

AI Is Smart, but Can We Think Less?

Tina · Level 1, Introduction to Vocal Variety and Body Language · 1042nd meeting · 13 October 2026

OPENING: AI IN OUR DAILY LIVES

Good evening, fellow Toastmasters and distinguished guests!

Let me start with a question.

How many of you have used AI today?

Maybe you used AI to write an email, translate something, or answer a question.

I used AI to prepare a speech. I wrote a draft and asked AI to improve the grammar, word choice, and structure.

So if you don't like the speech, it is AI's fault.

Just kidding.

AI is changing our lives, and we are using it more and more.

But there is one problem.

AI always sounds so confident.

Even when it's wrong.

MY EXPERIENCE WITH YUANBAO

Let me share a personal experience.

One day, I needed to calculate several numbers from a picture.

I thought, "Why do it myself? Let AI help me!"

So I uploaded the picture to Yuanbao, a Chinese AI app, and asked it to calculate the total.

Within seconds, it gave me an answer.

Great! I thought I had saved some time.

But when I checked the numbers, I realized the answer was wrong.

I pointed out the mistake.

And Yuanbao immediately replied:

“I’m so sorry. You’re absolutely right! I missed some numbers”

But does an apology give me back my time?

Of course not!

I wanted AI to save me time, but instead, I spent even more time checking and correcting its mistakes.

Have you ever had a similar experience?

I’m sure many of us have.

AI can make mistakes. Sometimes, it even makes up information.

But even when the answer is wrong, it can still sound clear, logical, and confident.

And that makes it difficult for us to know when to trust AI.

But what happens when we trust AI without checking its answers?

THE DANGER OF COGNITIVE SURRENDER

Recently, I read an interesting research paper from the Wharton School at the University of Pennsylvania.

The paper was called Thinking Fast, Slow, and Artificial.

The researchers studied how AI influences human thinking and decision-making.

They conducted three experiments involving nearly 1,400 participants.

And the results were quite surprising.

In one experiment, when participants received correct AI advice, their accuracy increased by 25 percentage points.

When AI gave incorrect advice, participants’ accuracy dropped by 15 percentage points.

In other words, AI can improve our judgment when it's right, but it can also make our judgment worse when it's wrong.

About 80% of the participants adopted the wrong answer. Why does this happen?

Because we tend to trust AI, especially when its answers sound confident and logical.

Sometimes, instead of thinking for ourselves, we simply accept what AI tells us.

The researchers called this "AI surrender" or "cognitive surrender", which means giving up our own judgment and accepting AI's answers without carefully checking them.

The danger is not just that AI sometimes makes mistakes.

The bigger danger is that we may slowly lose the habit of thinking for ourselves.

CAN AI MAKE IMPORTANT DECISIONS FOR US?

Now, making a calculation mistake is one thing.

But what about making important decisions?

What if we ask AI whether to sell a stock, choose a medical treatment, or make a decision about our relationships?

Maybe you have read the fictional story written by Justin Sun.

The story was called My Girlfriend Jing Tian.

In the story, his girlfriend asked him for 50 million US dollars.

That's a lot of money!

So he turned to Claude and asked:

"Should I give her the money?"

Claude advised him not to give her the money.

And in the story, he decided not to give her the money.

The relationship eventually fell apart.

Of course, this was a fictional story.

But it raises an interesting question:

Should we let AI make important decisions for us?

Actually, I have asked AI for investment advice myself.

Once, I was wondering whether I should sell a stock.

So I asked 2 different AI apps the same question.

And guess what?

They gave me different answers!

One suggested selling, the other suggested holding.

Both of them gave me a long list of reasons that sounded logical.

So, which AI should I trust?

That's when I realized something.

AI can give us information and different perspectives.

But it doesn't know our lives as well as we do.

It doesn't fully understand our financial situation, our investment goals, and our risk tolerance.

And the same is true for other important decisions, such as medical treatment, marriage, or family issues.

AI can offer suggestions.

But the final decision is still ours.

Because when something goes wrong, AI can apologize.

But AI cannot take responsibility for our decisions.

USE AI TO DO MORE, NOT TO THINK LESS

So, should we stop using AI?

Of course not!

But we can use AI more wisely.

First, use AI as an assistant, not as a decision-maker.

Second, question its answers, especially when making important decisions.

Don't accept an answer just because it sounds confident.

Ask : "Does this really make sense?"

Third, never give up your own judgment.

AI can save us time.

And we can use that time to think more deeply, not less.

If AI can write better, calculate faster, and answer questions more confidently than we can...

What is left for us to do?

To think. To question. And to take responsibility.

AI can give us an answer.

But we must decide whether that answer is right for us.

Because at the end of the day, AI is a tool.

And we are the ones who must decide how to use it.

Let's use AI to do more, not to think less.

Thank you