INSIDER TIPS TO MAKE YOUR BUSINESS RUN FASTER, EASIER AND MORE PROFITABLY SINCE 2003

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You've probably noticed the little elf helping you around retail stores this year. No, it's not the teenager at the mall in red-andwhite stockings with a felted green hat. It's AI.

Log in to Amazon, and you'll see suggested products like winter decorations, novels or toy recommendations for kids. Add that remote-controlled car into your cart for your nephew, and you'll get recommendations for batteries and gift wrapping too. This is no accident – generative Al uses your past purchases and recent searches to curate this personalized display. At the end of your shopping affair, you can share your experience, which will be data fodder for Al to learn and improve your next shopping venture.

One in six shoppers uses generative AI to inspire shopping decisions, according to a 2023 Salesforce survey. However, data by SAP Emarsys reports that barely more than half of consumers feel it positively impacts their online shopping experience. What is generative AI, and what does it mean for our holiday shopping – and our privacy?

#### What Is Generative AI?

Generative AI takes data (provided by humans) to create something new, like music, text, images or even personal shopping recommendations. Beyond simply following commands, generative AI can study existing data on the Internet to "think up" entirely new content.

#### How AI Is Used To Shop

Imagine hiring a personal shopper who also happens to have your entire Internet shopping history – searches, views, shopping carts, purchases and online interactions (including third-party data) – PLUS every product review and insight available online, handy in seconds. Thanks to this nearly endless supply of data, generative AI seeks to "help" consumers shop in multiple ways, including:

Creating A (Creepily) Personalized Shopping Experience: Generative AI can curate personalized shopping lists or recommend

Continued on pg.2



# How a Single Phone Call Took Down MGM

Resorts

MGM Resorts faced a \$100 million vishingdriven cyber breach, highlighting the crucial



need for employee cybersecurity training. Vishing, akin to being manipulated like a puppet, exploited human vulnerability, allowing hackers to compromise data. This breach plunged both MGM and clients into post-breach turmoil. Customers grappled with compromised information, while MGM navigated ethical and financial dilemmas. This incident underscores the critical importance of robust staff education in combating evolving cyber threats. Strengthening employee awareness not only fortifies against breaches but also safeguards customer trust, crucial in mitigating the fallout's impact.



This monthly publication provided courtesy of David Luft, CEO of LDD Consulting, Inc.

#### **Our Mission:**

We promise to provide knowledgeable, courteous and prompt service. We care as much about your business as you do. If you are not completely satisfied, be sure to let us know. If we cannot resolve the issue, we will refund your money.

# Technology Times

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products based on an individual's preferences by analyzing past behaviors and predicting future interests.

**Providing Chatbots And Customer Support:** Generative AI-driven chatbots can assist customers with queries, recommend products or help troubleshoot problems, often in a more sophisticated and human-like manner than traditional chatbots. of it. This could include shopping habits, product views, search queries, etc. The question is: How much data on consumers is too much, and where is it stored?

**Potential For Misuse:** With the ability to generate realistic content, there is potential for misrepresentation or misuse, such as creating fake product reviews.

# Implications For Business Owners: Opportunities And Responsibilities

There are several benefits for business owners who opt in to AI to improve their customer's experience. Personalized recommendations lead to longer site visits and potentially higher conversion rates. Automation via AI can streamline operations, particularly in customer support and product visualization. service and privacy policies of online platforms. Know what data you're sharing and with whom. Periodically check and manage the data permissions you've granted to different e-commerce platforms, and always secure your accounts with multifactor authentication.

Enjoy the benefits of AI recommendations, but also diversify your sources of information and your shopping platforms. For example, you'll want to verify AI-powered recommendations on other product review websites like Wirecutter or Consumer Reports.

## AI Chatbot Or No, Demand Excellent Customer Service

Even though a growing number of people are happy to interact with and benefit from

# "Know what data you're sharing and with whom. Periodically check and manage data permissions... and always secure your accounts with multifactor authentication"

**Improving Fraud Detection:** Al can recognize and learn scammer behaviors using its predictive and deep learning capabilities. This helps payment platforms pinpoint problem purchases without impacting legitimate ones.

