

The Growth Gap

Gaining the readiness advantage: How SMBs in the UK, Canada and Australia turn ambition into sustainable growth



Foreword

By Ciarán Quilty, SVP International, Intuit

Small and medium-sized business (SMB) owners are the backbone of every economy, boldly transforming ideas into livelihoods and keeping business rooted in real relationships. When they prosper, so do their communities - through the products they create, the jobs they sustain and the trust they build.

This report has been created to honour that ambition with clarity, by offering practical insights into how SMBs can remove the friction that slows their growth and restore the time and focus leaders need to innovate.

We draw on data and interviews from 3,600 business leaders across the UK, Canada and Australia. The result is a multi-market view of small and medium-sized business potential, and the constraints that hold them back, at a cost of hundreds of thousands in unrealised revenue to each firm and billions in growth for the economy.

Across these three markets, ambition is abundant, but the path to execution remains obstructed by everyday complexity. Leaders are losing hours

to repetitive admin and fragmented work spread across too many tools, leaving them stretched thin and stalling critical business decisions.

Even though many SMBs struggle to convert growth opportunities into tangible results - with medium-sized firms (100-250 employees) facing some of the most significant gaps - the extent of their AI use is reshaping the landscape. The heaviest AI users, such as those using AI across finance, marketing, and operations, consistently report fewer barriers to growth as a result.

So, within that friction lies opportunity, as it proves that the challenge isn't ambition itself, but the systems and focus required to turn it into progress.

For many leaders, the day-to-day decisions that keep the business running are the same ones that prevent it from growing, as they stack up faster than they can be addressed. This widening gulf between intention and execution is the Growth Gap, and it's stalling momentum, even when optimism is high, by turning leaders into bottlenecks.

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Business owners don't have the time to think about strategy... they end up working on the job... so you're not necessarily making the right decisions because you're exhausted."



Amy Hancock

Director, Hancock & Hastings Ltd.

As such, closing the Growth Gap is not about merely working longer hours, hiring more unempowered staff members or adopting more disconnected tools. To shrink the space between ambition and execution, SMBs need to create more connected and coherent ways of working so they allow momentum to carry through from signal to decision to action.

This shift starts by looking at progress through a different lens - readiness. Readiness isn't about size or sector; it's about the ability to see clearly, decide confidently and move on opportunities as one cohesive team.

You see it in how well systems talk to each other, how easily leaders can delegate without losing oversight, and how smoothly organisations pivot when conditions change.

Technology enables this, but people lead it, with the businesses displaying the highest readiness levels also being those most likely to pair intelligent tools with human judgment. These SMB leaders use tools to make work simpler and focus sharper - designing for flow, not friction, until clarity becomes the norm organisation-wide.

The quiet yet crucial role of artificial intelligence is to amplify the human edge, not replace it. When routine work is automated, time and visibility are returned to owners - giving leaders the insights they need when they need them, the headspace to think, and the confidence to act with conviction.

Intuit's commitment in all this is simple: help every small and medium-sized business close the Growth Gap by overcoming the work that holds them back. That means connecting the back office to the bottom line, creating a system of intelligence that turns scattered effort into joined-up execution and giving leaders the visibility to delegate with confidence.

This report presents an evidence-led perspective on how to close the Growth Gap, based on research conducted by Intuit in partnership with Dr. Chris Brauer of Goldsmiths, University of London, and Symmetry Insights. It uses a Growth Readiness Scorecard to quantify unrealised potential - the "Growth Gap" - as well as identify the operational, cultural and technological levers that unlock it.

Use this report to benchmark where you are, prioritise what to fix first and what to automate, so your people can do their best work. Because with clearer systems and stronger focus, SMBs won't just keep pace with the economy - they'll outgrow it.

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Because that's (growth) not something that many businesses can do easily, it often takes years of having the right people around you, building relationships, training the team, using the right software, and AI fits on top of that as another layer - helping you get there faster. If you don't consider AI in this way, it will become increasingly difficult to achieve the growth others around you seem to have.”



Eriona Bajrakurtaj
CEO, Major Accounts



Executive Summary

The hidden Growth Gap

This report draws on mixed-methods research led by Intuit with Dr Chris Brauer and Symmetry Insights, including surveys of 3,600 SMB leaders, 1,200 each from the UK, Canada, and Australia, supported by qualitative interviews.

Across all three markets, the study found that a large share of opportunities fail to translate into actual SMB growth - highlighting a major opportunity for economic prosperity if these businesses can begin converting their untapped potential into realised growth.

Headline gap



For the average small and medium-sized business, that represents a substantial share of annual revenue left unrealised:



6.4% of annual revenue - or **CA\$178,000** per firm

When focusing on medium-sized (**100-250 employees**) firms, the value of unrealised growth rises sharply:



Unrealised opportunities equate to roughly **CA\$680,000** in lost annual revenue per firm

Closing this gap could transform the outlook for SMBs releasing billions in value back into their economies.

The forces behind the Growth Gap

Optimism remains high despite challenging economic conditions. The problem is that much of that ambition gets trapped in the daily grind - pulled down by operational drag, fragmented tools, and decision fatigue.

Operational overload

Leaders remain too close to day-to-day operations. Around 44% in Canada, say they're almost always involved in the daily running of the business. Only 5% feel confident delegating major decisions and trusting the outcome.

Decision fatigue

Leaders lose an average of five to six hours each week to decision fatigue - time spent weighing choices rather than acting on them. Many report missing growth opportunities as a result of this overload.

