

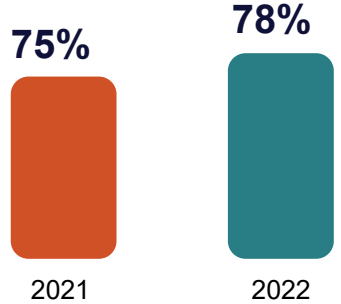
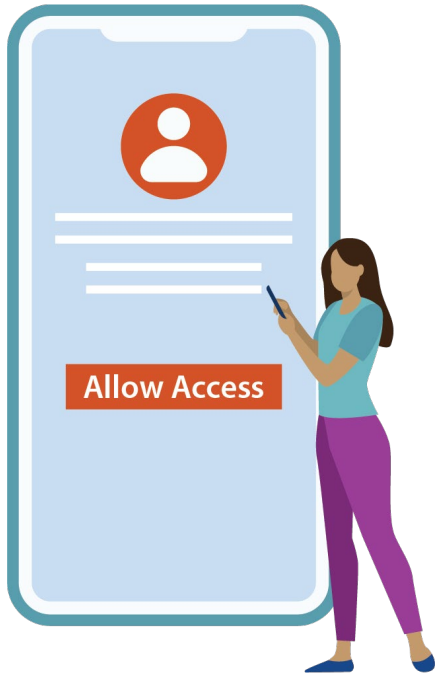


Canadian Digital Identity Research 2022

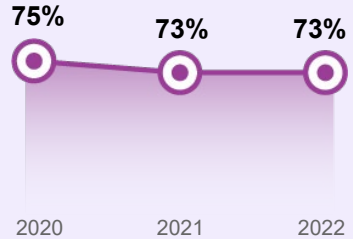
Wave 4 – 2023

Canadian Perspectives on Digital Identity

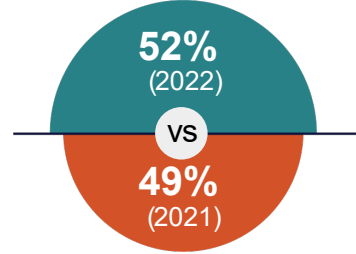
The proportion of Canadians who are willing to **share personal information** if it makes their online experience more convenient saw a slight uptick in 2022



whereas concerns about personal information being compromised online stayed flat



Over half of Canadians



are extremely/somewhat familiar with the digital ID concept



7-in-10 (72%)

saying they're very/somewhat interested in learning more about digital ID (vs. 69% in 2021).

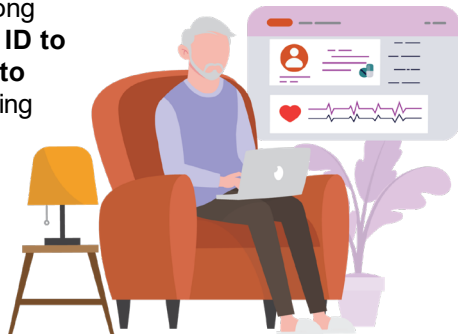
Canadian Perspectives on Digital Identity



More than half Of Canadians

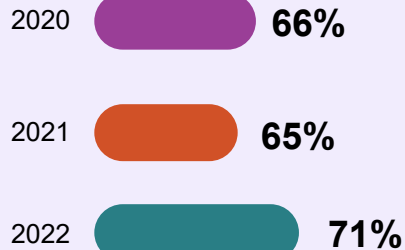
(55%) digital identity has a positive impact on their lives, though many (23%) remain unsure of the impact.

Parents and senior caretakers again demonstrate moderate-to-strong interest in leveraging a **digital ID to help manage tasks related to those in their care**, i.e. tracking health records, school/govt registrations, etc.



Over Two-thirds of Canadians

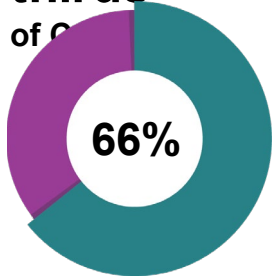
(71%) feel that a collaboration between the government and the private sector is the best approach to creating a pan-Canadian digital ID framework.



1/3 were slightly in favour of the private sector taking the lead alone (17%), while a slightly lower proportion (12%) prefer the government takes the reins on their own.

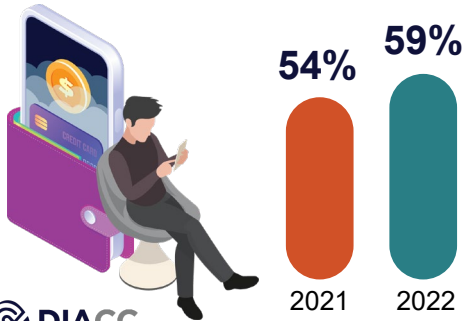
Canadian Perspectives on Digital Identity

Two-thirds of Canadians



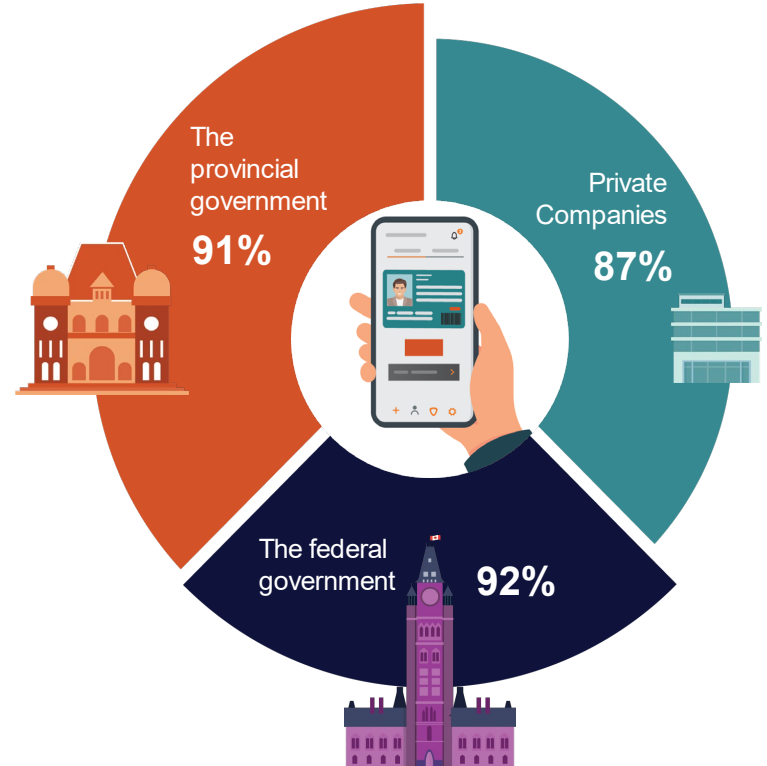
feel that the COVID-19 pandemic has made it more important to have a secure, trusted, privacy-enhancing digital ID to help Canadians transact safely and securely online; this is virtually unchanged from 2021, when 67% considered it more important.

Familiarity with the concept of a digital wallet continues to grow



Only 14% were completely unfamiliar with the concept, compared to 21% in 2021.

A strong majority of Canadians agree that they should have access to the personal data collected about them by:



Canadian Perspectives on Digital Identity

Use of a **digital wallet** also grew from **38% in 2021 to 41% in 2022**



Digital wallet application usage:

Apple Wallet



Samsung Pay



Contactless payment and less clutter/card loss are the top perceived benefits of using a digital payment method.

There is an opportunity to **educate Canadians on digital privacy** as most are generally concerned about the protection of their privacy but feel only somewhat knowledgeable about the subject.



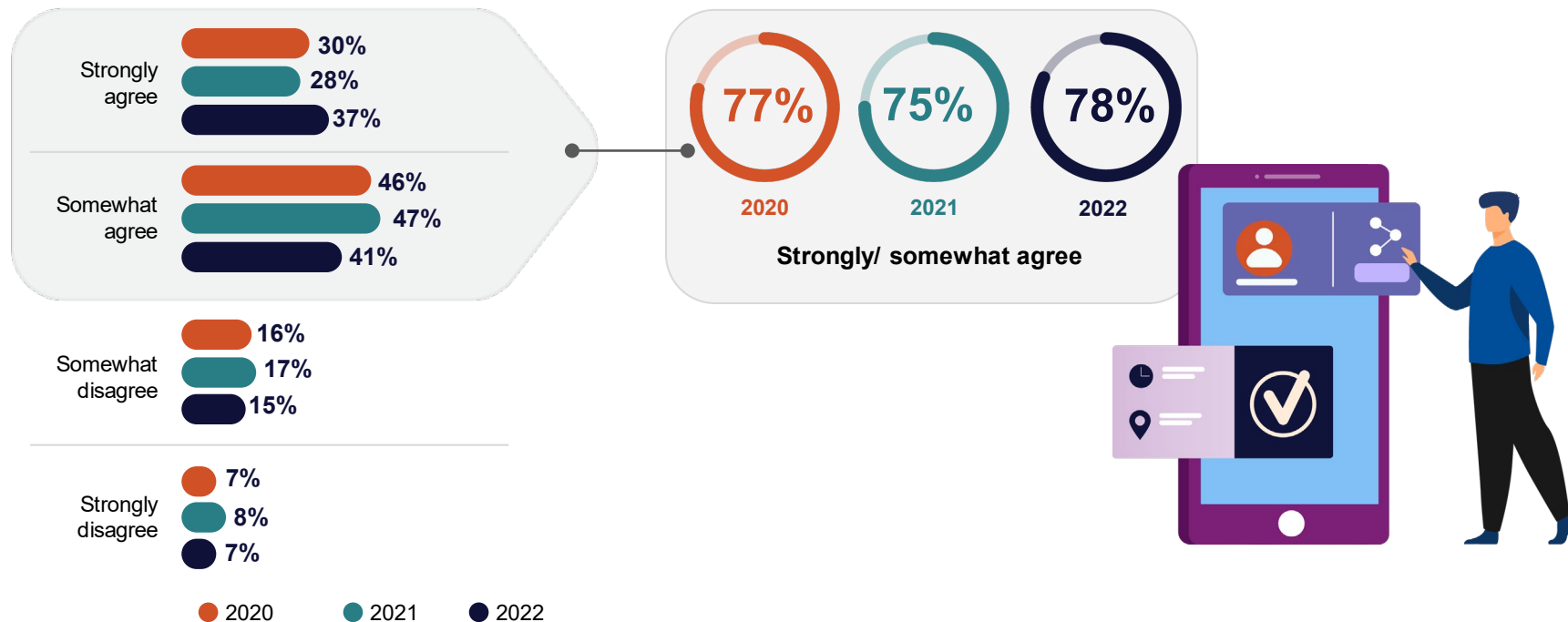
Most Canadians are concerned about **all forms of their personal information being available online**, with concerns about **identity theft and senior scams highest**.

