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An Industrial Perspective on User Trust in AI-Driven Healthcare Ecosystems: A Case Study of Ant Fortune Platform

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Abstract. This article provides a case study scope into the industrial development of artificial intelligence healthcare product. By sorting and showcasing the traditional critics on next generation techno-innovation, this study examines possible challenges of healthcare application and industry, with each challenges illustrated by industrial cases. Healthcare products are different from retail or simple product-ending franchise. The goal of customer could be shifting from enjoyment to soothing or relief, sometimes even to dignity of the final hour of mortality. To set this goal correctly in the process of industry development, building trust and understanding user trust is a core task. This task is both the side of products and the communication of industry-costumer groups. Ant Afu application is chosen for a case study point of view to further discuss in this study. It is argued that for next generation of AI healthcare products, the user trust building could be one of greatest challenges.

Keywords: user trust, Ant Fortune, artificial intelligence, healthcare

1. Introduction

The development of the health industry has not yet distanced itself from the first comprehensive academic scrutiny of the artificial intelligence-driven healthcare industry, nor from the establishment of industry-oriented analytical frameworks [1]. Strictly speaking, it was only at the beginning of 2025 that the modern conception of the healthcare industry—endowed with functional capabilities and ecological architecture as a genuine AI industry—emerged under the support of artificial intelligence and big data technologies.

Within less than two years, the functionalities of these health platforms and their underlying industrial architectures have undergone subtle yet significant transformations. However, these changes cannot be satisfactorily interpreted as indicators that the industry, or even specific products within it—has approached maturity [2]. It is argued then in this article, to understand the possibilities and challenges of modern communicational technology driven health industry, it is the first step to answer what is maintaining through these changes. With changes of techno-aspects and industry remain unchanging, the core character of healthcare could be the interaction of industry and its potential customer.

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2. Healthcare and AI industry research background

The health industry shares operational mechanisms with traditional retail and e-commerce sectors; yet, at its core, healthcare services possess inherent distinctions and unique characteristics [1, 2]. There are mature researches on how traditional industries' cultivation of their customer groups [3, 4]. Relationship of building trust is always highlighted [5]. Clarifying the industrial positioning of the healthcare sector within its own distinctive attributes constitutes an urgent developmental challenge, thence, in case that the next generation's trust is not established in a traditional way [6].

The emergence of AI-based enterprises and information goods that change the behavioural patterns of consumers is characteristic of the present time [7]. Research views based on user behaviour and demographic aspects of customer groups should be inexorably included in any industrial level analysis of such items [8, 9]. User trust changes user behaviour and behaviour patterns. The whole topic raised here is used as an AI healthcare application, Ant Afu for this purpose and the relation between user trust and AI healthcare business is analysed.

3. The industrial perspective on Ant Fortune

3.1. Development and roadmaps

The benefit of an AI health assistant is the ability to access a large amount of user private data and to have long-term memory to give ongoing, tailored treatment. This is for a "sustained relationship", as opposed to the "one-time transaction" model, which is dominant in online trading. People trust this AI because it knows them better than they know themselves. But the usual forms of disclaimer based on non-continuity, such as user checks saying "I confirm no allergy history" or "I have read the instructions" go counter to this level of data engagement. On top of that, the "in-person consultation" is losing momentum as a legal disclaimer foundation in the real world since less individuals are using offline medical visits. With Ant Fortune extending its health assistant posture, it needs to reconsider the boundary of responsibility that fits the scope of its services and regain the trust of customers, rather than rely on the traditional e-commerce disclaimer structure [10].

Ant Fortune Health (or "AQ" for short) is an artificial intelligence (AI)-driven health software developed by Ant Group. It was originally launched in September 2024 as part of Alipay's mini-program ecosystem, with an emphasis on health services. Continuous iteration was used to gradually incorporate AI-driven features, including health education, physician consultation, report interpretation, and personal health records. It was formally rebranded in December 2025 as Ant Fortune Health. The red envelope user acquisition, offline lifestyle advertising, celebrity endorsements and exposure from CCTV New Year's Gala all contributed to a rapid growth of its user base over 100 million in the 2026 Spring Festival. The business said it currently has 30 million monthly active users. Examining the demographics of Ant Fortune Health, we find that majority of its users are living in tier-3 cities or lower and that over a third of its customers are elderly. This market positioning highlights the strategic focus on underdeveloped markets, in sharp contrast to the typical internet product approach of focusing on first-tier cities.

