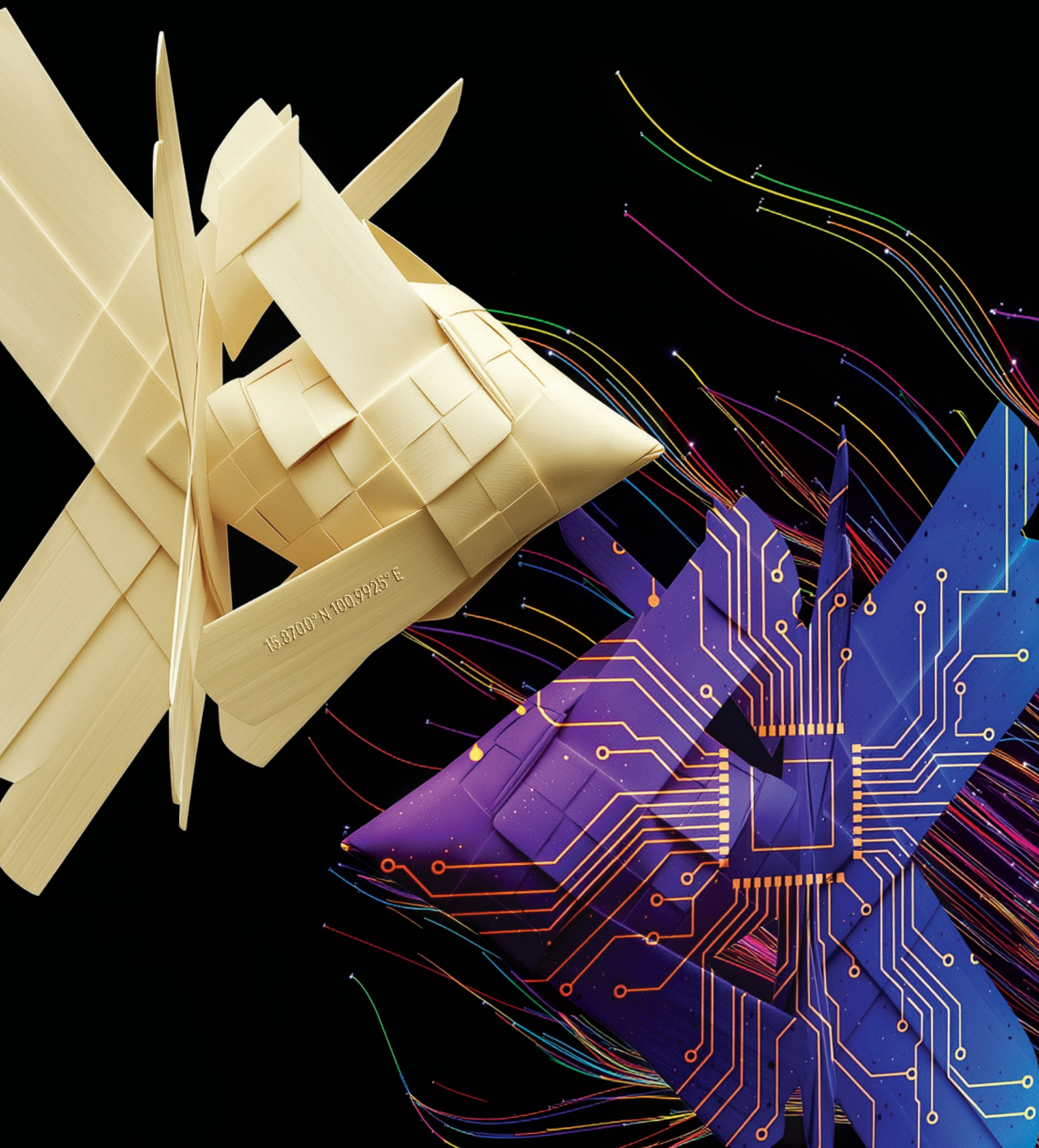


# thAI consumer AI adoption 2026

REPORT

SCB<sup>x</sup>



**SCB<sup>x</sup>**

**thAI consumer  
AI adoption 2026**

"Well begun is half done." — Aristotle





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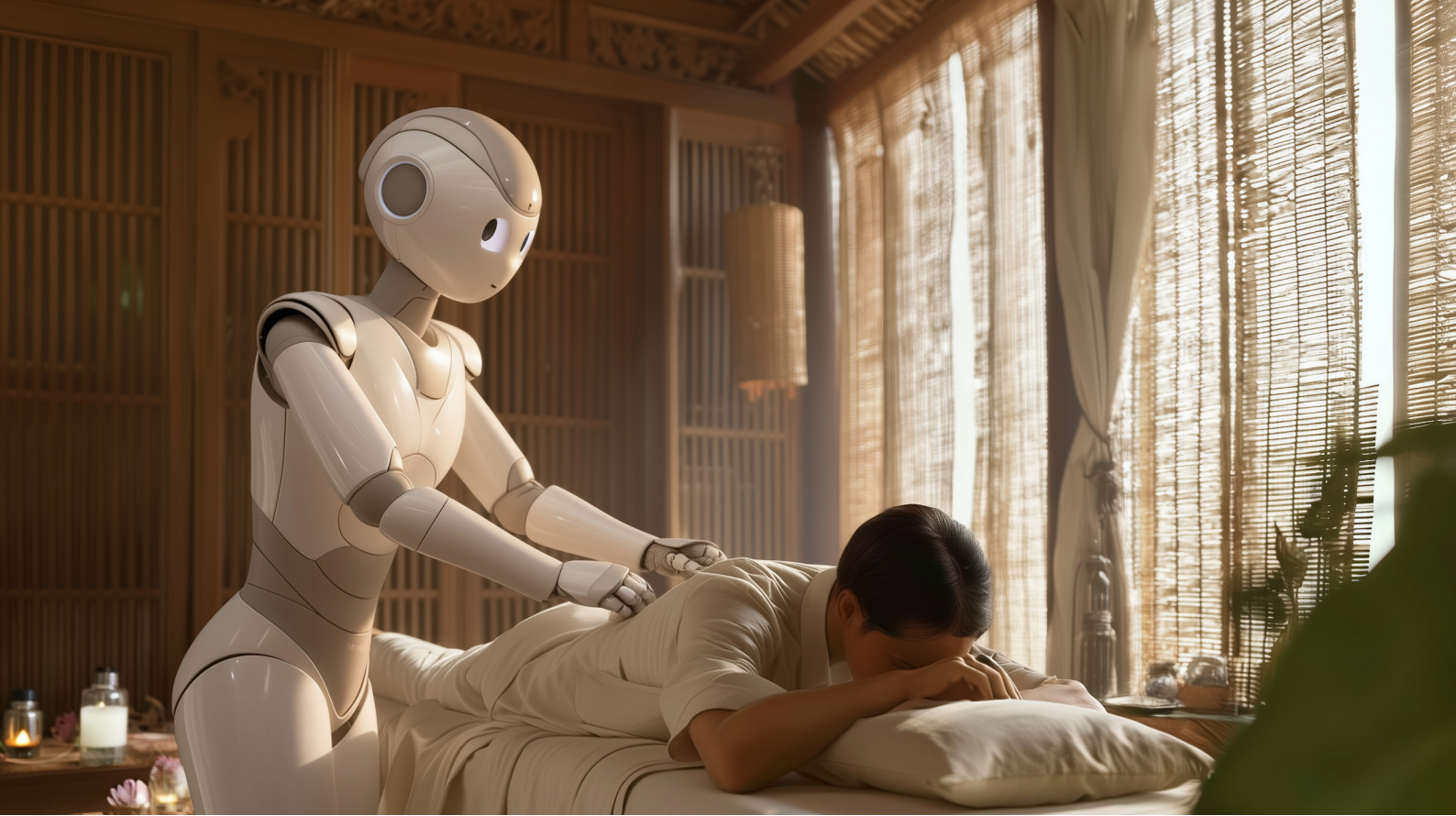
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Thailand's AI Adoption Journey — From Familiarity to Life-Changing Impact





# 01

## Overview of Thai Consumer AI Adoption 2026

### What Do Thai Consumers Want from AI-Driven Financial Services?



In mid-2025, during a senior executive meeting at SCBX, we posed a question that silenced the room: “Do customers perceive us as an AI-first organization the way we view ourselves?”

The most honest and direct answer was: we simply didn’t know.

After three years of implementing Generative AI across our business operations, reinventing workflows, and boosting internal efficiency,

we realized that the majority of this transformation remained invisible to the people who matter most—our customers.

#### The Innovation Gap

This realization drove us to examine the global landscape of AI adoption. While we found an abundance of research regarding **Organization Adoption**, **Technology Trends**, and enterprise -level **Transformation Strategy** from leading consultancies and tech giants, we found very

little that addressed the fundamental question we sought to answer: "What do consumers actually want AI to do for them?"

This gap is particularly pronounced in Thailand. Thai consumers exist within diverse social contexts, exhibit specific behavioral patterns, and possess varying levels of digital literacy. Insights derived from the West or developed Asian nations cannot simply be transposed to the Thai consumer landscape.

## Our Journey

Since mid-2025, we embarked on systematic research, analyzing AI usage patterns from global leaders across finance, retail, e-commerce, travel, platforms, and beyond. We identified recurring themes and use cases, then subjected these to **Concept Testing** via focus groups covering key target demographics.

What emerged was **a Four-Level Pyramid** defining the role of AI in financial services for Thai consumers. This framework serves as a strategic guide for organizations to understand and prioritize AI innovation effectively. We then validated and sized these consumer clusters through **Empirical Research** involving over 1,000 consumers nationwide.

## Exciting Findings

Our research reveals that Thai consumer expectations regarding AI are shaped by two primary drivers: **1. Their perspective on AI's relevance to daily life**, and **2. Their actual proficiency with AI tools**. These factors diverge significantly across the population, revealing

**seven distinct consumer segments**, each with unique expectations for AI-driven products and services.

Most intriguingly, we identified consumer pain points and needs that are virtually impossible to resolve through traditional, human-led service models. These are persistent issues that have existed for years, awaiting solutions that only AI can deliver at scale to create entirely new experiences.