Awareness & Use of Digital Identity



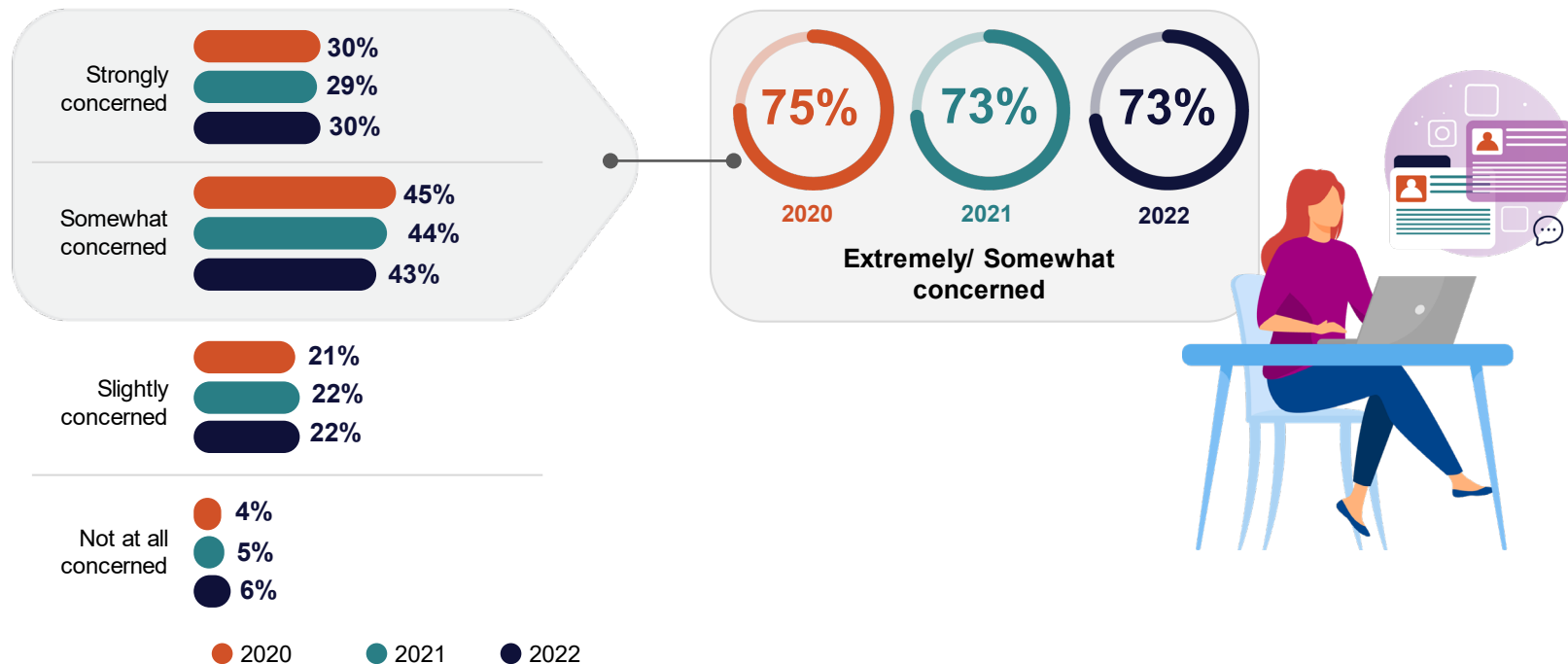
Despite minimal change in concerns with personal information being compromised, Canadians are more willing to share personal information online for added convenience than previous years.

How strongly do you agree or disagree with the statement: I am willing to share more of my personal information online if it makes my experience online more convenient.



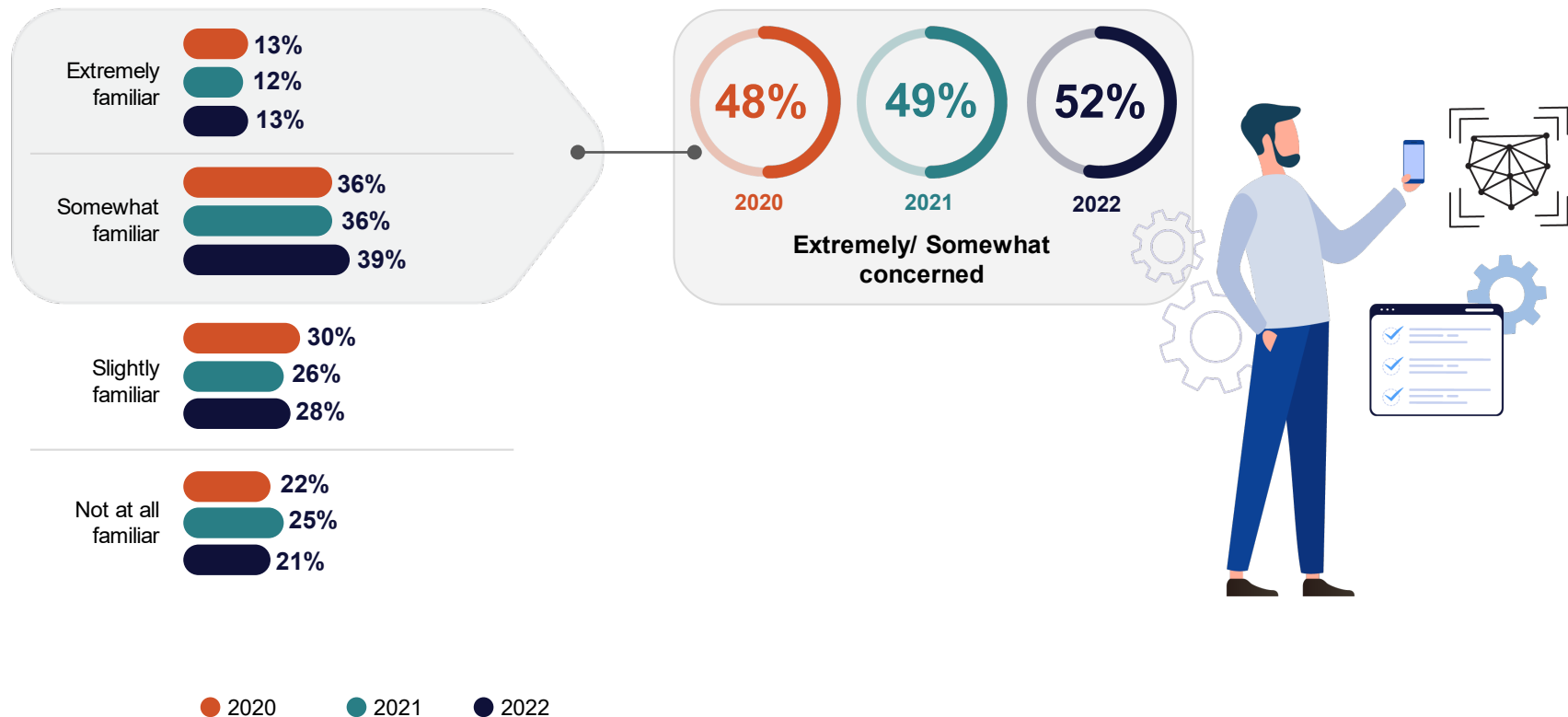
Despite minimal change in concerns with personal information being compromised, Canadians are more willing to share personal information online for added convenience than previous years.

Overall, how concerned are you with your personal information being compromised online?









There is a slight increase in consumers who are familiar with “digital identity”.

How familiar are you with the concept of “digital identity”?

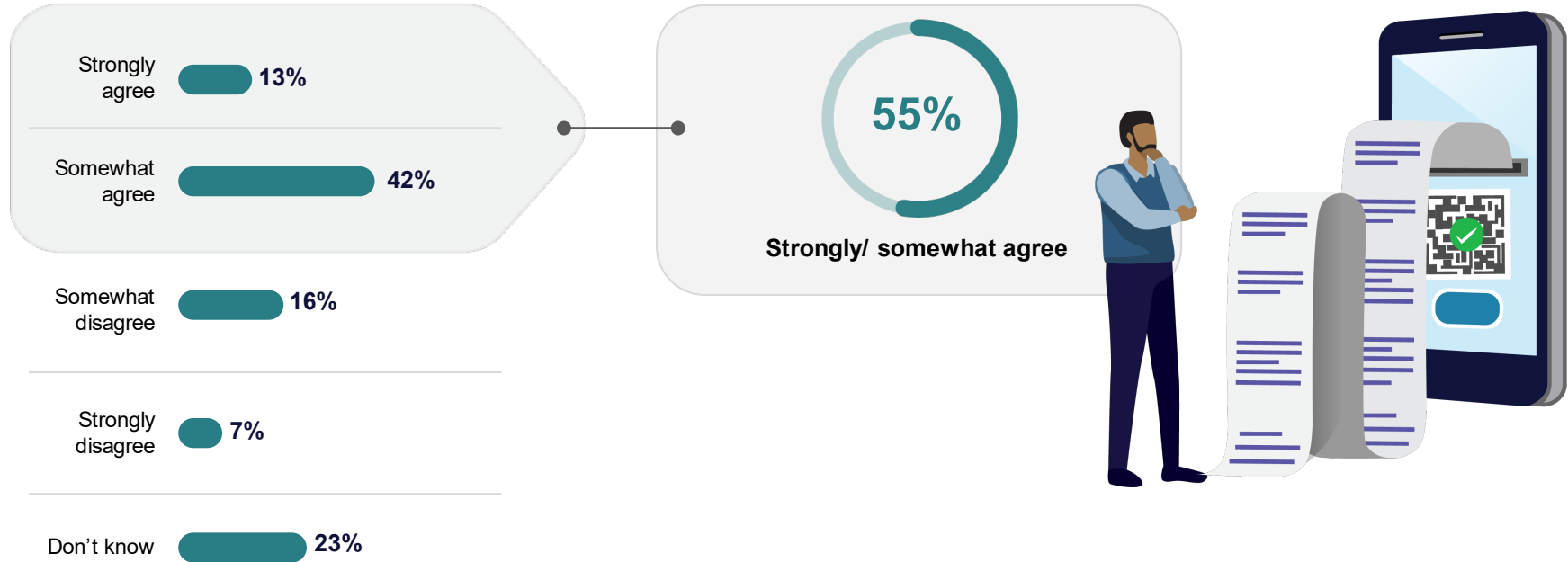


As use of all types of digital identity tools grows, so does consumers' perceptions of how they fit with the definition of "digital identity".

Which of the following...	Fit within your definition of "digital identity"?			Have you personally used?		
	2020	2021	2022	2022	2020	
 Online passwords	55%	54%	59%	53%	54%	59%
 Answering knowledge-based questions digitally	52%	48%	54%	49%	48%	54%
 Logging into social media accounts	50%	52%	58%	45%	52%	58%
 Biometrics	61%	61%	67%	35%	61%	67%
 Vaccine passports issued by the government	n/a	42%	49%	n/a	42%	49%
 None of the above	8%	8%	6%	21%	8%	6%

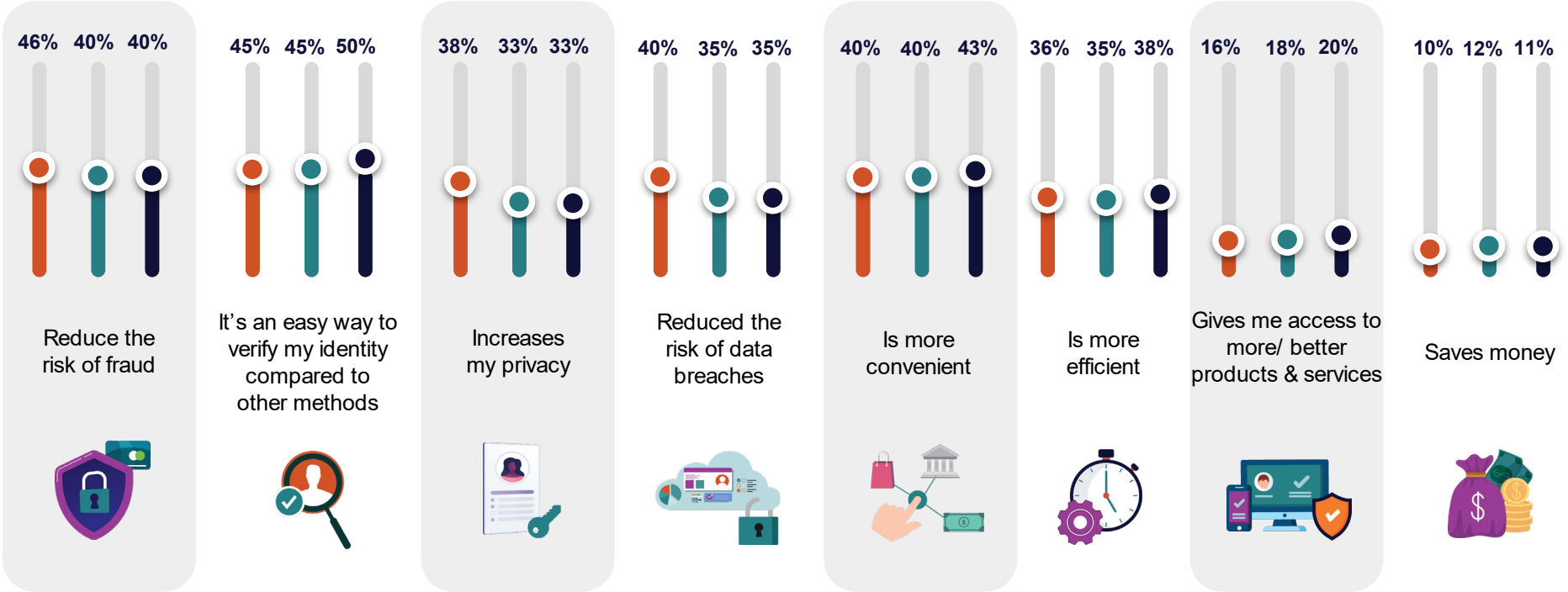
More than half of respondents agree that digital identity has a positive impact on their lives, though many remain unsure of the impact.

