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The Intercultural Edge



人工智能时代的消费者行为

Consumer behaviour in the age of AI

What changes when the person serving us becomes a machine?

A recommendation may arrive faster, a refund may be processed more efficiently, and a shopping conversation may feel surprisingly personal. Yet the encounter also changes in less visible ways: how we interpret intentions, how much we trust advice, and whether we feel accountable for our own behaviour.

Welcome to Issue 3 of The Intercultural Edge, exploring artificial intelligence and consumer behaviour. At the International Research Hub on Intercultural Communication, Business and AI, we bring research into conversation with the practical decisions facing organisations working across cultures. This issue examines those decisions through the everyday experience of buying, selling and receiving service.

Together, these contributions invite us to look closely at the relationships being redesigned through automation. For business leaders, this means asking where AI supports informed choice, where it intensifies persuasion, and where human involvement remains essential. For researchers and educators, it means attending to cultural context and the differences between consumers.

We hope this issue encourages a more thoughtful approach to AI adoption, grounded in how people actually respond and in the quality of the encounters businesses create.



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当为我们提供服务的人变成机器，会发生什么变化?

商品推荐可能来得更快，退款处理可能更高效，购物对话甚至可能让人感到格外贴心。然而，这种互动也在悄然改变一些不易察觉的东西：我们如何判断对方的意图，愿意在多大程度上信任建议，以及是否觉得自己需要为行为负责。

欢迎阅读《The Intercultural Edge》第三期。本期聚焦人工智能与消费者行为。跨文化沟通、商业与人工智能国际研究中心致力于将学术研究与跨文化经营中的实际决策相连接。本期，我们从购物、销售与服务这些日常场景出发，探讨企业正在面对的新问题

本期文章共同邀请我们审视：自动化正在如何重塑企业与消费者之间的关系?对企业管理者而言，需要判断AI在何种情境下有助于消费者作出知情选择，何时会增强说服力，以及哪些环节仍离不开人的参与。对研究者和教育工作者而言，则需要认真理解文化情境与消费者之间的差异。

我们希望，本期能够推动更审慎的AI应用实践，让技术决策建立在人们的真实反应之上，并将企业与消费者的互动质量置于关注的中心。



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本期亮点 | Highlights of issue 3

4 **Editorial Lead Insight | Decoding the AI-Era: What Chinese Consumers Reveal**
主编洞见 | 解读人工智能时代：中国消费者透露了什么

8 **Case in Point (1) | The robot won't look at you: Anticipatory face loss in unethical consumer behavior toward artificial intelligence**
案例聚焦(一) | 机器人不会盯着你：人工智能面前消费者不道德行为的预期面子损失研究

10 **Opinion Piece | The Hidden Cost of Replacing the Human Face with a Robot**
观点见解 | 机器人取代人脸的隐性代价

14 **Case in Point (2) | Mechanisms of Artificial Intelligence Service Functionalities on Consumer Benefit and Online Impulse Purchasing Behavior**
案例聚焦 (二 | 人工智能服务功能对消费者福祉及线上冲动购买行为

16 **Data Spotlight | AI and consumption trend**
洞见数据 | 数字化领导力研究的全球演进

18 **Further Reading | 精选延读**
The Global Business Series, Tsinghua University (2026).
清华大学全球商业系列丛书

18 **Language and culture corner | 语言与文化角**
This corner explores how the rise of AI generates new words and shapes global language and cross-cultural business communication.
本栏目探讨人工智能兴起催生新词的出现，影响全球语言与跨文化商务交流的现象 。

Editorial Lead Insight:

Decoding the AI-Era: What Chinese Consumers Reveal

By Professor Maggie Wenjing Liu

The study of artificial intelligence and consumer behaviour has grown explosively since 2020, as machine learning and natural-language tools have spread, with the United States and China leading the way. Most of this work asks what AI can predict and personalise — anticipating purchases, tailoring recommendations, fine-tuning campaigns — and treats AI as a quiet engine of efficiency working in the background.

One long-running debate in this field asks whether consumers truly welcome AI or quietly resist it. Some studies find a stubborn "algorithm aversion," with people discounting machine advice and preferring humans for personal or high-stakes choices, while others document appreciation of AI, showing that consumers trust AI more for practical tasks. A related debate concerns whether giving AI some human-like qualities, such as warmth, personality, and speech styles, earns rapport or unsettles people. What makes these debates difficult is that the answers are rarely universal: they shift depending on the task, the person, and the culture.

Far less is known about a more pressing question: how consumers actually respond once AI steps into the foreground of their lives, recommending, chatting, and persuading. Cross-cultural evidence is especially scarce — and most needed in China, where AI commerce is more advanced than most places on earth. Over the past few years, my team has run a series of studies on Chinese consumers in the AI era, which, taken together, point to a simple but important idea: AI does not change how consumers shop and make decisions in one uniform way. Its effects depend on who the consumer is, what the AI is doing, and the moment in which they meet.

How a young generation shops with AI

To see the big picture, we ran the largest study of its kind on young Chinese consumers. Across 2024 and 2025, we surveyed more than 10,000 Chinese members of Generation Z — digital natives aged 18 to 28 — about how they use social media, communicate, make decisions, and buy. We then compared them with more than 2,000 Gen Z consumers in the United States and 2,000 in the United Kingdom.

The first thing that stands out is how deeply AI has settled into everyday shopping and consumption. When we asked which AI features help them most, Chinese Gen Z pointed to smart customer service (55.1%), AI price comparison (54.8%), and virtual try-on and AR preview (49.1%). These are not gimmicks added on top of shopping; they have become part of how a decision actually gets made. About 55% say they are happy to use AI service agents for information and recommendations, mainly because they are fast and convenient.

The second thing is that the path to purchase has changed shape. Young consumers' most important motivations are self-entertainment, social connection, and self-expression. The familiar funnel — notice a product, consider it, buy it — has dissolved into a web of cross-checking. A product is spotted on short-video apps like Douyin and Bilibili, double-checked against trusted KOLs who "dare to tell the truth," researched on Rednote, or discussed with AI agents before young Chinese consumers are willing to click "buy." These choices are driven by emotional values as much as by utilitarian needs. When young people pay premium prices for emotionally meaningful objects — small anchors against stress, or rewards they feel they have earned — they are following a wider pattern in our data: a shift away from buying for pure function toward what Chinese consumers call self-pleasing spending, buying to delight and invest in themselves rather than to impress others.