## Opportunities Ahead

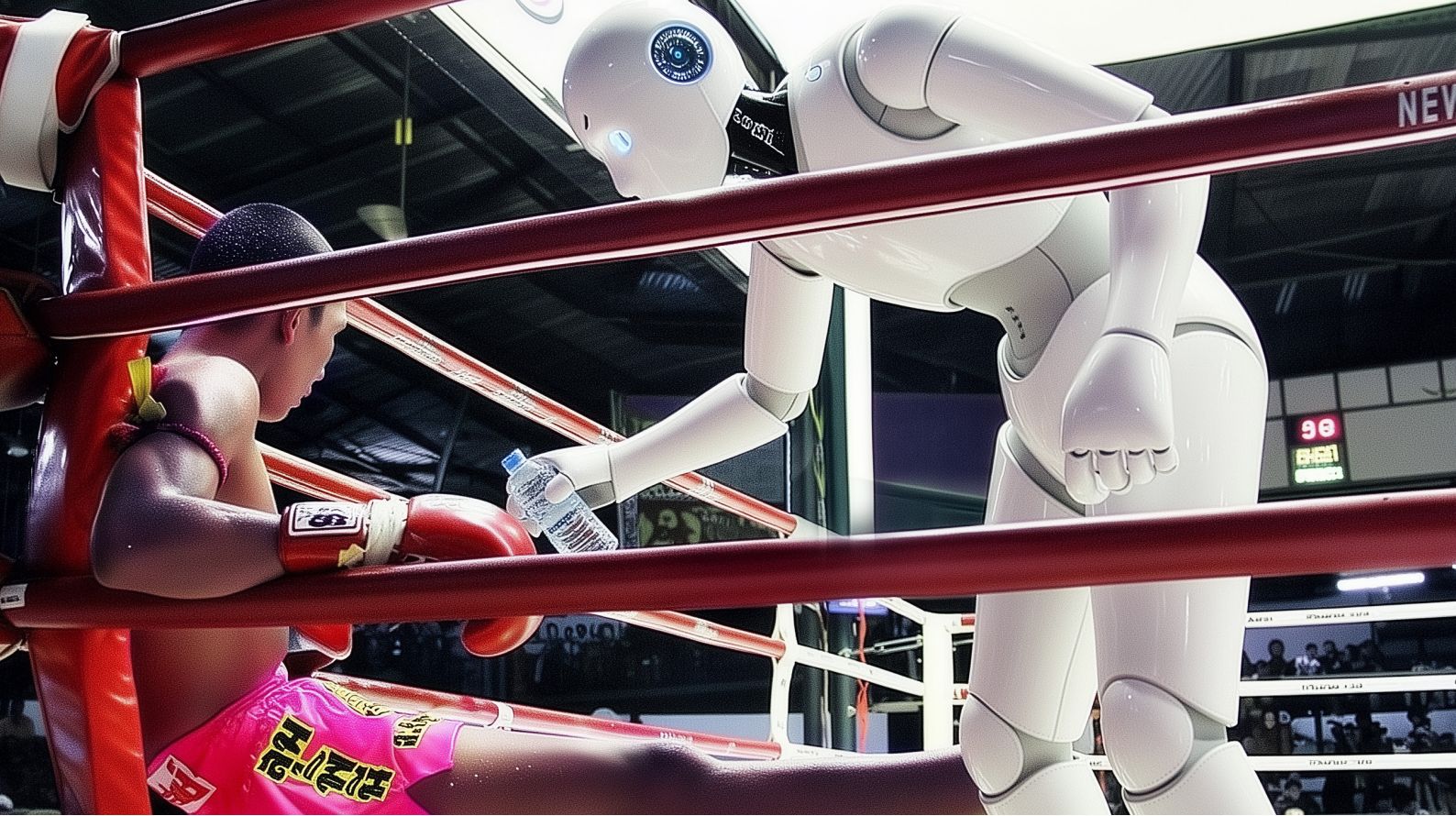
We see immense opportunity for products, services, and innovations that deliver a fresher, more convenient, more responsive, and safer customer experience. We also recognize the critical role of **Human-AI Collaboration**, empowering those closest to the customer to drive innovation with their own hands and imagination.

This five-month study does not claim to hold every answer. Rather, it serves as a starting point for a conversation—or a new discovery—that Thai businesses must navigate for themselves. It is a dialogue based not on what AI can do, but on what Thai consumers want AI to do for them.

We hope this work serves as a practical roadmap for public and private organizations, academics, consumers, and the media who wish to harness AI responsibly to truly serve society and enhance the nation's competitiveness.

**We hope this marks a great beginning  
for everyone.**





## 02

# From Fear to Trusted Companion

## Thai Consumers' Adaptation in the Age of AI Familiarity



This SCBX report surveys 1,004 Thai consumers nationwide, covering individuals and users aged 20 to 60 who actively utilized banking services and personal financial products in August 2025.

The qualitative and quantitative research was conducted by Ipsos, a global market research firm, and Vitamins, a leading Thai consulting and research agency.

Data was aggregated from urban areas across the country, maintaining an equal ratio of male and female respondents. The sample was distributed across Bangkok and its vicinity,

the Central, Northeastern, Northern, and Southern regions, in alignment with the 2025 population census. This methodology ensures an accurate understanding of the actual behaviors and attitudes of Thai people toward AI usage nationwide.

**Key Findings:** The research reveals that 90% of Thai consumers have entered the formal financial system, with Mobile Banking applications serving as the primary channel. Additionally, 45% use e-Wallets or payment applications, while only 29% still regularly use physical bank branches. On average, the surveyed group holds 4.3 financial products, ranging from savings accounts and credit cards to life insurance and mutual funds.



However, an interesting insight is that the majority still feel that “finance is complicated” and requires a “do-it-yourself” approach—such as manually comparing loans, checking promotions, and planning their own investments.

In simple terms, while Thai people are familiar with digital banking technology, they do not yet feel that the technology truly understands them.

It is this specific gap that paves the way for AI to play a greater role in delivering financial services.

## AI in the Daily Lives of Thai Consumers: From a Distant Concept to Every Moment of Existence

For Thai people in 2025, AI is the intelligence embedded within mobile phones, applications, and every device they use.

The survey reveals that over 90% of Thai consumers are familiar with the term “AI,” and 80% have utilized tools powered by AI in the background, often without realizing it. Examples include:

- **TikTok:** Using AI to recommend videos we want to watch.
- **Google:** Using AI to find information that matches our search queries.
- **Banking Apps:** Using AI to detect suspicious transactions.

All of these are instances of AI working in the background on our behalf.

AI has thus become a fundamental infrastructure of the user experience that Thai consumers automatically expect. We anticipate systems to understand us without needing to be told. If this understanding is absent, we feel disappointed rather than surprised, because we now hold expectations for AI in every aspect of our lives.

## Familiar but Not Yet Understood: The Gap Between Awareness and Understanding

Although more Thais are becoming familiar with the term “AI,” fewer than one in five truly understand how it actually works.

16%



I can use and apply AI very well.

27%



I know and understand AI well and can explain it to others.

46%



I understand what AI is and have a basic understanding of how it is used.

This reflects what can be called the **“Invisible Usage”** phenomenon — Thai consumers use AI constantly, but often don’t realize it’s AI.

However, low understanding doesn’t equate to negative attitudes. On the contrary, most Thai consumers have a friendly, open view toward technology.

79%



Human validation is essential to review AI results.

75%



Quality of AI depends on data used in training and algorithm.

73%



AI enhance human creativity and capabilities, not a human replacement.

Thai consumers are not afraid of using AI, but they worry about misuse. They don't expect perfection—just a transparent, explainable, and trustworthy system.

## The Complex Mix of Excitement and Concern

For Thai consumers, AI is both a source of fascination and a subject of caution.

74%



Improve my productivity.

71%



AI valuable, beneficial for society.

Yet, simultaneously:

66%



Concern AI could be misused  
(deepfakes/misinform)

55%



Concern AI will violate privacy.

48%



Concern bias in AI Algorithms.

**These concerns can be categorized into three distinct types:**

### 1. Fear of Privacy

The fear of personal data leakage or misuse.

### 2. Fear of Bias

The fear that AI is trained on unfair or prejudiced datasets.

### 3. Fear of Replacement

The fear that their jobs will be replaced by AI.

Interestingly, however, these fears have not diminished interest in AI. Over 70% of Thai consumers still feel that AI enhances their capabilities and efficiency, and they remain eager to learn more.

Consequently, the relationship between Thai consumers and AI is not defined by love or hate; rather, it is driven by a desire to understand in order to build trust and leverage the technology for better outcomes.

## Passive AI Usage vs. Active AI Usage: Two Levels of Coexistence with Technology

Based on this research, AI usage behaviors among Thai consumers can be categorized into two distinct types:

- **Passive AI Usage:** Unconscious usage, such as consuming content feeds or system-curated playlists.
- **Active AI Usage:** Engagement with tools explicitly identified as AI, such as ChatGPT, Gemini, or Copilot.

The form of AI most familiar to Thai consumers is typically 'Passive AI Use', where AI operates in the background without requiring direct user interaction.

In 'Active AI Usage' scenarios that require conversational interaction (e.g., chatbots or generative AI), many users still feel uneasy. Because AI reasoning is not visible, the system can appear highly capable yet difficult to control. This drives uncertainty about outcomes, reduced sense of control, and concerns over inaccurate or inappropriate responses.

## Thai Consumers Prefer AI for Simple, Practical Tasks with Quick Results

Among active AI users, the majority utilize the technology for basic tasks—those that yield quick results and carry minimal risk—such as:

- Translation: 61%
- Image generation: 44%
- Checking English grammar or proofreading: 32%
- Writing or summarizing text: 29%
- Simple data analysis: 28%
- Summarizing business information: 20%

AI is therefore viewed as a task-based assistant rather than a strategic consultant. It is expected to be a tool that is intuitive and requires minimal instruction.

Today, Thai consumers adopt AI driven by "convenience" rather than "understanding." It is not yet regarded as an analytical instrument for complex tasks, but rather as a facilitator designed to reduce the hassles of daily life.

## What Thai Consumers Want AI to Help With in the Future

When respondents were asked how they wish AI to assist them in the future, the results diverged significantly from present-day usage patterns.

### Top Future Priorities:

1. In-depth data analysis: 46%
2. Image or video generation: 44%
3. Summarizing financial information: 40%
4. Tracking market trends/  
economic news: 39%
5. Comparing financial products: 36%
6. Assisting with investment portfolio  
management: 32%

This indicates that Thai consumers are beginning to perceive AI as a potential "thought partner" in real life.