To what extent do you agree or disagree with the following statement: "Digital identity" has a positive impact on my life.



The main benefits of “digital identity” continue to be an easy way to verify one’s identity and reducing fraud. There also continues to be more skepticism around “digital identity” protecting personal info.

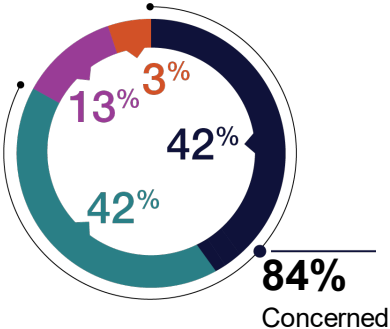
Which of the following do you think are benefits of “digital identity”?



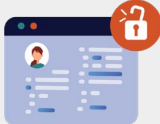
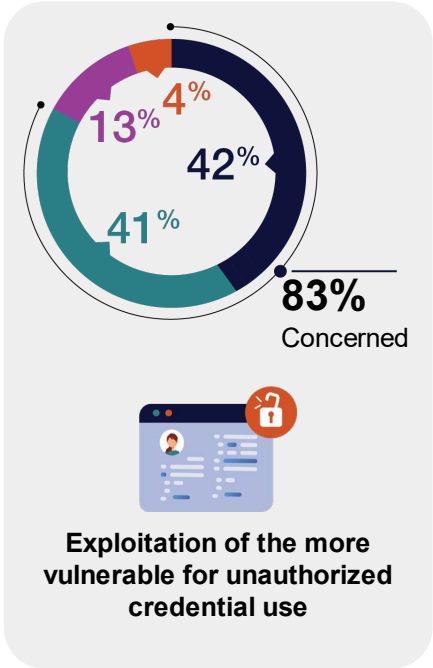
● 2020 ● 2021 ● 2022

The vast majority of Canadians are concerned with all aspects of digital identity.

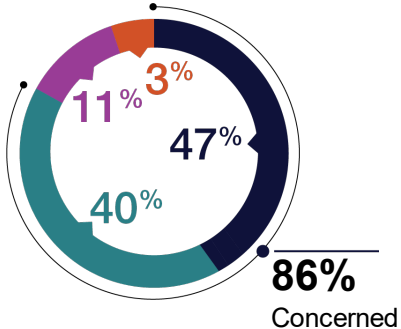
When thinking about the weaknesses of “digital identity”,
How concerned are you about each of the following :



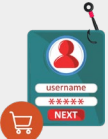
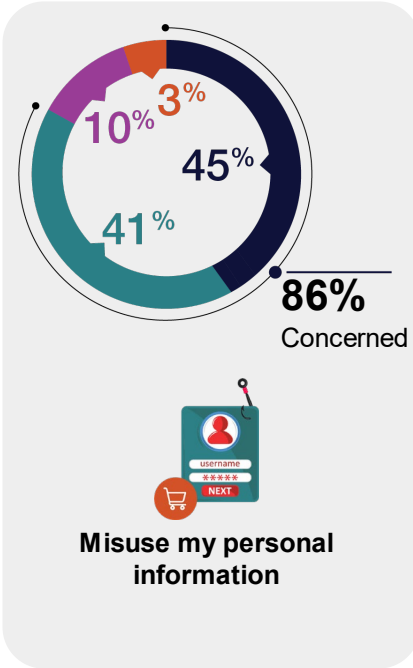
Data breaches



Exploitation of the more vulnerable for unauthorized credential use



Identity theft



Misuse my personal information

● Strongly concerned

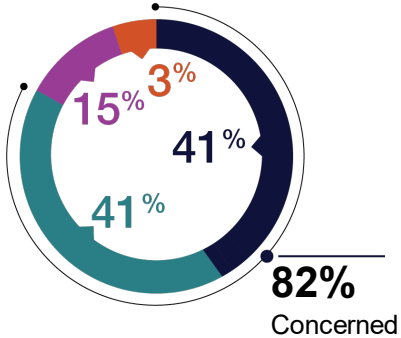
● Somewhat concerned

● Not very concerned

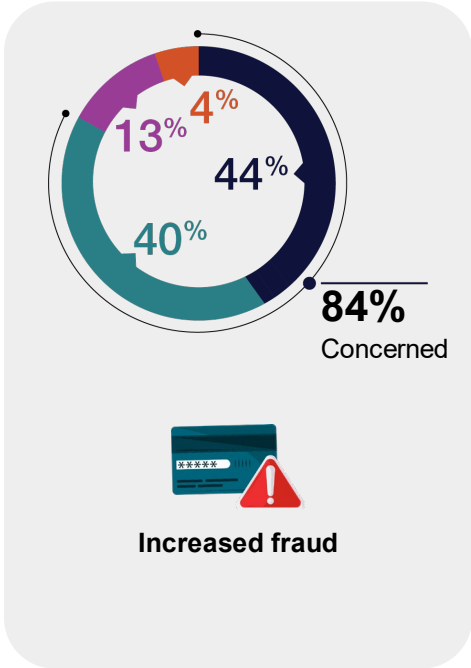
● Not at all concerned

The vast majority of Canadians are concerned with all aspects of digital identity.

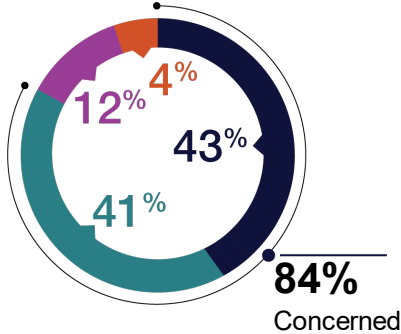
When thinking about the weaknesses of “digital identity”,
How concerned are you about each of the following :



**Increased cybercrime/
cyber-intrusions**



Increased fraud



**Digital surveillance
without knowledge or
consent**

● Strongly concerned

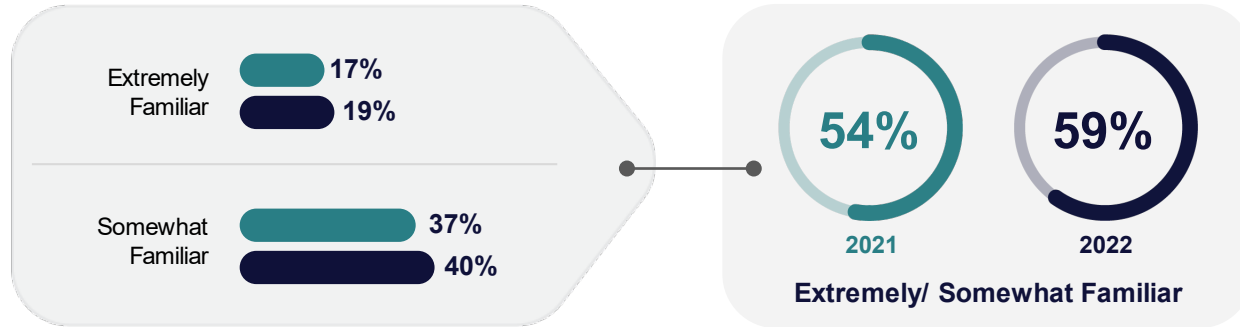
● Somewhat concerned

● Not very concerned

● Not at all concerned

There is a notable uptick in those familiar with and using digital wallets on a smartphone, with Apple Wallet continuing to gain popularity.

How familiar are you with the concept of “digital wallet”?



Slightly Familiar
2021: 25%
2022: 27%

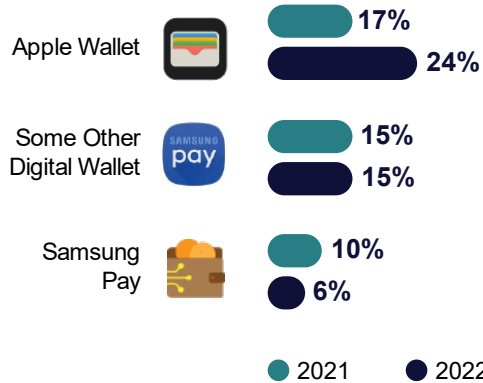
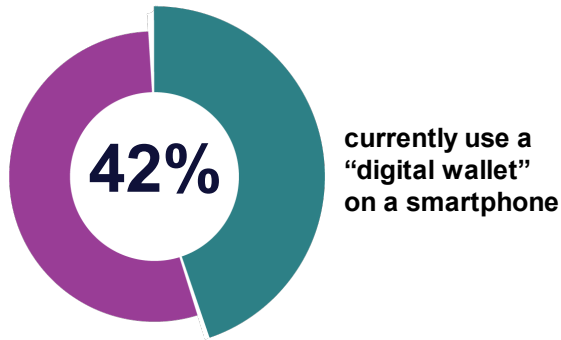
Not at all Familiar
2021: 21%
2022: 14%

● 2021 ● 2022



There is a notable uptick in those familiar with and using digital wallets on a smartphone, with Apple Wallet continuing to gain popularity.

How familiar are you with the concept of “digital wallet”?



Contactless payment and less clutter/card loss are the top perceived benefits of using a digital payment method.

Which of the following do you think are benefits of using digital payment/digital wallet?