Tool sprawl

The average business now juggles between seven and nine digital systems to stay operational. Switching between platforms consumes valuable time and mental bandwidth, with data rarely flowing end-to-end.

Lost innovation

With all these daily barriers in the way, innovation often becomes collateral damage. Around three in four businesses report abandoning new growth-generating ideas multiple times in the past year due to lack of time, capital, or focus.

Together, these forces create a structural drag that keeps growth potential out of reach - forming the gap between ambition and execution that defines today's SMB economy.

Readiness is the new divide

To understand the difference between SMBs ready to grow and those still struggling to keep pace, the study created a Growth Readiness Index - separating firms by how work flows, not by size or sector.

High readiness

These firms connect systems end-to-end, protect leadership headroom, and make decisions on live insights rather than instinct. They miss **less than 25% of growth opportunities.**

Canada

46%

Emerging readiness

These firms show solid intent but uneven execution, and while steady on flexibility and delegation, they're stretched on decision-making and finance. They miss **25-50% of growth opportunities.**

Canada

35%

Low readiness

These firms operate in silos and spend more time firefighting than innovating, often mistaking activity for progress. These businesses miss **more than 50% of growth opportunities.**

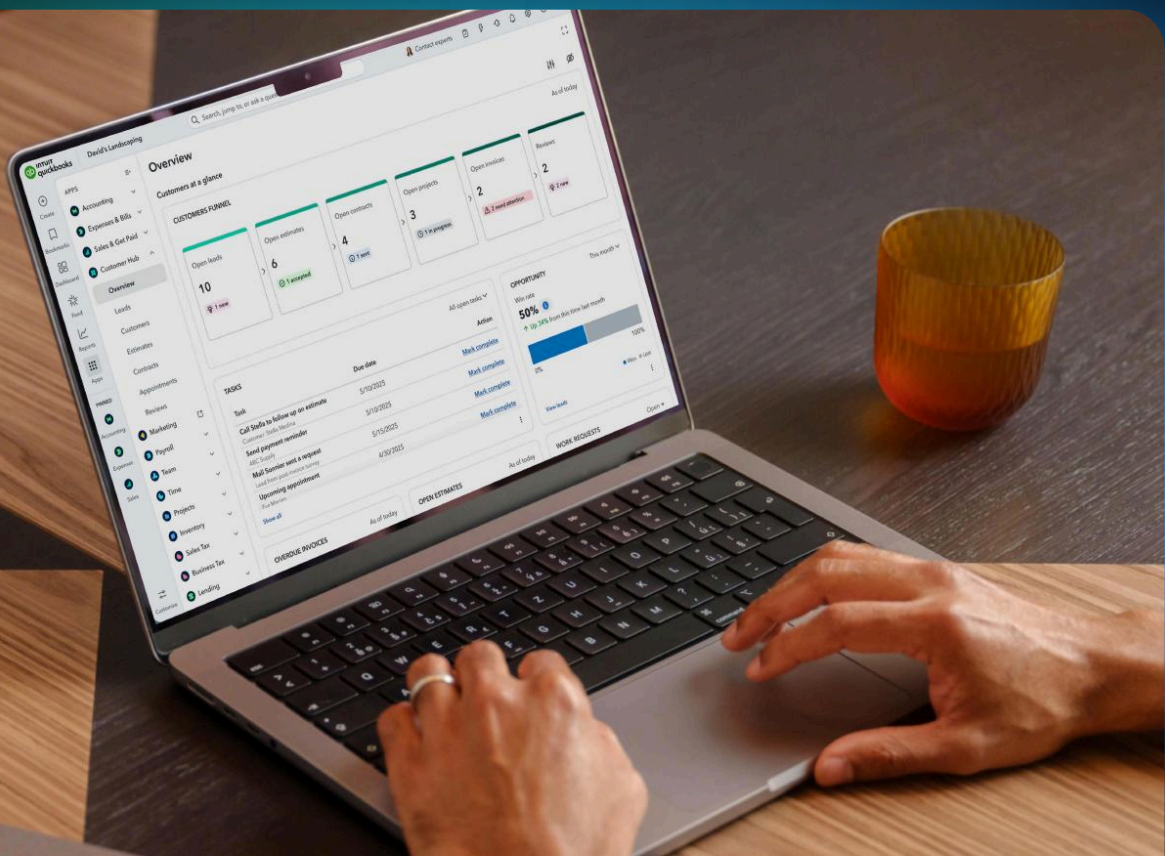
Canada

19%

These readiness profiles highlight one essential point: growth isn't about ambition or size - it's about operational coherence. So, the more seamlessly a business can connect its systems, people and decisions, the more likely it is to convert potential into performance.



AI: The great rebalancer



Across all three markets, multi-tool adoption is already high, with most SMBs relying on between seven and nine digital systems to stay operational. But while these tools help manage complexity, AI is emerging as the most powerful lever for reclaiming lost capacity.

Many SMBs now report active or growing use of AI across core business functions such as finance, marketing, and operations:

Canada 35%

By easing the weight of routine tasks, AI is helping leaders rebalance their time by enabling them to delegate with oversight and shift focus from daily maintenance to momentum. On average, the share of leaders who report saving between five and eight hours each week is:

Canada 39%

High-readiness firms are already showing what this shift makes possible:

- **Connect the back office to the bottom line:** consolidate fragmented tools so data flows end-to-end.
- **Protect leadership headroom:** remove low-value work that drains senior focus.
- **Decide on live insight, not instinct:** standardise decisions on shared, up-to-date metrics.
- **Use AI to multiply time:** automate routine analysis and triage to reclaim strategic capacity.