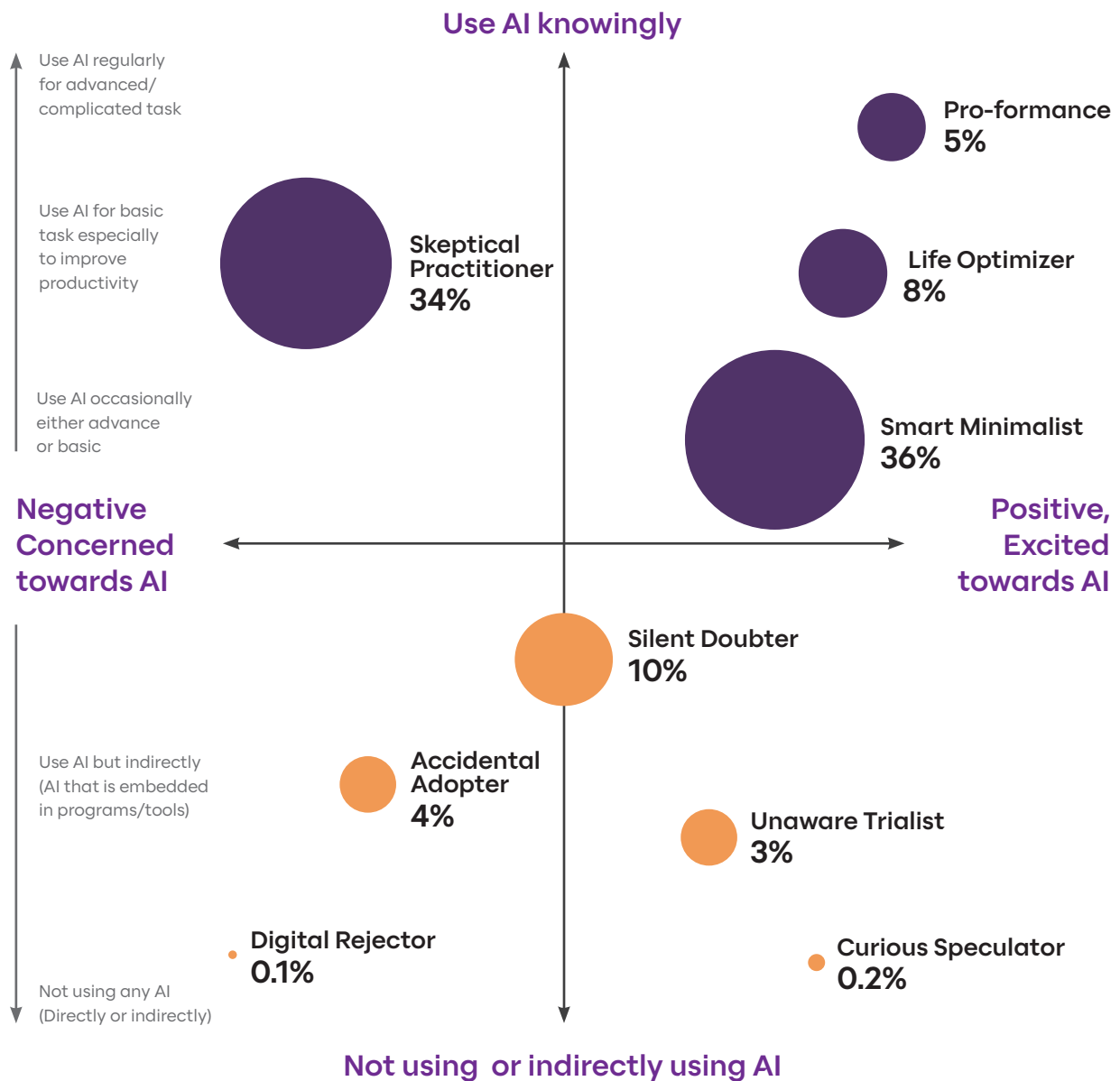
Specifically, the late working-age demographic (35–49 years) and high-income earners show the strongest inclination toward using AI for financial management.

Conversely, the younger demographic (20–29 years) is more interested in leveraging AI for personal branding and self-development, such as content creation, summarizing study materials, or writing resumes.



## 9 Types of AI Consumers in Thailand

Conscious AI users account for up to 80%, signalling strong technology adoption among Thai consumers. Meanwhile, AI rejecters and those holding negative views remain a small minority.



## AI User Segments in Thailand

This report segments daily AI users into 9 distinct groups based on two key dimensions:

- **Vertical Axis (Level of AI Usage):** The upper spectrum indicates higher frequency and conscious usage of AI in daily life, while the lower spectrum represents lower usage or unconscious adoption (using AI without realizing it).
- **Horizontal Axis (Attitude towards AI):** The left side reflects a negative or cautious sentiment towards AI, whereas the right side indicates a positive or enthusiastic outlook.

- Group 1** **(Upper Left)** – Frequent AI users who remain anxious or unsure about the results AI generates (Negative, Concerned towards AI).
- 1. Skeptical Practitioner** – Open to using AI but remains wary of certain aspects. 34%
- Group 2** **(Upper Right)** – Frequent AI users with a positive attitude (Positive, Excited towards AI)
- 2. Pro-formance** – Uses AI as a tool to generate results and achieve success. 5%
- 3. Life Optimizer** – Uses AI to elevate daily living, making it faster and smarter. 8%
- 4. Smart Minimalist** – Uses AI with intelligent moderation; uses it only as necessary, avoiding the hype to focus on where real benefits are seen. 36%
- Group 3** **(Bottom Left)** – Indirect or minimal AI users with a negative attitude (Negative, Concerned towards AI)
- 5. Accidental Adopter** – Uses AI without realizing they are using it. 4%
- 6. Digital Rejector** – Rejects new technology and does not want AI to replace humans. 0.1%
- Group 4** **(Bottom Right)** – Indirect or infrequent AI users with a positive attitude, unconcerned about usage (Positive, Excited towards AI)
- 7. Unaware Trialist** – Use AI unknowingly but are starting to learn how it works. 3%
- 8. Silent Doubter** – Use AI but feel uncertain or hesitant to admit it. 10%
- 9. Curious Speculator** – Watching the trend, waiting to see where AI goes before adopting it. 0.2%

**Key Insight:** The two largest segments are the Smart Minimalist (36%) and the Skeptical Practitioner (34%), collectively accounting for approximately 70% of all Thai consumers.

**This reflects a clear reality:** the majority of the population already interacts with AI. The differences lie not in access, but in their levels of trust and the intensity of their usage.

## Three Key AI User Segments Powering AI Adoption in Thailand

Based on the earlier classification of Thai consumer types in the AI era, three core user groups emerge as the driving force that best represents how AI is truly being adopted in Thailand today: **1. Smart Minimalist**, **2. Life Optimizer**, and **3. Pro-formance**.

Together, these three groups account for more than half of all Thai consumers, mirroring the current reality of AI adoption in both professional and financial spheres.

1

## Smart Minimalist

Uses AI with intelligent moderation; uses it only as necessary, avoiding the hype to focus on where real benefits are seen.

Representing the largest segment (approximately 36%), this group consists of office workers and general consumers who utilize AI for daily convenience—such as translation, text summarization, or quick information retrieval. They typically rely on free, user-friendly, and uncomplicated tools like ChatGPT, Gemini, or Canva.

For this group, AI acts as a “minor assistant” that simplifies life but is not yet indispensable. They remain cautious regarding personal data, accuracy, and system reliability. Consequently, they use AI within specific boundaries and frequently manually verify the results.

### Context of Usage

The majority work in roles characterized by high repetition and predictability (Routine), such as administrative or coordination tasks that do not demand advanced technological performance. In their daily lives, they exhibit “low motivation to constantly upgrade technology,” as they feel existing systems function sufficiently well.

### Expectations of AI

They desire AI to “make daily life smoother and safer.” They seek an experience that is simple, confident, and uncomplicated, particularly regarding financial transactions and data security.

### Financial Pain Points

- Concerns regarding transaction security.
- Unclear financial terms and conditions.
- The burden of comparing products manually.

### Strategic Approach

Simplicity and confidence must come first. For this group, effective AI must instill confidence without requiring extensive thought, offering a convenient and uncomplicated user experience.

2

## Life Optimizer

Uses AI to elevate daily living, making it faster and smarter.

Accounting for approximately 8% of Thai consumers, this group consists of early adopters familiar with technology who use AI continuously in their daily lives. They rely on it specifically for tasks requiring speed and precision, such as content writing, scheduling, or summarizing reports, utilizing AI to save time and multitask effectively.

They view AI as a “Productivity Partner” that accelerates work, enhances efficiency, and reduces cognitive load. They are confident in experimenting with new tools and are willing to pay for features that offer tangible utility.

### Context of Usage

Individuals in this group often work in data management or communication roles that require simultaneous multitasking. Their lives are filled with information that needs to be filtered and systematized. Consequently, they see AI as an organizational tool that facilitates faster decision-making.

### Expectations of AI

They desire AI that intelligently connects various aspects of life. AI should understand behavior across different contexts and bridge the gap between personal life and work—for instance, integrating health data, schedules, and finances into a single, holistic view.

### Financial Pain Points

- Fragmented financial data.
- The burden of comparing products manually.
- Lack of advice tailored to their specific context.

### Strategic Approach

Integration of intelligence and personalization. AI must act as an assistant that understands each individual's specific life context to provide timely and genuinely useful advice.



## 3

**Pro-formance**

**The AI Achiever:** Uses AI as a tool to generate results and achieve success.

Although a small group (approximately 4–5%), they hold the highest influence in terms of technological development and deep usage. They are professionals in technology, finance, or business strategy planning who utilize AI to maximize their professional potential and elevate the quality of their decision-making.

They view AI as a “Strategic Thought Partner” that aids in idea generation, data analysis, and long-term planning. Possessing high proficiency, they enjoy experimentation and do not fear complexity, viewing AI as a technology that grows alongside them.

**Context of Usage**

They operate mostly in competitive, high-stakes environments requiring precision and speed—such as analysts, investors, or technology developers. They leverage AI to maximize results and make more prudent decisions.

**Expectations of AI**

They demand AI capable of advanced analytical and logical reasoning with deep contextual understanding. They seek a system that learns their thought processes and can assist in making intelligent decisions on their behalf.

**Financial Pain Points**

- Fragmented financial data.
- The burden of managing their own financial data.
- Lack of timely alerts or recommendations.

**Strategic Approach**

Timely recommendations and real-time problem solving. For this group, effective AI must be more than a tool; it must be a system that understands appropriate workflows, anticipates needs in advance, and helps drive decisions with confidence.

**Conclusion: The Evolution of Thai Consumers**

These three groups reflect the evolution of Thai consumers in the AI era—from users waiting for the right moment and experimenting at a basic level, to those integrating AI into their daily work lives, and finally, to professionals who view AI as a force for elevating their own potential.

While each group has distinct needs—some require simplicity and security, others seek intelligence and flexibility, while some demand advanced analysis and precise recommendations—the common thread is that everyone wants AI to improve their lives and to be trustworthy.