Contactless payments and no more holding up the line fumbling for wallet

52%



Less clutter and reduces the chance of losing physical cards

51%



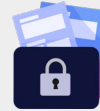
Convenience and easy to schedule automatic bill pay

38%



Payment consolidation and easy to access transaction information

32%



Reduces the risk of fraud

24%



Financial service app integration and credit card perks

22%



None of the above

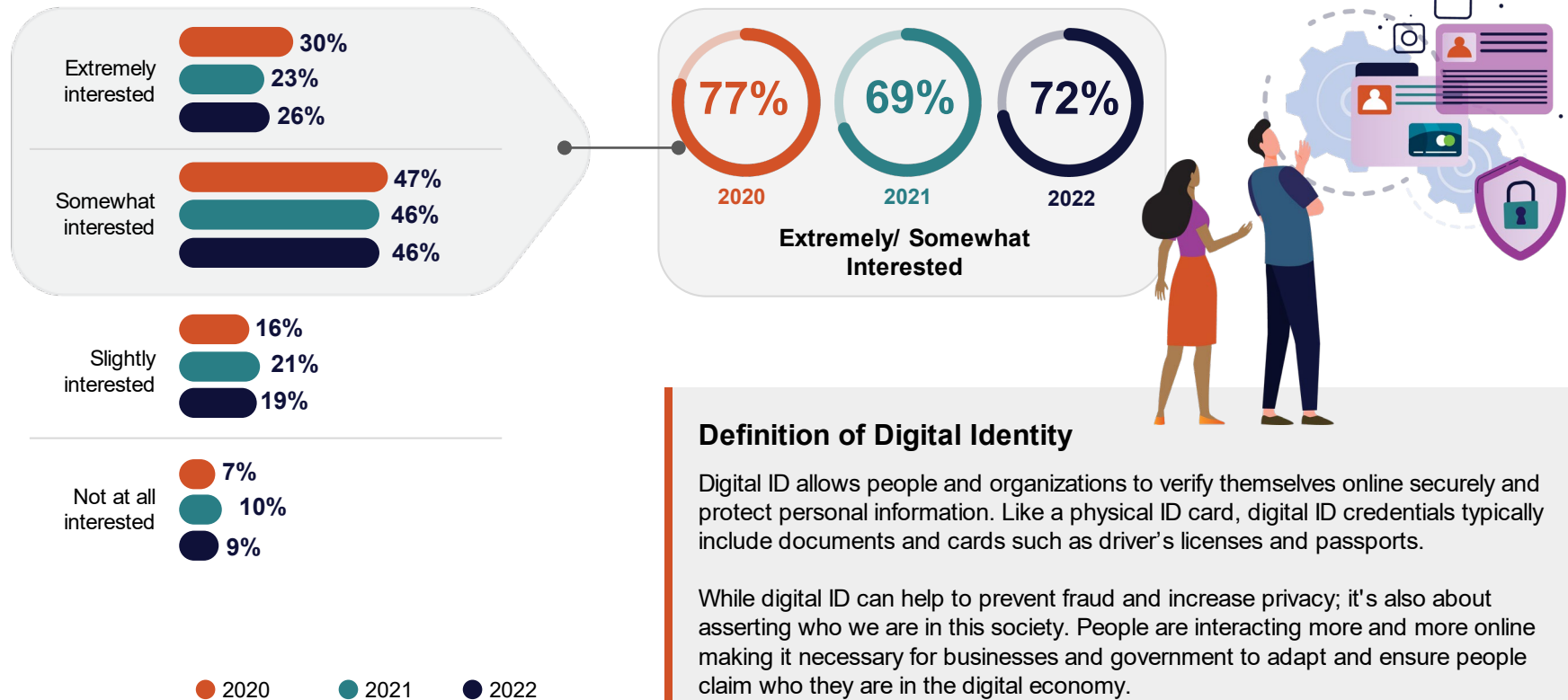
19%

Interest & Support for Digital Identity



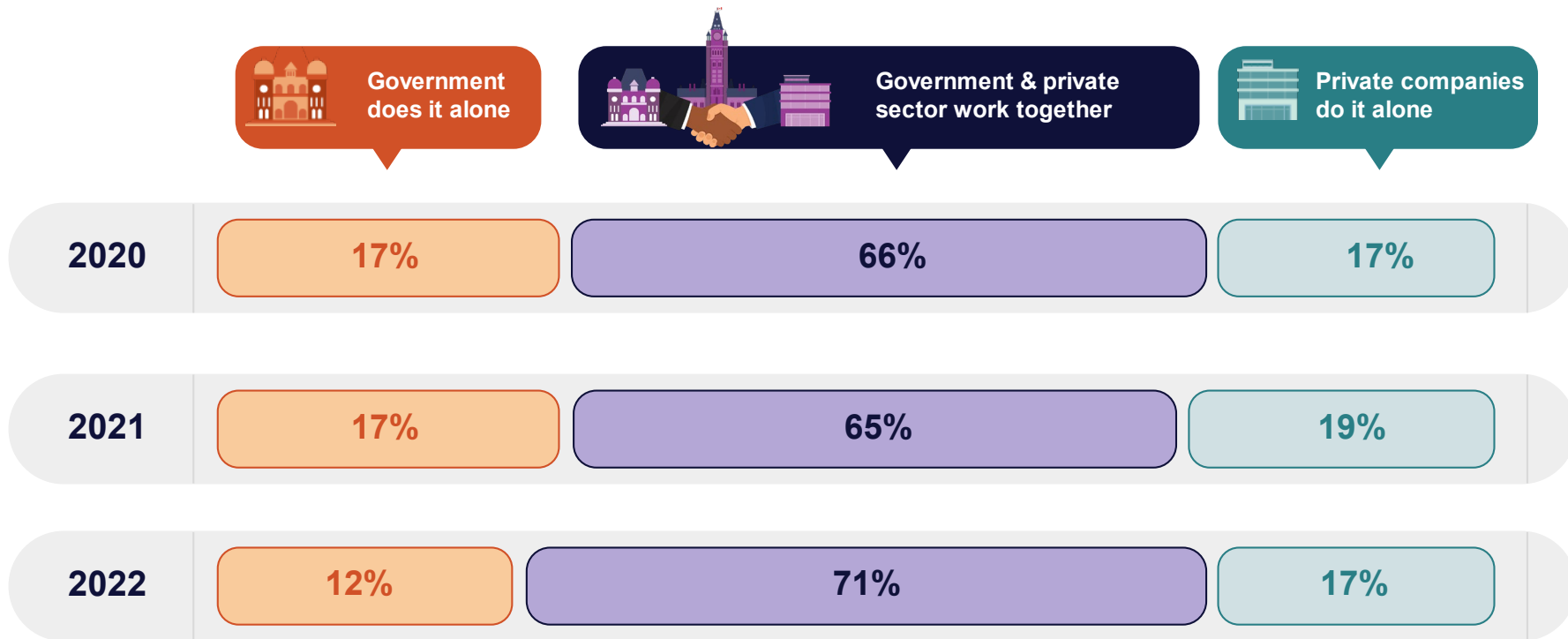
There has been a slight uptick in Canadians interested in learning more about digital identity but not quite back to the level of interest seen in 2020.

How interested are you in getting more information about it's benefits and capabilities?



The majority of Canadians believe both government and private companies should work together to create a digital ID framework.

Which approach do you think is best for creating a pan-Canadian digital ID framework?



Parents/guardians continue to show less interest in using a trusted & secure digital identity for a variety of tasks.



How interested would you be in leveraging a trusted and secure digital identity to do each of the following for the child(ren) in your household?

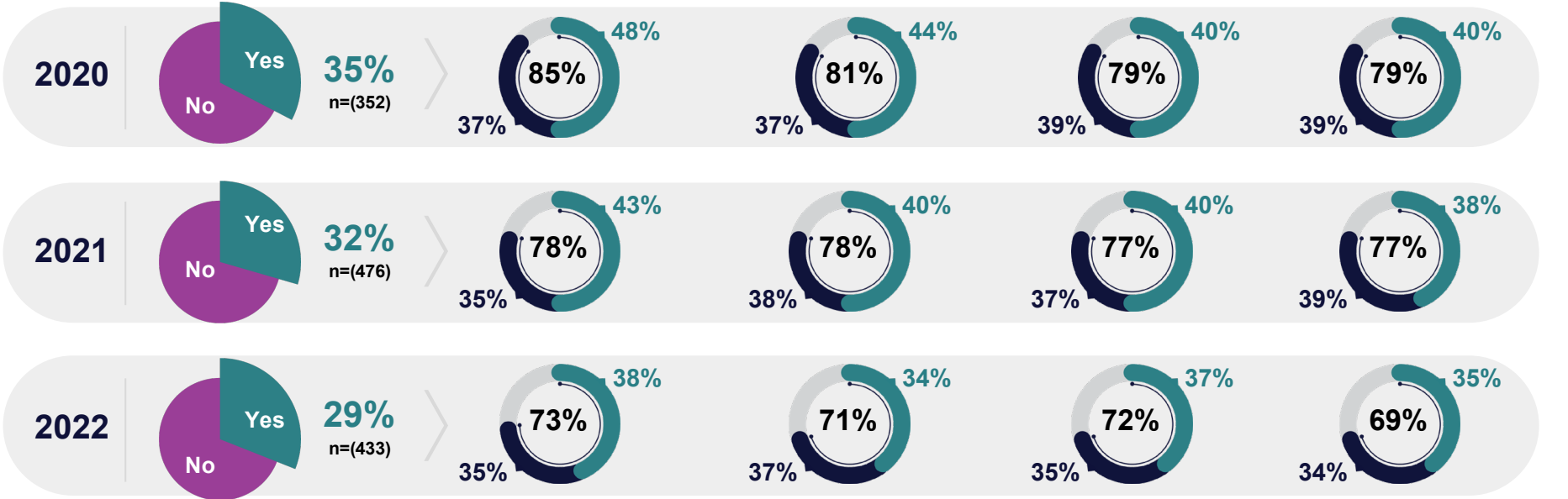
Parent/legal guardian of a child(ren) living in your household?

Tracking health records

Registering for & managing government programs

Registering for school

Signing consent forms



Caregivers continue to express an interest in using a trusted & secure digital identity for the tasks they handle for the senior(s) in their care.



How interested would you be in leveraging a trusted and secure digital identity to do each of the following for the senior(s) you look after?

Do you care for and/or manage the affairs of any senior citizens?

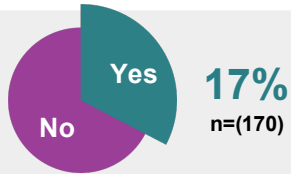

Tracking health records


Registering for & managing government programs

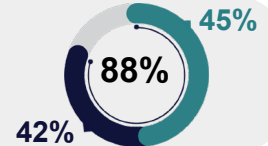
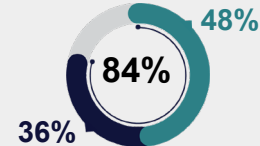
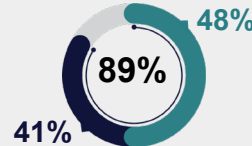
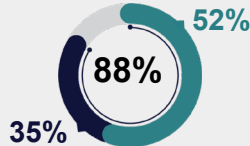

Registering for school


Signing consent forms

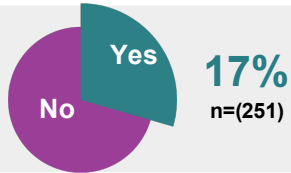
2020



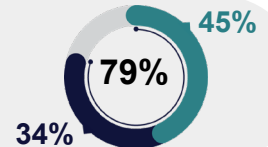
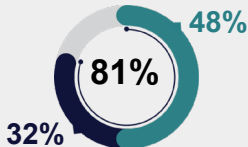
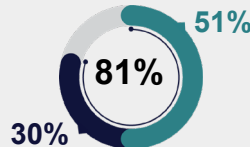
n=(170)



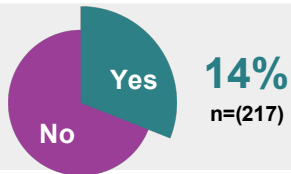
2021



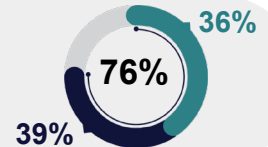
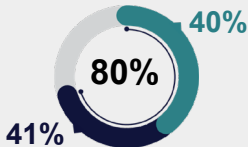
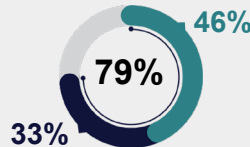
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2022