Across every market, the story is the same: AI isn't replacing ambition - it's giving leaders the space and clarity to act on it.

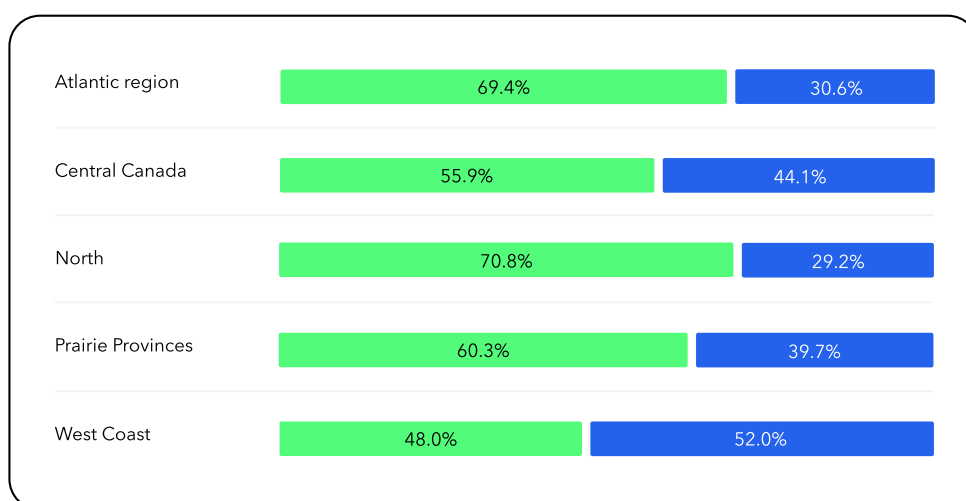
The Growth Gap

Hidden Growth: **49%** | Missed Revenue: **CA\$178K** per firm | Medium-sized: **CA\$680K**

Canada's small and medium-sized businesses are a cornerstone of its economy, accounting for 98% of all firms, nearly 70% of private-sector jobs, and more than 40% of private-sector GDP. In 2025, around 1.23 million were in operation, spanning clean tech, advanced manufacturing, and creative services. They have adapted to shifts in technology, demographics, and global trade, with productivity and innovation at the core of their growth agenda.

Despite their scale and resilience, many of these firms are operating below their potential. Across the market, 49% of possible growth goes unrealised each year - the second widest gap among all three nations studied.

Missing growth opportunities by size - Canada firms



Missed up to 50% of growth opportunities

Missed more than 50% of growth opportunities

Canadian small businesses are missing out on growth worth around 6.4% of annual revenue, translating to an average of roughly CA\$178,000 in potential revenue each year. The cost rises sharply among larger SMBs: firms with 100-250 employees report missing out on around CA\$680,000. Those most ready to grow show the strongest link between AI adoption and performance - using AI more broadly across finance, marketing, and operations, and reporting fewer barriers overall.

The Growth Gap varies sharply by region, with the West Coast showing the greatest strain: 52% of firms there say they miss more than half of their potential growth opportunities. This is followed by Central Canada (44.1%) and the Prairie Provinces (39.7%), where operational and geographic challenges often slow momentum.

By business type, medium-sized firms struggle the most. These businesses are digitally mature enough to scale, yet still have the systems and capacity constraints of smaller organisations. So, as plans multiply, so do the demands on leadership's time - and the backlog of decisions that follow.



I think a lot of business owners, myself included, craved structure at the beginning but we also wanted a certain amount of autonomy."



Connor Curran

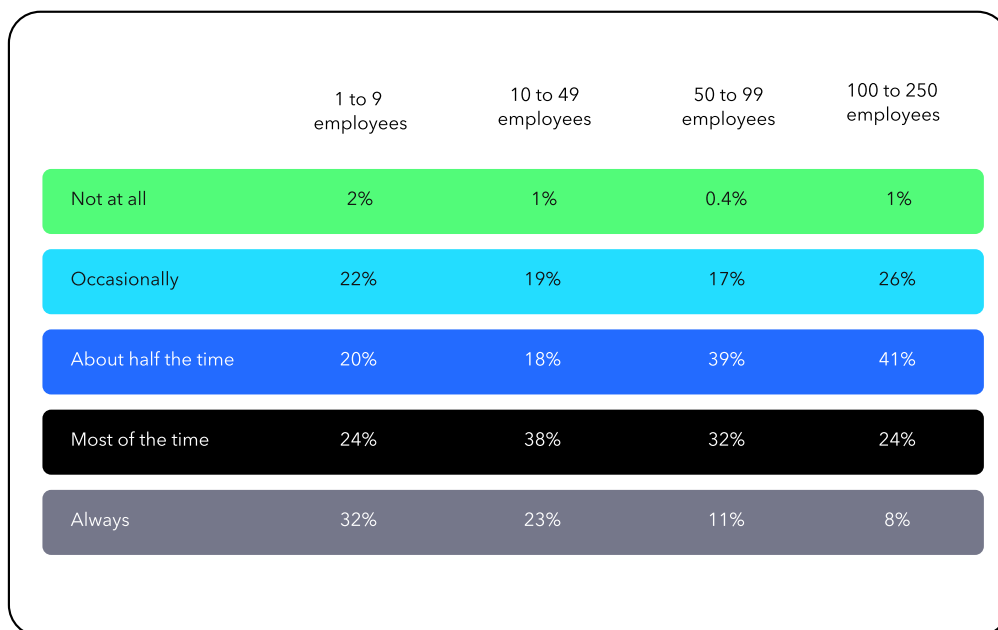
CEO & Founder,
Local Laundry

This isn't helped by the fact that Canadian businesses use the highest average number of digital tools across all markets: 9.4 tools per business. Fragmentation spreads work across too many platforms, splintering attention before progress can take hold and stalling momentum at the very moment it needs to compound.