#### **Cons And Privacy Concerns**

Al is only as good as its data. It's not perfect, and there are some ethical and privacy concerns to be aware of, like:

**Data Collection:** For generative AI to offer a personalized experience, it requires data – lots

However, you also have a responsibility to your customer's privacy. Businesses must ensure they're transparent about the data they collect and how they use it. This includes providing clear opt-in and opt-out options for consumers. Additionally, with the increased collection of consumer data, businesses have a heightened responsibility to protect that data from breaches and unauthorized access.

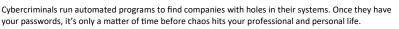
#### Be A Smart AI Shopper

It's crucial that you understand the terms of

# Do You Safeguard Your Company's Data and Your Customers' Private Information BETTER THAN Presbyterian, Equifax and Yahoo Did?

If the answer is NO — and let's be honest, the answer is probably no — you are leaving yourself and your company open to massive liability, hundreds of thousands in fines and lost business, lawsuits, and theft.

Why? Because you are a hacker's dream, an easy target. They know you have access to financials, employee records, company data and customer information like social security numbers, credit card numbers, birth dates, emails, etc.



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generative AI, according to Salesforce most people still expect excellent customer service (that's human). As online platforms harness data to tailor experiences and predict behaviors, consumers should remember they have the power to drive the standards. By voicing expectations and preferences, shoppers ensure that businesses prioritize genuine human interaction and responsiveness alongside their digital innovations. After all, even in a world dominated by algorithms, genuine customer service remains at the heart of a truly exceptional shopping experience!

# **Tech Tip Corner**

Only download browser extensions from reliable sources like Google Web Store



# Jesse Itzler's Approach to Fight Off Complacency and Make 2024 the Best Year Yet

After a handful of pull-ups, Jesse Itzler dropped down from the bar and, panting, said, "Okay, I'm done." In a spark of insanity or genius (you decide), Itzler had invited a Navy SEAL to live with him for 30 days. Step one was a fitness assessment — or so Itzler thought. After a few pull-ups, he was maxed out. He asked the SEAL, "What's next?"

"What's next? The SEAL barked. "What's next is we're not leaving until you do 100 more." Itzler threw his hands up, saying, "That's impossible!" "I already know what your biggest problem is," the SEAL said. "The limitations you put on yourself are self -imposed."

Two hours later, Itzler did what he thought was impossible — 100 pull-ups. He asked himself, "If I'm underindexing by 100 pullups, what other areas in my life am I underindexing?"

It wasn't a physical endurance test the SEAL was running. It was a *mental* fitness test. After his 30-day experience with the SEAL, Itzler wrote a NYT bestselling book about his personal and professional transformation. Today, he travels nationwide helping others get the most out of their lives and careers.

# tzler asks us: What areas of our lives are we underperforming in because we BELIEVE we can't get any better?

Our business? Relationships? Health? When was the last time you did something you loved, regardless of how busy you were at work or home? If you're not getting the most out of your life right now, you're not alone. Itzler shares four ways we can kick complacency out of our lives for good.

# 4 Tips To Get the Most Our of Our Lives

If Your Mind Tells You To Stop, Keep Going This philosophy has many names: grit, persistence, perseverance or resilience. Itzler calls it the 40% rule. When your brain says, "I'm done," it means you're only at 40%. Our brains are biologically wired to stop when we experience discomfort, but we're more capable than we think.

# **Keep the Momentum**

When you hit an important goal like closing a high-paying client, dropping 30 pounds or hitting a salary milestone, Itzler says that's precisely when you press on the gas pedal. Don't stop. Make a new goal: one more client, one more pound. When you create small wins, you're momentum never stops.