This serves as proof that AI is shifting from being merely a technology to becoming a personal assistant and strategic thought partner for Thai consumers.

## From Insights to Designing AI Experiences for Thai Consumers

A clear conclusion from this research is that **'AI adoption among Thai consumers is not driven by technology, but by trust.'**

AI will truly integrate into daily life only when users feel safe, understood, and perceive the value in what AI does for them.

Thai organizations aiming to transition into AI-first Organizations should focus on three critical dimensions:

**1. Trust Design – Designing trust into the core experience** Every service should be able to explain why the system makes a specific recommendation, what data is utilized, and how that data is protected. Transparency must not be an add-on; it must be a core feature.

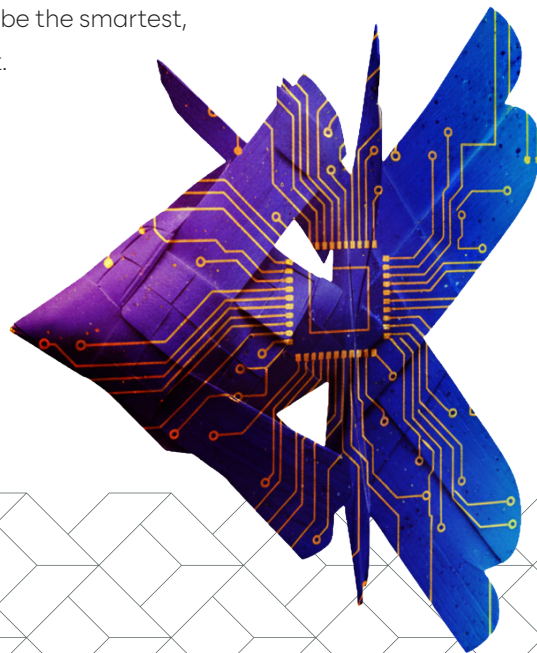
**2. Human Validation – Balancing humanity with technology** Thai consumers still desire a “final human confirmation.” This is not due to a lack of faith in the system, but a belief in human participation. A “Human-in-the-Loop” approach will achieve significantly higher acceptance.

**3. Meaningful Simplicity – Transforming complexity into accessibility** Thai consumers do not fear complex technology; they fear experiences that feel inaccessible. Enabling systems to communicate in natural human language, understand various dialects, or seamlessly integrate different services is the true secret weapon.

## Conclusion

When AI understands the fears, hopes, and expectations of Thai consumers, it will cease to be merely a tool and become a genuine thought partner in daily life.

For Thai consumers, the best technology may not be the smartest, but rather the one that understands humans best.





# 03

## Thailand's Financial Era in the Age of AI

Caught Between "Is it Safe?" and  
"Why is it so Complicated?"



While the concept of AI in finance may seem distant to many, the reality is that it has long resided within our mobile phones and financial applications. From identity verification systems to risk transaction detection, this invisible background technology facilitates transactions—such as transferring, paying, saving, and investing—making them easier and more secure.

However, when examining AI in the actual financial lives of consumers, we observe a distinct challenge: "Security" and "Inconvenience." These have emerged as two conflicting financial tensions weighing down the financial experience of Thai consumers today. Our research seeks to understand the reality facing Thai consumers in this AI era.

We discovered that using digital financial products has become the norm for Thai consumers in their daily lives—whether for savings accounts, investments, or loan applications via banking apps and e-wallets. Consequently, this research poses direct questions: "What are the true 'anxieties' or 'pain points' in financial life?" and "How can AI help address them?"

### Thai Consumers Are Familiar with AI, but Financial Adoption Remains "Below Potential"

Overall, when looking at the everyday adoption of AI technologies, the data shows that over 80% of Thai consumers are familiar with and have



some experience using AI tools. However, the “frequency of usage” remains low, with only 13% utilizing AI to its full potential.

Financial tasks remain a category with significantly lower AI adoption compared to others, such as translation, content summarization, or research.

Despite recognizing the benefits of AI, concerns regarding misuse and the potential impact on employment mean that the majority of consumers still require human validation. They view AI as a “supplement” rather than a complete “replacement” for humans.

In terms of user demographics, the Smart Minimalist and Skeptical Practitioner groups collectively account for approximately 70% of all consumers. Meanwhile, expert and intensive user groups—such as the Life Optimizer (8%) and the Pro-formance (5%)—represent smaller segments. This implies that the majority of consumers still require both trust and convenience to transition toward adopting AI for more complex financial tasks.

## Understanding “Financial Tensions”

We categorized concerns regarding AI adoption in finance into four main product categories—Borrowing, Spending, Saving, and Investing—covering a total of 13 specific issues:



### Spending (4):

- 1) Risk of transferring money to suspicious or fraudulent accounts.
- 2) Constantly need to check promotions or benefits manually.
- 3) Payment systems lack integration with other lifestyle applications.
- 4) Lack of a clear overview of personal income and expenses.



### Savings (2):

- 5) Fear of account compromise, hacking, or fraud leading to loss of savings.
- 6) Lack of saving tools or advice that effectively support financial planning.



### Borrowing (3):

- 7) The burden of manually comparing loans or refinancing options.
- 8) Receive loan offers at the wrong time, when there’s no actual need.
- 9) Lack of intelligent tools or guidance to help choose the best offer.



### Investment (4):

- 10) Overwhelming investment options and confusing technical jargon.
- 11) Analysis that lacks sufficient precision to recommend suitable options.
- 12) Lack of time to monitor market movements.
- 13) Lack of tools or investment advice that truly understand personal investment goals.

### Top 5 Financial Concerns:

When ranked, the top five concerns are as follows:

1. Transferring to suspicious accounts / Transaction risks 60%
2. Fear of fraud/hacking leading to loss of savings 59%
3. Having to manually compare loans or refinance options 57%
4. Having to manually track credit card promotions 55%
5. Overwhelming investment options / Lack of understanding of investment terms 52%

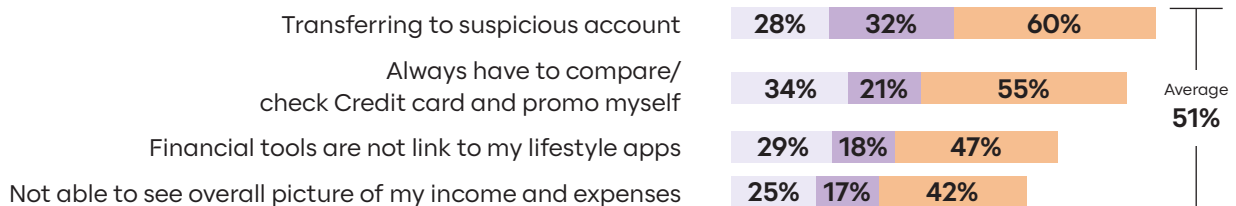
All of this clearly reflects the dual anxieties regarding “Security vs. Inconvenience” in financial matters among Thai consumers.

## FINANCIAL APP-RELATED TENSIONS

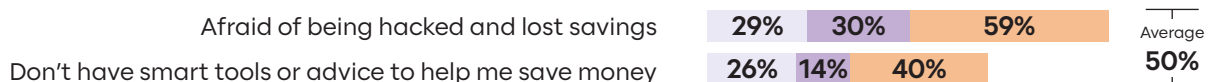
Concerns around financial app usage largely center on security and fraud. At the same time, the effort required to compare offers or verify promotions and loan terms highlights a clear opportunity for AI to reduce these tensions.

Agree    Totally Agree    Agree & Totally Agree

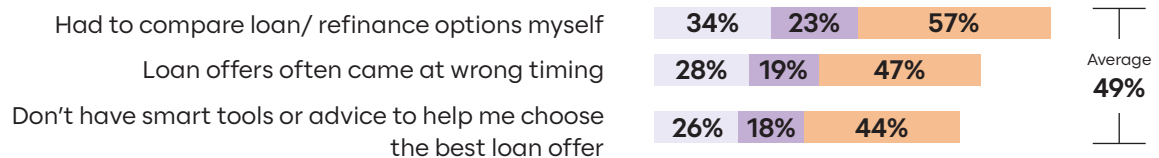
### SPENDING



### SAVINGS



### BORROWING



### INVESTMENT



\* **Base:** Total respondents (n=1,004) (Answered on a scale of 1-5, where 1 means Strongly Disagree and 5 means Strongly Agree).

## Not Everyone Faces the Same Problems: Income, Occupation, and AI Usage Shape Different Financial Concerns

One of the most revealing insights from the research is that financial concerns vary significantly depending on income level, occupation, and AI usage behavior.

### High-income consumers

**(monthly income of 50,000–200,000+ THB)**

tend to face challenges related to spending and borrowing, much of which still requires manual management. They also experience concerns about security and information overload, particularly in areas of spending and investing.

### Middle-income consumers

**(monthly income of 15,000–49,999 THB)**

are primarily concerned about security, especially when it comes to saving money—for instance, fear of being hacked or losing their savings.

Among them, temporary workers and the unemployed show the highest levels of anxiety, while SME owners and online sellers struggle more frequently with loan comparisons and transaction security than other groups.

When viewed through the lens of AI proficiency, another distinct pattern emerges:

**Pro-formance users and Life Optimizers** tend to experience “qualitative concerns.” Their main frustration lies in the lack of intelligent tools capable of providing personalized and accurate financial recommendations, particularly in investing.

