

Tuesday 30<sup>th</sup> May, 2017

## The robot will see you now...

*Nearly four times as many people in the UK (41%) would trust a robot to perform heart surgery than open a bank savings account (12%)*

Almost half of people in Britain would trust a robot to conduct heart surgery on them, a study from HSBC has found.

The global research found that 41% of people in the UK would be happy to go under the knife by a remote-controlled robot operated by an experienced surgeon or a humanoid robot programmed by one.

Men are more trusting than women of the prospect of a robo-surgeon, with 44% of men versus 38% of women happy to go under its knife.

Some Brits were also willing to put their lives in the hands of computers, with 17% of people in the UK saying they would trust a robot to open their parachute.

But they are more discerning when it comes to dating - just over one in 10 people (11%) were happy to go on a date chosen for them by robots despite the majority of dating apps already being powered by algorithms.

This is according to a new HSBC study of 2,000 people in the UK into their trust in technology

In contrast to some extreme scenarios, like surgery and parachuting, just 12% of people would trust a robot to open a savings account for them and only 11% would trust them for mortgage advice.

The study finds a general lack of understanding and mistrust in technology to manage financial affairs and security. It also reveals that despite four in every five people (79%) believing that technology makes their lives easier, just one in five (20%) trust fingerprint recognition to replace their password, despite it being recognised to be at least five<sup>1</sup> times more secure and significantly more convenient than traditional passwords.

**Raman Bhatia, HSBC's Head of Digital, UK & Europe comments:** *"We want to ensure that new and exciting technologies are improving our customers' lives and make their banking experience simpler, better, faster and more secure. Customers don't always appreciate that adopting new technologies can provide increased security that can help protect them.*

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<sup>1</sup> The probability of two single fingerprints being similar enough to match for Touch ID is 1 in 50,000 for one enrolled finger. This is in comparison to 1 in 10,000 odds of guessing a typical 4-digit passcode [[Apple Support](#)]



*“At HSBC we have a role to play in building our customers’ knowledge so that they see the value in adopting the most up-to-date and smart solutions such as a new payments app or the latest biometric security which is why we are investing in training for our staff.”*

Increasing knowledge and understanding of new technologies, building predictability and reassuring users about security, are essential to establishing trust and accelerating adoption, the study indicates.

The research showed that providing a very simple explanation of how voice recognition works, ‘trust in biometrics’ rose from 45% to 50%.

In response to the study in the HSBC is developing its educational programme that will support the launch and adoption of new banking technology including training over 8,500 HSBC employees in the UK by the end of 2017 to equip them to have positive conversations with customers about the positive changes that digital is enabling.

-ENDS-

**Media contacts:**

For more information or to arrange an interview, please contact [HSBCDigitalCampaign@bellpottinger.com](mailto:HSBCDigitalCampaign@bellpottinger.com)

**Notes to editors:**

[Trust in Technology](#) is a seminal piece of global thought leadership into global technology perceptions and habits, conducted independently and commissioned by HSBC. It provides authoritative insights into people’s perceptions of technology, their current uses and how they expect to use digital services in the future, around the world.

The study represents the views of 12,019 people from 11 countries and territories: Canada, China, France, Germany, Hong Kong, India, Mexico, Singapore, The United Arab Emirates, UK, and the US.

Populus conducted the qualitative research in March and April with 66 members of an online community, including six members from each of the 11 nations in question. All respondents answered all questions and their contributions have been made available separately for use in the media. Populus also consulted twice with a panel of experts to research in-depth opinions and expertise on the topic.

Ipsos MORI conducted quantitative research with over 12,000 participants in total. 2,000 of those participants were from the UK and 1,000 participants came from each of the remaining countries. The quantitative findings are based on a nationally representative survey of people of aged 18 and over in each country, and the research was conducted in March/April 2017.

**HSBC UK**

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For more information about Trust in Technology visit [www.hsbc.com/digital-and-innovation](http://www.hsbc.com/digital-and-innovation)