The result is leaders who feel they need to remain hands-on at all times, with 44% still heavily involved in daily operations. Over time, this creates the familiar paradox: confident, credible ideas that are slowed by operational drag, which is only further amplified by the ensuing decision fatigue.

Canadian owners report losing 5.8 hours each week - the highest across markets - to managing decisions and competing priorities.

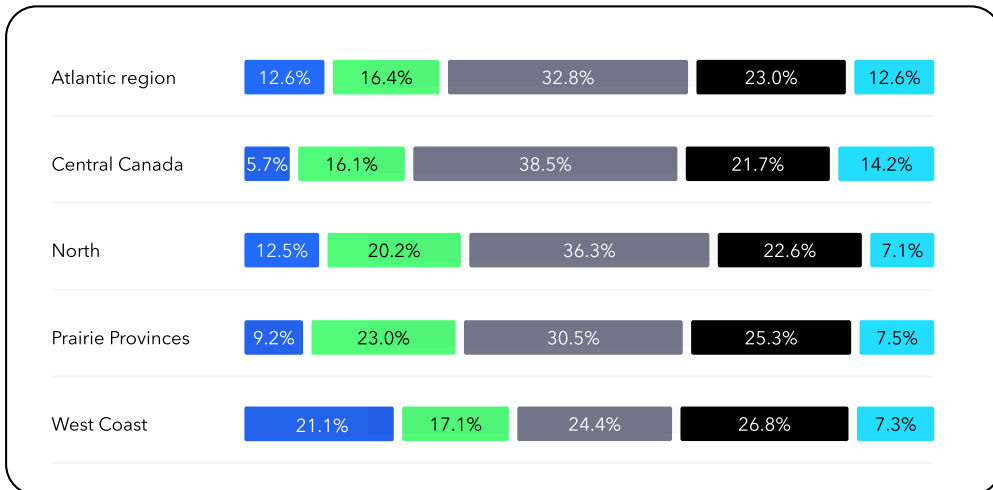
Leaders involved in day-to-day operations - Canada



That's time that should go toward strategy and planning, not daily firefighting. But when headroom thins due to limited delegation confidence, there are predictable ripple effects: pilots are postponed, launches slip and expansion windows close.

But that balance is starting to shift as rising AI adoption is helping staunch the loss of time and focus. Some 35% of Canadian SMBs now use AI regularly, and 10% already operate an AI-first strategy. Automation is returning time to leaders by speeding up their access to the insights they need, when they need them.

Current AI adoption by region - Canada firms



- AI-first strategy - AI development and interaction is a core business priority
- Strategic adoption - AI is embedded in key workflows and decision-making
- Growing adoption - Using multiple AI tools across functions (e.g. finance, marketing, operations)
- Exploratory use - Actively testing 1-2 AI tools for regular business activities beyond experiments
- Minimal, ad-hoc use - Individual Staff occasionally use AI tools (e.g. ChatGPT, Copilot, Canva AI)

And as systems connect and visibility improves, Canada's Growth Gap will narrow, leading to more ideas moving faster from insight to action and turning readiness into results.



A lot of people say they want to grow, but their internal systems are not set up for growth. When that growth comes, they can't even tackle it efficiently."