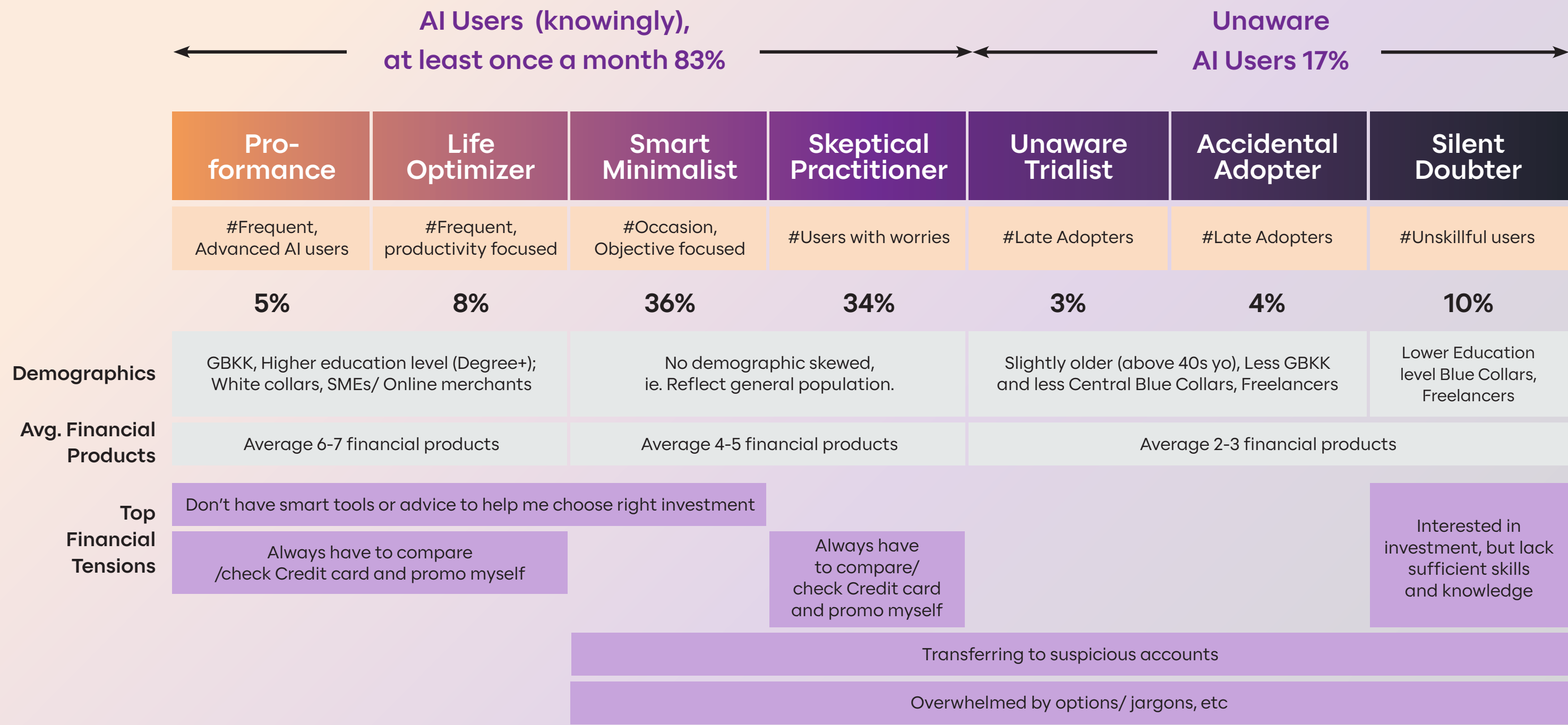
Meanwhile, the remaining 87% of AI users are still preoccupied with safety and data complexity. This suggests that before users can move toward more advanced, advisory-level AI applications, financial service providers must first build trust by ensuring security and data protection.

In summary, the higher the AI proficiency, the more users demand better-quality insights and recommendations. For general users and skeptics, however, the primary obstacles remain data security and operational risk.

This divergence defines different starting points for each consumer segment—and serves as a critical foundation for designing AI-driven financial products tailored to their distinct needs.



# Tensions & Preferred solutions by Segment





## AI and Thai Finance: When Trust and Convenience Become the Key Conditions

The lesson from this study is clear:

1

### Awareness of AI Is High, but Usage Remains Shallow

More than 80% of Thai consumers are familiar with AI and have used AI-powered tools before. However, frequent and in-depth usage remains limited — only about 13% of users leverage AI to its full potential. The majority, roughly 70%, fall into the “general user” category — those who use AI only when necessary or who trust it but remain cautious.

The group most ready to adopt AI more actively consists of Bangkok and metropolitan users aged 20–49, who seek practical utility, clear communication, and reduced security risks to ease their concerns.

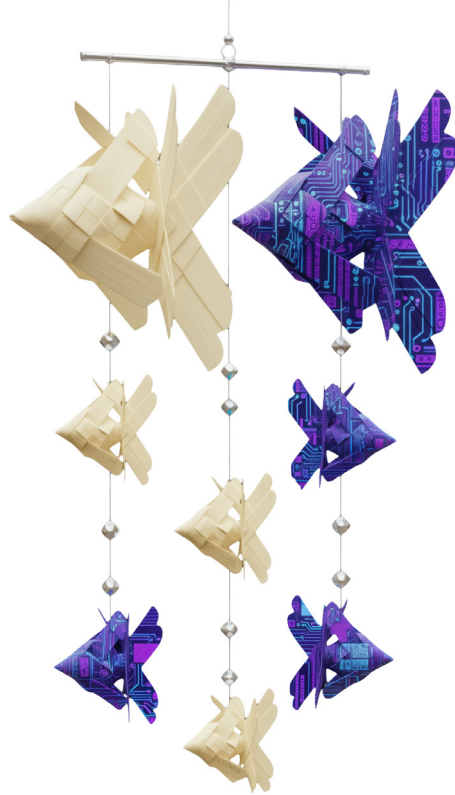
2

### The Two Core Concerns: Security and Complexity

Security is the top concern among users — especially accidental transfers, high-risk transactions, and scams or account breaches leading to the loss of savings.

Meanwhile, complexity remains a major frustration: users still need to compare loan or credit card promotions manually, while investment information is overwhelming, filled with too many options and unfamiliar financial jargon.

Even among advanced AI users, a key challenge persists — a lack of intelligent tools capable of selecting investment assets aligned with their personal financial goals.



**This highlights a simple truth:** If AI is to become a natural part of Thai consumers’ financial lives, two conditions must be met — **it must be safe enough to eliminate fear, and convenient enough to encourage daily use.**

Once these two doors are opened, usage frequency will increase organically, paving the way for more advanced applications, such as contextual financial advisory tools — something that higher-skill AI users are already demanding.

In the next chapter, we will explore in greater depth why security is the fundamental factor that encourages Thai consumers to start using AI, and why convenience is the reason they continue using it.

Understanding these two pillars — safety and seamlessness — and turning them into an experience that is secure, smooth, and sensible will be the hallmark of brands that truly win Thai consumers’ trust in the AI-driven financial era.



# 04

## From “Trustworthy” to “Do It for Me”

### A Framework for Reducing Consumer Anxiety in AI-Driven Financial Services



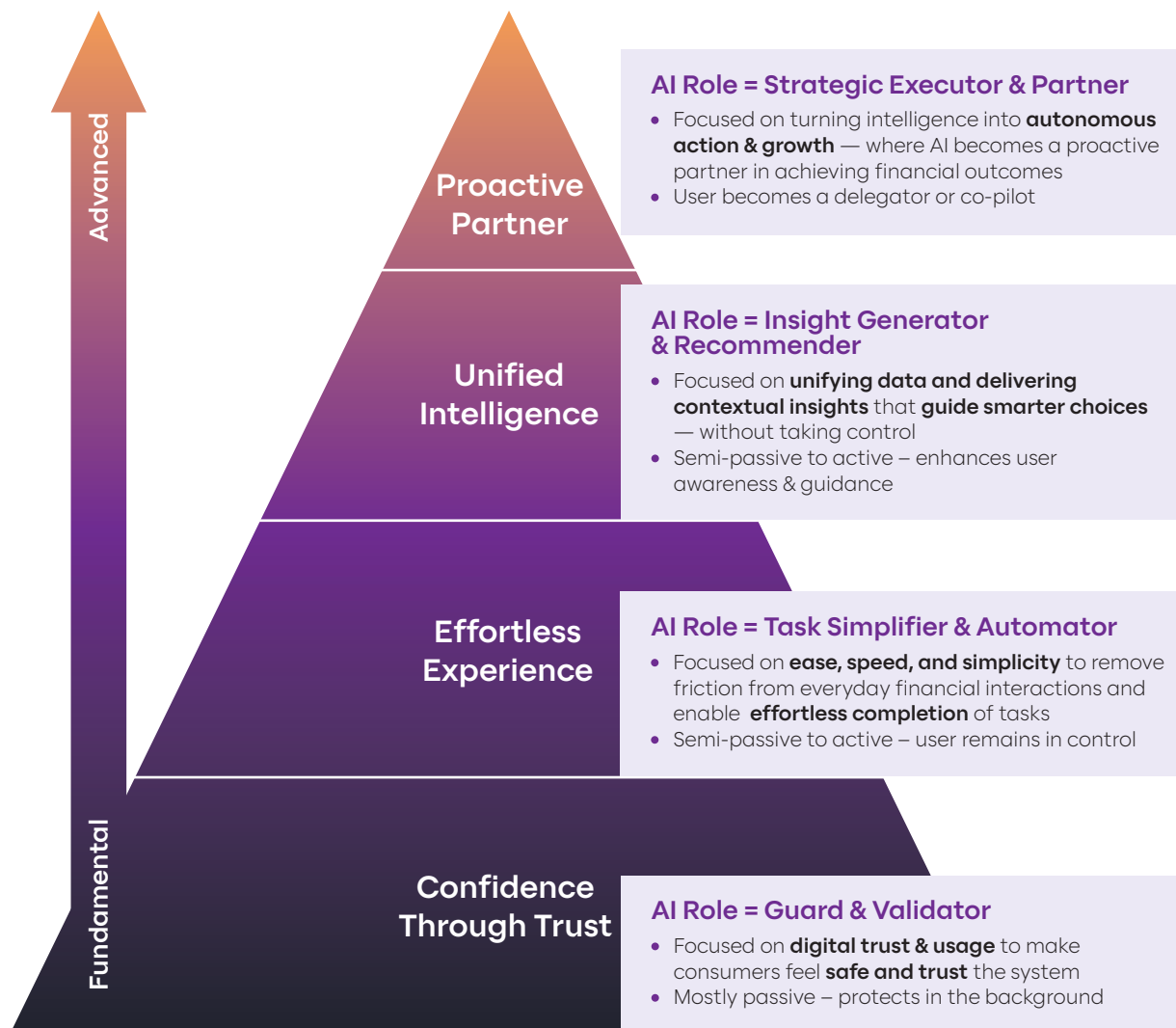
In Part 3, we examined Thai consumers’ financial concerns—from fear of transferring to the wrong account and personal-data breaches to the hassle of comparing credit-card promotions and loan offers manually.

In this chapter, we discover the pathway to guide consumers past these obstacles through the 4-Level Pyramid of AI Experience:

- **Confidence Through Trust:**  
Building confidence to encourage initial trials.
- **Effortless Experience:**  
Minimizing effort while maximizing value—driving repeat usage through superior results.
- **Unified Intelligence:**  
A unified intelligent system—enabling sharper decision-making through precise data integration.
- **Proactive Partner:**  
A proactive ally—anticipating needs, offering recommendations, and taking action like a trusted companion.

## The Role of AI in Shaping the Future of Financial Services

Based on key consumer expectations of AI-first financial services,  
the core roles of AI have been identified:



### Stage One: Confidence Through Trust — Guard & Validator

The primary expectation of any digital financial product is "security". "safe first." Concerns such as transferring money to suspicious accounts, falling victim to scams, or having savings wiped out due to hacking consistently emerged as top worries throughout the research.

