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Entrepreneurs plan to spend more than one-fifth of their turnover on AI, finds new research

Wealthy entrepreneurs expect AI technologies to unlock new opportunities for growth, as optimism in their businesses is set to drive $367 billion in AI investments in the next year.

HSBC's Global Entrepreneurial Wealth Report 2026 found that four in five entrepreneurs (79 per cent) plan to increase AI investment in their main business over the next year. Those surveyed expect to allocate an average of 21 per cent of their annual revenue on AI spend, which is equivalent to a combined planned AI spend of $367 billion.

The report, which surveyed more than 3,000 high net worth (HNW) and ultra-high net worth (UHNW) entrepreneurs and founders worldwide, found that many entrepreneurs are not just focused on investing in AI technologies; they also expect their AI investments to lead to increased headcount.

Forty-four per cent of those surveyed expect the integration of AI into their businesses to increase their staff headcount over the next two years, while 23 per cent expect a headcount decline. The top reason selected for using AI within their businesses was to increase employee productivity (43 per cent).

The report also showed how business owners continue to be optimistic despite market uncertainty during the year. An overwhelming 95 per cent said they are positive about their business prospects, and 90 per cent think their personal wealth will improve over the next 12 months. Just under half (49 per cent) are "very positive" about their business prospects, although this is down from 54 per cent in 2025.

Ida Liu, CEO of HSBC Private Bank, said: "Our latest research shows how AI is the newest proving ground for the entrepreneurial mindset, where founders and business owners are doing what they do best: turning disruption into opportunity. The most successful are combining bold investment with disciplined execution, using AI to build resilience and seize opportunities around the world."

Other key findings include:

- **Dealmaking is strong:** More than four in five (83 per cent) are considering M&A, including around half (52 per cent) looking to buy a business in their own market in the next year, while 43 per cent are looking to expand into new markets.

- **Female Next Gen positivity:** One of the most optimistic groups are UHNW, female and between 18 and 34. Three quarters (74 per cent) of this group believe their wealth will get a lot better, compared with the global average of 44 per cent.

- **International lifestyles:** Entrepreneurs are highly global, with 72 per cent resident in more than one country during the year, and 70 per cent planning to move or add an additional residency abroad in the next year.

- **Biggest concerns:** One third (32 per cent) worry about balancing enjoying and growing their wealth. Their top financial concerns are market volatility (31 per cent), inflation (30 per cent) and making irreversible investment mistakes (29 per cent).

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Notes to editors

About HSBC Global Entrepreneurial Wealth Report
The findings are based on extensive research conducted by Ipsos UK on behalf of HSBC among 3,085 high net worth business owners with at least US$2m of investable assets. A third (1,101) were ultra-high net worth with a net worth of more than US$100m. The fieldwork, conducted between 1 April and 15 May 2026, was conducted online in mainland China, France, Hong Kong, India, Indonesia, Kuwait, Malaysia, Philippines, Qatar, Saudi Arabia, Singapore, Switzerland, Taiwan, Thailand, UAE, UK and US. See the report for the full methodology.

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