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## **HSBC FINDS: 3 IN 4 HK INVESTORS USE AI FOR FINANCE & INVESTMENT, BUT THE MAJORITY GO HUMANS FOR DECISION**

- *On average, 53% say AI makes them more willing to take calculated risks (vs 49% globally)*
- *60% credit financial professionals and institutions for their last significant investment idea – more than double the 29% who credit AI*
- *AI and human hybrid model wins: 53% say their ideal future decision-making approach is AI and advisers working together*

Seventy-five per cent of Hong Kong's affluent and high-net-worth investors are using AI in their financial and investment decision-making – primarily for research and analysis (66 per cent). As a result, more than half (53 per cent) say AI makes them more willing to take calculated risks, above the global average (49 per cent). Yet when it is time to decide, respondents turn to human advisers for judgement.

The data from HSBC, which surveyed nearly 10,000 affluent investors across 10 markets, including over 1,200 in Hong Kong, points to a clear “trust threshold”.

Sixty per cent Hong Kong investors say a financial professional or institution was the main source of their last major investment idea. Only 29 per cent say the same of AI.

That preference for human input runs deeper still: 80 per cent value human advisers for reassurance and context; 72 per cent for strategic expertise. Nearly three in ten (29 per cent) also value advisers for emotional validation and for flagging when AI-generated information may be wrong or misleading (27 per cent).

**Winnie Ng, Managing Director and Head of Premier and Wealth Solutions, Hong Kong, HSBC**, said: “Hong Kong investors aren't choosing between AI and advice – they're using both. AI helps them explore and learn faster, but when it's time to commit, they want human judgement and expertise.”

This points to a clear hybrid model for the future. On average, 53 per cent say their ideal future decision-making approach is hybrid, with AI and advisers working together. This includes respondents who use AI to discover options, then seek a human adviser to validate findings before acting; and those who want their adviser to use AI tools to support them.

In response to these findings, HSBC plans to accelerate hybrid advisory in wealth management with tools like Wealth Intelligence – an LLM-powered

platform draws on more than 10,000 data sources, including HSBC research and external news feeds, to synthesise information in real time. It is designed to help Relationship Managers arrive at client conversations better prepared, surface relevant insights faster, and spend more time on the personalised guidance clients value most

**Ng** added: "Let's be clear: AI isn't replacing the adviser-client relationship – it's intensifying it. Our clients use AI to move faster and explore more. But at the moment of truth, they still want a trusted human in the room to say, 'That makes sense for you.' That's not an AI limitation. That's our job at HSBC."

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**Note to editors:**

**Methodology**

HSBC's The Human-AI Advantage survey findings are based on insights from 9,993 affluent and high-net-worth individual investors aged between 21 and 69 with minimum investable assets of USD100,000 and USD2 million respectively. The research was conducted by Ipsos Asia Limited on behalf of HSBC online from 6 January to 6 February 2026 in mainland China, Hong Kong, India, Malaysia, Mexico, Singapore, Taiwan, the UAE, the UK and the US.

**Disclaimer**

This document provides a high-level overview of aggregate survey findings relating to investment preferences and economic environment as stated in the methodology statement and has been prepared for information purposes only. Some of the survey results or statements contained in this document may be considered forward looking statements which provide current expectations or forecasts of future events. Such forward looking statements are not guarantees of future performance or events and involve risks and uncertainties. This document is not intended to provide and should not be relied on for accounting, legal, tax or investment advice.

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