# Pressure is a Privilege

As business leaders, we play for pressure. Pressure makes great things happen. If you don't have enough pressure on your shoulders, Itzler says, you need to put some on by doing what people expect PLUS the things they don't. Go the extra mile.

# Self-Doubt IS the #1 Enemy of Success

We put limits on ourselves because we doubt our abilities. The time is never "right," or we don't have enough experience. Itzler's approach is Ready. Fire. Aim. It'll never be the right time to start the business, ask the girl, run the race, etc. But do it anyways because as Itzler reminds us:

"We didn't come this far to only come this far."



Itzler is a serial entrepreneur with 30 years of experience. He's built and sold five companies, including Marquis Jet, Zico Coconut Water and 29029 Everesting. He's a NYT bestselling author, ultra-marathon runner, father of four, husband, son,

brother and friend.



Wishing you nothing but the best this holiday season

TheLDD Team

# Skip the Detox: How to Be Well in the Digital Age

Whenever we feel irritable, sad or anxious after scrolling on social media, we often prescribe ourselves a weeklong digital detox. However, new research suggests detoxing isn't as effective as we thought.

In 2020, collaborative research from Oxford University found "no evidence to suggest abstaining from social media has a positive effect on an individual's well-being." Dr. Hannah Rose from Ness Labs says that to be well in the digital age, we need to be mindful of our technology use so it's both healthy *and* realistic. She suggests we become active participants in social media (not passive scrollers), make small changes to reduce screen time, choose healthy sources of information, increase awareness through journaling and make deeper connections with people on social media.



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# Inside This Issue

Al Wants to Help Us Shop — Are We Okay With That? | 1

Get a Free Dark Web Scan Now | 2

Jesse Itzler's Approach to Fight Off Complacency and Make 2024 the Best Year Yet | 3

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Return Service Requested

«Name» «Company Name» «Street Address 1» «Street Address 2» «City», «State» «Postal Code»

# HOLIDAY GIFT GUIDE

Finding the perfect last-minute gift without compromising on quality can be challenging. Here are some of our favorite tech-inspired gifts that are bound to leave an impression!

#### Aura Digital Photo Frame

Revamp an office or home with memories using this sleek digital frame. Users share photos from their phones directly to the frame over WiFi, no matter where they are. It's super simple to set up (gift givers can even set it up remotely so it's ready to go when it's opened), and the app includes free, unlimited photo storage. It's like a personal digital art gallery!

# eQuinox 2 Telescope For Urban Astronomers

This telescope is perfect for hobby astronomers, bringing users closer than ever to the night sky, even in brightly lit cityscapes. It may not be cheap, but the ability to make deep-sky observations with no astronomy experience is priceless. Users can also collaborate on research with professional scientists via a Unistellar Citizen Astronomer program. It's a stellar gift if you ask us!

# **Electric Skates** By AtmosGear

Whether commuting or just out for a leisurely ride, users effortlessly roll up to 15 mph (20 mph with the Pro Pack) on these sleek electrified in-line skates. Riders control the speed with pocket-sized remote: speed up, slow down, brake – it's all at your fingertips. The coolest part? They recharge while you're skating. It's like the future on wheels!

## Hasbro Selfie Series Customizable Action Figures

Make someone's childhood dream of being an action hero come true with the Hasbro Selfie Series that allows you to create a 6" super mini-me for only 60 bucks. Put a new face on G.I. Joe (or Jane), Power Rangers, Ghostbusters, Marvel or Star Wars characters, and watch your friend or family member become a character in their favorite story!



# Mebak 3 Massage Gun: A Quiet And Effective Massage

You know those pesky knots and sore spots we get after working out (or, you know, trying the latest viral TikTok dance or sleeping in the wrong position)? This gadget is a champ at sorting them out, especially on the shoulders and legs. It's like a mini-spa in your hand. The best part? It's practically whisper-quiet! No more feeling like you're in a construction zone while trying to relax. It's also handy and great for tossing in a bag when heading out for a round of golf or traveling. It's a fantastic little addition for anyone looking to expand their self-care toolkit.