Chris Pop

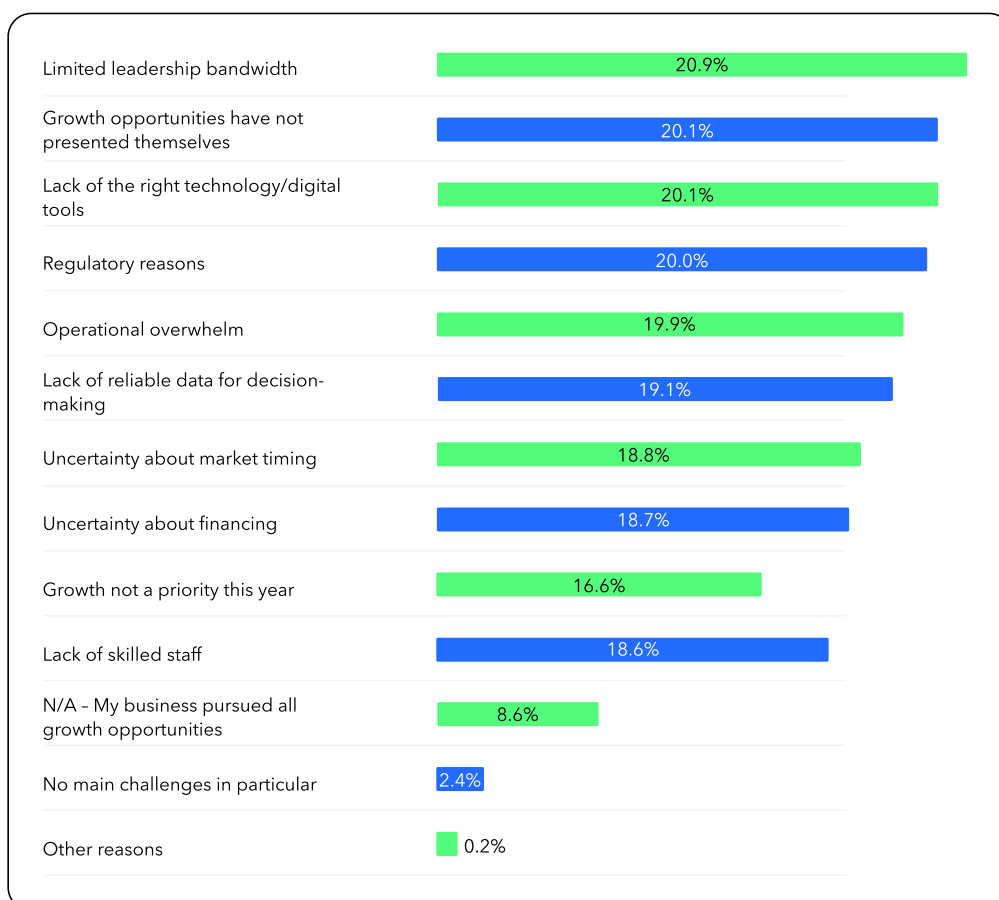
Founder, RidgeWood

Barriers to growth

The forces widening Canada's Growth Gap will feel familiar to many business owners - too much time spent keeping things running, too many decisions to make, and too many tools that don't work well together. Each of these pressures chips away at readiness, draining the time and focus leaders need to turn ambition into progress.

And even as technology advances, many SMBs still struggle to find or retain the skilled people needed to use it effectively.

Main challenges for growth – Canada firms



Operational overload

For many Canadian leaders, the working day still revolves around keeping operations moving: managing staff rotas, chasing invoices and resolving customer issues firsthand. This hands-on approach reflects the country's entrepreneurial spirit and high standards, but it comes at a cost.

Around 44% of leaders remain heavily involved in daily operations, leaving little space to think beyond the week ahead. Automation offers a way out of the grind, freeing time for strategy and planning. Readiness begins here, by creating the headroom for leaders to focus on what truly drives growth.



You've got action versus communication... one's at the expense of the other. So, they just grapple with the volume."



Melisa Gaetani

Managing Partner,
Tino-Gaetani & Carusi

Decision fatigue

Canadian business owners report losing nearly six hours each week to managing decisions and competing priorities - the highest across markets. With attention stretched and competing demands piling up, even confident leaders can feel paralysed by choice.

Smarter systems - powered by AI and better data visibility - help focus attention where it matters, building the readiness and clarity to turn intention into action.



Indecision becomes a decision in itself."



Mike Libbey

Partner & COO, YBL

Tool fragmentation

Canadian SMBs use more digital tools than any other market, averaging 9.4 systems per business. While each solves a problem, together they create complexity.

Duplicated data, lost visibility, and hours wasted switching between platforms all end up becoming a hidden tax on productivity.

Integration reverses that trend: when systems connect, execution speeds up, insights sharpen and delegation becomes easier. It's the foundation of connected intelligence, where linked systems begin to create intelligence of their own, turning scattered information into the clarity that defines operational readiness.

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This industry is run by a lot of people with a traditional mindset... we need forward thinking people to implement it, sustain it, and maintain it.”



Melisa Gaetani

Managing Partner,
Tino-Gaetani & Carusi

Financial and innovation strain

Innovation has always been one of Canada's quiet strengths, but it's often the first casualty when bandwidth and budgets tighten. One in five SMBs (21%) report difficulty accessing capital, forcing leaders to postpone or scale back new ideas.

Predictive AI can start to shift that equation, improving forecasting confidence and helping leaders make smarter decisions about where to invest. Readiness goes beyond efficiency and restores the conditions needed for innovation and confidence to flourish.

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Have solid information. Know your sales, margins, and performance by product and customer.”



Mike Libbey

Partner & COO, YBL

Growth readiness: Where Canada stands

The Growth Readiness Scorecard measures how well Canadian firms see, decide and act. It's not about size or sector, but how work flows from signal to decision to action. And across Canada's small and medium-sized business community - shaped by vast geography, diverse industries, and a deeply pragmatic spirit - readiness to grow varies sharply.

High readiness – The confident integrators

Some **46% of Canadian SMBs** fall into the high-readiness tier, missing **fewer than 25% of growth opportunities**- the highest share of any market studied. These firms are purposeful, data-aware and confident, with leaders capable of focusing on strategy while capable teams handle operations, using clear data rather than gut feel to guide decisions.

As such, delegation is strong but grounded in accountability. Systems are connected, AI and automation are used across functions, and visibility enables leaders to step back without losing control.

So, flexibility and finance are better balanced, though maintaining coherence becomes more difficult as complexity grows. But for these firms, growth is rarely accidental - it's designed.

Emerging readiness – The practical optimists

Around **35% of Canadian SMBs** sit in the emerging-readiness tier, missing **25-50% of growth opportunities**. These businesses are still finding their rhythm: they've invested in better systems and more transparent processes, but leaders still feel the strain of being too engaged in the day-to-day grind.

As such, under pressure, decision-making tends to centralise, with key approvals reverting to senior leadership and integration gaps further slowing execution. Teams are motivated and cautiously optimistic, with AI adoption expanding in marketing and admin but not yet embedded across departments.

