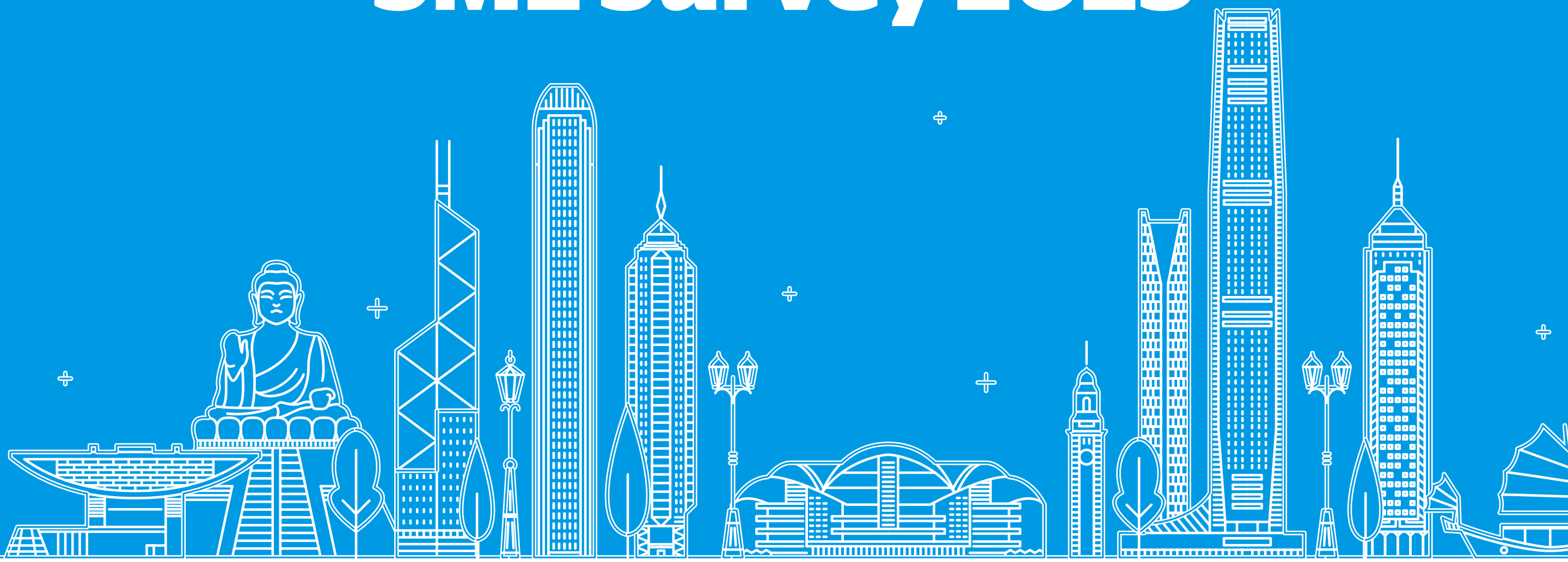


# Hong Kong SME Survey 2025



## More Hong Kong SMEs are impeded by today's top business challenges



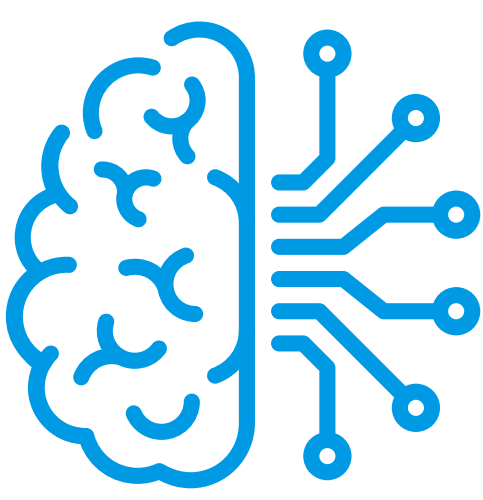
find increased costs and reduced profitability a challenge, versus 40% in 2024.



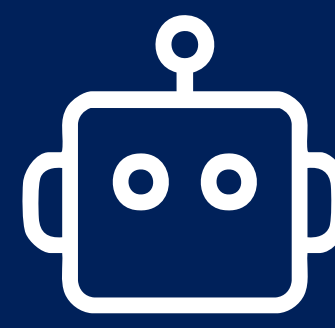
are challenged by talent and labour shortages, compared to 39% in 2024.



are experiencing difficulties with company finances, in comparison to 34% in 2024.



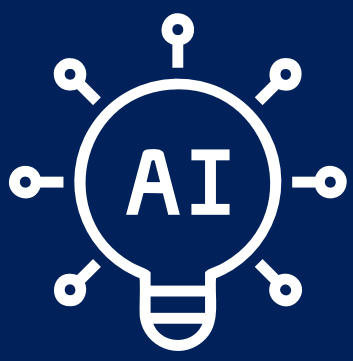
**More businesses are adopting AI to drive business productivity, with some roles to be replaced**



However,

**69%**

say AI will replace some roles in future.



**57%**

said AI has a significant impact on business productivity.



**57%**

don't believe AI will replace their jobs.

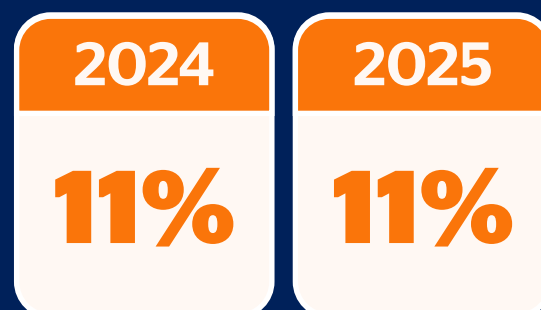
Jobs in Customer Service, Human Resources, and Sales and Marketing will only be replaced from 2031 onwards.



**Knowledge of cyber risks is rising, while customers still prefer an omnichannel buying experience**

**51%**

believe they are fully informed of AI risks, down from **48% in 2024**.



Proportion of businesses experiencing cyber events remains at **11% for 2024 and 2025**.



**68%**

prefer buying offline, versus **57% in 2024**.



**32%**

prefer buying online, compared **43% in 2024**.



**85%**

prefer an insurance package tailored to their unique needs.

**Speak to QBE Hong Kong about your insurance and risks management needs today.**

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