Therefore, the most crucial first step is clear, simple communication about security, combined with real-time protective systems that genuinely prevent harm. This foundation cannot be overlooked if users are expected to trust AI to act on their behalf.

## This stage is built on three key themes:

- **Trustworthiness:** Users must feel confident that AI does not distort information, mislead them, or act against their interests.
- **Stability:** The system must be reliable—no crashes, no frequent errors—performing consistently every time.
- **Security:** Strong cybersecurity, detection of abnormal transactions, and protection of customer assets against hacking. These address the baseline fears consumers want AI to help solve.

Confidence is only possible when users trust that the system is safe, stable, and reliable. This defines the foundational role of AI as the Guard & Validator.

This stage forms the base of the pyramid—the essential condition for broad AI adoption.

Given that the majority of today's users fall into the groups who use AI only when necessary or are open but distrustful (around 70%), without trust, they will not move to the next stage of the AI experience.

## Stage Two: Effortless Experience — Task Simplifier & Automator

Once users feel "I can trust this," the next question becomes: "Is it convenient enough?" The survey shows that frustration with financial products often stems from repetitive, complicated tasks—comparing credit-card promotions manually, filling in and checking financial information,

tracking loan or refinance applications, and more. These financial chores consume time and create fatigue from having to repeat the same steps over and over.

## This stage is built around three main themes:

- **On-Demand Resolution:** When an error or transaction issue occurs, users expect immediate fixes, not unresolved problems left hanging.
- **Simplified Everyday Finance:** Repetitive tasks—like monthly saving, budgeting, or expense tracking—should be automated and require minimal effort.
- **Better Convenience:** AI should reduce steps users must do manually, such as comparing promotions, paying bills, or collecting spending data.

If the first stage explains why people start using AI, the second stage explains why they continue using it.

Here, AI takes on its second role: the Task Simplifier & Automator — organizing repetitive work, gathering scattered benefits, handling bill payments, or setting auto-rules for saving and spending that adapt to the user's behavior.

However, convenience must always be built on trust. These two engines must be developed together for AI adoption to grow.



## Stage Three: Unified Intelligence — Insight Generator & Recommender

Once safety and convenience are in place, users' expectations shift from "Can AI do this for me?" to "Does AI understand me well enough?"

This leads to AI's third role: Unified Intelligence — a system that consolidates scattered financial data into one place and transforms it into meaningful insights and personalized recommendations, acting as an Insight Generator & Recommender.

This stage revolves around three main themes:

- **Relevant Solutions:** Recommendations tailored to each user's profile and goals—not broad, generic offers.
- **Connected Living:** Bank accounts, cards, wallets, lifestyle data, and spending patterns must be connected to provide a complete view of daily financial behavior.
- **Financial Clarity:** Turning fragmented information into a single, easy-to-understand overview, with clear analysis and actionable guidance.

Unified Intelligence shifts the experience from "too much information" to "information that makes sense." It helps users make decisions more easily and feel that AI truly understands their financial lives.

This need arises from information overload—savings, cards, wallets, investments, insurance, points, and lifestyle data all scattered with no clear starting point. Investments and insurance come with too many options and complex jargon.

A unified intelligent system acts by simplifying complexity, easing financial anxiety through personalized clarity—explaining loan offers, card promotions, or investment choices in just a few clicks, or summarizing spending patterns into meaningful insights.

Instead of presenting users with a "product catalog" and leaving them to choose, AI begins to differentiate itself by helping users understand why the system recommends something, not just what they should do next.

## Stage Four: Proactive Partner — Strategic Executor & Partner

At the top of the pyramid is the stage where users are ready for AI to take action on their behalf—within agreed boundaries—before they even give a command. Here, AI becomes a Strategic Executor & Partner, co-driving decisions and executing strategies alongside the user.

AI evolves from a helper into a proactive partner that anticipates needs, issues timely alerts, and takes appropriate action—while still allowing humans to intervene, adjust, or override at any time.

This stage revolves around two key themes:

- **Plan Ahead Smarter:** Anticipating important events—upcoming bills, opportunities to reduce interest, or timely investment chances.
- **Autonomous Empowerment:** AI becomes not just a tool but a financial advisor capable of taking action, with users retaining oversight and control.

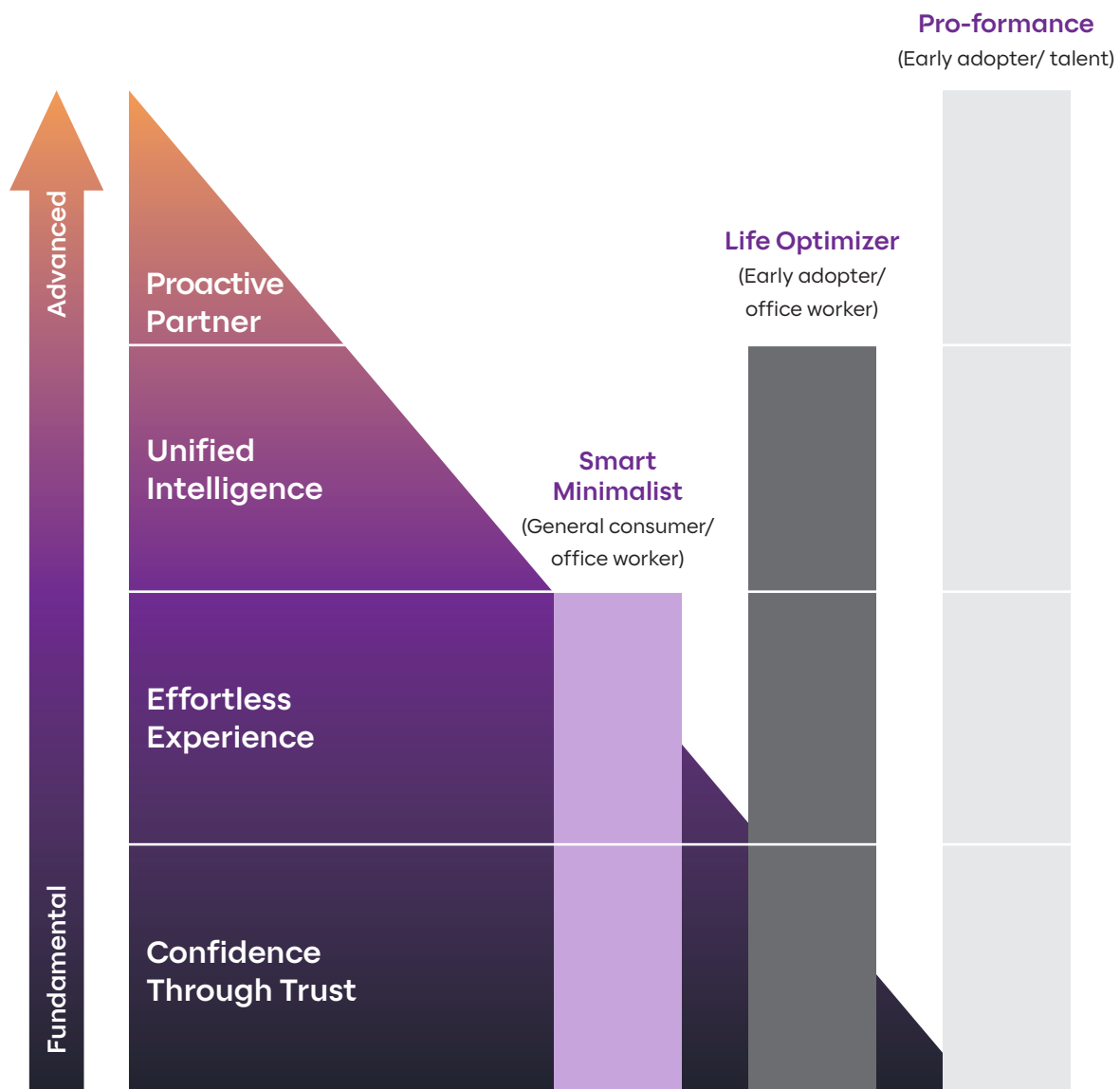
A proactive partner is AI that goes beyond waiting for instructions—it becomes a forward-moving collaborator, giving users the sense of having a personal financial advisor watching over them.

The users who desire this level of service are mainly Life Optimizers and Pro-formance users, who need deeper contextual understanding—knowing their work style, decision patterns, life rhythms, and priorities—along with seamless integration across apps and devices. At the same time, they expect sensitive data to remain secure and within their control.

Thus, this is a “proactive partner with guardrails,” not full automation without boundaries.

Reaching this stage is only possible when all three foundational layers are solid : when users feel the system is truly safe, repetitive tasks have been lifted off their hands, and AI’s recommendations are clear and explainable—only then will they trust AI to take action without waiting for their command every time.

## The AI Financial Expectation: From Trust to Proactive Partnership



## "User Expectations" vs. "Financial Tensions" in AI Adoption

### 1) Smart Minimalist — Pragmatic Users Who Only Use AI When Needed (Including all lighter or occasional AI users)

#### Group Profile:

General consumers who use AI occasionally. They may know ChatGPT or use AI features in apps, but not in a serious or committed way. Confidence in AI is still limited.

#### Primary Expectations:

Confidence Through Trust and Effortless Experience. This group wants security-driven confidence before anything else. They are not ready to entrust their finances to AI unless they feel certain that:

- Their savings won't disappear.
- Transactions won't fail.
- The system won't be easily breached.
- AI genuinely reduces repetitive tasks they currently handle manually.

#### What They Need:

- Real-time scam and fraud protection, with instant alerts for abnormal transactions.
- System stability and transparency in how financial data is stored and used.
- Human validation—a human layer to review, confirm, or double-check actions—to provide emotional reassurance.

If AI cannot yet prove that it is truly trustworthy and convenient, this group will not move to the next stage of adoption.

### 2) Life Optimizer — Users Who Rely on AI to Make Life Easier (Early Adopters Focused on Convenience)

#### Group Profile:

Office workers and younger professionals who have begun using AI regularly to improve daily efficiency—summarizing content, managing schedules, tracking expenses, etc.

#### Primary Expectation:

Unified Intelligence. They want more than safety—they want a clear, easy-to-use, integrated financial overview. Their biggest concern is fragmented and overly complex financial information.

#### What They Need:

- A complete, unified financial dashboard in one place: deposits, cards, wallets, investments, insurance, points, lifestyle—all connected
- Financial clarity: simple visuals and insights they don't need to interpret themselves
- Transparent, personalized recommendations: clear explanations of why a loan, investment, or promotion is being recommended

For this group, AI must evolve from a "security assistant" into a "complexity translator"—making financial decisions simpler and more intuitive.

