



Financial Services in the Era of Generative AI

Facilitating Responsible Adoption

April 2025

HKIMR Applied Research



How can Generative Artificial Intelligence (GenA.I.) enhance productivity in the financial services industry?

Where are the financial institutions in Hong Kong in their GenA.I. adoption?

What challenges do financial institutions face to integrate GenA.I. responsibly?

What is the role of regulation in facilitating responsible GenA.I. adoption and development in Hong Kong?

GenA.I. has the potential to enhance productivity in finance by automating tasks, augmenting decision-making, and streamlining digital information processing, ultimately freeing up resources for strategic planning and innovation.

75% of the surveyed financial institutions have already implemented at least one GenA.I. use case, or are currently piloting and designing use cases, and exploring potential investment areas. This ratio is expected to increase to 87% within the next three to five years.

Key challenges in responsible GenA.I. adoption include ensuring model accuracy and transparency, data privacy and security, and addressing the GenA.I. talent shortage. To tackle these issues, Hong Kong financial institutions are enhancing risk management policies, aligning with regulatory standards, and implementing comprehensive talent strategies.

Regulation in Hong Kong has been facilitating responsible GenA.I. adoption through updated guidelines, the launch of the GenA.I. Sandbox and Cyberport AI Supercomputing Centre, industry-wide knowledge exchange events, as well as various facilitative measures. A tripartite collaboration between regulators, industry and developers can further align stakeholder needs.

[Find Out More](#)

Contact Us

Email: hkimr@hkma.gov.hk Tel: +852 2597 0765
Website: <https://www.aof.org.hk/research/HKIMR>