The third thing only becomes visible when we compare with young consumers in the US and UK. Gen Z in all three countries lives heavily in the age of AI interactions and social media, but underneath, they behave differently. Chinese Gen Z are noticeably more open to influencers — including virtual and AI personalities — and far more active in social commerce, both in buying through social platforms and in the after-sale habits of sharing, reviewing, and co-creating with brands. Their British and American peers are more guarded: quicker to spot the sales motive behind influencer content, less accepting of AI personalities, and more aware of how algorithms shape what they see. This is a warning against one-size-fits-all strategies, and a campaign that works in one market can fall flat in another.

When a tiny AI touch changes consumer trust

If the Gen Z study shows how widely AI now shapes shopping, my second project shows how a small design choice about AI can swing behaviour in a direction few would guess.

Take one of the most natural instincts a company can have: making an AI agent sound more human by adding little conversational fillers — the uh, um, and hmm of human speech. The general managerial guess is that these touches make AI feel warmer and more present, and many companies have rushed to add them. In a set of studies with Chinese consumers, we tested what they really do to consumer willingness to buy. The answer turned the assumption on its head.

In a large field experiment of about 5,000 AI voice calls to consumers, adding fillers cut response rates from 6.5% to 3.5% and nearly wiped out genuine interest, which dropped from 2.1% to almost nothing. More experiments — across different products, and both voice and text — found the same thing: conversational fillers consistently made people feel less trust in the AI and less likely to buy. The reason is a quiet shift in how people read the situation. We expect AI to be neutral and machine-like, so when an agent pauses to say "hmm," consumers sense that this human-like speaking style was engineered on purpose — and start to wonder what it is really after. The same fillers did no harm at all when a human was speaking, and the effect is attenuated when the AI represented a non-profit, which hence brings more inherent trust to consumers. In short, what changed consumer decisions was not unease about AI itself, but what they guessed about its motives.

What this means

Put side by side, these two projects tell a more interesting story than the usual headlines about AI's unstoppable rise. AI now runs through the whole customer journey, especially for the young — but its effect on consumers is never automatic. It depends on the individual meeting it, the culture around it, and the job it is asked to do.

For business leaders. Design AI for the task in front of it, not for novelty. An AI that tries its best to mimic humans can backfire when people have doubts about its trustworthiness. Don't assume a winning playbook can work in all countries: the ease with which Chinese Gen Z embrace AI and virtual influencers sits alongside careful cross-checking, and it does not copy neatly onto Western markets. Above all, treat consumers as active interpreters who constantly read AI for intent — meeting them where AI genuinely helps, and stepping back to human confirmation where it does not.

For policy makers. The filler study is a reminder that people care a great deal about why an AI is talking to them. Clear rules requiring AI to identify itself in commercial settings would serve consumers and honest businesses alike. Influencer-disclosure and algorithm-transparency standards should be matched to how sophisticated local consumers already are. And for Chinese consumers, they are very sophisticated. Because young consumers increasingly buy based on emotional values, their protection — from AI manipulation and from impulse-driven harm — deserves particular attention.

AI has not made the consumer easier to understand. It has made the consumer more interesting — and the organizations that pay attention to how people actually respond, situation by situation, will hold the real edge.



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主编洞见：
解读人工智能时代：中国消费者透露了什么

刘文静教授

自2020年以来，随着机器学习和自然语言工具的普及，人工智能与消费者行为的研究呈现出爆发式增长，其中美国和中国处于领先地位。该领域的大多数研究都聚焦于人工智能的预测与个性化能力，例如预测购买行为、量身定制推荐方案、精准优化营销活动，并将人工智能视为在后台默默运行的高效引擎。

该研究领域一个长期的争论在于：消费者究竟是真正欢迎人工智能，还是在暗中抵制它。部分研究发现存在一种固执的“算法嫌恶”现象，即人们在面对个性化或高风险的选择时，往往会贬低机器的建议而更倾向于选择人类；而另一些研究则证实了人们对人工智能的赞赏，表明消费者在处理实际任务时更加信任人工智能。另一个相关的争论在于，赋予人工智能某些拟人化的特质（如热情、个性和言语风格）究竟是能赢得消费者的好感，还是会让人感到不安。这些争论之所以难以定论，是因为其答案鲜有普适性：它们会因任务、个体以及文化的不同而发生改变。

而另一个更为紧迫的问题，人们目前的了解还少之又少：即当人工智能走向生活前台，开始进行推荐、聊天和说服时，消费者究竟会做出何种反应。跨文化证据尤其匮乏——而在中国，这种证据最为迫切，因为中国的AI电商比世界上绝大多数地方都要发达。在过去几年中，我的团队针对AI时代的中国消费者进行了一系列研究，这些研究共同指向一个看似简单但重要的观点：人工智能并不会以单一、固定的方式改变消费者的购物和决策模式。其效果取决于消费者是谁、人工智能在做什么，以及两者相遇的特定时刻。

年轻一代如何利用人工智能购物

为了全面了解这一现象，我们针对中国年轻消费者开展了同类研究中规模最大的一项调查。在2024年至2025年期间，我们对1万多名18至28岁的中国Z世代“数字原住民”进行了问卷调查，内容涵盖他们如何使用社交媒体交流、决策以及购物。随后，我们将他们与美国和英国各2000多名Z世代消费者行为进行了对比。

最引人注目的一点是，人工智能已经深度融入日常购物和消费之中。当被问及哪些AI功能对他们帮助最大时，中国Z世代指出的是智能客服（55.1%）、AI比价（54.8%）以及虚拟试穿和AR预览（49.1%）。AI的使用并非购物过程中的附加噱头，而是已经成为实际决策过程的一部分。约55%的受访者表示，他们乐于使用AI服务助手来获取信息和推荐，主要原因在于其快速便捷。

其次，消费者的购买路径已经发生了变化。年轻消费者的主要动机是自我娱乐、社交互动和自我表达。大众所熟知的传统“营销漏斗”——发现产品、考虑购买、下单——已经演变为一张相互交叉的比对表格。中国年轻消费者通常会在抖音、哔哩哔哩等短视频平台发现产品，通过“敢于说真话”的可信KOL（关键意见领袖）进行二次验证，在小红书（Rednote）上进行搜索，或与AI客服进行讨论，之后才愿意进行购买。值得注意的是，这些选择同时受到实用需求和情感价值的驱动。年轻人愿意为那些具有情感意义的商品支付溢价，例如以此作为抗压的微型精神锚点，或是奖励自己理应获得的犒劳。这正契合了我们数据中更广泛的趋势：从纯粹的功能性消费，转向中国消费者所称的“悦己消费”，即为了取悦和投资自己而消费，而非为打动他人去买单。

