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Citi Wealth AI Pulse Survey: Hong Kong Consumers Embrace AI, But Still Want Humans in the Driver's Seat

Gen Z's "AI Paradox" highlights growing readiness gap as consumers embrace AI in everyday life

HONG KONG – Citi Hong Kong today released its *2026 Citi Wealth AI Pulse Survey*, revealing that while AI has become firmly embedded in the daily lives of Hong Kong consumers, many remain concerned about keeping pace with its rapid evolution. A notable finding is the "Gen Z paradox": despite being the most avid users of AI, younger consumers are also the most concerned about falling behind. The survey also found growing openness to more advanced AI applications, including agentic commerce, while underscoring the continued importance of human expertise and trust.

Sarah O, Head of Digital Growth & Cards and Unsecured Lending Sales, Citi, said, *"The findings of the 2026 Citi Wealth AI Pulse Survey underscore a fundamental shift in how consumers engage with technology. AI is no longer a future concept. It is becoming an integral part of how we learn, plan and make decisions. As adoption continues to accelerate, the opportunity is to harness AI in ways that make everyday experiences more relevant, seamless and meaningful, while maintaining the human judgment and trust that people value. At Citi, we see AI as an enabler of better client experiences, complementing our expertise and human touch as technology continues to evolve. "*

Gen Z paradox reveals growing readiness gap

The survey found that despite widespread AI adoption (92%), more than half (52%) say they are concerned about keeping up with AI developments, showing that adoption alone does not automatically translate into confidence. The tension is particularly evident among younger generations. While AI adoption among Gen Z has reached 100%, 66% are concerned about keeping pace with developments, the highest level among all generations surveyed.

Human-led, AI-enabled. Human Judgment and trust remain at the heart of relationships

While consumers are increasingly receptive to AI's role in wealth management, they continue to view human expertise as an essential pillar of financial decision-making. The survey reveals

that 61% believe AI is already transforming how wealth is managed today, and 82% expect AI to have at least a moderate impact on wealth management over the next one to three years. Among AI wealth-tool users, adoption is still concentrated around information gathering and decision support, led by three primary use cases: monitoring market developments and volatility, synthesizing expert financial commentary, and clarifying complex financial concepts.

At the same time, 77% of the respondents from the Emerging Affluent[1] segment prefer AI to inform or recommend actions, while only 4% allow AI to manage investments entirely on its own. This sharp contrast suggests that consumers expect AI to **augment rather than replace the existing advice model**.

Agentic Commerce: Early appetite but safety comes first

AI is already demonstrating tangible value in everyday life, helping consumers make faster and more informed purchasing decisions. In shopping specifically, the top three AI use cases are comparing prices, brands or merchants; researching product information and reviews; and discovering new products or brands. Among consumers who have used AI-powered shopping tools, 73% reported being satisfied with their experience, suggesting that practical, positive interactions are building consumer confidence in the technology.

This growing familiarity is paving the way for the next evolution of AI: agentic commerce, where AI moves beyond providing recommendations to completing actions and transactions on consumers' behalf. More than half (53%) of consumers said they would be willing to try agentic commerce within the next 12 months, rising to 71% among high-net-worth individuals. However, broader adoption will depend on addressing key concerns around security, information accuracy and potential bias, **underscoring the importance of trust as AI capabilities continue to evolve**.

Banks emerge as most trusted AI wealth providers

While AI adoption continues to grow, the survey suggests that the next phase of adoption will depend less on technology itself and more on trust. Consumers ranked **traditional banks as the most trusted providers of AI-powered wealth solutions**. The findings indicate that trusted, secure and well-governed platforms will play a critical role in driving future adoption, reinforcing that while innovative features may spark interest, trust will ultimately determine whether consumers move from experimenting with AI to embracing more advanced and sustained use cases.

[1] Emerging Affluent = AUM below HKD 1.5 million

About the Survey

The *2026 Citi Wealth AI Pulse Survey* was conducted online in Hong Kong and completed in early September 2026, among 1,053 Hong Kong respondents aged 21 to 69. Respondents were primary or joint decision-makers for their investment and wealth management activities and had invested in wealth management products within the past 12 months. The survey examined attitudes towards AI across wealth management, payments and emerging innovations such as agentic commerce. This study was developed by Citi Hong Kong, with research support provided by Mastercard.

About Citi

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