They're on the right track - steadily improving and self-aware - but still chasing the cohesion needed to scale with confidence.

Low readiness – The tireless do-ers

Roughly **19% of Canadian SMBs** fall into the low-readiness tier, missing **more than 50% of growth opportunities**. These businesses run on grit and relationships, but are stretched far too thin. Leaders remain deeply hands-on, often proud of their involvement - but equally constrained by it.

So, decisions are often made in a reactive state, under pressure and without clear data to guide them.

And because their systems are fragmented and finances are tight, delegation is largely verbal rather than structured. And while AI awareness is growing, adoption remains minimal and inconsistent. These firms are caught between survival and growth - ambitious but bandwidth-starved, and relying on determination when design is what is truly needed.

How readiness turns adaptability into advantage

High-readiness firms stand out not just for their mindset, but for their design. They integrate systems, use automation strategically and make decisions based on live insight rather than instinct, allowing technology to enhance judgment rather than replace it.

As a result, ambition turns more reliably into outcomes, proving that readiness is as much about structure as it is about spirit, and setting the benchmark for what Canadian growth looks like when intent meets infrastructure.



There's always a way to survive, to rejig, to take a step back."



Melisa Gaetani

Managing Partner,
Tino-Gaetani & Carusi

Medium-sized business focus: Turning caution into confidence

Canada's medium-sized firms - those employing between 100 and 250 people - represent the backbone of national productivity, creating jobs, driving exports, and anchoring regional economies. Yet their growth potential is often held back by the same internal drag that slows smaller peers - only at far greater cost.

When operational strain builds in this segment, it ripples across entire supply chains and provinces. Among all Canadian businesses, medium-sized firms feel the sharpest financial hit when opportunities are missed, with one in four reporting losses of more than half their potential growth opportunities, compared with nearly two-thirds of smaller counterparts.

And because medium-sized companies generate far higher revenue per opportunity, each unseized opportunity carries an outsized cost - often hundreds of thousands of dollars in foregone income. Ambition is not the issue; as firms grow, fragmented systems and slower decision-making inject complexity that magnifies the drag on performance.

But it's not all bad news: while the consequences are outsized, so is the opportunity. Medium-sized business leaders in Canada show the highest AI adoption of any size band, with nearly 37%

using AI across multiple functions and 7% already running an AI-first strategy.

These firms also report the largest productivity gains, saving an average of 6.8 hours per week - more than a full working day reclaimed each month - compared with smaller peers.

Some 36% of these businesses sit in the emerging readiness tier of the Growth Readiness Index - flexible and confident in delegation but stretched by decision fatigue and financial constraints. But with deeper tool integration and clearer data visibility, many could transition into the high-readiness category, where firms miss out on less than a quarter of growth opportunities and outperform across every capability pillar.

Many of Canada's medium-sized businesses have outgrown the start-up mindset but haven't yet built the scalable systems of a larger enterprise. Their next chapter is about translating technological progress into structural confidence - reducing decision fatigue, connecting insight to action, and freeing leaders from the drag of day-to-day operations.

If they can do that, the mid-market won't just keep pace with change - it will set the pace for Canada's growth.

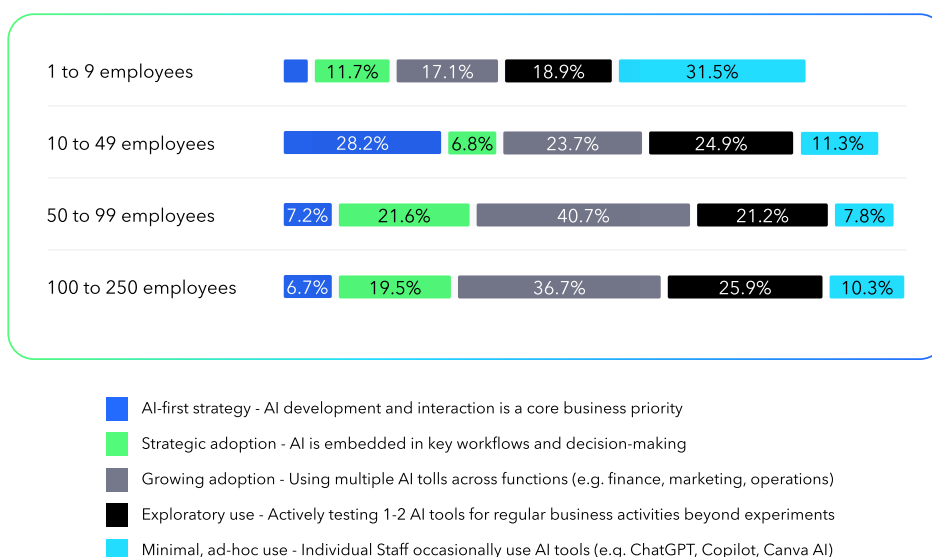
The AI dividend

Across Canada's business landscape, ambition runs high but capacity runs tight. When applied strategically, technology is beginning to bridge that gap.

AI in particular, is proving to be a great rebalancer - quietly restoring time, focus and energy to help leaders work on the business, not just in it:

- 35% of SMBs now use AI regularly; 10% have adopted an AI-first strategy.
- Around 80% believe AI helps them delegate more effectively.
- Automation is already freeing up five to eight hours each week for leadership focus and planning.