第三点只有在与美国和英国的年轻消费者进行对比时才会显现出来。虽然这三个国家的Z世代消费者都深处人工智能互动和社交媒体的时代，但其底层的行为方式却大相径庭。中国Z世代对网红（包括虚拟偶像和AI虚拟人）的接受度明显更高，在社交电商方面也更为活跃。这不仅体现在通过社交平台进行购买，还体现在售后分享、评价以及与品牌共同创作的习惯上。相比之下，英国和美国的同龄人则更为谨慎：他们更容易识破网红内容背后的销售动机，对AI虚拟人物的接受度较低，也更清楚算法如何重塑他们所看到的内容。这警示我们，切勿采取“一刀切”的策略，因为在某个市场行之有效的营销活动，在另一个市场可能完全失效。

当人工智能的微细设计干预消费者信任

如果说针对Z世代的研究揭示了人工智能在宏观层面上对购物模式的广泛重塑，那么我的第二个研究项目则表明，关于人工智能系统的微小设计抉择，能够如何将消费者的行为引向极少有人能预料到的方向。

以企业最自然的一种本能为例：通过添加人类对话中常见的“呃……”和“嗯……”等口语填充词，让AI助手听起来更像真人。管理层普遍认为，这些细节能让AI显得更亲切、更具临场感，因此许多企业纷纷争相采用。在一系列针对中国消费者的研究中，我们测试了这些细节对消费者购买意愿的实际影响，结果却彻底颠覆了这一假设。

在一项针对消费者进行的大规模实地实验中，研究人员向约5,000名消费者拨打了AI语音电话，引入口语填充词导致消费者的响应率从6.5%骤降至3.5%，并且几乎完全扼杀了其真实购买意愿（从2.1%跌至近乎为零）。此后，跨越不同产品品类以及涵盖语音和文本模态的多项拓展实验均证实了相同的结论：口语填充词会显著降低用户对人工智能系统的信任度，并削弱其购买倾向。这一效应背后的核心机制在于消费者对情境认知的隐性转变：消费者对人工智能的基准期望是保持中立与机器属性；因此，当智能体在对话中停顿并发出“嗯”的语气词时，消费者会敏锐地觉察到这种拟人化的言语风格属于刻意进行的归因工程设计，进而引发对AI系统真实意图的防御性猜疑。作为对比，当相同填充词由人类播报时，并未产生任何负面效应。此外，当人工智能体代表非营利组织（该身份本身能为消费者带来更高的内生信任）时，这一负面效应得到了显著稀释（attenuated）。简而言之，驱动消费者决策转变的核心变量并非对人工智能技术本身的焦虑，而是对其背后操纵动机的心理推断。

研究启示与管理学意义

综合而言，和以往宣扬“人工智能势不可挡”的常规观点相比，这两个研究项目共同构建了一个更具深度与启发性的学术叙事。在当前阶段，人工智能已然贯穿了客户旅程的全部阶段（customer journey），在年轻群体中尤为显著——然而，它对消费者产生的效应绝非自发固有的，而是高度取决于人工智能本身的特点、以及与之交互的个体特征、所处的文化情境以及系统被赋予的具体任务属性。

对企业管理者的启示：企业在设计人工智能系统时，应聚焦任务驱动而非猎奇导向。当用户对系统的可信度产生怀疑时，竭力模仿人类的人工智能反而可能适得其反。此外，不要认为一套成功的策略在所有国家都适用：中国Z世代在轻松接受AI和虚拟网红的同时，也会进行谨慎的交叉核查，这种模式无法直接复制到西方市场。最重要的是，要将消费者视为积极的解读者，他们会不断解读AI的意图：在AI真正能提供帮助的地方满足他们的需求，而在无法提供帮助的地方则退后一步，交由人类进行确认。

对政策制定者而言：这项填充词研究警示我们，人们极其在意人工智能与其交谈的初衷。出台明确的法规，要求AI在商业场景中表明身份，既能保障消费者的利益，也能使合规经营的企业受益。此外，网红营销披露标准和算法透明度标准的设定，应当与当地消费者的成熟度相匹配。就中国消费者而言，他们的成熟度已经非常高。由于年轻消费者越来越倾向于为“情绪价值”买单，如何保护他们免受AI操控以及冲动消费带来的损害，尤为值得关注。

人工智能（AI）并没有让消费者变得更容易被理解，而是让消费者变得更有趣了。那些能够因地制宜、时刻关注人们真实反应的企业，才将拥有真正的竞争优势。



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Case in Point (1):

The robot won't look at you: Anticipatory face loss in unethical consumer behavior toward artificial intelligence

Research summery

As firms increasingly deploy artificial intelligence (AI) interfaces, managing customer misbehavior has emerged as a critical challenge affecting operational sustainability. Traditional marketing research suggests that consumers exhibit a higher propensity for opportunistic conduct toward technological agents due to a perceived lack of emotional experience or affective empathy within the machine. Addressing this theoretical paradigm, this study shifts the analytical focus toward a social-cognitive framework. Across six empirical studies—utilizing multi-methodological approaches including field-based and scenario experiments—the authors examine the psychological dynamics governing consumer ethics in diverse commercial contexts such as service returns, retail checkout, and insurance claims processing.

Key Findings

The structural equation modeling and parallel mediation analyses within the research reveal that heightened unethical consumer intentions toward AI are primarily driven by a distinct cognitive mechanism: reduced anticipatory face loss. Because consumers ascribe lower psychological "agency"—the capacity to think, plan, and execute independent social judgments—to automated systems, they perceive a structural absence of social monitoring. This evaluation deficit minimizes the perceived threat to their social reputation, honor, and public image, thereby significantly eroding internal moral restraints. Crucially, when evaluated simultaneously, the deterrent effect of this cognitive face-loss expectation statistically dominates intrinsic affective pathways like anticipatory guilt.

To attenuate this moral hazard, the authors identify two robust boundary conditions grounded in cognitive anthropomorphism that successfully restore social-evaluative pressure:

Competence Stereotypes: Activating high-competence cues through authoritative, precise, and highly efficient communication architectures frames the AI agent as an expert evaluator capable of enforcing strict rules. This unique intervention effectively elevates the consumer's face concerns and dampens fraudulent intentions.

