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Overload of technology and data overwhelming Singapore residents and their wellness journey: AIA Live Better Study

AIA Singapore's latest Live Better Study reveals the double-edged sword of digital tools when it comes to wellness management, uncovering the growing tension between their benefits and the challenges of managing information overload and multiple platforms.

SINGAPORE, 15 April 2026 – AIA Singapore's latest AIA Live Better Study¹ reveals a paradoxical relationship between Singapore residents and technology in managing their wellness. While majority acknowledge technology improves their overall quality of life (71%) and helps them stay informed and make better lifestyle decisions (74%), many still feel simultaneously overwhelmed and less empowered. Fewer than 3 in 5 (58%) feel truly in control of their health through digital means and are in fact, experiencing overwhelm caused by the sheer volume of information available online (61%).

“Our latest AIA Live Better Study uncovers a compelling paradox: while Singaporeans are keenly adopting technology for wellness, many are finding themselves overwhelmed rather than truly empowered. Digital tools, though offering immense potential to inform and improve our lives, must fundamentally serve as enablers and not become sources of added stress,” said Irma Hadikusuma, Chief Marketing and Healthcare Officer of AIA Singapore.

Conducted from December 2025 to January 2026, the newest wave of the AIA Live Better Study leverages the Holistic Wellness Index to investigate the latest state of wellness in Singapore and how technology plays a part in supporting individuals' journey towards holistic wellness across five aspects. Designed and formulated by AIA Singapore, the Holistic Wellness Index is founded on the premise that Singapore residents' perspectives towards happiness in life is multi-faceted and spans physical, financial, mental, social and spiritual aspects which help them to live healthier, longer, better lives.

“At AIA Singapore, we believe in the importance of human-centric innovation that simplifies, rather than complicates, the wellness journey. Technology must serve as a powerful enabler, but it cannot replace the empathy and trusted guidance of a human connection. We strive to continue creating more intuitive, integrated, and human-centric digital solutions, leveraging technology thoughtfully and ensuring it genuinely supports individuals in achieving healthier, longer, better lives, by design,” she explained.

Mental Wellness: AI adoption is growing amid consumer trust gaps

AI adoption is growing in the area of mental wellness though consumers expressed lower confidence and trust with their experiences, with only 60% rating its influence as positive compared to 65% for both financial and physical wellness.

Digital tools Singapore residents have found helpful in supporting their mental wellness include:

- AI chatbots and digital companions (76%),
- Mental health tracking app (75%),
- Meditation or mindfulness apps (74%), and
- Online therapy or counselling platform (74%).

The use of Artificial Intelligence (AI) for mental wellness has brought about mixed feelings across Singapore residents, with HNWIs expressing the highest confidence in AI's ability to support them adequately (73% vs 46%). In general, concerns about AI hindering Singapore residents' usage of digital tools for mental wellness include:

- Concerns regarding data privacy and security (41%),

¹ The ninth wave of the AIA Live Better Study is an independent study that was conducted from 19 December 2025 to 6 January 2026 with a sample size of 1,000 representing Singapore's general population.



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- Risk of misinformation or inaccurate advice (39%), and
- Lack of empathy or human understanding (38%).

Consequently, approximately 1 in 2 (51%) sometimes feel stressed or anxious when using digital mental health tools, which tends to become counterintuitive to the purpose of the tools.

We can expect the following behaviours in the coming year:

- An increase in preference for in-person therapy or counselling (43% reported a stronger preference for in-person therapy or counselling)
- A strong interest in insurance products that offer access to digital mental health tools (51%), with a stronger demand amongst HNWI individuals (70%).

Financial Wellness: When tools complicate rather than clarify

The plethora of financial technology solutions has induced strain for Singapore residents' seeking financial wellness. While they continue to adopt such tools, more than half of the respondents (56%) feel overwhelmed by the number of financial tools available, and 54% struggle to keep track of multiple platforms and accounts.

This has led to a demand for integrated tools to manage finances across respondents (57%), a sentiment stronger amongst the Gen Zs (64%).

Yet, there is still a desire for expert reassurance with 3 in 10 (31%) indicating that a human adviser or agent support would boost their confidence in managing finances digitally.

HNWIs on the other hand, seem to have mastered the use of technological tools to manage their financial wellness:

- Nearly 3 in 4 (74%) reported improvements to their financial wellness (compared to the 53% average),
- They found these tools to be helpful when it comes to making informed decisions (79%), staying on track with financial goals (82%) and feeling in control of their money (81%).

Physical Wellness: The metric trap

Digital tools like Strava, Apple Watches and Fitbit are commonly used to track fitness progress, with approximately 7 in 10 (69%) feeling more in control of their physical health through them.

Yet, this data-driven motivation has led to stress for many, including HNWIs:

- Approximately half (53%) admit they focus more on numbers than on how they physically feel.
- 47% cite overstimulation from the constant data and notification from health tracking tools
- 45% feel pressured to constantly improve their health metrics
- 44% feel stressed or anxious when they don't meet their tracking goals
- 44% say tracking makes them worry about their health rather than feel healthier.

This highlights a need for more personalised physical health programs/initiatives, a sentiment echoed by 64% of Singapore residents and 82% of HNWIs.

Social Wellbeing: Digitally connected, emotionally disconnected

On a positive note, technology tools have shown the strongest positive impact in supporting social wellness.



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Majority of Singapore residents (70%) reported feeling more socially connected with the help of digital tools. However, the depth of these connections remains questionable, given that nearly half of respondents (46%) feel socially isolated even when digitally connected, a feeling particularly pronounced among Gen Zs (55%).

As Singapore residents move forward to better navigate their holistic wellness, this study has uncovered a critical need for more integrated, intuitive, and human-centric digital solutions to support that journey.

AIA's proprietary mobile superapp, AIA+, is an example of an award-winning innovation which reflects this commitment. A market-first in Singapore, AIA+ integrates health and wellbeing as well as financial services, providing comprehensive healthcare and wealth management for individual and corporate customers at their fingertips.

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About AIA

AIA Group Limited and its subsidiaries (collectively “AIA” or the “Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR², Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR³, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$345 billion as of 31 December 2025.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 44 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock codes “1299” for HKD counter and “81299” for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol “AAGIY”.

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² Hong Kong SAR refers to the Hong Kong Special Administrative Region.

³ Macau SAR refers to the Macau Special Administrative Region.