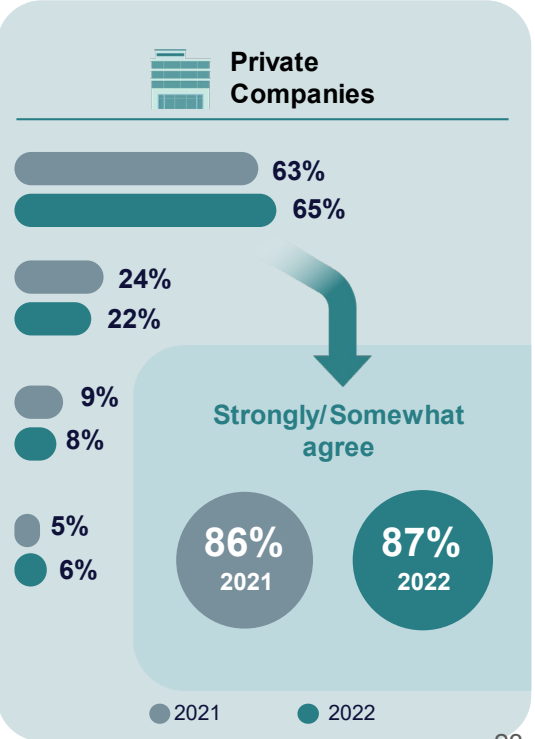
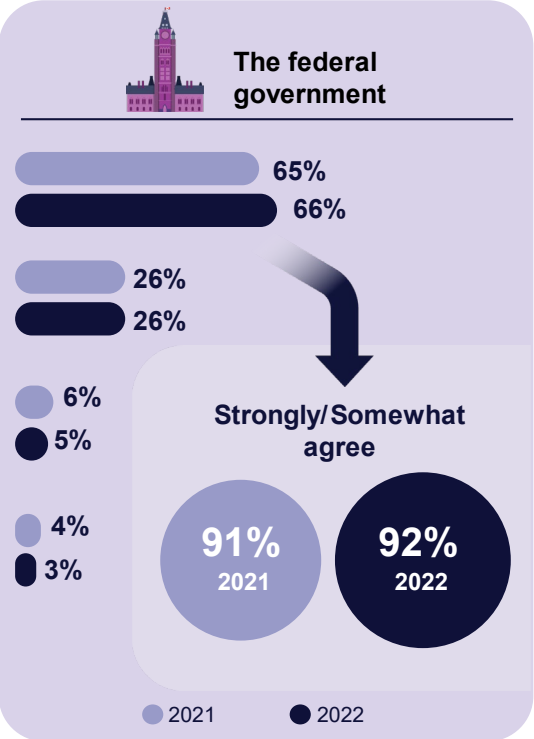
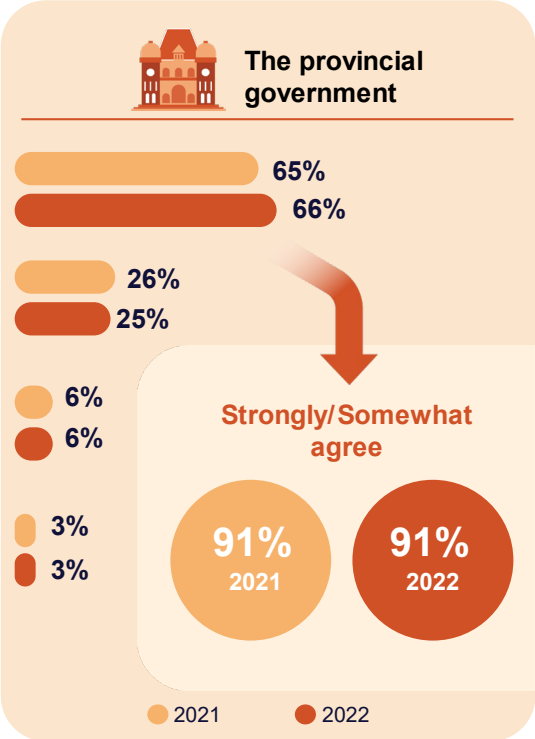


n=(217)



Nearly all Canadians believe they should have the right to access the personal data collected about them, regardless of whether it's a government agency or a private company.

How strongly do you agree or disagree with the statement: I believe I should have the right to access and use all personal data collected about me by...

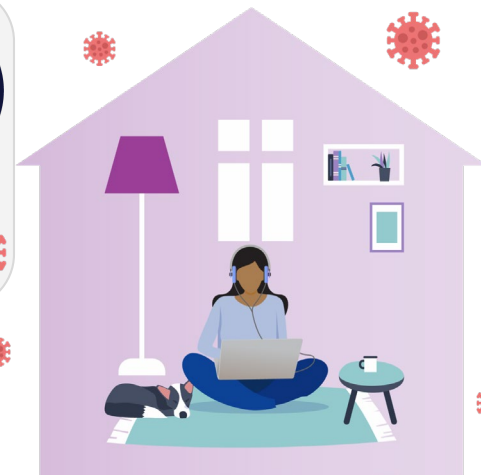
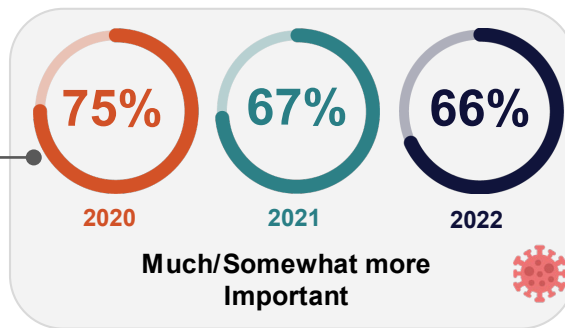
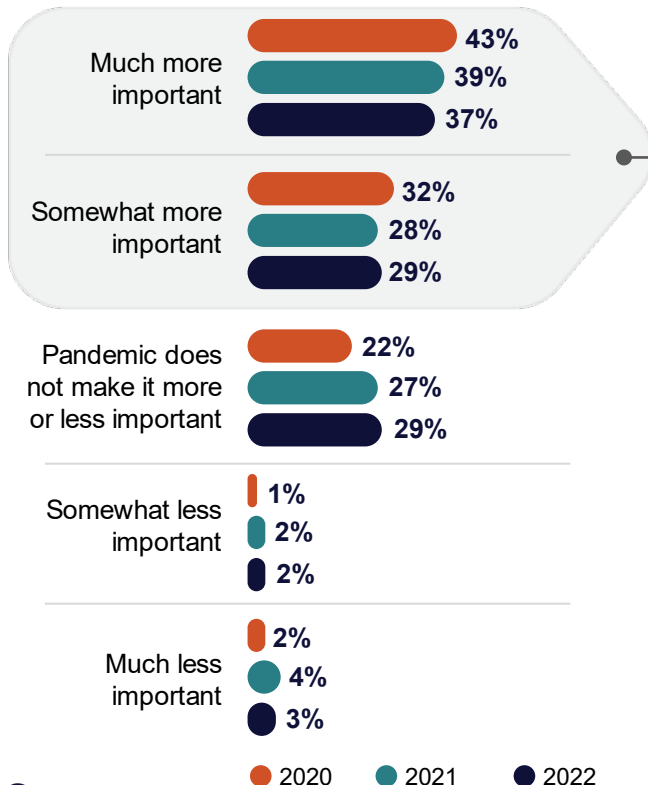


Impact of COVID-19



With the pandemic further behind them, Canadians' thoughts on the importance of digital ID relative to COVID remains relatively unchanged from 2021.

As we emerge from the pandemic and look to restart the economy, do you think it is more or less important to have a secure, trusted, privacy-enhancing digital ID to help Canadians transact safely and securely on-line?

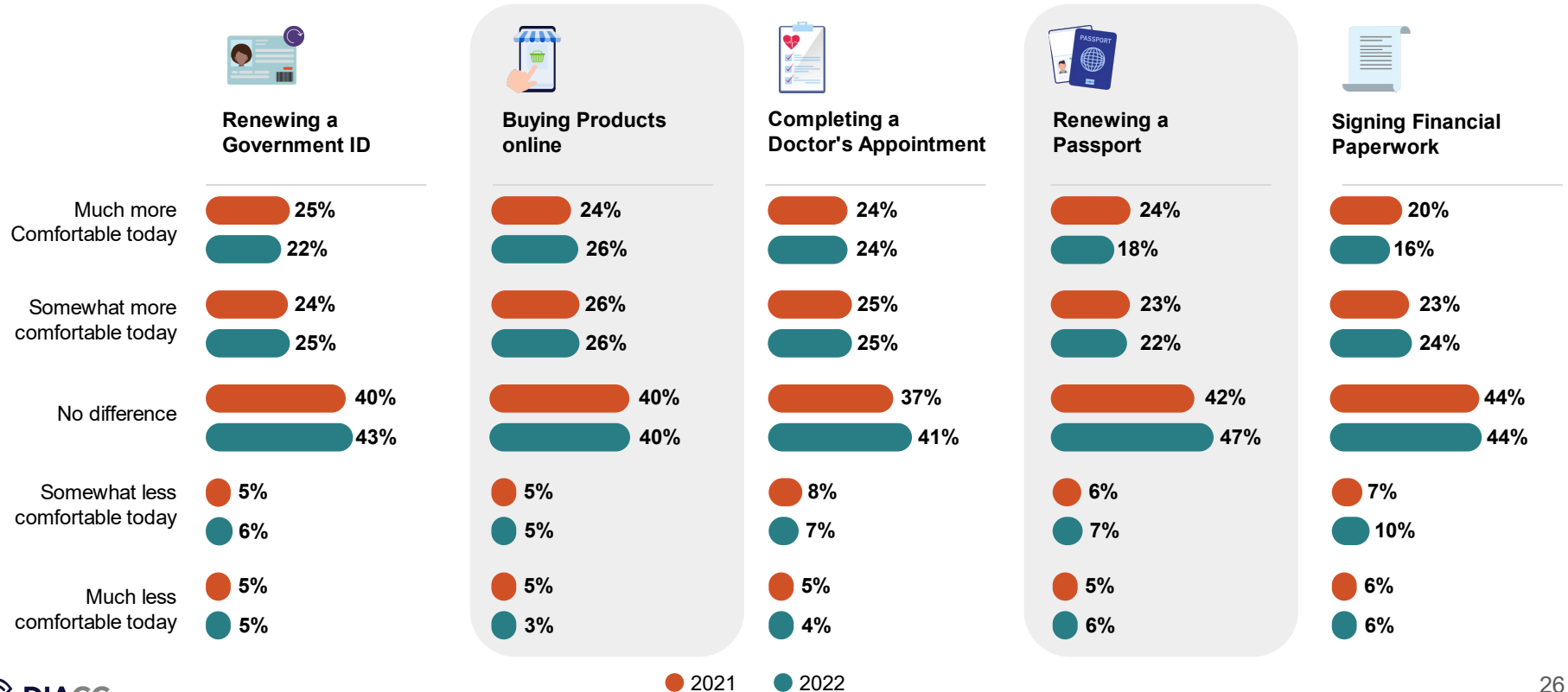


Covid 19

The COVID-19 pandemic impacted the way many Canadians interact with their service providers; various types of interactions traditionally done face-to-face shifted to digital interactions during the pandemic due to safety concerns and lockdown protocols (for example, doctor appointments, visits to bank branches, virtual education, etc).

About half of Canadians are more comfortable with a variety of digital tasks than they were pre-pandemic.

How comfortable are you completing each of these tasks digitally today versus your comfort level before the pandemic?



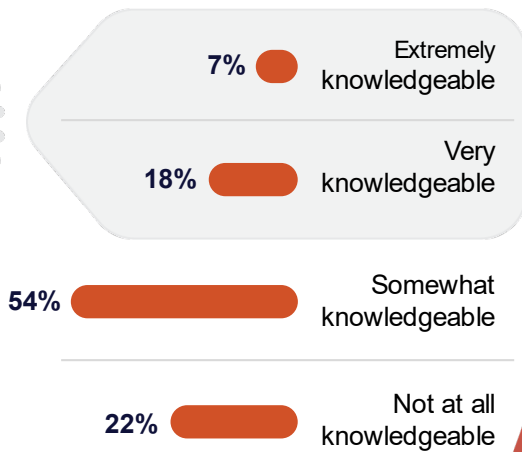
Digital Privacy



There is an opportunity to educate Canadians on digital privacy as most are generally concerned about the protection of their privacy, but feel only somewhat knowledgeable about the subject.