Eye Gaze Cues: Incorporating dynamic, biometric gaze-tracking cues or virtual eyes establishes a powerful environmental anchor of being monitored. This interactive interface adjustment successfully reinstates anticipatory face loss, compressing opportunistic misbehavior rates back to the baseline levels observed under direct human surveillance.

Business Implications

For modern enterprises integrating conversational systems or robotic agents into customer-facing operations, these academic insights offer actionable strategic parameters for digital platform design. Corporate capital expenditure should be strategically redirected away from making automated agents appear overly warm, friendly, or empathetic. Instead, software developers and user-experience designers must prioritize interface characteristics that project social evaluative authority and strict systemic competence. Implementing specialized linguistic modules that convey professional capability and integrating low-cost sensory anchors like dynamic gaze simulation can systematically insulate digital service ecosystems from rule exploitation, policy abuse, and fraudulent financial claims. Ultimately, this design-centric approach mitigatesoperational losses and maintains institutional brand integrity without incurring the prohibitive overhead costs associated with manual human monitoring.

Reference: Jiaming Liang, Yimin Zhu& Jifei Wu(2026). The Robot Won't Look at You: Anticipatory Face Loss in Unethical Consumer Behavior Toward Artificial Intelligence, Journal of Business Research. https://doi.org/10.1016/j.jbusres.2026.116271



案例聚焦(一):

机器人不会盯着你:人工智能面前消费者不道德行为的预期面子损失研究

研究概述

随着现代企业在服务一线日益普及人工智能(AI)界面,如何管理客户不道德行为已成为影响数字化运营可持续性的关键战略挑战。传统营销学文献认为,由于消费者感知到机器缺乏情感体验或同理心,因而更容易对技术代理表现出机会主义行为。针对这一固有的理论范式,本研究将分析视角转向了社会认知框架。通过包含一项实物激励实地实验和五项情境实验在内的六项严谨实证研究,作者系统探讨了在服务退货、零售结账和保险理赔等多元商业情境下,规范消费者道德的心理动力学机制。

核心发现

研究中的结构方程模型与平行中介分析表明,消费者对AI表现出更高不道德意图的核心驱动力在于一个认知机制:预期面子损失的减少。由于消费者赋予自动化系统的"主体性"(即独立思考、规划和做出社会评判的能力)较低,他们往往感知不到结构性的社会监督。这种评估缺失最大程度地降低了其社会声誉、荣誉和公众形象受损的威胁,进而显著削弱了内部道德约束。至关重要的是,在多变量平行评估中,这种认知层面对"丢面子"预期的威慑效果,在统计学上显著优于预期内疚感等内在情感路径。

为了缓解这种道德风险,作者基于认知拟人化理论确定了两个能成功恢复社会评估压力的边界条件:

能力刻板印象:通过权威、精准且高效的沟通架构激活"高能力"线索,将AI代理塑造为具备规则执行力的专家评估者,从而有效提升消费者的面子顾虑并遏制欺诈意图。

眼神注视线索:引入动态生物特征眼神追踪或虚拟双眼,能够营造出"被监视"的强大环境锚点。这种交互界面的优化能有效恢复预期面子损失,将失范行为发生率降至人类直接监管的基准水平。

商业启示

对于将对话式客服系统或机器人代理整合到前线服务交付中的现代企业而言,这些学术发现为数字平台设计提供了极具操作性的战略参数。企业的资本支出应从一味追求AI的过度热情、友好或情感化表达中转移出来。相反,系统开发者与用户体验设计师必须优先考虑能够彰显社会评估权威与严谨专业能力的界面特征。通过部署传递系统性专业效能的语言模块,并嵌入动态眼神模拟等低成本感知锚点,企业能够系统性地保护数字服务生态免受规则滥用、政策漏洞套利和欺诈性理赔的侵害。这种以设计为中心的方法既能遏制经济损失,又能维护品牌诚信,且无需承担人工监管的高昂成本。

Reference: Jiaming Liang, Yimin Zhu& Jifei Wu(2026). The Robot Won't Look at You: Anticipatory Face Loss in Unethical Consumer Behavior Toward Artificial Intelligence, Journal of Business Research. https://doi.org/10.1016/j.jbusres.2026.116271

> [A robot] may be efficient, polite and consistent, but it does not carry the same social weight.



Opinion piece:

The Hidden Cost of Replacing the Human Face with a Robot

Dr Catherine Hua Xiang

As you've read in the **Case in Point**, the striking lesson from the research is not simply that consumers may behave worse toward AI. It is that the removal of a human service agent can remove a powerful social restraint. Across the studies, consumers were more likely to exploit rules, conceal mistakes or behave dishonestly toward AI agents because they anticipated less **face loss** than they would in front of a human being.

This finding should make executives pause. The business case for service robots, chatbots and automated kiosks often begins with visible savings: fewer staff, faster service, longer operating hours and standardised delivery. But the hidden cost may sit elsewhere. When firms remove the human from the transaction, they may also remove the social witness who makes customers feel seen, judged and morally accountable.

In China, this matters profoundly.

"Face" is not just embarrassment. It is social standing, dignity and moral reputation. *Mianzi* concerns status and public recognition; *lian* concerns the moral face of being regarded as decent, trustworthy and socially acceptable. In Chinese business culture, where relationships, reputation and indirect social judgement shape behaviour, face operates as an informal control system. People often do the right thing not because a rule is printed on a sign, but because another person's presence makes misconduct socially costly.

A human cashier, receptionist, claims officer or customer-service worker does more than process a transaction. They represent the company as a social actor. Their presence turns a return, refund, checkout or complaint into a relational moment. The customer is not just interacting with a system; they are interacting with someone who can form an impression of them. That impression matters.

A robot changes the psychology of the encounter. It may be efficient, polite and consistent, but it does not carry the same social weight. It cannot "give face" in the same way a person can. More importantly, it may not be perceived as capable of making a meaningful social judgement. This is where unexpected business loss begins.

The loss may not appear immediately in the automation budget. It may appear as higher refund abuse, inflated claims, unscanned items, exaggerated complaints, misuse of discounts, opportunistic warranty claims or customers taking advantage of system errors. Each incident may look small. At scale, it becomes leakage. Companies may celebrate labour savings while quietly losing margin through weakened social accountability.

This is the central warning for businesses operating in China: automation is not culturally neutral. A service robot does not merely replace a task. It alters the moral atmosphere of the transaction.

The answer is not to reject AI. That would be commercially unrealistic. The answer is to understand which parts of service can be automated safely, and which still require a human face. Routine information, queue management and simple guidance may be suitable for automation. But moments involving discretion, honesty, exceptions, refunds, identity, compensation and claims deserve more careful design.