A good health assistant should do more than just remind individuals to go to the doctor or take their medication when they start to feel unwell. Instead, it should be about preserving and promoting long-term health, in a way that fits into daily life. More precisely, it should be available to you 24/7 and assist you change unhealthy habits like not getting enough sleep, eating badly, sitting for long periods of time, and regulating your emotions. Health is a multi-dimensional balance of physical,

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psychological and behavioural characteristics. It must go beyond the limited logic of diagnosis and medicine.

Ant Group's chief executive has outlined a three-pronged growth strategy: automation, customisation and professionalisation. The approach is that healthy behaviours should be embedded into people's everyday life, rather with technology being seen as a short-term consultation tool. If it intends to go farther along this route, Ant Fortune Health has to overcome the primary challenge of the imminent elimination of conventional liability disclaimers.

3.2. Future scenarios and challenges ahead

This study on Ant Afu will further shed light on what the fundamental research pathways might look like in the future. For instance, will the healthcare industry witness a breakthrough—a pivotal turning point—that completely transforms it into a new industry ecosystem characterised by strong user loyalty and trust? An AI platform, once adopted by one person, is bound to be used by the whole family. In such circumstances, the approach an industry takes towards its users—or user base—will inevitably shift somewhat. Another factor they must consider in future development is this: exactly which group of users are they serving? Is it those who continue to seek medical care offline? Is it the older generation, or the emerging post-90s generation—those who are more active, or rather. Those capable of using this AI technology, there will be a divide within the same household: the elderly on one side, and the young on the other. Take a 70-year-old lady—whom I would call 'Grandma'—who says she uses her mobile to look up illnesses and asks the AI. I feel she harbours some traditional reservations; she would still choose not to believe it, because she hasn't experienced it, or rather, within her mental framework, she hasn't truly adjusted her mindset to place complete trust in it. It ultimately comes down to a matter of trust—whether she can fully trust the AI. In contrast, this grandmother's own children likely maintain a high degree of trust in AI. In reality, the users who truly need to use AI—or who stand to benefit most—are those seeking medical advice. Take this grandmother as an example: the person who ultimately plays a decisive role may not necessarily be the one using the technology. It is not the person being used who benefits, but rather the fact that this leads to their children and the younger generation: when the elderly feel unwell, their children will use this AI platform to make decisions. However, the true user orientation is still not sufficiently clear. If we look to future development, this remains the case. Therefore, for any platform, the decision-making power regarding the users who actually use the platform does not lie in their own hands.

Considering the future development of the AI industry, the real task is to attract these users. For instance, generational differences are inevitable due to the age gap. The older generation can still experience the platform in this era, so if the platform is to protect and develop itself, it needs to focus on the users who benefit—ultimately, the older generation—and promote the platform to them, thereby increasing trust between them. Alternatively, it could focus on the younger generation. For instance, for those who are truly proficient in using these platforms, or those who spend their days on social media, targeted push notifications will become crucial. Whether through advertising or methods to build user trust, the platform must clearly define a truly targeted approach.

Conversely, this development trend does have its merits, because it can address issues within the immediate family unit. When one family member is unwell or feeling unwell, the platform can provide a quick or direct solution, rather than offering differing advice to different users, which could lead to disagreements. In terms of development, it offers a guarantee of reliability. Therefore, I believe that moving forward, the focus may shift towards clarifying health concepts for young people. Judging by the health perceptions of today's young people, few are willing to acknowledge

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that they are unwell; indeed, the likelihood of young people falling ill has decreased compared to previous generations. In other words, the individuals who trust the AI's recommendations the most—or use it most frequently—are not necessarily those who need it most. Rather, they act as intermediaries, bridging the gap between the AI platform and the users who truly require its services. This may well be the ultimate trend for such platforms. As the times progress and technology advances, I believe this situation will continue to evolve from one generation to the next. Whilst our current generation utilises these AI platforms and applications, over time the content of these platforms will likely become more integrated or generalised. As for specific guarantees of trustworthiness, it's hard to say what will happen further down the line. In a few decades' time, our generation will no longer be using the platforms that are new today. Instead, it will be the next generation of young people who take over, and so on. There may well be an iterative process from one generation to the next. For a platform to develop sustainably over the long term, this is the outcome it faces. It cannot be designed to cater specifically to a single user, or to the users who benefit from it. A fully specialised service—for instance, one that builds user trust and then encourages consumption.

