SaaS North 2026, Room 210

The Confidence Tax

What AI is costing SaaS founders who think they know their numbers

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The Zenbooks Financial Clarity Index

56.7

National score, out of 100

565 Canadian businesses

Scored on 25 **practices**, not feelings

Weighted to Statistics Canada by region, size and sector
Design effect 1.10, with attention and speed checks

Methodology reviewed by Peter MacKenzie, PhD, economist

C.D. Howe Institute, in his personal capacity



Source: Zenbooks Financial Clarity Index 2026; associations, not causes

How owners rate themselves, and how they score

77.2%

rate their finances good or excellent

43.5%

actually score 60 or above

Source: Zenbooks Financial Clarity Index 2026; 565 Canadian businesses, weighted

Owners who rate themselves good or excellent

Do they know their net profit margin, without looking?

18.7%

can state it exactly

20.9%

can’t state it at all

Source: Zenbooks Financial Clarity Index 2026; 443 owners who rated themselves good or excellent, weighted

First time public: SaaS and tech

You were right: SaaS scores highest of any business model

65.5

SaaS and tech businesses

56.7

All Canadian businesses

35 SaaS businesses inside a national sample of 565; SaaS figures are directional

SaaS bus



77.2%

rate themselves good or excellent

65.9% of **5%**
nationally.

Source: Zenbooks Financial Clarity Index 2026; SaaS/Tech n=35, directional; national n=565; Poor under 20, Limited 20 to 39, Moderate 40 to 59, Good 60 to 79, Excellent 80+

Both groups: 77.2% rate their finances good or excellent

Same confidence, different accuracy

13.5%

of SaaS owners are confidently wrong

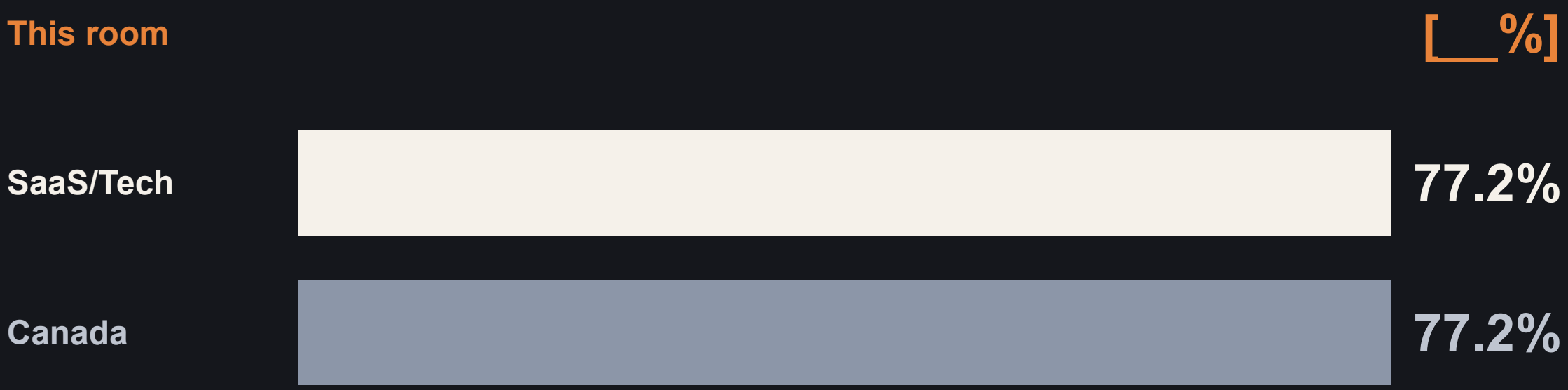
35.2%

of all Canadian owners

Confidently wrong: rate themselves good or excellent, score below 60; SaaS n=35, directional

Rate their financial management good or excellent

This room, against SaaS and Canada



Room: live anonymous poll; SaaS and Canada: Zenbooks Financial Clarity Index 2026

SaaS out-disciplines everyone

Practice	SaaS/Tech	National
Written budget, compared regularly	81.6%	59.3%
KPIs tracked consistently	56.0%	29.1%
Formal ROI on the last major decision	36.4%	14.8%

Source: Zenbooks Financial Clarity Index 2026; share of all businesses in each group; SaaS n=35, directional

The catch

The dashb

40

of SaaS bus
don’t update

62.7%

of SaaS businesses update their books quarterly

Source: Zenbooks Financial Clarity Index 2026; “update their books”: how often the business updates its books; SaaS n=35, directional

All 565 businesses: owners who rate themselves good or excellent

Same confidence, 26 points apart

77

ran a formal ROI on their last major decision

51

went with gut feel

Source: Zenbooks Financial Clarity Index 2026; average score out of 100; associations, not causes

SaaS businesses, by how they made their last major decision

Average score out of 100

79

Ran a full ROI

37% of SaaS businesses

64

Checked some numbers

43% of SaaS businesses

43

Went with gut feel

20% of SaaS businesses

SaaS businesses that made a major investment: 14 ran a full ROI, 14 checked some numbers, 6 went with gut feel; directional

If you ran a full ROI

2 in 3

SaaS businesses that ran a full ROI did it on books that aren’t updated monthly.

Source: Zenbooks Financial Clarity Index 2026; 34% of SaaS formal-ROI businesses update their books monthly; directional

Where it snaps first

More payroll errors, or better eyes?

32.7%

of SaaS employers found a payroll error last year, against **19.1%** nationally

All employers that found a payroll error	
Automation in several areas	**24.6%**
No automation	**8.2%**
Bookkeeper on staff	**20.2%**
Owner does the books	**11.9%**

Source: Zenbooks Financial Clarity Index 2026; employer businesses only; SaaS employers n=34, directional; detection, not error rate

Why AI makes it expensive

Your numbers move faster than your books

3.6

pricing changes per company in 2025, across the top 500 SaaS and AI companies

10×

drop per year in what AI costs to run, at the same capability

4

times a year most SaaS businesses in the ZFCI update their books

Sources: Growth Unhinged, “What’s working in SaaS pricing right now,” Jan 2026; a16z, “Welcome to LLMflation,” Nov 2024; ZFCI 2026: 62.7% of SaaS businesses update quarterly

The gap between how sure you are and how current your numbers are

is the confidence tax.

Wave two, fielding March 2027

35 SaaS businesses is a start

565 → **800**

businesses in 2026

target for 2027, with a bigger SaaS sample

If your books describe the company you were a year ago, who finds out first?

You	Your finance stack	Whoever decides to fund you

Anonymous, five minutes

How does your business compare?

Score your business against the Zenbooks Financial Clarity Index.

Eric Saumure, CPA, CA | Zenbooks