Businesses should begin by mapping their "face-sensitive" touchpoints. These are moments where the customer can choose whether to disclose an error, obey a policy or exploit ambiguity. In those moments, full automation may not be a cost saving. It may be an invitation to ethical drift.

Hybrid service models will often be stronger than fully automated ones. A robot can handle the first step, but a human should be visible or available when the transaction involves trust. Even a light human presence can reintroduce relational accountability. The point is not surveillance. It is social recognition.

Language also matters. In China, businesses should avoid systems that accuse customers bluntly. A face-aware design allows correction without humiliation. "It looks like one item may not have scanned; let us check it together" is better than "You failed to pay." The first protects the customer's dignity while still protecting the company. The second may trigger defensiveness, complaint or confrontation.

Managers should also stop measuring automation only through labour cost reduction. The real calculation should include ethical leakage: changes in claims, returns, refunds, checkout discrepancies, complaints and compensation requests after automation. If these rise, the robot may be cheaper only on paper.

Policy makers and business educators should take the same lesson seriously. AI adoption is often discussed as a productivity issue, but it is also a social governance issue. When machines replace people in public transactions, they reshape the informal norms that regulate behaviour. In a society where face remains deeply connected to trust, order and relationship, that shift deserves more attention.

The future of service in China will not belong simply to firms that automate the fastest. It will belong to firms that know where the human face still creates economic value.

The robot may not look at the customer. But the customer notices that no one is looking.



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观点见解：

机器人取代人脸的隐性代价

项骅博士

正如你在“案例分析”中所读到的那样，这项研究给我们的突出启示不仅仅在于消费者会用较差的态度对待人工智能，更在于移除真人服务人员会消除强有力的社会约束力。在各项研究中，消费者更有可能对AI服务员利用规则漏洞、掩盖错误或表现得不诚实，因为他们觉得这样做不会像在真人面前那样丢面子。

这一发现应当让高管们停下来思考。引入服务机器人、聊天机器人和自助服务终端的商业逻辑，往往始于显而易见的成本节约：员工更少、服务更快、营业时间更长以及标准化交付。然而，隐性代价可能隐藏在别处。当企业将真人从交易中移除时，他们可能也一同移除了“社会见证人”——正是这种见证人的存在，才让客户感到自己被关注、被评价，并产生道德上的责任感。

在中国，这一点影响深远。

“面子”不仅仅关乎尴尬，它更是社会地位、尊严和道德名誉的体现。“面子”关系到身份地位与公众认可；而“脸”则关乎道德层面的脸面，即被视为体面、值得信赖且为社会所接受。在中国商业文化中，人际关系、名誉和间接的社会评价塑造着人们的行为，面子发挥着一种非正式控制系统的作用。人们往往做出正确的举动，并不是因为告示牌上写着某条规则，而是因为他人的在场让不当行为付出了高昂的社会代价。

真人的收银员、前台、理赔员或客服人员，其作用远不止处理一笔交易。他们作为社会行动者代表着公司。他们的在场，将退货、退款、结账或投诉转化为了一个建立人际关系的时刻。顾客不仅是在与一个系统互动，他们更是在与一个能够对他们产生印象的人互动。而那种印象，至关重要。

机器人改变了这种交锋的心理状态。它或许高效、礼貌且始终如一，但它无法承载同等的社会分量。它无法像真人那样“给面子”。更重要的是，人们或许认为它没有能力做出有意义的社会评价。而这，正是意料之外的商业损失的开端。

这种损失可能不会立刻体现在自动化预算中。它可能会表现为更高的退款滥用、虚高的索赔、漏扫的商品、夸大的投诉、折扣的滥用、投机性的保修索赔，或是客户钻系统错误的空子。每一桩事件看似微不足道。但规模一旦扩大，就会演变成利润流失。企业可能在为节省了人工成本而庆祝，却在因社会责任感被削弱而悄悄丧失利润率。

这是给在中国运营的企业敲响的核心警钟：自动化在文化上并不是中立的。服务机器人并不仅仅是替代了一项任务。它改变了交易的道德氛围。

应对之策并非拒绝人工智能，因为那在商业上是不切实际的。真正的解决之道，在于分清哪些服务环节可以安全地实现自动化，以及哪些环节仍然需要真人的面孔。常规信息查询、排队管理和简单的引导可能适合自动化。但那些涉及自由裁量权、诚实度、例外情况、退款、身份核验、补偿和理赔的关头，则需要更谨慎的设计。

企业应当首先梳理出其“面子敏感型”的接触点。在这些时刻，客户可以选择是否坦白错误、遵守规定还是钻模糊地带的空子。在这些关键节点上，完全的自动化可能无法节约成本，反而会变成一种对道德滑坡的变相邀请。

混合服务模式往往比完全自动化的模式更具优势。机器人可以处理第一步，但当交易涉及信任时，真人应当出面或随时待命。哪怕是微弱的真人存在感，也能重新引入关系型问责制。其核心目的不在于监视，而在于给予社会认可。

语言的运用也至关重要。在中国，企业应当避免使用生硬指责客户的系统。一种“兼顾面子”的设计可以在不让客户感到羞辱的前提下纠正问题。“似乎有一件商品没有扫上，让我们一起核对一下”要远比“你未付款”好得多。前者在保护公司利益的同时维护了客户的尊严；而后者则可能激起防卫心理、引发投诉或导致冲突。

管理层也应停止仅通过减少人工成本来衡量自动化的效果。真正的效益计算应当将“道德流失”纳入其中：即自动化之后索赔、退货、退款、结账误差、投诉以及赔偿请求的变化。如果这些指标上升，那么机器人工可能只是在账面上显得更便宜。

政策制定者和商业教育者也应当认真吸取这一教训。人们往往从生产力的角度来讨论人工智能的采用，但这同样是一个社会治理问题。当机器在公共交易中取代人类时，它们也在重塑规范行为的非正式准则。在一个“面子”仍与信任、秩序和人际关系深度挂钩的社会中，这种转变值得引起更多关注。

中国服务业的未来不在于那些自动化速度最快的企业，而是属于那些深知在何处真人面孔依然能创造经济价值的企业。

机器人或许不会看着顾客。但顾客也知道根本没有人在盯着自己。



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Case in Point (2)

Mechanisms of Artificial Intelligence Service Functionalities on Consumer Benefit and Online Impulse Purchasing Behavior

Summary of the Research

Within the dynamically evolving landscape of digital retail, generative artificial intelligence (AI) shopping chatbots—underpinned by the hybrid integration of Large Language Models (LLMs) and Retrieval-Augmented Generation (RAG)—have emerged as core media reshaping technology-infused service encounters. Grounded in value co-creation theory derived from service-dominant logic, this study introduces the Orientation-Stimulus-Orientation-Response (O-S-O-R) framework as a sequential analytical model. It systematically investigates the micro-mechanisms through which three core AI functionalities—perceived contingency, emotional attachment, and perceived individuation—drive consumer benefit and online impulse shopping within localized e-commerce environments. The conceptual model positions consumers' subjective cognitive-affective perceptions of AI functionalities as pre-orientation variables. Chatbots' dual communication dimensions (responsive communication and conversational communication) act as conversational stimuli, while the holistic appraisal of consumer benefit serves as the post-orientation psychological state, culminating in the behavioral response of unplanned and spontaneous online impulse shopping.

