CETFA
Canadian ETF Association

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ETF Investors More Confident About Their Financial Future as AI Adoption Grows, New CETFA Research Finds

82% of ETF investors are confident about achieving their financial goals in 2027, compared with 58% of Canadians overall, while financial advisors remain the most trusted source for financial decisions.

Toronto, ON — New national research conducted by SAGO and commissioned by the Canadian ETF Association (CETFA) finds Canadians who invest in exchange-traded funds (ETFs) are entering 2027 with considerably greater confidence in their financial futures than Canadians overall, according to new research from CETFA.

The research also reveals a growing interest in artificial intelligence (AI) as an investment research tool, particularly among ETF investors. However, despite increasing adoption of AI, Canadians continue to place significant value on trusted financial institutions and professional advice when making investment decisions.

When asked how confident they are about making progress toward their financial goals in 2027, 82% of ETF investors expressed confidence, compared with 58% of Canadians overall. While the findings do not establish that ETF ownership causes greater financial confidence, they highlight a meaningful difference between ETF investors and the broader Canadian population. Interestingly, nearly one in ten (8%) Canadians reported having no financial goals at all, underscoring the continued importance of financial education and encouraging Canadians to take a more active role in planning for their financial futures.

"There's a significant confidence gap between Canadians who invest in ETFs and the broader population," said Eli Yufest, Executive Director of CETFA. "While we can't attribute that difference solely to ETF ownership, the findings raise an interesting question about the relationship between investing, financial engagement and confidence. They also reinforce the importance of helping more Canadians understand their investment options and develop a plan for their financial futures."

As artificial intelligence becomes increasingly accessible, CETFA examined how Canadians are incorporating AI tools into their financial decision-making.

When asked whether their use of AI tools for investing or financial decisions had changed compared with a year ago:

- 32% of ETF investors reported increased AI usage, compared with 16% of Canadians overall.
- 52% of Canadians said they do not use AI tools for investing or financial decision-making, compared with 35% of ETF investors.
- 54% of ETF investors said they would feel comfortable using AI to research investments, compare products or understand financial information, compared with 31% of Canadians overall.

These findings suggest that ETF investors are more receptive to using emerging technologies to support their investment research and financial decision-making.

However, the research also highlights an opportunity for financial advisors and trusted institutions to play an important role in helping Canadians navigate AI-generated information.

17% of Canadians and 11% of ETF investors indicated they would be willing to use AI tools if the information were verified by a financial advisor or trusted institution.

"AI has tremendous potential to make financial information more accessible and help Canadians better understand their investment options," said Yufest. "But technology doesn't necessarily replace the value of trusted advice. In fact, our research suggests there's an opportunity for financial advisors to help Canadians use these tools effectively, validate information and make more informed decisions."

With more than 2,000 ETFs now available in the Canadian marketplace, investors have access to an unprecedented range of investment products and strategies. As the ETF market continues to grow and evolve, CETFA also explored how investors perceive this expanding universe of investment options and the opportunities and challenges that come with greater choice.

Among ETF investors, 34% believe the expanding ETF marketplace provides greater choice and flexibility, while 21% say the growing number of options makes it harder to determine which ETF is right for them.

The findings highlight both the benefits of product innovation and the importance of providing investors with accessible, relevant and impartial information to help them compare products and make informed choices.

"Choice is generally a good thing for investors, but more products can also mean greater complexity," said Yufest. "That's one of the reasons CETFA launched its ETF Comparison Tool.