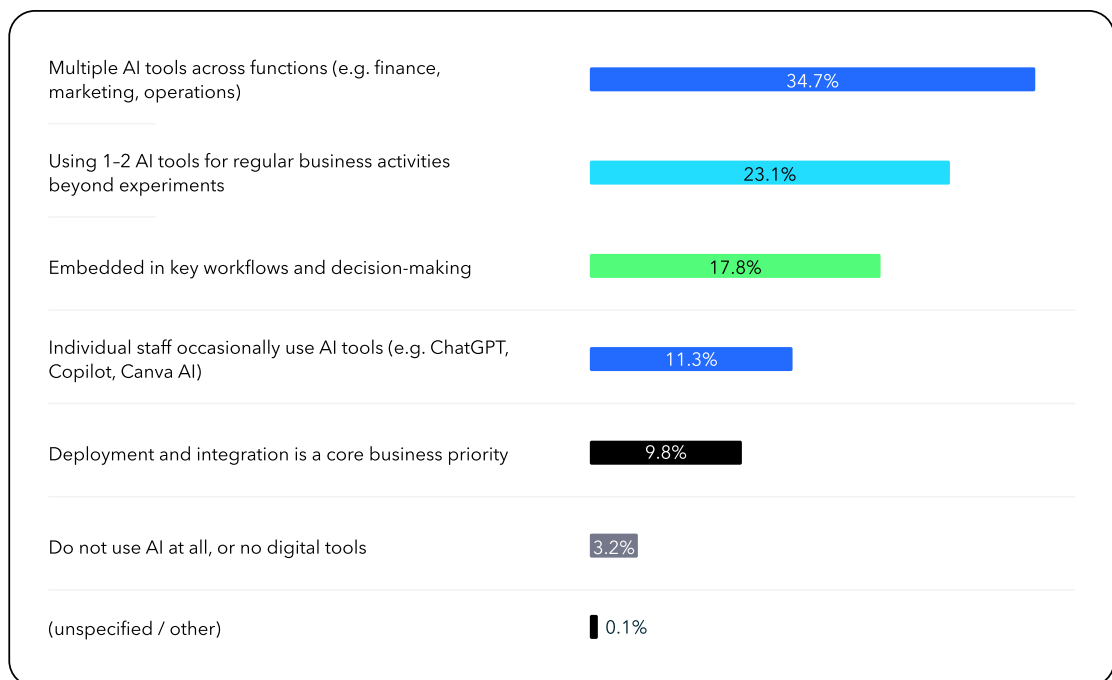
Current AI adoption by size - Canada firms



The majority of Canadian SMBs are already seeing measurable returns on their AI investments. Around 39% report saving five to eight hours each week, while another 31% save between one and four hours. Virtually no firms - just 0.5% - say AI has saved them no time at all.

The efficiency gains extend across business sizes, with micro-firms saving an average of 5.7 hours per week, and medium-sized firms (100-250 employees) reporting savings of around 6.8 hours. These steady returns underline AI's growing role as a quiet productivity engine - freeing leaders to focus on strategy rather than survival.

Current use of AI - Canada firms



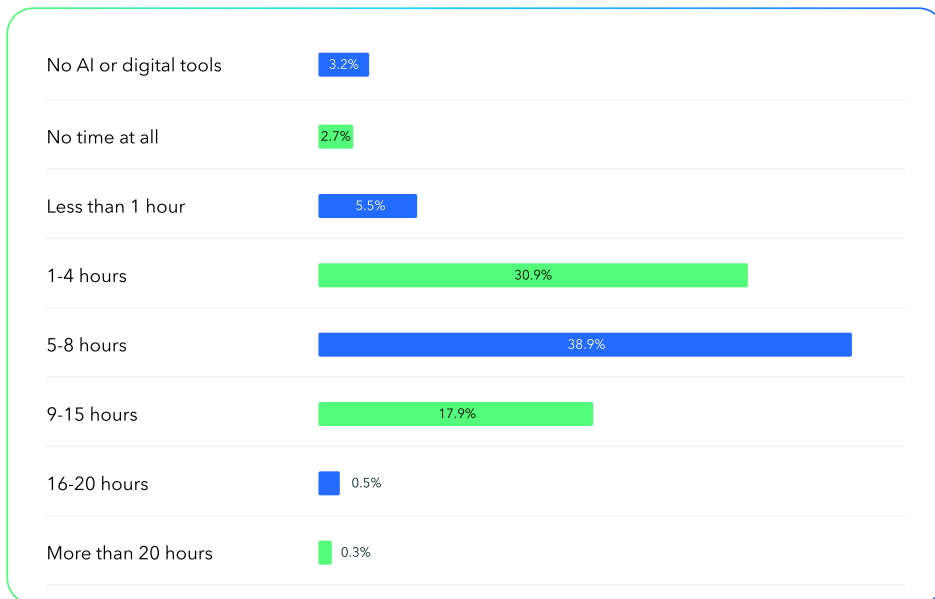
"EOS has been a lifesaver for us. It helps us make decisions faster and actually get things done."

Mike Libbey

Partner & COO, YBL

Firms further along the readiness curve don't just adopt AI more widely; they embed it deeply into daily operations, turning efficiency into growth.

Time saved by AI - Canada firms



Closing Canada's Growth Gap

Across every indicator, Canadian SMB's ambition is undeniable, but too often, their focus is divided. Operational overwhelm, complex systems and cautious decision-making continue to dilute momentum and slow growth.

But Canada has always been an adaptive nation, and we're seeing that adaptability in action as AI continues to transform how Canadian firms work. These tools are easing daily pressures and helping leaders delegate more confidently while keeping oversight intact.