Key Findings

Multi-Dimensional Drivers of Responsive Communication: Perceived contingency, emotional attachment, and perceived individuation all demonstrate significant positive associations with responsive communication. This validates that contextual relevance, emotional resonance, and customization effectively enhance technical adaptability and feedback efficiency in human-AI exchanges.

The Negative Spillover of Rigid Contingency on Conversational Flow: While emotional attachment and perceived individuation exert robust predictive power on conversational communication, perceived contingency shows no significant association with it. This implies that in the hybrid model, overemphasizing logical contingency prompts the RAG system to deliver redundant rule interpretations. This mechanical over-explanation suppresses the LLM's generative capability, escalating the user's sense of algorithm monitoring and reducing interaction fluidness.

The Transmission Path to Spontaneous Consumption: Both responsive and conversational communication dimensions are positively linked to consumer benefit. This subjective value judgment, based on benefit-cost trade-offs during human-AI interaction, acts as a profound psychological mediator that directly precipitates online impulse shopping. Theoretically, this study expands value co-creation theory to non-human service encounters by conceptualizing socially interactive AI agents as autonomous resource integrators.

Implication for Business

Calibrate Technical Precision with Social Intelligence: Organizations deploying shopping chatbots must strategically calibrate the interplay between LLM flexibility and RAG constraints. AI configurations should avoid excessive technical rigidity that induces mechanical explanations, thereby retaining conversational space and a natural humanesque flow to alleviate algorithm aversion.

Infuse Affective Persona and Sentiment Recognition: Developers should embed sentiment recognition and a consistent, amicable digital persona into chatbot algorithms. Cultivating deep emotional attachment converts functional, rigid service encounters into engaging and empathetic conversational experiences.

Deploy Real-Time Triggers via Critical Touchpoints: Because consumer benefit heavily influences impulse buying, retailers should leverage real-time dialogic insights to uncover immediate, hedonic user desires. Deploying well-timed personalized prompts and exclusive incentives at critical service touchpoints can override lengthy rational deliberations and efficiently trigger unplanned conversions.

Reference: Hua Pang, Yi Wang, Mohan Sun &Rui Wang(2026). How Artificial Intelligence Functionalities Boost Consumer Benefit and Impulse Shopping? The Significant Role of Responsive Communication and Conversational Communication. Computers in Human Behavior. https://doi.org/10.1016/j.chb.2026.108999



案例聚焦（二）：

人工智能服务功能对消费者福祉及线上冲动购买行为的影响机理研究

一、研究概述

在数字零售生态的动态演进中，基于大语言模型（LLM）与检索增强生成（RAG）技术融合的生成式人工智能（AI）购物机器人已成为重塑技术驱动型服务接触的核心媒介。本研究立足于服务主导逻辑下的价值共创理论，并引入“倾向—刺激—倾向—反应”（O-S-O-R）作为纵向行为传导的理论框架。研究系统探讨了中国本土化电商情境下，AI聊天机器人的三项核心功能（感知权变性、情感依恋、感知个体化）如何驱动消费者利益以及线上冲动购物行为的微观机制。该概念模型将消费者对AI功能特性的主观认知作为前置变量；将机器人的双维沟通表现（响应式沟通与对话式沟通）作为交互刺激；以消费者的综合利益感知作为中介心理状态，最终落脚于自发性、未计划的线上冲动购买行为。

二、核心发现

响应式沟通的多维驱动：感知权变性（上下文相关性）、情感依恋（共情能力）和感知个体化（定制化定制）均与响应式沟通呈现显著的正向关联，证实高情境相关性、情感共鸣和定制化策略能够有效提升人机交换中的技术适配度与反馈效率。

权变性在对话自然度中的负向溢出：情感依恋与感知个体化对对话式沟通具有强劲的预测力。相反，感知权变性与对话式沟通之间并未表现出显著联系。这表明在LLM-RAG混合架构中，过度追求上下文逻辑严密性易导致RAG系统输出冗长的规则解读，这种机械化的过度解释压制了LLM原有的生成能力，从而强化了用户的“算法监控感”并降低了对话的流畅度。

非理性消费行为的传导黑箱：响应式与对话式双维沟通路径均正向作用于消费者利益。这种基于互动成本与效益权衡的综合主观价值判断，充当了极其核心的心理中介，直接催化了线上冲动购买行为。在理论层面上，本研究通过将具备社会化属性的智能媒介视为独立的资源集成者，成功将价值共创理论拓展至非人类服务接触领域。

三、商业启示

协同技术精准度与社会化交互：部署购物聊天机器人的企业必须策略性地平衡LLM的灵活性与RAG的精准性。AI算法配置应避免引发机械化解释的过度技术刚性，从而为系统保留必要的对话空间与类人化的自然流，缓解用户被过度监控的焦虑。

柔性化人设塑造与情绪识别管理：开发人员应在机器人算法中嵌入情绪识别能力和始终如一的友好数字人格，以培育深层的情感依恋，将功能性的服务接触转化为高契合度的对话体验。

基于全链路利益感知的实时营销嵌入：鉴于消费者利益对冲动购买具有强大的驱动作用，零售商应充分利用对话中捕捉到的即时洞察来挖掘消费者的潜在消费渴望。在服务接触的关键节点精准推送限时专属激励或个性化提示，能够有效缩短消费者的理性决策耗时，从而高效触发非计划性的购买转化。

Reference: Hua Pang, Yi Wang, Mohan Sun &Rui Wang(2026). How Artificial Intelligence Functionalities Boost Consumer Benefit and Impulse Shopping? The Significant Role of Responsive Communication and Conversational Communication. Computers in Human Behavior. https://doi.org/10.1016/j.chb.2026.108999



Data Spotlight: AI and consumption trend

洞见数据：数字化领导力研究的全球演进

Consumer GenAI adoption has surged dramatically, jumping from 45% to 73% globally between early 2024 and 2026. While millennials lead this expansion, a fascinating shift is occurring across all generations as users find highly imaginative ways to co-pilot their lives.

