

THE TRUST THRESHOLD: AI MAKES INVESTORS BOLDER, BUT THEY WANT HUMAN JUDGEMENT TO MAKE DECISIONS

New global research shows affluent and high-net-worth investors use AI tools but rely on trusted professional advice when making financial decisions.

- 73% use AI for finance and investment, but just 12% say it was the most influential factor in their last investment decision.
- Human expertise leads for investment ideas, with 62% citing financial professionals and institutions as the main source.
- Gen Z and Millennials are leading the hybrid shift – consistently preferring AI and advisers working together across every major financial task.

London, 24 June 2026 – Investors are adopting AI tools to research and generate investment ideas, but they want the judgement of a professional adviser when it is time to act.

A new survey of around 10,000 affluent and high-net-worth individuals across 10 markets*, commissioned by HSBC from Ipsos, shows AI is now a mainstream investor tool. Respondents ranked finance and investment as the top area where they use AI (73%) – ahead of work and career (62%), and personal development (60%).

When asked where their last investment idea came from, 62% cited financial professionals and institutions, compared with 32% who cited AI. That gap widens at the point of commitment, with 37% citing financial professionals and institutions as the most influential factor in their last investment decision – three times more than AI (12%).

These insights come as HSBC is accelerating adviser-enabled AI in wealth, including the continued rollout of Wealth Intelligence to multiple markets. The LLM-powered platform draws on more than 10,000 data sources, including HSBC research and external news feeds to help Relationship Managers arrive at client conversations better prepared.

Where exploration ends and expertise begins

As investors approach the final decision, they turn to professional advisers for the human inputs that shape outcomes and accountability: 80% cite reassurance and 72% cite strategic expertise. The most valued adviser contributions include applying judgement and validation (32%), spotting mistakes in AI-generated data (29%) and providing a personalised interpretation of complex data (28%). Investors primarily use AI for analysis and research (66%), strategy support (50%), and to provide a second opinion on their ideas (31%).

Younger cohorts are leading AI adoption. Gen Z (86%) and Millennials (82%) are the heaviest users of AI for financial and investment decisions, followed by work and career (72% and 71%, respectively) and personal development (65% and 67%). Gen Z mostly use AI to identify potential risks and avoid mistakes (41%), while Millennials most often use it to improve the speed of research and analysis (39%). Gen X primarily use AI to improve the speed and efficiency of research (29%), and Baby Boomers mainly use it to identify potential risks and avoid mistakes (27%).

While AI use is high across generations, the data shows it does not remove the need for professional advice within any age group. On average, half (50%) 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.

This is more pronounced for younger generations. When asked about their ideal approach, Gen Z and Millennials consistently choose a hybrid model across every financial task. For Gen Z, this includes analysing portfolio performance (56%) and generating new investment ideas (55%); for Millennials, the pattern is similar at 53% and 51%.

Barry O'Byrne, CEO of International Wealth & Premier Banking at HSBC, explains:

“Clients are increasingly using AI to explore their options, but when it comes to making investment decisions, they value judgement, context, and accountability from a trusted wealth adviser. That’s why we’re investing in adviser-enabled AI tools so our Relationship Managers can have richer client conversations.”

*Research surveyed across ten markets: mainland China, Hong Kong, India, Malaysia, Mexico, Singapore, Taiwan, UAE, UK and US

AI builds confidence – advisers provide conviction

AI is also changing investor attitudes. 51% say it makes them feel more in control, compared with 26% who say it makes them feel less in control. For one in five (20%), AI is lowering the barrier to entry by making investing feel less intimidating.

Nearly half (49%) say AI makes them more willing to take calculated risks[†] – more than double the 20% who say it makes them more cautious. That effect is more pronounced in parts of Asia and the Middle East: India (64%), UAE (63%), Malaysia (54%) and Hong Kong (53%) report higher willingness to take calculated risks, while the US (44%), Singapore (43%), Taiwan (43%), and the UK (39%) are more measured in their approach.

As well as being the highest adopters, younger investors are the boldest users of AI. Gen Z (59%) and Millennials (58%) are more willing to take calculated risks, compared to Gen X (41%) and Baby Boomers (40%). Yet, Gen Z (30%) and Millennials (26%) also say that AI makes them feel less in control – even among the most confident users.

AI-powered confidence is translating into self-reported financial returns. Over the last 12 months, 90% of investors estimate that AI tools have influenced a portion of their portfolio returns, attributing an average third (33%) of returns to AI's influence – rising to 39% among the wealthiest surveyed (high-net-worth investors with US\$2M+ in assets)[‡].

Among high-net-worth investors, AI use is higher for finance and investment tasks (82%) and 59% say it makes them feel more in control. Less than one in 10 (9%) say AI has not meaningfully changed how they manage their wealth, compared to 26% at the USD 100-250K level. For this group, professional advice remains central to their financial and investment decisions: 70% cite financial professionals and institutions as the leading source of an investment idea.

- Ends -

Notes to editors:

Media Contacts

Burson contact email: hsbc@bursonglobal.com, Marie Graham, Senior Account Director, Burson

HSBC contact: Maddie Tarling, Senior External Communications Manager, HSBC

*Powered by an LLM, Wealth Intelligence analyses and summarises the bank's research reports and external news feed, currently comprising more than 10,000 data sources. [HSBC deploys Wealth Intelligence | HSBC Private Bank](#)

** HSBC is also accelerating responsible AI adoption through its [strategic partnership with Google Cloud](#), which supports the bank's ability to deploy AI at scale with strong governance and safeguards, with an initial focus on wealth management.

Methodology

HSBC's 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.

HSBC Holdings plc

HSBC Holdings plc, the parent company of HSBC, is headquartered in London. HSBC serves customers worldwide from offices in 56 countries and territories. With assets of US\$3,306bn at 31 March 2026, HSBC is one of the world's largest banking and financial services organisations.

[†] Risk-taking should remain appropriate to individual circumstances.

[‡] Based on a survey question asking what percentage of returns respondents believed was influenced by AI tools.