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A.I. WANTS TO HELP US SHOP

Are We Okay With It?

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-and-white stockings and a felt 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 AI 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 is data fodder for AI to learn and improve your next shopping venture.

One in six shoppers use generative AI to inspire shopping decisions, according to a 2023 Salesforce survey. However, data by SAP Emarsys report 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 second. Thanks to this nearly ndless supply of data, generative AI seeks to "help" consumers shop in multiple ways, including:

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

Improving Fraud Detection: AI 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

AI 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 of it. This could include shopping habits, product views, search questions, 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

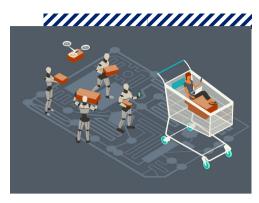
There are several benefits for business owners who opt for AI to improve their customer's experience. Personalized recommendations lead to longer site visits and potentially higher conversion rates. Automation via AI can streamline operations, particularly in customer support and product visualization.

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 Al Shopper

It's crucial that you understand the terms of 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 ecommerce platforms, and always secure your accounts with multifactor authentication.

Enjoy the benefits of AI recommendations, but 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.

A.I. Chatbot Or No, Demand Excellent Customer Service

Even though a growing number of people are happy to interact with and benefit from generative AI, most people still expect excellent customer service from a human, according to Salesforce. 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 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!





STAY SAFE ONLINE WHILE HOLIDAY SHOPPING!

Congratulations on making it almost all the way through 2023! Now that holiday shopping is in full swing, we wanted to let you know about a few online shopping trends we've noticed and give a few tips about how to stay safe online while buying gifts for everyone on your list.

Generally, experts seem to believe that the average American is going to spend less this year – though pandemic restrictions have largely lifted, we've entered a new season of economic uncertainty. This means every dollar is even more important, which is why we want to help you protect your hardearned cash from the scammers and hackers that popup every year. It's like they don't care about the naughty list! Here is what we think is cheerful and what we think is coalworthy for shopping online this holiday season:

Merry and Bright

Keeping an eye on your bank statements

Your first line of defense against identity theft and fraud is to pay close attention to your financial records, like bank statements and credit card transactions. You can usually follow this data up-to-the-minute online. Flag any suspicious activity (like being charged for a purchase you didn't make) and contact the institution immediately.

Knowing how much items should cost When shopping online, have a general sense of how much the items you want to buy should cost. Not only will that make you a comparison shopping extraordinaire, but you can also get a sense if an online store has prices that are too good to be true. In these cases, you might pay less, but then you might get an item that doesn't match the description, is a counterfeit, or you might pay and not get any item at all! A little bit of research can help protect you.

Making a cybersecurity list, checking it twice

This year, give yourself the gift of peace of mind by following our Core behaviors:

- 1. Protect each account with a unique, complex password that is at least 12 characters long –and use a password manager!
- 2. Use multifactor authentication (MFA) for any account that allows it.
- 3. Turn on automatic software updates, or install updates as soon as they are available.
- 4. Know how to identify phishing attempts and report phishing to your email provider or work.

Bah! Humbug!

Shopping on public wi-fi

Public wi-fi and computers are convenient, and sometimes necessary to use. However, public wi-fi is not very secure – you shouldn't ever online shop or access important accounts (like banking) while connected to public wi-fi. If you must buy a few gifts online while away from your home or work network, use a VPN (virtual private network) or mobile hotspot.

Grinch Bots

Last year, a record number of so-called "Grinch Bots" were recorded. These are automated programs that quickly buy up popular toys, sneakers, or other items and then resell the item for a huge mark-up to real people. Of course, buying supposedly new items on the sale market opens you up to an increased risk of fraud and counterfeit goods. The best way to defang Grinch Bots is to refuse to buy from them, and to only buy items from vendors you can verify.

Sharing more than you feel comfortable with

While you need to share data to make a purchase online, you should be wary of any retailer that is requesting more information than you feel comfortable sharing. Often times, you don't need to fill out every field, and you shouldn't if you don't want to. If an online store requires you to share more information than you want, find another retailer on the internet – or in real life!