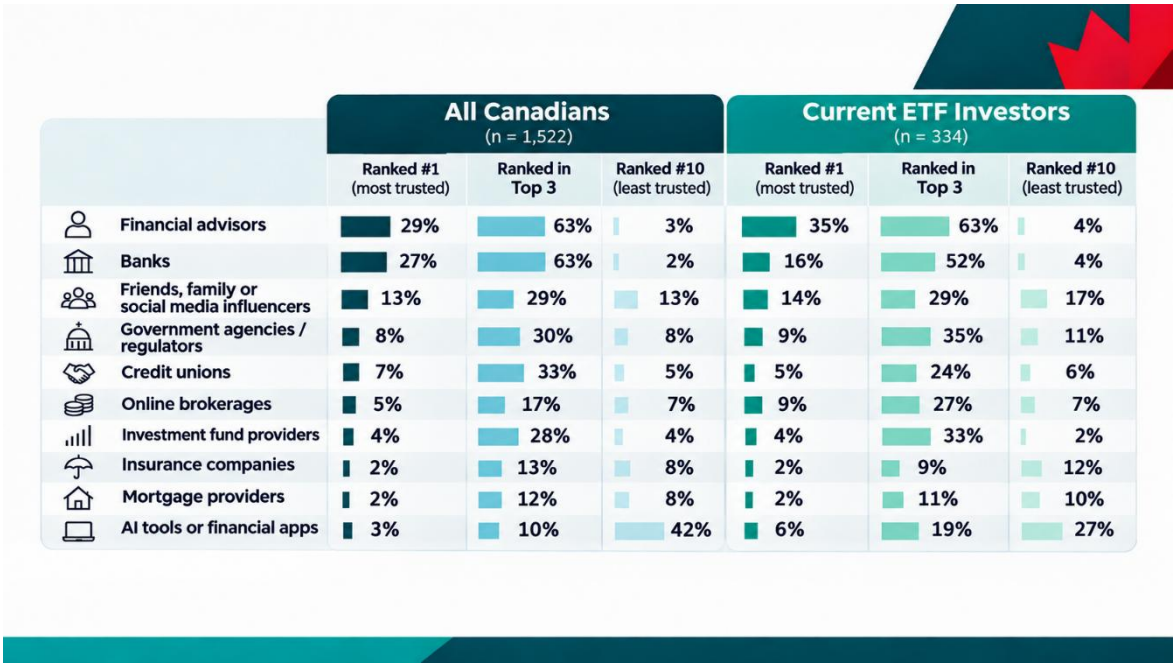
We want to make it easier for Canadians and their advisors to research Canadian-listed ETFs, compare their features and better understand the options available to them."

Despite the growth of digital investment tools and artificial intelligence, traditional sources of financial guidance continue to play a significant role in how Canadians make investment decisions.

When asked which sources they trust most for financial and investment decisions, 29% of Canadians ranked financial advisors first, followed closely by banks at 27%. Friends and family or social media influencers were identified by 13%.

The findings demonstrate the continued importance of professional financial advice, even as Canadians increasingly embrace new tools and technologies.

"What's particularly interesting is that Canadians appear to want the best of both worlds," added Yufest. "They want access to technology, information and greater investment choice, but many still value the expertise, judgment and reassurance that comes from a trusted financial professional. The opportunity is to bring these elements together to help Canadians make better financial decisions."



	All Canadians (n = 1,522)			Current ETF Investors (n = 334)		
	Ranked #1 (most trusted)	Ranked in Top 3	Ranked #10 (least trusted)	Ranked #1 (most trusted)	Ranked in Top 3	Ranked #10 (least trusted)
Financial advisors	29%	63%	3%	35%	63%	4%
Banks	27%	63%	2%	16%	52%	4%
Friends, family or social media influencers	13%	29%	13%	14%	29%	17%
Government agencies / regulators	8%	30%	8%	9%	35%	11%
Credit unions	7%	33%	5%	5%	24%	6%
Online brokerages	5%	17%	7%	9%	27%	7%
Investment fund providers	4%	28%	4%	4%	33%	2%
Insurance companies	2%	13%	8%	2%	9%	12%
Mortgage providers	2%	12%	8%	2%	11%	10%
AI tools or financial apps	3%	10%	42%	6%	19%	27%

CETFA remains committed to supporting these objectives through its research, educational initiatives and digital resources, including its ETF Comparison Tool and Insights page.

About the Research

The research is based on a national survey of 1,522 Canadians from the SAGO Canadian Panel, conducted in September 2026 among a general population sample of Canadians. The results were weighted to reflect Canadian census demographics, ensuring the findings are representative of the broader population. The study captures the views and investment behaviours of Canadians across different age groups, regions, education levels and income brackets. A sample size of n=1,522 has a margin of error of approximately ±2.5 percentage points, 19 times out of 20.

About CETFA

The Canadian ETF Association (CETFA) is the national voice of Canada's exchange-traded fund industry. CETFA works with investors, advisors, regulators and policymakers to promote the adoption and sustainability of ETFs in Canada.

About SAGO

SAGO is a leading global research partner that connects human answers to business questions. Combining our legacy of impact, global reach and innovative spirit, we enable our clients to solve business problems through extensive audience access and an adaptive range of qualitative, quantitative and consultative solutions. We help our clients understand what their customers want and demand, empowering them to make decisions with confidence. www.sago.com

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