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MALAYSIA'S AFFLUENT AND HIGH-NET-WORTH INVESTORS RANK AMONG THE HIGHEST IN ADOPTING AI FOR FINANCE, BUT MORE THAN HALF WANT HUMAN-AI SYNERGY IN MAKING FINANCIAL DECISIONS

- *Malaysia is among the top 3 markets surveyed with the highest adoption of AI in finance at 85%, surpassing the global average of 73%.*
- *More than half (58%) of Malaysia's affluent and high-net-worth investors value a hybrid approach combining AI with the expertise of financial professionals and institutions when making decisions.*
- *Gen Z and Millennials are leading the use of AI for finance and investment ideas.*

Affluent and high-net-worth investors in Malaysia are adopting AI tools for finance and investment, but they still rely heavily on the critical oversight that comes from human professional judgement. This is why more than half, or **58%** still want human-AI synergy in making financial decisions.

A new survey of around 10,000 affluent and high-net-worth individuals across 10 markets, commissioned by HSBC and conducted by Ipsos, shows AI has become a widely used tool among these investors. Malaysia ranked among the top three markets for AI adoption in finance at **85%**, level with mainland China (**85%**) and trailing only India (**86%**). Aside from finance, these investors are also using AI for work and career (**64%**) and for personal development (**64%**).

Despite the strong interest in AI for finance, these investors still rank financial professionals and institutions as the leading source of investment ideas (**65%**) and the most influential factor in investment decisions **(39%),** more than double the influence of AI tools **(16%).**

When asked why investors turn to financial professionals and institutions when making financial decisions, **85%** cite reassurance and **76%** cite strategic expertise. This includes spotting mistakes in AI-generated data **(31%),** providing personalised interpretation of complex data **(31%)** and applying judgement and validation **(30%).**

Linda Yip, Country Head of International Wealth and Premier Banking, HSBC Malaysia, said: "Technology gives us speed, but human connection builds trust. The future of banking lies in a seamless partnership between AI-driven insights and human expertise. By pairing advanced analytics with human relationships, we aim to support our clients with the confidence to navigate, invest and pursue growth in an increasingly complex financial landscape."

Across the generations surveyed, Gen-Z(aged 21-29) and Millennials (aged 30-45) make up the heaviest users of AI for financial and investment decisions, at **86%** and **89%** respectively, followed by Generation X (aged 46 to 61) at **85%** and Baby Boomers (aged 62-69) at 78%.

While AI use is high across generations, the data shows it does not remove the need for professional insights within any age group. **58%** of respondents in Malaysia say their ideal future financial decision-making approach is driven by the Human-AI partnership. For Gen Z, this includes analysing portfolio performance **(61%)** and generating new investment ideas **(57%);** for Millennials, the pattern is similar at **53%** for both tasks.

AI use also appears linked to shifts in sentiment among these investors. **57%** say it makes them feel more in control of their investments, compared with **21%** who say it makes them feel less in control. More than half (**54%**) say AI makes them more willing to take calculated risks – more than double the **25%** who say it makes them more cautious.

HSBC Malaysia is advancing the Human–AI hybrid approach through the launch of Wealth Intelligence, a generative AI-enabled platform that analyses and summarises insights from data sources. These include HSBC Chief Investment Office house views, market commentary, and comprehensive analysis of unit trust funds, helping Relationship Managers work toward more effective and valuable customer conversations.

This initiative reflects HSBC's commitment to developing innovative AI solutions for both customers and colleagues. By strengthening the role of Relationship Managers with personalised, data-driven insights, HSBC seeks to help Relationship Managers provide customers with information that is timely, relevant, and practical to support the conversations underlying their investment decisions. Wealth Intelligence generated insights are for internal use by Relationship Managers and does not itself provide investment advice or recommendations to customers.

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Note to editors:

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 Malaysia

HSBC's presence in Malaysia dates back to 1884 when the Hongkong and Shanghai Banking Corporation Limited established its first office in the country on the island of Penang, with the permission to issue currency notes. HSBC Bank Malaysia Berhad was locally incorporated in 1984 and is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited, founding member of the HSBC Group. In 2007, HSBC Bank Malaysia was the first foreign bank to be awarded an Islamic banking subsidiary licence in Malaysia, namely HSBC Amanah Malaysia Berhad. HSBC Malaysia offers a comprehensive range of banking and financial services, including Islamic financial solutions. HSBC Malaysia has also led innovation in Malaysia by introducing Malaysia's first ATM and Electronic Touch Banking in the early 1980s. Today, HSBC Malaysia has launched innovative solutions such as HSBCnet for secure banking for businesses, Trade Transaction Tracker and Facial Recognition on supported mobile phones.