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**HSBC PIONEERS REAL TIME CUSTOMER INTERACTION
TRIALS IN HKMA'S GENA.I. SANDBOX***HSBC Survey: 72 per cent of Hong Kong customers use GenA.I. daily,
signaling a new era of banking*

With Generative Artificial Intelligence (GenA.I.) poised to redefine banking services, HSBC has successfully concluded a series of internal experiments focused on real-time customer interactions. These trials were conducted within the GenA.I. Sandbox, a joint effort between the Hong Kong Monetary Authority (HKMA) and the Hong Kong Cyberport Management Company Limited (Cyberport) to promote responsible innovation in the banking sector. Notably, these experiments are the first of their kind in the industry under the HKMA's Sandbox, specifically designed to enhance customer experience.

The conclusion of these experiments coincides with findings from HSBC's recent mini-survey conducted in August, which included over 500 HSBC One, Premier, and Premier Elite customers. The survey aimed to assess their readiness and challenges regarding the adoption of GenA.I. in banking services. Remarkably, 72 per cent of Hong Kong customers reported using GenA.I. in their daily lives, with 80 per cent expressing a willingness to adopt this technology for financial management. These insights highlight GenA.I.'s tremendous potential to revolutionise the banking sector.

Brian Hui, Chief Customer Officer, Wealth and Personal Banking, Hong Kong, HSBC, said: "Today, GenA.I. is more than just a business trend; it has become an integral part of our daily lives. As Hong Kong's largest retail bank, it is essential that we meet customer expectations by exploring the potential of integrating GenA.I. into our services. Our experiments have yielded valuable insights into how we can advance the role of GenA.I. in our future digital banking roadmap. Our focus is on exploring how GenA.I. can optimise our service experience, delivering faster, instant support and hyper-personalised solutions."

Despite growing excitement around A.I., some customer hesitance remains. 50 per cent of respondents cited "privacy issues" as their primary concern, which can be linked to information mishandling, personal data protection, and surveillance. Additionally, skepticism about the "accuracy" of A.I.-powered services was noted by 49 per cent of respondents, while 44 per cent of customers expressed uncertainty about whether GenA.I. services would meet their needs.

Tested in a sandbox environment that simulates various scenarios of customer interactions, these experiments aim to enhance chatbot capabilities and address customer inquiries. Throughout this initiative, HSBC has received valuable supervisory and technical guidance from both the HKMA and Cyberport. The insights gained will inform the adoption of GenA.I. in Hong

Kong's financial sector, with a public showcase with HKMA planned for Q4 2025.

Kazimierz Kelles-Krauz, Head of Digital Channels and AI, Wealth and Personal Banking, Hong Kong, HSBC said: "GenA.I. chatbot is a versatile tool capable of personalising customer interactions, delivering data-driven insights, and generating dynamic content. Our tests within the HKMA's Sandbox have confirmed its feasibility in autonomously handling customer interactions without requiring escalation to human agents. With proper risk assessment and appropriate controls, GenA.I. chatbot can significantly enhance the quality of online customer services."

Over the years, HSBC has been at the forefront of A.I. innovation, with proven applications across critical functions, including fraud detection, transaction monitoring, customer service, and risk management. The latest trials within the HKMA's Sandbox will offer important insights and fresh perspectives for developing A.I.-powered, customer-centric tools as part of future service offerings.

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Photo caption:



HSBC has successfully concluded a series of internal experiments focused on real-time customer interactions within the GenA.I. Sandbox, a joint effort between the HKMA and Cyberport to promote responsible innovation in the banking sector. Pictured here are:

- Brian Hui, Chief Customer Officer, Wealth and Personal Banking, Hong Kong, HSBC (second from right)
- Kazimierz Kelles-Krauz, Head of Digital Channels and AI, Wealth and Personal Banking, Hong Kong, HSBC (second from left)
- Amy Hui, Head of Personal Banking and CRM, Wealth and Personal Banking, Hong Kong, HSBC (first from right)
- Martin Qiao, Head of Data Science Solutions, Wealth and Personal Banking, Hong Kong, HSBC (first from left)

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