

News Release

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India leads all countries surveyed in the adoption of biometric technology, HSBC research finds

- *East beats West in the adoption of new technology*
- *Out of 11 countries surveyed, India and China most likely to agree computers can provide more accurate advice than humans when it comes to managing money*
- *On average, people in India (9%) are three times more likely than any other country (3%) surveyed to have used iris recognition to identify themselves*

People in Asia and the Middle East are ahead of the West when it comes to the adoption of new technologies due to greater understanding and optimism leading to more trust, a global study from HSBC suggests.

HSBC's new report *Trust in Technology* includes research among more than 12,000 people in 11 countries and finds trust and adoption of new technology varies enormously across the globe with the East overtaking the West.

The data suggests that trust in technology and its adoption are driven not only by consumer trends, but can be encouraged by wider governmental support. For example, the Indian government first launched the Aadhaar Project, a biometrics programme, in 2009 creating the world's largest biometric data set.

This is likely to have helped contribute to people in India being three times more likely to have used iris recognition technology to identify themselves versus the global average (9% compared to 3%).

The accelerated adoption of fingerprint recognition in the East, a widespread consumer technology, highlights the contrasting perspectives. People in China (40%) are the highest adopters of fingerprint technology with India (31%) and the UAE (25%) second and third from those countries surveyed.

At the other end of the scale, just 9% of people in France and Germany and 14% of people in Canada have used fingerprint technology to identify themselves.

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**The Hongkong and Shanghai Banking
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Country	Password combination (a of letters, numbers and symbols)	Fingerprint recognition
Global	70%	21%
Canada	74%	14%
China	85%	40%
France	62%	9%
Germany	59%	9%
Hong Kong	79%	22%
India	66%	31%
Mexico	63%	19%
Singapore	68%	24%
The United Arab Emirates	63%	25%
UK	76%	19%
USA	73%	19%

1.1 Table outlines identity confirmation methods used

The regular use of traditional technology is most common in the West, with people in France the most attached to passwords and the least likely (37%) to replace it with a more secure fingerprint identification. This is compared to 46% for those in Hong Kong and 56% in China.

When it comes to money management, people in China (48%) and India (50%) are more likely to agree that computers can already provide more accurate advice than humans, while just 18% in Canada and 21% in the UK agree.

Germany has the lowest adoption of smartphone or tablet banking, with only 4% claiming it's their preferred way of banking compared to 15% in the UAE and 9% in Hong Kong.

Ramakrishnan S, Head of Retail Banking and Wealth Management at HSBC India comments:
“Consumers living in countries in the East seem to have a better understanding and greater trust of emerging technology and how it can benefit their lives. The speed of change and the insatiable rate of adoption put the likes of India, China and the UAE leaps ahead of most Western markets. In the case of India, a national mindset of openness coupled with government support for the roll-out and promotion of new technology has had a transformative effect on the nation.”

However, while there are clear reasons to be optimistic about the adoption and attitude of countries in the East to new technology, this is not the full story.

Fifty per cent of people in China own a fax and 39 per cent of people in India own a pager, the highest percentages of those countries surveyed. While the East has overtaken the West in attitudes and adoption today, there is a high prevalence of legacy technology in daily use and the data suggest that progress across the region is hugely uneven, with the differences most likely between the rural and urban areas.

-ENDS-

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 research 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, USA.

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 an online nationally representative sample of people of aged 18 and over in each country, and the research was conducted in from 24th March to 10th April 2017.

HSBC Holdings plc

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For more information about Trust in Technology visit www.hsbc.com/digital-and-innovation

HSBC India

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