Beyond initial product discovery (41%) and pre-purchase search (61%), consumers now leverage AI for deeply complex decisions. Around 27% simulate future versions of themselves to prevent impulse buying, as seen with a U.S. millennial weighing long-term product utility.

Others, like a Singapore Gen Z traveler, build advanced prompt sequences to craft hyper-local, non-touristy travel itineraries.

Strikingly, this behavior extends to high-stakes domains: 13% of consumers share personal medical data for tailored health advice. This includes U.S. Boomers uploading complex diagnostic media like X-rays to proactively prepare for consultations.

Ultimately, consumers across all ages have evolved from casual AI curious searchers into proactive, highly prepared agent-ready power users.

2024至2026年间，全球生成式人工智能（GenAI）的消费者使用率从45%暴增至73%。在千禧一代的领跑下，各年龄段人群正在以超乎想象的方式将AI融入生活决策，他们对AI代理（Agents）的到来已做好了充分准备。

核心消费行为正在发生以下深刻变革：

重塑购物决策：61%的人将其用于前期搜索。41%的人借此发现能解决痛点的新产品。更有27%的消费者通过AI模拟“未来的自己”进行“假设”推演。例如，美国千禧一代利用AI评估长远实用性，以此保持理性、克制冲动消费。

深度定制体验：新加坡Z世代通过在Gemini中设置特定提示词序列，成功绕开传统商业景点，挖掘出更地道的本土旅行路线。

涉足医疗健康：这一信任趋势正跨越到高风险领域。高达13%的消费者会向AI提供个人医疗信息以获取定制建议。例如，美国婴儿潮一代通过向AI上传X光片结果来提前解读病情，以便为当天晚些时候与医生的电话沟通做足功课。

总而言之，GenAI已经从一个简单的搜索工具，演变为消费者在对抗冲动、规划生活及管理健康时不可或缺的智能沙盒。

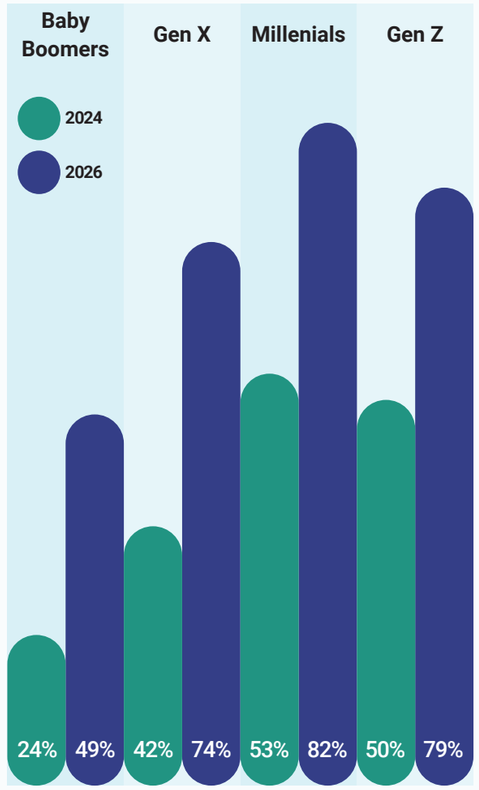
Data from prophet.com/2026/04/the-2026-ai-powered-consumer-report

Consumers Are Using GenAI in Ways That Were Previously Unimaginable. And They Are More Than Ready for Agents.

Consumer GenAI use jumped from 45% to 73% from early 2024 to 2026 and has grown in every market. But what's even more striking is the incredibly varied nature of how AI is being used. Before they shop, people are searching for product recommendations, making pre-purchase search the top use case across all five markets, cited by 61% of consumers. When it comes to new product discovery, 41% of consumers use AI to discover products they didn't even know existed but have the potential to solve problems in their lives.

消费者正在以从前难以想象的方式使用生成式人工智能（GenAI）。并且，他们已经对人工智能助手（Agents）做好了充分的准备。

从 2024 年初到 2026 年，消费者对生成式人工智能（GenAI）的使用率从 45% 飙升至 73%，并在各个市场都实现了增长。更令人瞩目的是，人工智能的使用方式呈现出极其多样化的特征。购物前人们会寻找产品推荐，这使得“购买前搜索”成为所有五个市场中最核心的使用场景，有 61% 的消费者提及了这一用途。而在发现新产品方面，41% 的消费者利用人工智能去发掘那些他们甚至从未听说过、但却有可能解决他们生活难题的产品。



GenAI adoption surges across generations with millennials continuing to lead.

31% are using AI to build their own custom tools that meet their needs vs. access generic ones provided by brands.

"I've set up a specific prompt sequence in Gemini that helps me plan my trip itineraries and find more local spots instead of just the usual touristy malls."

–Gen Z, Singapore

27% are simulating future versions of themselves to predict the impact of their purchase decisions.

"I'll use Claude or ChatGPT to run through "what-if" scenarios when I'm weighing a big purchase. When I was debating a VR headset, I had AI help me weigh the long-term utility versus initial excitement. It helped me stay grounded and avoid impulse buys."

– Millennial, U.S.

13% providing personal medical information to get personalized health advice.

I recently used AI to upload my X-ray results and asked for an interpretation – it helped me prepare for when my physician gave me a call later that day."

– Boomer, U.S.

精选延读 | Further Reading

Book:
The Global Business Series
Tsinghua University (2026)

Published by LID Publishing (2026), this series explores modern commerce through works by Tsinghua scholars. It features *Critical Decisions* (Gao Hao & Victor Zheng), *Platform Governance* (Yong Wong & Ke Rong), *Think Big* (Han Liu), and *Wellbeing Marketing* (Fei Li). This collection provides a vital interdisciplinary framework for understanding organizational longevity, digital economies, institutional logic, and human-centric marketing. Blending empirical evidence with advanced theories, these volumes serve as academic guides that empower researchers and policymakers to decode regulatory complexities, establishing an indispensable intellectual foundation for navigating the global economy.