Keep the spirit of cybersecurity going all year long

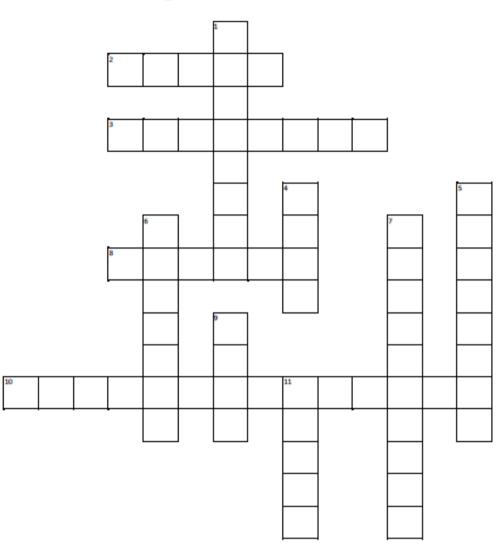
These are some great tips for shopping safe online for the holidays, but they are also sensible habits to follow no matter what month it is. Want to make some cybersecurity resolutions for the new year? It's easy – we promise!

BROUGHT TO YOU BY:



NATIONAL CYBERSECURITY ALLIANCE

Safe Cyber Crossword



Across

2. 90% of all cybersecurity breaches are caused by _____ error.
3. An attack that attempts to steal your money, or identity via fraudulent email or messages.
8. Harness the power of technology to "Work Smarter, Not _____."
10. Multi-factor _____ (MFA)



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 wellbeing." 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.

When we're well, our work is well, and our businesses are well, too.

<u>Down</u>

Using a ______ Manager is the best way to SAFELY share and store your unique logins and passwords.
 _____-Trust Network
 Enhance your security posture with Security Awareness ______ with your MSP.
 A hub for criminal activity where "products" may be your company credentials. (2 Words)
 HIPAA, NIST, and CMMC are ______ Standards your business may need to maintain.
 _____ Backup & Recovery
 Are you practicing "Safe _____"?

Look for answers in Next Month's issue or download at: https://www.adrem.com/puzzle/

November Trivia: A) Kebab

The Tech Chronicle

JESSE ITZLER'S APPROACH TO FIGHT OFF COMPLACENCY AND MAKE 2024 THE BEST YEAR YET

Jesse 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.



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 SEAL, "What's next?"

"What's next?" 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," 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 pull-ups, what other areas in my life am I underindexing?"

It wasn't a physical endurance test SEAL was running. It was a mental fitness test. After his 30day experience with 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.

Itzler 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 Ways To Get The Most Out Of Our Work And Lives

When Your Mind Tells You To Stop, Keep Going

This philosophy has many names: grit

persistence, perserverance 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, your 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 anyway because, as Itzler reminds us:



SEASONAL GREETING

During this festive Holiday season, we extend our heartfelt gratitude to our cherished clients and newsletter subscribers. It's truly enchanting to witness your businesses flourish, and we glean valuable insights from your unwavering dedication to your clients and your profound grasp of exceptional customer service.

From the blogs you follow to the heartwarming books you recommend, we are thankful for your continuous quest for knowledge. Your enthusiasm for learning inspires us, and we carry the spirit of the holidays into each edition of our newsletter. Our goal is to fill it with information tailored to enhance your skills as a leader, manager, and business professional. Your influence propels us toward excellence as we carefully craft articles to benefit you.

Warmest wishes for a joyous and festive holiday season to you and your loved ones.



CARTOON OF THE MONTH



"ALEXA PICKED IT OUT."



This monthly publication is provided courtesy of Patrick Birt, President of AdRem Systems Corporation.



AdRem is a company of respected, trusted, and proven individuals dedicated to delivering Today's innovative technologies for a more secure nation of tomorrow.

STORIES THAT STICK

How Storytelling Can Captivate Customers, Influence Audiences And Transform Your Business

"People want a purpose. If you don't give them one, they'll make up their own. Tell your stories first, otherwise, someone might tell them for you, and you might not like their version."



– Kindra Hall

Whether at the dinner table, around the fireplace or while watching our favorite Netflix series, we all love a good story. In her book, Stories That Stick, Kindra Hall breaks down four types of storytelling and how businesses can use them to communicate better and drive more engagement. Although the book is written primarily for business owners and entrepreneurs, it's easily applicable to HR and marketing leaders who want to get started on a path to more effective messaging.

HOLIDAY GIFT GUIDE

Finding the perfect last-minute gift without compromising quality can be challenging. Here are five 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-inch super mini-me for only \$60. Put a new face on G.I. Joe (or Jane), "Power Rangers," "Ghostbusters," Marvel or "Star Wars" characters, and your friend or family member can 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.