### 3) Pro-formance — AI Power Users Who Leverage AI for Output and Success

#### Group Profile:

Skilled professionals and specialists who rely heavily on AI every day to maximize productivity and gain a competitive edge.

#### Primary Expectation:

Proactive Partner. They are no longer concerned about trust—they already use AI daily. Their primary pain point is that “AI is still not intelligent enough” to function as a truly proactive thought partner.

#### What They Need:

- Anticipation: AI should forecast opportunities or risks—investment timing, market shifts, refinancing windows, etc.
- Initiative: AI should take action without waiting for commands—e.g., recommending and adjusting investment portfolios aligned with their risk profile.
- Strategic Guidance: AI as a financial strategist, aligning advice with life goals and work objectives, not just completing tasks.

This group doesn’t want an AI that waits for commands—they want an AI that predicts, initiates, and executes to deliver real strategic value.



### In Summary

- General users need safety → “Make me feel confident before I use it.”
- Life Optimizers need clarity and connection → “Help me understand and integrate everything seamlessly.”
- Pro-formance users need intelligence and proactivity → “Help me think, help me decide, and take action on my behalf when appropriate.”

### Recommendations for Financial Service Providers in Thailand

1

#### Build the roadmap as a “pyramid,”

not as a scattered list of features.

Begin by establishing trust that meets the expectations of all user groups. Then add layers of convenience that remove repetitive financial chores, followed by a system that integrates all financial data to generate personalized insights.

Finally, offer AI as a financial advisor when users are ready. Throughout the entire journey, users must always retain the ability to control, review, and override AI decisions.

2

#### Convenience wins hearts—but only when built on a foundation of safety.

Even the most useful features will fail if users do not trust the system. Trust and convenience must move forward together, not as isolated priorities.

3

#### Turn “big data” into “clear, meaningful insights.”

Especially in investing, users do not want longer fund lists—they want transparent reasons why something is “right for me,” explained in simple, human language, not technical jargon. Smart systems must explain the logic behind recommendations and allow verification.

4

#### Know which customer segment you are serving, and design features accordingly.

General users who are still cautious require trust-building and usability first. AI-regulars and professionals need strong data consolidation, filtering, and high-level insights, supported by enterprise-grade security.

A single “one-size-fits-all” feature set rarely meets the needs of both mainstream users and business professionals.



This presents an overview of AI usage in Thailand, where the majority of users are familiar with the technology but have not yet leveraged it effectively.

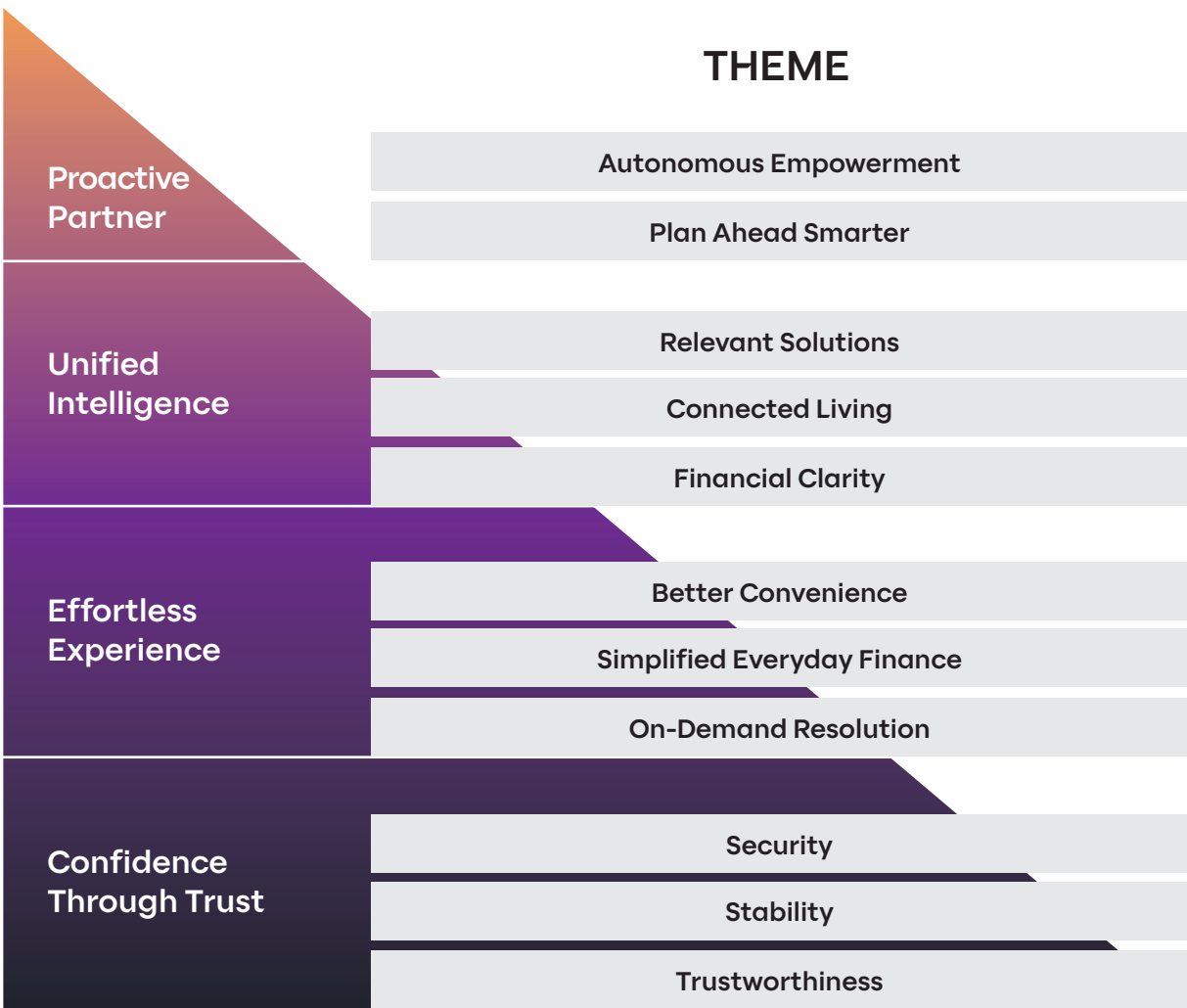
The 4-Level Pyramid—**Confidence Through Trust, Effortless Experience, Unified Intelligence, and Proactive Partner**—represents a strategic framework for financial products. It is designed to invite users to transition naturally from perceiving AI as “trustworthy” to allowing it to “act on their behalf.”

The process of integrating AI into daily life is simple yet requires a systematic approach:

- It begins with prioritizing security to unlock convenience, thereby driving repeat usage.
- It evolves into contextual understanding that enables better decision-making.
- Finally, it culminates in proactive action that ensures a seamless life.

When Thai financial service providers successfully adapt this framework into their strategies, we will witness a rise in AI adoption in daily life. It will shift from mere “trial” to becoming a harmonious, integral part of existence, grounded in transparency and trust.

Ultimately, this is the experience Thai consumers expect from the advent of AI.





# 05 Thailand's AI Adoption Journey

## From Familiarity to Life-Changing Impact



If you ask Thai consumers today, "Do you know what AI is?" most will answer "yes." But the story runs deeper.

**Survey data shows that over 80% of Thai consumers have already used AI in some form**—whether through product recommendations, text-summarization features, or everyday translation tools.

Yet when asked, "How many use it to its full potential?" the number drops sharply to just 13%

This reveals an important insight: AI is no longer distant or unfamiliar, but it is still not trusted enough for consumers to rely on it for their financial lives. Behind early adoption lies a layer of anxiety—especially around cybersecurity and the complexity of using AI-enabled tools.

**Therefore, the real question is not: "Will AI play a role in daily life and personal finance?" but rather: "How do we build enough confidence and ease of use for AI to become a natural part of everyday behavior?"**

## What the Data Tells Us: Trust Opens the Door, Convenience Keeps People Engaged

The deep-dive analysis in this research reveals that adopting AI for financial activities is not a linear path, but rather a four-stage pyramid:

**1. Confidence Through Trust** – Users must feel safe and confident that AI will not cause loss of money or personal data.

**2. Effortless Experience** – Once trust is established, users need to clearly experience convenience—AI must reduce repetitive financial chores.

**3. Unified Intelligence** – The next step is consolidating fragmented financial data across multiple platforms into one clear and actionable view.

**4. Proactive Partner** – The highest expectation: AI becomes a proactive thought partner that predicts, alerts, and advises ahead of time.

**Each stage reflects the different behaviors and needs of actual user groups:**

- 1. Smart Minimalists** : need confidence and security
- 2. Life Optimizers** : need clarity and a unified financial view
- 3. Pro-formance** : need anticipation, strategic guidance, and semi-automated execution

**In short:**

- Those who are still anxious need “confidence before starting.”
- Those who have started need “ease and convenience to continue.”
- Those who are advanced need “a strategic partner.”

## Call to Action for Corporates: From Experiments to Building Real Consumer Confidence

1

### Align solutions with consumer readiness: Safety must come first

Businesses must acknowledge that most consumers are still at the foundational stage. The majority fall into the “use only when necessary” or “trust but unsure” groups. If organizations continue to develop cutting-edge features while their security foundations remain weak, it will only widen the trust gap and create resistance to adoption as functionalities become more complex.

**Organizations should focus on AI that:**

- Ensures high-level security in financial transactions
- Uses data transparently and allows user control
- Explains AI decisions in clear, simple language

Examples include: AI that automatically detects risky transactions and sends instant alerts, or visual explanations showing why a system recommends a particular loan. These are the first steps in turning skepticism into confidence.

2

### Build trust-first AI: Trust is the foundation

**The top consumer concerns are:**

- Transfers to suspicious accounts
- Fear of account breaches leading to loss of savings

These are clear signals that trust is the gatekeeper. If users don't feel safe, they will not move to the next stage.

**Companies should invest in:**

- Real-time fraud detection and scam shields
- Undo / Freeze transaction capabilities to reverse or stop mistaken actions
- Transparency dashboards showing how data is being used

At the same time, AI must deliver tangible value, such as

- “Do-it-for-me” automation, and
- Personalized guidance based on each customer’s context.

**3****Balance innovation  
with human validation:  
AI intelligence  
+ human control**

Many Thai consumers still want human oversight, especially for major decisions like loans, investments, or large transfers.

Blending human and AI interaction creates necessary reassurance.

**Examples:**

- AI provides options → humans give final confirmation
- Always-on access to human agents when users feel uncertain

This balance of efficiency + empathy builds long-term trust.

