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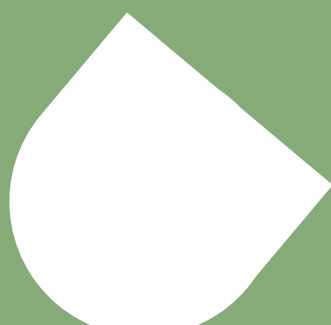
**BUSINESS**

MONEY • WORK • KNOW-HOW

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## NAVIGATING MONEY MATTERS WITH ADULT KIDS, INCLUDING CUTTING THE FINANCIAL CORD



### If bots sound too human, the customers get spooked

By TODD NELSON  
Special to the Star Tribune

When customers need help, they want to talk to other people. If they have to interact with machines instead — like chatbots powered by artificial intelligence — they don't want the machines to sound too human.

A joke from a human customer service agent, for example, signals cooperation and helpfulness.

But an AI agent with a sense of humor can come across

as uncooperative and even threatening to the person on the other end of the interaction, according to Marat Bakpayev, assistant marketing professor at the University of Minnesota-Duluth's Labovitz School of Business and Economics.

That's why, as ChatGPT-4 and other generative AI models increasingly mimic human language, Bakpayev advises brands and marketers to keep consumer-machine interactions simple and straightforward.

Bakpayev bases his recommendations on results from a large, multiyear research project on AI and language. He's working on it with Ann Krotnod, a marketing professor and linguist at the University of Massachusetts at Lowell.

"Essentially I am hoping to understand how we talk with objects because now we're living in a new world," Bakpayev said.

Companies are incorporating AI agents into their businesses at an accelerating rate,

See **AI** on D4 ►

Story by GITA SITARAMIAH  
Illustration by STEVE ZIMMERMAN  
Star Tribune staff

**M**ary Jo Katras talks responsible spending with her daughters so often, she elicits a familiar reaction. "My kids are always rolling their eyes at me and saying, 'Yes, Mom, we understand the difference between needs and wants,'" she said. The fact that "adulting" is now a verb reflects the quandary many parents face in whether to provide grown children with financial support or a push toward personal responsibility. Katras learned that balance on the job as a program leader for the University of Minnesota Extension Department of Family, Health and Wellbeing. She has discussed money with her daughters — ages 14 to 20 years old — from the time they were young to set expectations of financial independence early.

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