
Mean	2.03
Std. Dev.	0.92
Std. Err.	0.02

Overlap formula used

- Column Means:

Columns Tested (5%): A, B/C/D, E/F/G, H/I/J/K/L, M/N/O/P/Q/R,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C/D, E/F/G, H/I/J/K/L, M/N/O/P/Q/R,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Which of the major factors below would lead you to distrust AI?

	COUNTRY
	TOTAL CA
	A
<b>Unweighted Base</b>	<b>2501</b>
<b>Base: Total Answering</b>	<b>2501</b>
	1520
Inaccurate or misleading information	61%
	1057
Lack of transparency in how outputs are generated	42%
	1376
Concerns about data privacy and security	55%
	1021
Biased or unfair outcomes	41%
	1286
Over-reliance on AI without human oversight	51%
	1047
Limited ability to verify or explain results	42%
	1293
Errors in high-stakes or important situations	52%
	1342
Lack of clear accountability when something goes wrong	54%
	577
Negative past experiences using AI tools	23%
	1124
Ethical concerns about how AI is developed or used	45%
	60
Other	2%
	276
I do not distrust AI	11%
	11979
Sigma	479%

Overlap formula used

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Columns Tested (5%): A, B/C/D, E/F/G, H/I/J/K/L,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C/D, E/F/G, H/I/J/K/L,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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What could companies do to increase your trust in their use of AI?

	A
<b>Unweighted Base</b>	<b>2501</b>
<b>Base: Total Answering</b>	<b>2501</b>
Be clear about how AI makes decisions	1097 44%
Protect my data and privacy	1395 56%
Explain AI's limits and possible errors	1059 42%
Offer human oversight or ways to intervene	1300 52%
Follow ethical guidelines and regulations	1115 45%
Take responsibility if something goes wrong	1364 55%
Show evidence that AI has been tested or validated	1099 44%
Other	42 2%
None of the above	521 21%
Sigma	8992 360%

Overlap formula used

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Columns Tested (5%): A, B/C/D, E/F/G, H/I/J/K/L, M/N/O/P/Q/R,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A, B/C/D, E/F/G, H/I/J/K/L, M/N/O/P/Q/R,  
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Which types of AI tools have you used for each of these activities?

	Budgeting or money management
	A
<b>Unweighted Base</b>	<b>230</b>
<b>Base: Those that have used AI for any financial activity at Q17A</b>	<b>224</b>
Public generative AI tools (e.g., ChatGPT)	112 50% BCDFI
Virtual assistants (e.g., Siri)	32 14%
Bank chatbot or virtual assistant (e.g., in your banking app)	46 20%
Bank's automated advice tools (e.g., automated credit or savings suggestions)	61 27% D
Bank's recommendation engines (e.g., personalized products or offers)	58 26% D
Not sure	19 9%
Sigma	328 147%

Overlap formula used

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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For each situation or transaction below, how would you prefer to interact with your bank?

	Checking account balances & routine transaction	Resetting passwords / fixing login issues	Getting quick answers about fees or
	A	B	C
<b>Unweighted Base</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>
<b>Base: Total Answering</b>	<b>2501</b>	<b>2501</b>	<b>2501</b>
Top 3 box (Net)	1369 55% DEFGHIJ	1304 52% DEFHI	1470 59% ABDEFGHIJ
Prefer AI-first self-serve	390 16% BCDEFGHIJ	320 13% DEFGHIJ	294 12% DEFGHIJ
Prefer AI with option to reach a human easily and quickly if needed	510 20% DEFGHIJ	526 21% DEFGHIJ	625 25% ABDEFGHIJ
Prefer human-first with AI assisting the representative	470 19%	458 18%	551 22% AB
Human-only (no AI)	960 38%	1024 41% C	889 36%
No preference	172 7% DGHI	173 7% DGHIJ	142 6% DI
Sigma	2501 100%	2501 100%	2501 100%

Overlap formula used

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J

Minimum Base: 30 (\*\*), Small Base: 100 (\*)