**4****Move from pilots  
to scale:****Shift from small  
experiments to  
real-world deployment**

Services should initially be launched within a limited scope to a small group of users. This can be achieved through methods like Sandboxes or White Lists, or by limiting specific functions—such as piloting a risky transaction alert system with a select group of bank customers, or deploying an AI chatbot on alternative channels rather than primary ones. The objective is to validate the Proof of Concept (PoC), gather feedback, and mitigate risks.

Early adopters play a crucial role as influence multipliers—they try new things, share experiences, and spark interest. However, AI cannot become mainstream unless organizations are willing to move from pilot → to scale.

The real turning point happens when major institutions deploy proven AI solutions to the mass market—not just testing with small segments



## Call to Action for the Public: From Curiosity to Confident Everyday Use

1

### Understand the benefits:

Be clear about how AI helps in real life

**AI is no longer remote or experimental.**

**When applied effectively, it can:**

- Automate repetitive financial tasks like bill payments or saving
- Summarize and analyze income–expense patterns to provide clearer financial insights
- Alert you immediately when abnormal transactions occur

Users need to understand where AI adds real value. Survey data shows that while many Thais know about AI, few use it meaningfully—partly because they do not yet see how it benefits their real financial lives. Without this clarity, AI appears to be just an unnecessary add-on.

2

### Practice safe adoption:

Use AI with discipline and protection

**Consumers should learn safe AI habits:**

- Use only trusted platforms
- Enable Two-Factor Authentication (2FA)
- Set appropriate transaction limits to reduce risk
- Test features using small accounts before using them fully

The study shows the biggest fears are transferring to the wrong account and being hacked. Without disciplined usage, these fears intensify, preventing wider AI adoption. Safe usage is a basic digital skill for citizens in the AI era.

3

### Grow with the ecosystem:

Develop together with the system around you

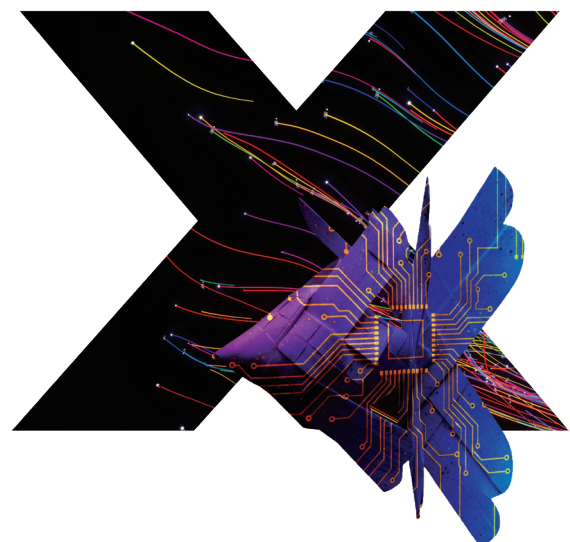
**The ecosystem refers to the structure that allows AI to be safe and beneficial, including:**

- Legal and regulatory frameworks
- Security standards
- Scam-prevention networks
- Interconnected data platforms
- User communities

Everyone in the ecosystem plays a role. When consumers submit feedback or report issues, they help both providers and regulators improve the system—such as reporting suspicious transactions or flagging inaccurate recommendations.

If consumers and organizations operate in isolation—users don't provide feedback, and companies don't integrate their systems—AI will remain limited. But when all stakeholders work together, a strong positive cycle forms:

- More user feedback → more accurate AI
- More data-sharing across organizations → faster cybersecurity response
- More legal refinement → higher consumer trust



## Thailand's Journey Ahead: Three Phases of Transformation

1

### The Present: High Awareness, Low Deep Usage

- Over 80% of Thai consumers know or have used AI—whether through ChatGPT, translation tools, facial recognition, or banking apps with AI-powered fraud checks.
- AI is widely discussed in the media and everyday conversations, so people feel familiar, not intimidated.
- Even non-tech groups—online sellers, office workers, older demographics—now know the term “AI.”

In other words, awareness is not the issue. Thai consumers have heard of AI and used it—but deep adoption is still low.

- Only 13% of users utilize AI “to its full potential.” Most use it occasionally for simple tasks like translation, summaries, or quick searches.
- In finance, AI usage is far lower than in learning, work, or entertainment. Users hesitate to let AI handle borrowing, investment, or saving.

#### Consumers concerns remain around:

- Security (fear of hacking or losing money)
- Complexity (too much data, confusing jargon)
- Lack of transparency (unclear how their data is used)

Users remain in the “experimenting” phase rather than “everyday use.”

2

### The Near Future: Moving Beyond Doubt

Although 80% of Thais know AI, financial tasks still ignite hesitation and fear. The next phase is about giving people enough confidence to cross over—from cautious curiosity to genuine adoption.

#### Key priorities:

##### Trust-first Design – Make safety the default

- Real-time scam/risk detection
- Undo/Freeze transaction buttons
- Clear explanations of how data is collected and used

##### Simplify Everyday Finance – Turn complexity into clarity

- Unified dashboards showing accounts, cards, and wallets in one place
- Simple language explaining recommendations in 1–2 sentences
- Features that solve real problems: auto bill pay, automated savings—not “tech for tech’s sake”

##### Human-in-the-Loop – Human reassurance where it matters

- Let users manually verify major transactions
- Offer access to real staff whenever AI causes uncertainty

When services become safe, trustworthy, and simple, usage naturally increases.

## 3

## The Future: A Financial Infrastructure Used Daily by Everyone

AI will no longer be limited to early adopters or tech-savvy professionals. It will become a universal tool, used across income levels and age groups as part of everyday life. AI-powered features will no longer be labeled as “AI”—they will simply be standard in every financial product.

People won't ask, “Is this AI safe?” They will assume “of course it's safe,” just as they do with ATMs or PromptPay.

### AI will evolve from reactive to proactive:

- Predict what users need before they ask
- Warn about credit card due dates
- Suggest refinancing when interest rates drop
- Recommend investments aligned with income, risk tolerance, and life goals

AI will operate quietly in the background without needing to explain itself at every step. The goal is for AI to become a true financial thought partner—not a replacement for humans, but a companion in daily life that builds confidence, anticipates opportunities, and delivers advice that genuinely fits each individual.

Users may not even notice that AI is there—but the moment it's gone, they'll feel the absence immediately. At this point, it's clear that Thailand is already well-prepared in terms of awareness, but what's still missing is confidence and simplicity. If organizations design their services beginning with Confidence Through Trust and Effortless Experience, and if consumers learn to use AI safely, the transition toward deeper, more meaningful AI adoption will happen naturally.

Ultimately, AI will not be remembered as a complex technology. It will become a new layer of everyday infrastructure for Thai life and finance—something that makes people feel safe, helps them understand their financial world more easily, and serves as a trusted partner that elevates their quality of life.



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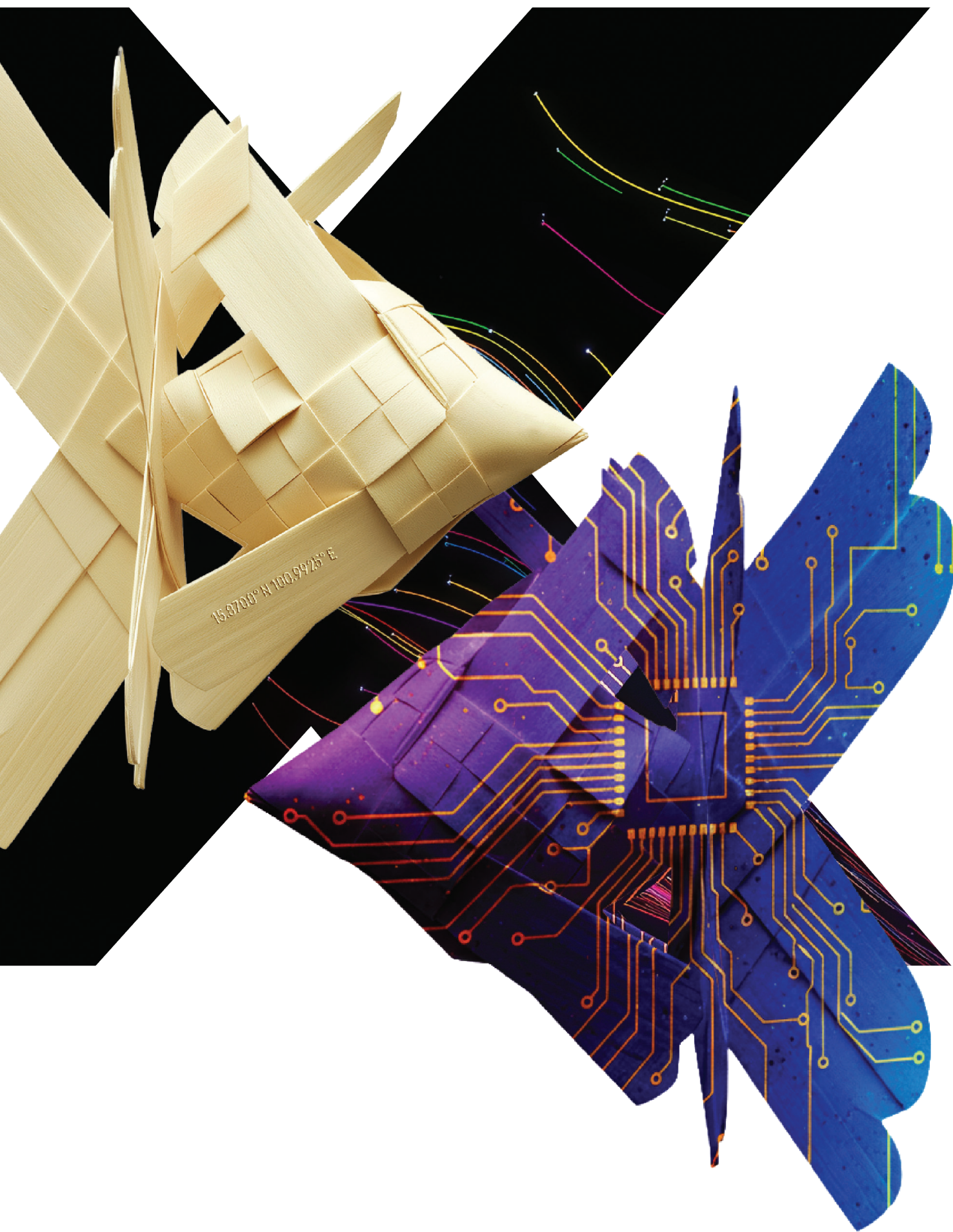
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