Some elderly people, in addition to visiting hospitals, also consult traditional Chinese medicine practitioners. That is the way of the elderly. One may place his trust in the credible and authoritative sources currently presented to me by society. However, young people are shifting their mindset; they might say, 'I'll ask this health assistant.' The health assistant might then provide other case studies, suggesting that a sudden appearance of clotting or bruising on an elderly person's skin could indicate underlying pathological changes or lesions in the body. In other words, user trust has evolved from the individual's trust in a single product to a process of trust transmission within small user groups. This is because, within a family, children—or elders acting as a source of supplementary experience—may not trust a particular product. However, through trust in the AI-driven health platform, its effective knowledge and reasonable services are conveyed to those who do not trust the individual. The future development of today's AI-driven health industry is not simply about building one-to-one relationships or acquiring trust from individual users, as was the case with past products. The core of many past products was indeed the acquisition of trust from individual users, but today the focus may be more on how to transmit this trust across different generations and demographics. Initially, this transmission of trust occurs within familial settings, for example, and in the future it may extend to social settings, friendships, and circles of acquaintances. For instance, imagine someone playing badminton in a sports hall when a person on the adjacent court suddenly experiences hypoglycaemia and faints. Could someone with the mobile app open the AI health assistant to help assess whether the person next to them is breathing, whether their pupils are dilated, if there is a heartbeat, and whether they are sweating? If these vital signs are inputted, could the AI health assistant also help to suggest a basic response strategy? This would then constitute a social scenario, essentially a transfer of trust within a social context.

The aim is to create a low-pressure social environment, one that is less anxiety-inducing, and to provide a service characterised by companionship and care. The kind of care young people accept cannot be like that of their elders—strict, commanding them to do something—or, conversely, deliberately exaggerating the risks in an alarmist manner to issue health warnings. This is precisely what young people resist. Ant Afu has made many attempts, such as using a traffic light system of red, yellow, blue and green to indicate risk levels. Rather than directly warning users that 'if you sit in this chair for another hour, your spine will be ruined', it avoids such alarmist approaches. Instead, it opts for lighter, more entertaining methods to engage with young people. However, within the medical field, the precision and rigour of language regarding symptom details, feedback from

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healthcare professionals, and even diagnostic strategies are directly interlinked. To maintain this rigour, it is impossible to disrupt the product with light-hearted, social or entertainment-based strategies. These two approaches currently run on parallel tracks, but one day they may well come into conflicts.

4. Conclusion

Given the timeliness of the 2025 conference proceedings and their approach to research subject selection, many existing studies offer limited guiding significance for researching Ant Fortune Health—an industrial platform operating at the scale of China's massive user base. To examine a "clean" AI-driven healthcare platform with a relatively homogeneous user structure, most scholars typically adopt the strategy of selecting emerging healthcare platforms in specific countries with small and structurally simple user populations for analysis. However, when discussing the development prospects and potential of an industry, the most critical methodological issue lies at the very outset: how does a large user base characterized by rich internal heterogeneity shape users' habits and project their trust onto the industrial chain and platform products, particularly in terms of the coexisting design challenges and opportunities for front-end mobile applications. Most studies included in the 2025 conference proceedings intentionally simplify the research environment by design, assuming relatively homogeneous user attributes. Yet when approaching the topic from the perspective of user trust, a large-scale platform with heterogeneous user structure like Ant Fortune Health actually serves as a more ideal and representative research entry point. Although this justification has been tentatively proposed by scholars in previous discussions, comparing the work with existing 2025 studies in the English-speaking academic community reveals that this research follows a fundamentally different path from most scholarship produced in the past two years. They tried to reduce the user scope to derive conclusive causal findings, this study focuses on exactly the practical issues of Ant Fortune Health in the growth of the AI health business. What are the main obstacles and the critical voices coming from the general industrial background? What are the problems of the product's own operation? And how to conceptualise and build the problem of user trust in these problems is the key difficulty.

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