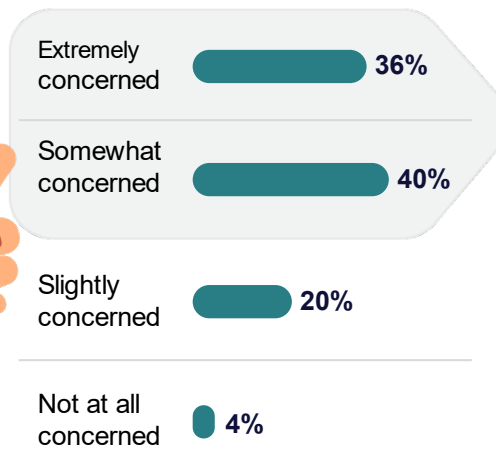

How knowledgeable are you about your digital privacy?

25%
Extremely / Very knowledgeable



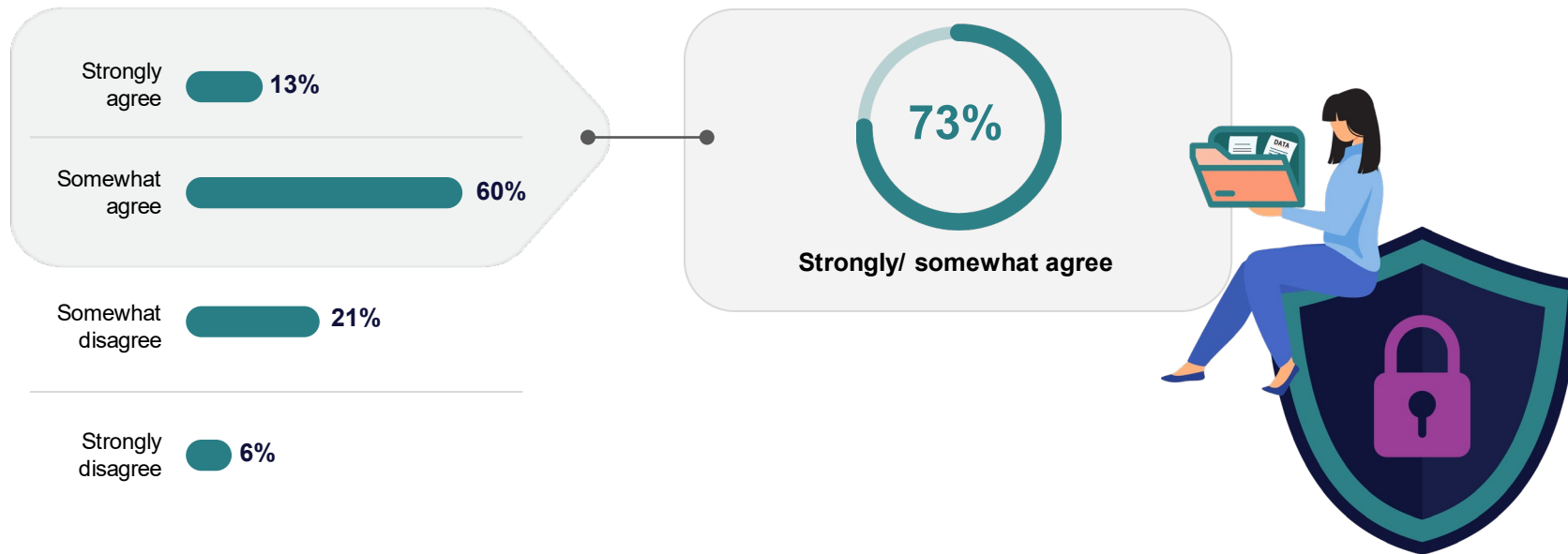

In general, how concerned are you about the protection of your privacy?

76%
Extremely / Somewhat concerned



Most Canadians trust digital identity to protect their personal privacy.

How strongly do you agree or disagree... *I trust that digital identity is a safe, secure and convenient way to protect my personal privacy*

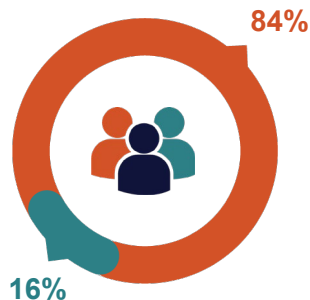


Most Canadians are concerned about all forms of their personal information being available online, with concerns about identity theft and senior scams highest.

Thinking about the information available about you online, how concerned you are about ...

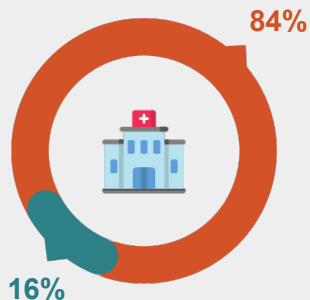
People

(using information available about you online to attempt to steal your identity.)



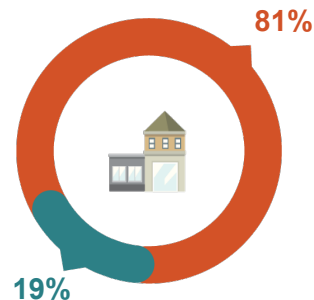
Health agencies or health tracking technologies *

(exposing the personal information of seniors or elder adults so cybercriminals can target seniors with phishing scams, malware, financial fraud or a number of other attacks.)



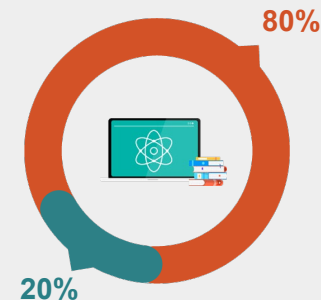
Companies or people

(selling your personal data to other third parties for targeted advertisements.)



Educational technology and games **

(requesting a significant amount of personal information upon registration to verify the child identification so the data breach can increase the potential risks for children including online sexual exploitation, cyberbullying, exposure to harmful content, online risk-taking behavior or inappropriate data collection used by scammers and predators to target them.)



● Extremely / Somewhat concerned

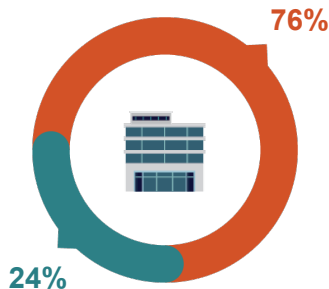
● Slightly / Not at all concerned

Most Canadians are concerned about all forms of their personal information being available online, with concerns about identity theft and senior scams highest.

Thinking about the information available about you online, how concerned you are about ...

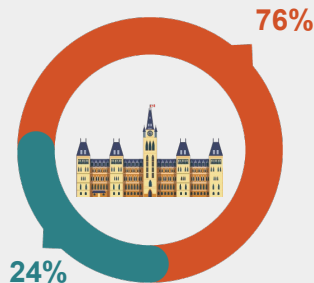
Companies or organizations

(using information available about you online to make decisions about you, such as whether or not to hire you for a job, approve an insurance claim, etc.)



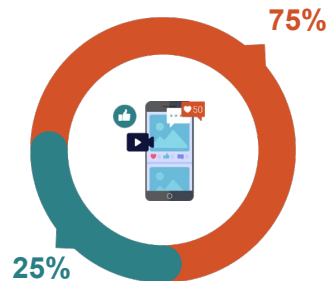
Government surveillance

(sharing your personal information (demographic info, health data, etc.) with other departments or government agencies without your consent and abusing your data to control/restrict your activities.)



Social media platforms

(gathering your personal information that was posted online to create a detailed profile of your specific interests so they can market certain products/services to you.)

