

THE TECH CHRONICLE

Insider Tips To Make Your Business Run Faster, Easier And More Profitably

CYBER INSURANCE

Are you prepared to deal with the headache of the aftermath of a cyber attack? Are you sure?

Suffering an attack is not a walk in the park, the downtime, the aggravation, the anger, and of course the cleanup. Did you know that each business is responsible for their own cyber insurance?

Having business insurance is NOT the same thing as having Cyber Insurance, don't take our word for it, talk to you insurance company.

There is so much at risk, so much to work out, so much to handle... don't assume you are protected, know you are protected.

If you haven't had an insurance review in a while, have one now before it is too late.

Read some more in our November 29th blog on the site.

Know what you have been missing.

This monthly publication is provided courtesy of Carlos Soto, Franchise Owner since 2005.



OUR MISSION:

Our Mission: Inspiring clients to use technology safely and efficiently to have success in their businesses as well as at home.

We strive to continue to keep our clients informed of the new dangers now lurking around.

AI 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 endless 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

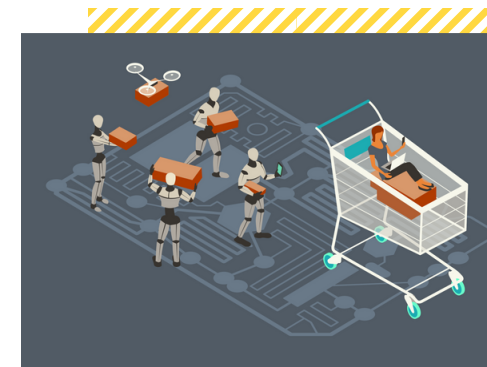
There are several benefits for business owners who opt for AI to improve their customer's experience. Personalized recommendations lead to longer site visits and potentially higher conversion rates. Automation via AI can streamline operations, particularly in customer support and product visualization.

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 AI 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 e-commerce 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.

AI 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!

FREE CYBER REPORT

7 Critical IT Security Protections EVERY Business Must Have In Place NOW To Avoid Cyber Attacks, Data Breach Lawsuits, Bank Fraud and Compliance Penalties

In This Report You'll Discover:

- The scary risks that you need to know – and 7 security measures EVERY business must have in place NOW to protect themselves.
- The #1 security threat to your business that anti-virus, firewalls and other security protocols are defenseless to.
- A SHOCKING truth about bank fraud most businesses don't know about that could (literally) wipe out your bank account.
- Why firewalls and anti-virus software give you a false sense of security – and what it REALLY takes to protect your organization against new threats and today's sophisticated cybercrime rings.

For The Full Details And To Register, Go Online To:
go.ctmaryland.com/cybercrime



CARTOON OF THE MONTH



"ALEXA PICKED IT OUT."

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 30-day 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, 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, 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:



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.

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

THE END IS NEAR

Yes, 2023 has come to its final days, we all have so much to be grateful for and we take this time to reflect on these things.

We have all lost someone or know of those who lost family in 2023. Take this time to reflect on what and who you have in your life.

It takes but a minute of your day to tell someone that you love them.

My Mom used to say "say it now before you will regret not saying it later". Thank you all, be blessed in the coming 2024.

Computer Troubleshooters

TECHNOLOGY SOLVED

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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.