新书:
清华大学全球商业系列丛书

由英国 LID Publishing (2026年) 出版的清华大学全球商业系列丛书，汇集了清华学者的前沿成果。丛书包含《关键决策》(高皓、郑宏泰 著)、《平台治理》(汪勇、戎珂 著)、《大局思维》(刘晗 著) 和《福祉营销》(李飞 著) 四部著作。本系列构建了一个理解企业长青、数字经济、制度逻辑以及以人为本营销的跨学科框架。这些著作将实证经验与前沿理论深度融合，成为至关重要的学术指南，赋能研究者与决策者破解监管难题，为引领全球经济奠定了不可或缺的知识基石。

语言文化角 | Language and Culture Corner

The rapid rise of AI technologies is permanently transforming global consumer behavior and accelerating linguistic evolution. As technological innovation restructures daily market realities, novel concepts quickly emerge to redefine commercial standards. These neologisms enrich lexicons worldwide, reflecting how deep technological adaptation reshapes cross-cultural business communication and daily societal habits. let us look at the following five examples:

人工智能技术的迅速崛起正在永久性地改变全球消费行为，并加速了语言的演进。随着科技创新重塑日常消费行为，新颖的概念迅速涌现并重新定义了商业规范。这些词汇丰富了全球语料库，反映出深度的技术调适如何重新塑造跨文化商业交流与日常社会习惯。让我们来看看以下五个例子：

Chinese term	English term
"AI 直播 带货" (AI zhíbōdàihuò)	**"AI-powered live commerce / AI livestream shopping"**

中文解释：利用人工智能技术（如数字人主播、智能互动系统、自动脚本生成等）在直播间向观众推荐并销售商品的新型电商模式

Definition: A form of online live stream shopping where artificial intelligence digital hosts broadcast live to introduce and sell goods to internet users.

Lì: X ǔ duō diànshāng shāngjiā zài shēnyè shíduàn qǐyòng AI zhíbōdàihuò, bùjǐn jiàngdī le yùnyíng chéngběn, hái shíxiàn
例： 许多 电商 商家 在 深夜 时段 启用 AI 直播带货， 不仅 降低 了 运营 成本， 还 实现
le èrshísì xiǎoshí bù jiānduàn yíngyè。
了 二十四 小时 不 间断 营业。

Example: Many e-commerce merchants use AI-powered live-stream sales late at night, which not only cuts operating costs but also enables non-stop business operations around the clock.

“数字人” (shùzì rén)	“Digital human / Virtual avatar”

中文解释：利用计算机图形学、语音合成、深度学习等技术创造出来的高度逼真的AI虚拟助手或虚拟偶像，广泛应用于品牌的线上代言与互动。

Definition: A computer-generated representation of a human, often powered by artificial intelligence, capable of realistic appearance, expressions, and interaction in digital environments.

Lì: Zhèwèi kējìgǎn shízú de shùzìrén bùjǐn néng dāng xūnǐ zhǔbō, háinéng zài xiànshàng zhǎntīng lǐ dānrèn zhìnéng kèfù。
例： 这位 科技感 十足 的 数字人 不仅 能 当 虚拟 主播， 还能 在 线上 展厅 里 担任 智能 客服。

Example: This highly tech-savvy digital human can not only serve as a virtual anchor but also act as an intelligent customer service representative in the online exhibition hall.

“智慧 零售” (zhìhuì língshòu)	“Smart retail / Intelligent retail”

中文解释：传统线下门店运用物联网、大数据、人工智能等先进技术，通过AI客流分析、无人结账等技术进行数字化的全新零售模式。

Definition: The integration of advanced technologies—such as Artificial Intelligence (AI), Big Data, the Internet of Things (IoT), and automation—into the retail shopping experience to optimize operations and personalize customer interactions.

Lì: Zhèjiā wúrén chāoshì cǎiyòng le zhìhuì língshòu xìtǒng, gùkè shuāliǎn jìn diàn, ná le shāngpǐn jiù néng zǒu, xìtǒng huì
例： 这家 无人 超市 采用 了 智慧 零售 系统， 顾客 刷脸 进 店、拿 了 商品 就 能 走，系统 会
zìdòng kòukuǎn。
自动 扣款。

Example: This unmanned supermarket adopts a smart retail system; customers can enter the store via facial recognition, grab their items and leave, and the system will automatically deduct the payment.

“反向 定制” (fǎnxiàng dìngzhì)	“Consumer-to-Manufacturer / C2M”

Definition: A business model where customers' real-time demands and preferences are collected first, then manufacturers produce goods according to these user requirements.

中文解释：一种由消费者需求驱动生产的商业模式。商家通过大数据分析消费者的偏好和痛点，然后反向要求工厂精准研发和制造符合市场需求的商品。

Lì: Tōngguò fǎnxiàng dìngzhì, píngtái fāxiàn niánqīngrén gèng xǐhuān xiǎo róngliàng de zhìnéng diànfànbāo, yúshì liánhé
例： 通过 反向 定制， 平台 发现 年轻人 更 喜欢 小 容量 的 智能 电饭煲， 于是 联合
chǎngjiā tuīchū le zhèkuǎn bàokuǎn xīnpǐn。
厂家 推出 了 这款 爆款 新品。

Example: Through Consumer-to-Manufacturer (C2M), the platform discovered that young people prefer small-capacity smart rice cookers, so it partnered with manufacturers to launch this blockbuster new product.

“大模型 导购” (dàmóxíngdǎogòu)	“LLM Shopping Assistant/Large model shopping guide”

Definition: An intelligent shopping service powered by large-language-model AI. It answers buyers' questions, compares goods and gives purchasing suggestions for customers.

中文解释：基于大语言模型 (LLM) 驱动的智能购物助手。它能够理解复杂的自然语言，像人类导购一样根据消费者的个性化需求、使用场景或预算，精准推荐商品。

Lì: Zhèkuǎn App nèizhì de dàmóxíngdǎogòu fēicháng cōngmíng, dāng wǒ shuō: “xiǎnggù hǎibiān dùjià, bāngwǒ dā yītào
例： 这款 App 内置 的 大模型导购 非常 聪明， 当 我 说： “想去 海边 度假， 帮我 搭 一套
yīfu” shí, tā lìkè tiāochū le fángshàiyī, mòjìng hé shātānqún。
衣服” 时，它 立刻 挑出 了 防晒衣、 墨镜 和 沙滩裙。

Example: The large AI model shopping assistant built into this app is incredibly smart; when I said, "I want to go on a beach holiday, help me put together an outfit," it instantly picked out a sun protection shirt, sunglasses, and a beach dress.

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