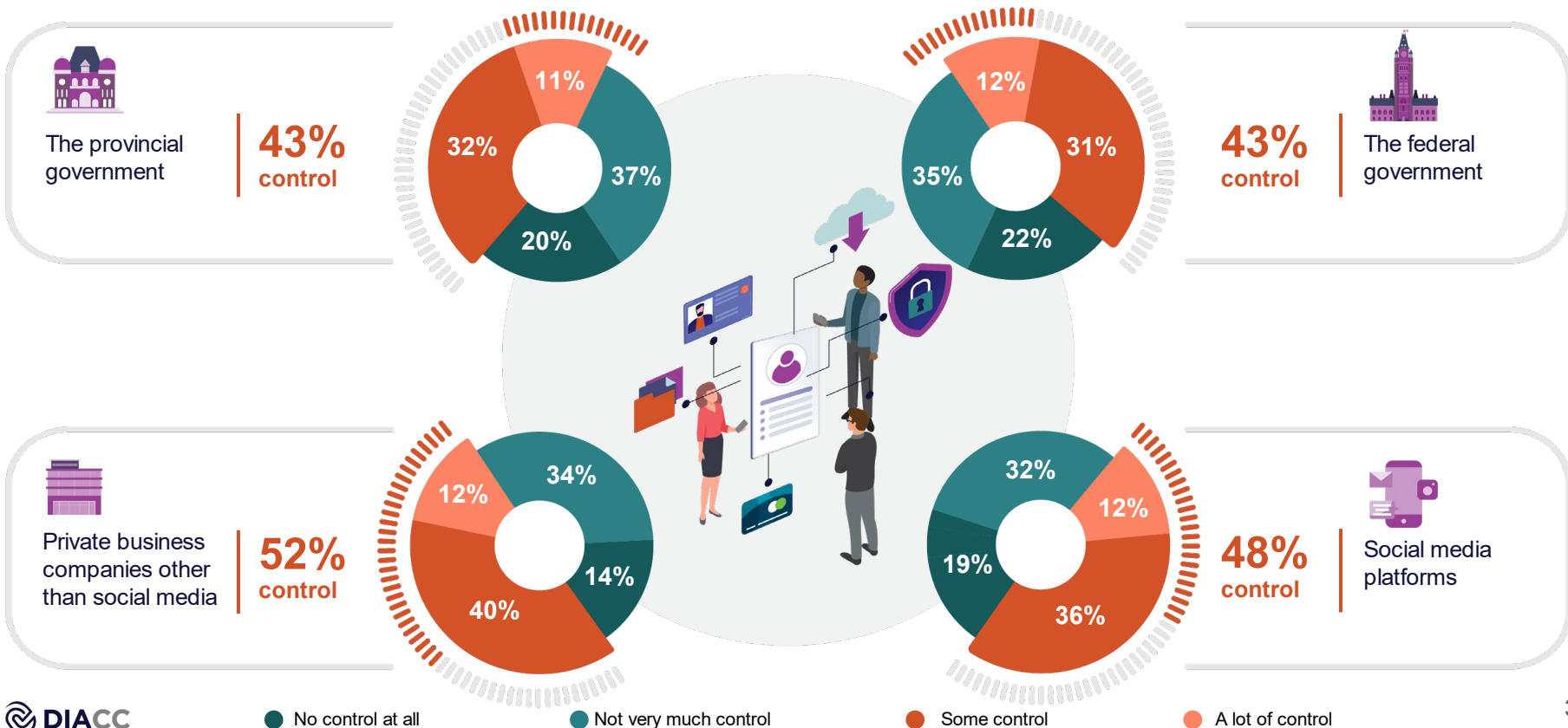


● Extremely / Somewhat concerned

● Slightly / Not at all concerned

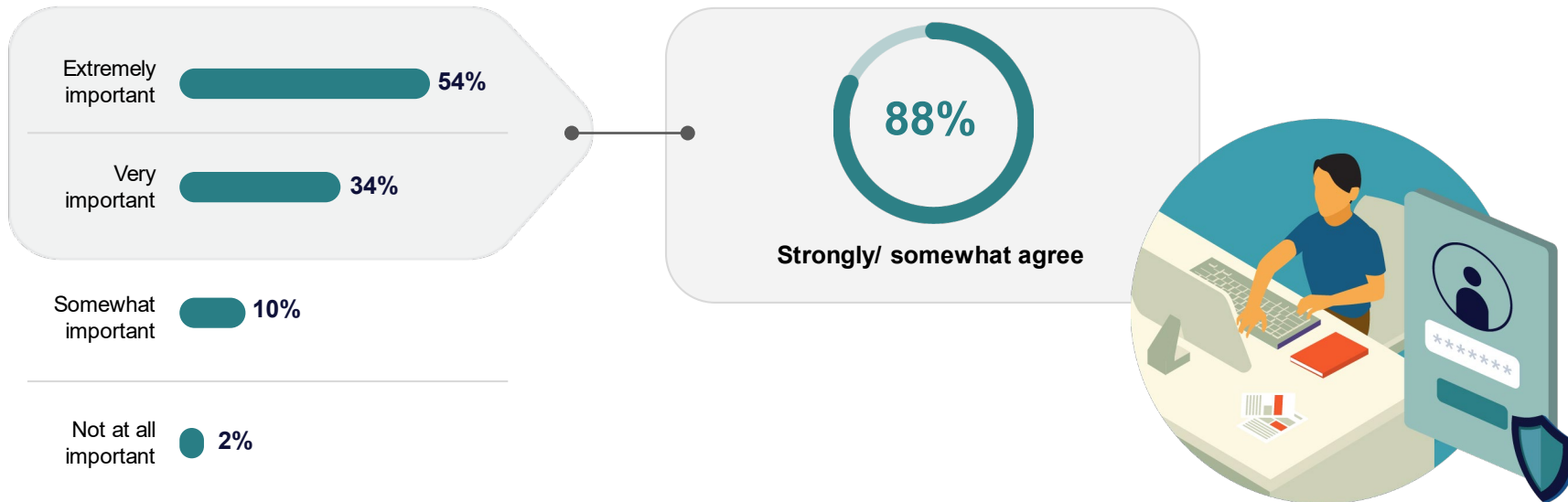
Canadians are somewhat mixed on their views of how much control they have over how their personal information is used.

How much control do you feel you have over how your personal information is being used by each of the following?



Most Canadians agree that students' personal information and online activities should be secure.

Recognizing that teaching digital capabilities is a priority in classrooms across Canada, how important do you believe it is to ensure that students' personal information and online activities are safe and secure?



Subgroup Findings

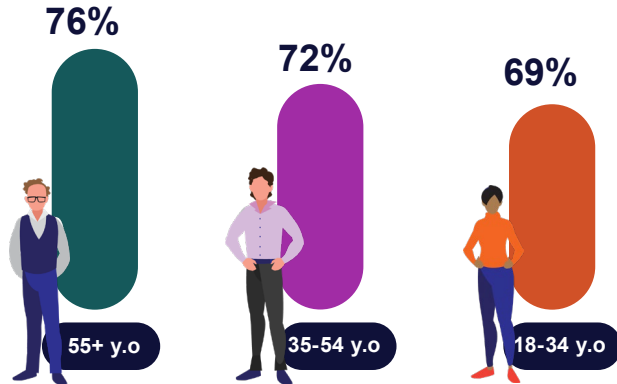


Age

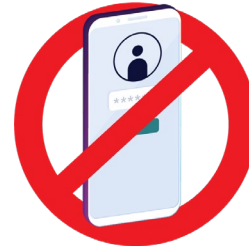


Canadians 55+ lag behind their younger counterparts on most aspects related to digital identity, digital privacy, and digital wallets

Consumers 55+ also show more concern with personal information being compromised than younger consumers



Older consumers less likely than younger consumers to strongly agree to share personal information even if it provides a more convenient experience (31% vs. 41%)



79% of adults 55+ have used at least one digital identity tool, compared to 85% of adults 35-54 and 91% of 18-34 year olds

A smaller percentage of younger consumers 18-34 feel that Digital Identity helps :

30% reduce the risk of fraud



31% increases privacy



compared to older consumers, but they are more likely to see it as convenient (47%) and efficient (44%)

Age



All age groups view **Identity Theft** as the top concern with Digital Identity

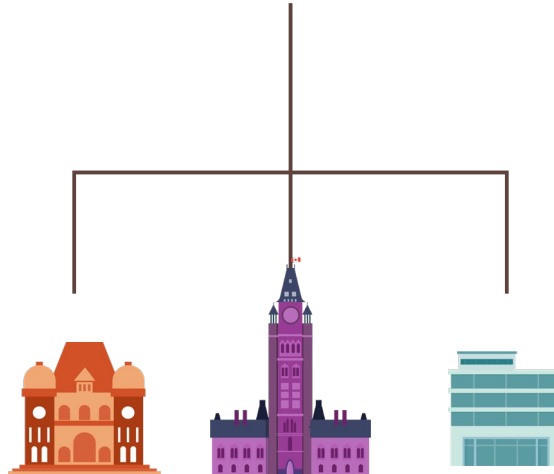
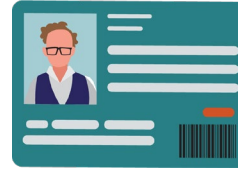


8 in 10
adults 55+

feeling **Extremely or Somewhat concerned about the protection of their privacy**, 90% feel they are only Somewhat or Not at All knowledgeable about “Digital Privacy”



Older consumers are much more likely to **strongly agree** that they have the right to access all personal data collected by the government and private companies



74%

of adults 18-34

are **Extremely or Somewhat familiar** with “Digital Wallet” compared to 66% of 35-54 year olds and only 42% of adults 55+

Gender

Males

✓ 55%

“Extremely” or “Somewhat” familiar with digital identity

✓ 58%

agree that digital identity has a positive impact on their lives

✓ 62%

“Extremely” or “Somewhat” familiar with digital wallet

✓ 45%

use digital wallet on a smartphone

✓ 29%

“Extremely” or “Somewhat” knowledgeable about digital privacy

✓ **MORE LIKELY TO CLAIM**

Females

48%

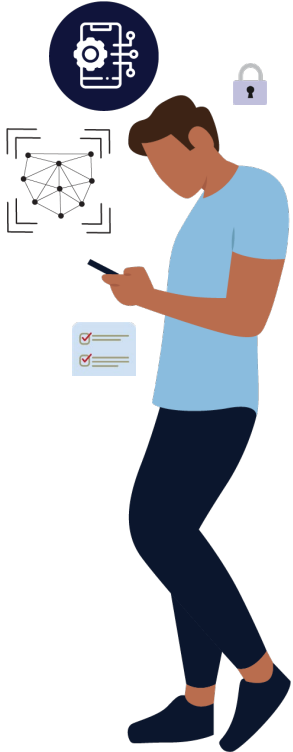
51%

55%

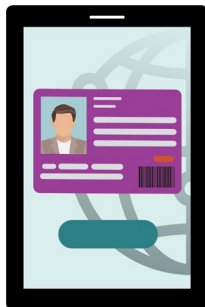
39%

21%

Females feel they have more control over how their personal information is being used by private businesses and social media than men.



Regional Differences



Respondents in Quebec **less concerned than the rest of the country about personal information being compromised online**



63% VS 72%
or higher

“Extremely” or
“Somewhat” concerned

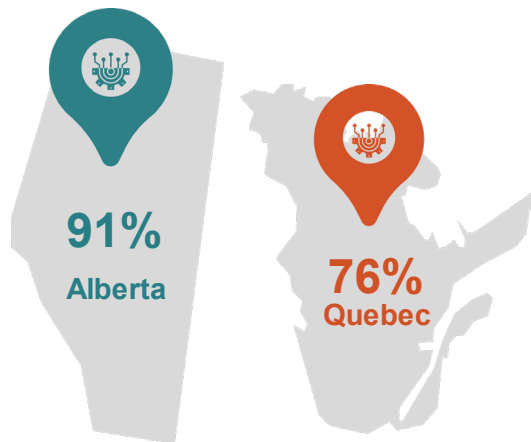


All other
provinces

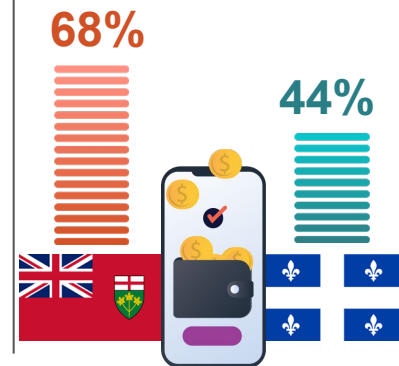


Residents in Quebec also **less familiar with the concept of digital identity (38% “Extremely” or “Somewhat” familiar vs. 46% or higher in all other provinces).**

Alberta has the highest use of digital tools, and Quebec had the lowest.



Ontarians are “**Extremely**” or “**Somewhat**” familiar with the concept of a digital wallet (highest in the country), compared to Quebecers (lowest in the country.)



Regional Differences



Use of a digital wallet on a smartphone ranges from **45% in Ontario** to **36% in Quebec**, with Apple Wallet the preferred digital wallet across the country.



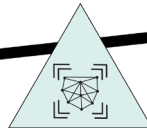
Half of respondents in Man/Sask feel **“Extremely concerned”** with the protection of their privacy.

Residents in Ontario **feel most knowledgeable about digital privacy** compared to those in Quebec.



29%

20%



61% in Man/Sas

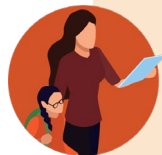
are **“Extremely concerned”** about people using information online to steal their identities. (48%-51% in other provinces).



54% of Albertans

are **“Extremely concerned”** about people selling their personal data to third parties for targeted advertisements (40-49% in other provinces).

Density

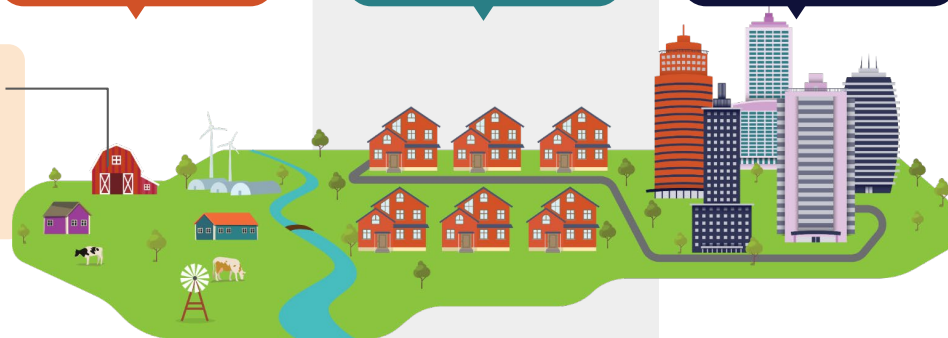


Parents living in rural areas are **much less interested** than other Canadian parents in being able to use digital identity for their kids' records, forms and programs.

Rural

Suburban

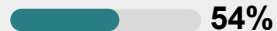
Urban



More likely to have used digital identity tools



More likely to agree that digital identity has a positive impact on their lives



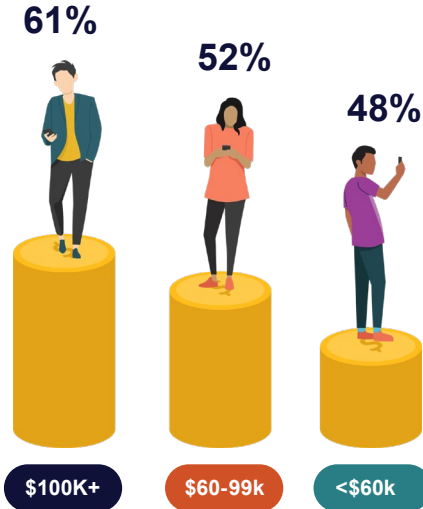
Interested in learning more about digital identity



“Extremely” or “Somewhat familiar” with digital wallet



Household Income Level



Higher income households are more familiar with digital identity and are more likely to agree that various tools fit with the definition of digital identity than those middle & lower income households.