By turning data into direction and repetition into clarity, automation is restoring balance and freeing up desperately needed time to strategise and innovate.

The next phase of Canada's growth will depend on how effectively SMBs convert that reclaimed time into action. With ambition high and readiness rising, the opportunity is clear: to turn untapped potential into tangible performance, and close the Growth Gap once and for all.



Take swings - 99 might miss, but one might be a home run."



Melisa Gaetani

Managing Partner,
Tino-Gaetani & Carusi

What to do now

- 1. Connect systems for flow:** Reduce fragmentation by linking tools and data across finance, operations and customer functions - creating visibility that drives faster, smarter decisions.
- 2. Design for delegation:** Build trust into processes so leadership decisions can scale. Equip teams with the context and clarity to act confidently without constant top-down approval.
- 3. Reclaim strategic time:** Use automation and AI to cut through routine work, freeing leaders to focus on growth, innovation and long-term planning.

Turning readiness into results

The Growth Gap is universal, with the ambitions of SMBs across the UK, Canada and Australia consistently outpacing execution. But it's solvable, and the remedy is readiness: the coherence of systems, the clarity of decision-making, and the confidence to delegate without losing visibility.

Readiness is the next frontier of small and medium-sized business growth. It's not about size or sector, but about how work flows through a business. The difference lies in cohesion - in how seamlessly people, systems, and decisions connect to turn intent into action. High-readiness firms integrate their tools, protect leadership headroom, and make decisions on live insight rather than instinct.

AI may be a readiness accelerator, but it's not a replacement. Used deliberately, AI can return significant time and focus to leaders by helping them automate routine steps, reduce decision noise, and surface the right information at the moment it's needed.

So, scaled across each market, these incremental gains quickly compound - driving reinvestment, job creation and innovation. Readiness isn't just a leadership challenge; it's an economic opportunity with measurable returns for every firm attempting to turn potential into progress.



I see the growth with the individuals, with the founders. If the founders have a vision, what I see is actually, if they can see it, they can visualise it, and they can implement it. If they cannot see it, then they cannot achieve it."



Abul Nurujjaman

Founder,
TAJ Accountants.

A leadership agenda for readiness

Closing the Growth Gap isn't a single initiative - it's a leadership discipline. These six priorities form a practical agenda for turning readiness into action, ensuring every investment in time, talent and technology compounds toward sustainable growth.

- 1. Connect the back office to the bottom line** - consolidate tools so data flows seamlessly end-to-end, empowering faster, more confident decisions.
- 2. Design for delegation** - define decision rights, add lightweight controls and dashboards, and let teams act without becoming a bottleneck.
- 3. Reduce decision load** - standardise the routine so your judgment is reserved for the moments that truly move the needle.
- 4. Invest in capability** - close the skills gap with targeted upskilling and clearer roles; align talent to the work that drives growth.
- 5. Apply AI where it frees time first** - start with high-volume, rules-based tasks; measure hours returned and reinvest them into customers, product and partnerships.
- 6. Measure readiness, then iterate** - use the Growth Readiness Scorecard to benchmark, prioritise fixes, and track the shift from friction to flow.



Three recommendations for any founders:

- 1. Have a very clear vision of what you want to do. If you cannot see it, you won't be able to achieve it.*
- 2. Modern entrepreneurs; if they don't understand technology, there's no chance of success.*
- 3. Make sure that you train yourself and your staff."*



**Eriona
Bajrakurtaj**
CEO, Major Accounts

The path forward is clear: connect systems, sharpen decisions and empower people with the tools and trust to act. Do that, and you'll find your Growth Gap closes fast, as it unlocks a new era of confident, sustainable growth.

As, when leaders have the time and focus to act with clarity, they don't just keep up with the economy - they outgrow it.

Methodology

This research was conducted in partnership with Dr. Chris Brauer, Director of Innovation, Goldsmiths, University of London between September and October 2025. Dr Brauer's research team included Research Director Dr. Jennifer Barth and a core group of economists, psychologists, data and social scientists from UK-based research firm Symmetry Insights. They used a mixed method approach to build a model and scorecard of the Growth Gap. Intuit QuickBooks commissioned an online survey of 1200 leaders of small and medium businesses (1-250 employees) across each of the UK, AUS and Canada (totally 3600) were conducted in September 2025.

For the quantitative analysis, multiple-item scales were developed to assess participants' responses. These scales were used to test hypotheses about the differentiators of low and high performance using descriptive statistics, including means, frequencies and subgroup comparisons. This provided a detailed understanding of the data in relation to their research questions.

For the qualitative data analysis, the study used AI-driven sentence transformer embeddings to analyse open-ended text responses. These embeddings served as input for k-means clustering, allowing the identification of thematic clusters within the free-text comments. This combination of advanced AI techniques and manual interpretation facilitated a deeper understanding of the qualitative data. This complemented in-depth interviews with SMB leaders and leaders from accountancy firms across the three markets.

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Symmetry looks beyond the surface and behind the curtain of the fundamental innovations and trends shaping our society, markets, culture, and values. We are academics and researchers looking at the intersections of emerging technology and socioeconomic impact, producing independent research for thought leadership and AI solutions for business performance. Symmetry's mission is to share and grow knowledge about the interaction of technology and everyday lives. We want to understand the past, present, and future of human interaction with emerging technologies and socioeconomic changes – from behaviour to context, nature to nurture, origin to experiences – helping our clients engage their clients and public imagination.

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