



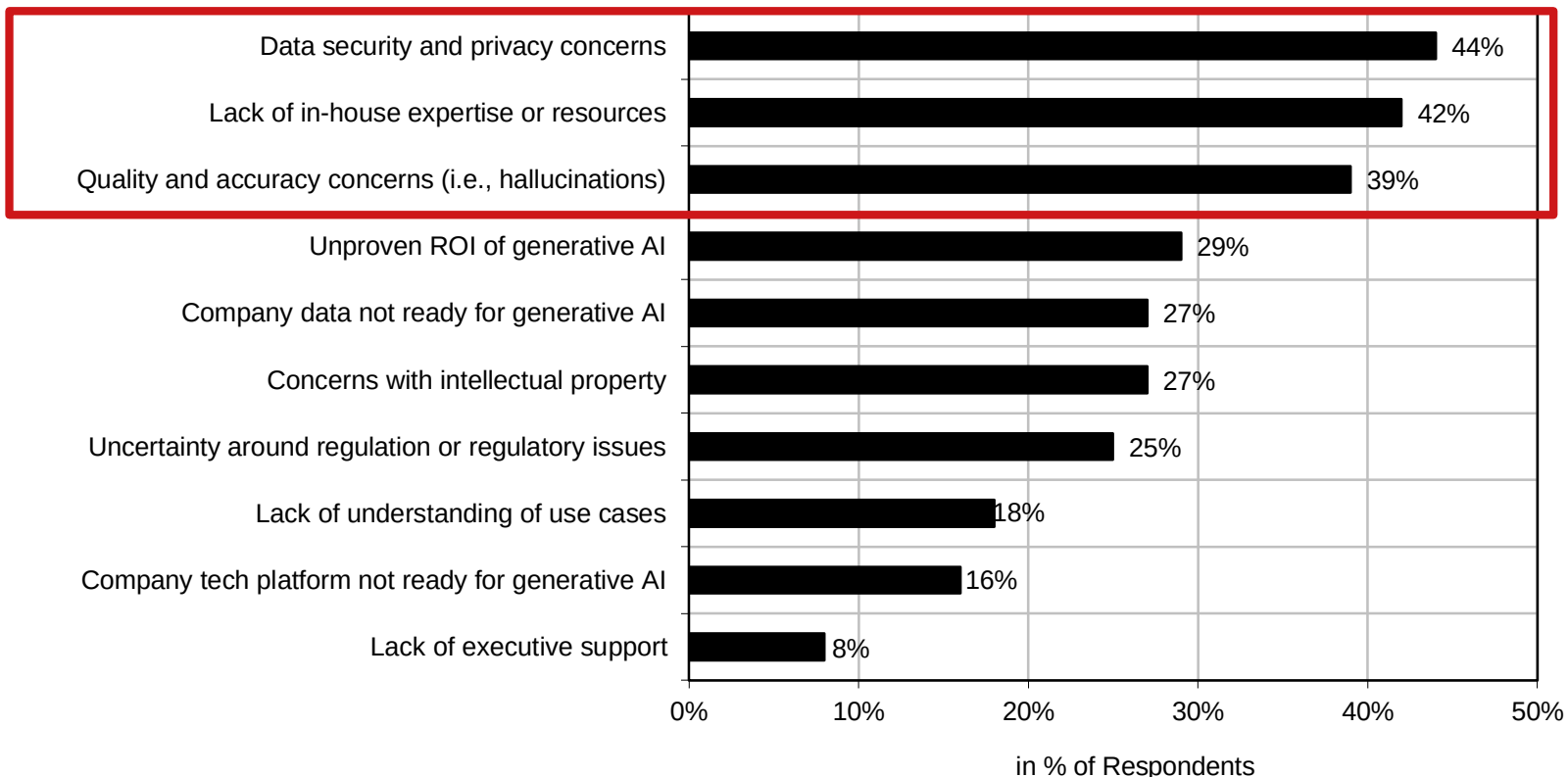
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SAMPLE REPORT
**AI IN NORTH AMERICA'S PAYMENTS AND
E-COMMERCE: SCALING, ROI, AND REGULATORY
READINESS 2025**

PUBLICATON DATE: SEPTEMBER 2025

In the U.S. in 2024, top barriers to GenAI adoption include data security concerns (44%), lack of in-house expertise (42%), and quality and accuracy issues (39%), highlighting technical, talent, and trust challenges.

U.S.: Leading Barriers to Generative AI Adoption, in % of Respondents, Jul - Dec 2024



Note: Respondents chose top three reasons.

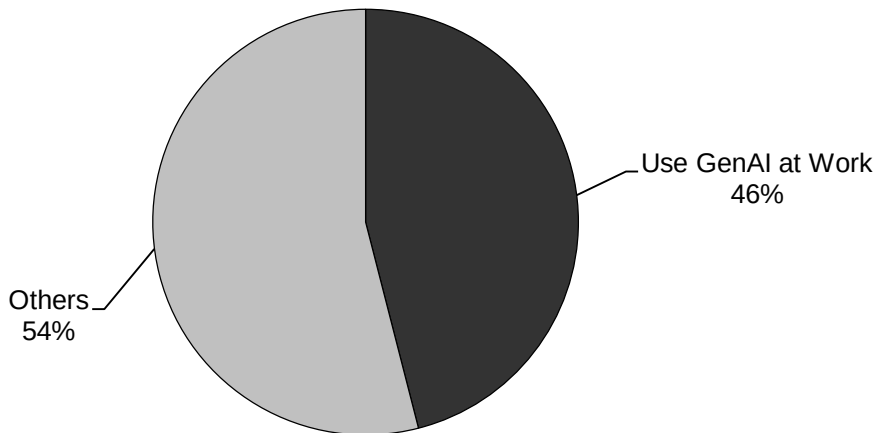
Survey: Based on Bain Generative AI Survey conducted in July 2024 (N=184) and December 2024 (N=199).

Source: Bain & Company, May 2025

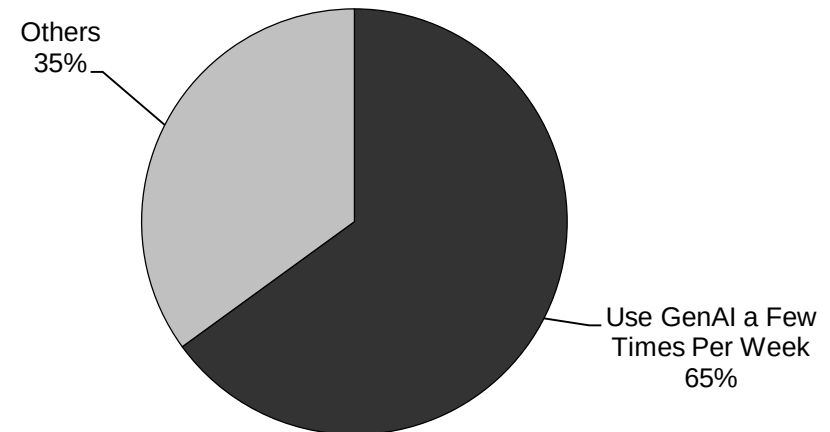
In 2024, 46% of adult Canadians used generative AI at work, and 65% of these users engaged frequently, indicating both broad adoption and deepening integration across the workforce.

Canada: Use of Generative AI at Work and Frequency Among Users, in % of Respondents, August 2024

Workplace GenAI Adoption



Frequent Use Among GenAI Users



PREFACE

Sample Report

OBJECTIVE

20%

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Sample Report

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Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

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- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

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