Use of all digital identity tools is significantly higher among households with greater than \$100k income than households with less than \$100k income and higher income households are more likely to agree that digital identity has a positive impact on their lives.

54% of higher income households



use a digital wallet on their smartphones compared to 45% of middle income and 36% of lower income households.



Lower income

Middle income

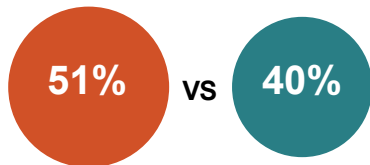
Higher income

67% 62% 55%

Just over half of lower income households claim to be “Extremely” or “Somewhat familiar” with the concept of a digital wallet compared to middle income and high income households.

Self-Assessed as Disabled

Canadians with disabilities are **more likely than non-disabled Canadians to feel extremely concerned about their information being compromised online (40% vs. 28%).**



51% of Canadians with disabilities are strongly concerned about data breaches, compared to 40% of non-disabled Canadians.

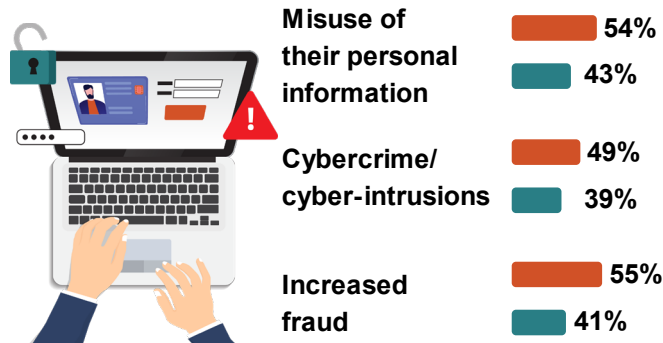


53% of Canadians with disabilities are strongly concerned about the exploitation of vulnerable people for unauthorized credential use, compared to 40% of non-disabled Canadians.

● Canadians with disabilities

● Non-disabled Canadians

Canadians with disabilities exhibit stronger concern with



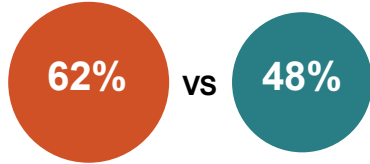
Disabled Canadians display stronger concern with all types of information available about them online than non-disabled Canadians.



Soccer Parent



Soccer Parents claim to be **“Extremely”** or **“Somewhat familiar”** with digital identity compared to non-soccer parents



This group is **much more comfortable** than other Canadians with completing tasks digitally.



Soccer parents are **more familiar with the concept of digital wallet** and are **much more likely to use a digital wallet on their smartphone** than other Canadians.



Soccer Parents are **more likely to be extremely interested in learning more about digital identity** than other Canadians.



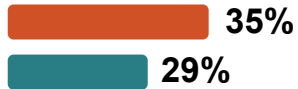
● Soccer parents

● Non-soccer parents



Seniors' Caretakers

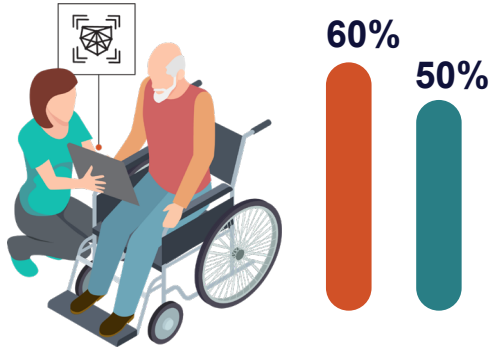
Canadians who care for seniors are **more likely than non-caregivers to feel extremely concerned about their information being compromised online**



This group of Canadians is also much **more likely to strongly agree that digital identity has a positive impact on their lives compared to other Canadians (24% vs. 11%).**

Seniors' caretakers are **more familiar with the concept of digital wallet and** are much more likely to use a digital wallet on their smartphone than non-caretakers

Caretakers claim to be **“Extremely” or “Somewhat familiar” with digital identity** compared to non-caretakers



Seniors' caretakers are more likely to feel that **creating a safe and secure digital ID framework should be the responsibility of private companies** than non-caretakers (23% vs. 17%).



This group is much **more comfortable than other Canadians with completing tasks digitally.**



● Senior Caretakers

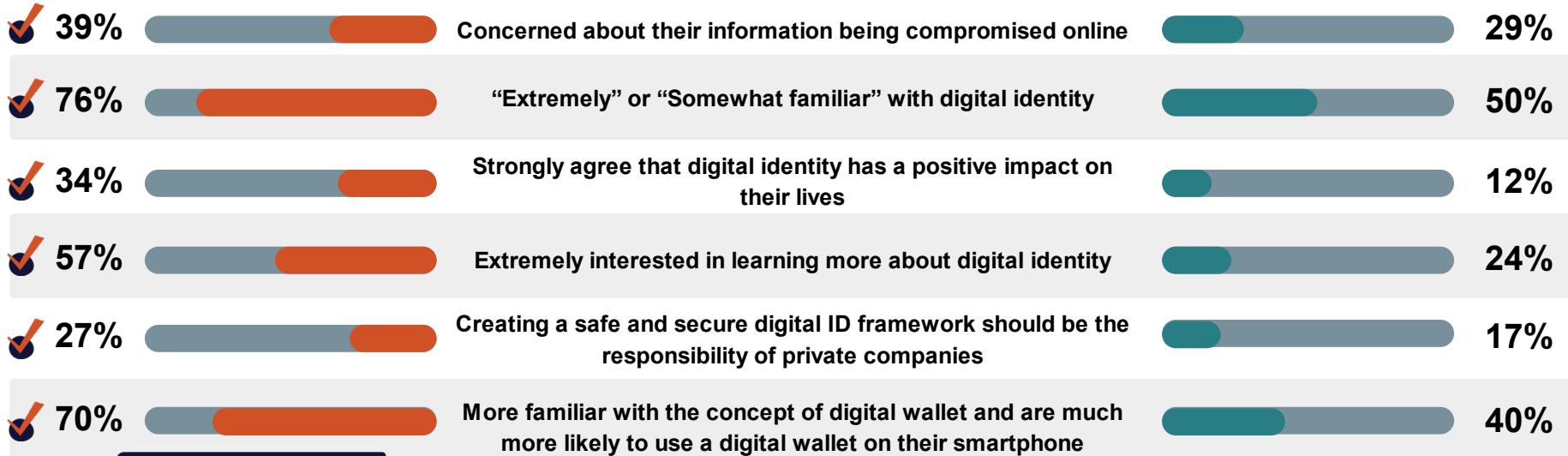
● Non-caregivers

Sandwich Generation

“Sandwich generation”
Canadian



Other Canadian



 **MORE LIKELY TO CLAIM**



This group is much more comfortable with completing tasks digitally.

Appendix



Survey Methodology

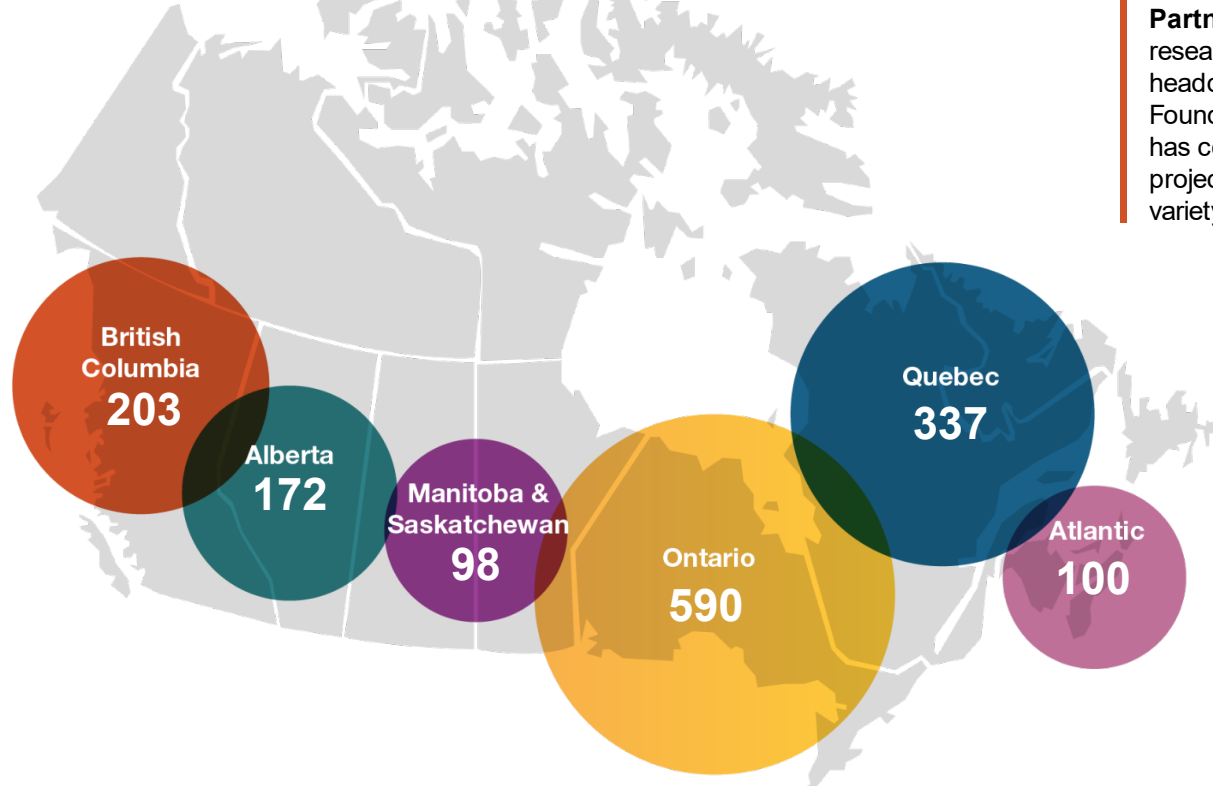
The survey was conducted by Burak Jacobson Research Partners from Jan. 13 – Jan. 20, 2023 with 1,504 Canadians in an online format.

Definitions of the population segments: (self reported by respondents):

Soccer parent	Have kids <18 in the HH and 25+ years old
Age	<35, ,35-54, 55+
Gender	Male, Female, Other, Prefer not to answer
Region	BC, AB, Sask/MB, ON, QC, Atlantic
Density	Urban, Rural, Suburban
Disabled	Identify as a person with a disability
HHI	<\$60k, \$60-<\$100k, \$100k+
Concern about personal information being compromised online	Extremely concerned vs. other 3 options
Senior caretakers	Care for and/or manage the affairs of any senior citizen(s)
Sandwich generation	Both soccer parent AND senior caretaker

Survey Methodology - continued

Breakdown of participants by province:



Burak Jacobson Research Partners is a full-service market research consulting firm headquartered in Toronto, Ontario. Founded in 1981, Burak Jacobson has conducted over 4,000 research projects in 39 countries across a variety of industries.

Survey Methodology - continued

Screening Questionnaire:

Where is your primary residence?

Alberta
British Columbia
Manitoba
New Brunswick
Newfoundland and Labrador
Northwest Territories
Nova Scotia
Nunavut
Ontario
Prince Edward Island
Quebec
Saskatchewan
Yukon
Outside of Canada

If "Outside of Canada" selected survey ends.

Would you like to complete the remainder of the survey in English or French?

English
French

How old are you?

Under 18
18-24
25-34
35-44
45-54
55-64
65+

If under age 18 selected the survey ends.

What is your gender?

Male
Female
Other
Prefer not to answer





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