DECEMBER 2023 **CST Technology Times** 

## **CST TECHNOLOGY TIMES**

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

## passionate NOT pushy" By Lisa Brown, CEO & Founder

Change is inevitable! When it comes to your technology, it just happens significantly faster. I wish I could do something about that, but unfortunately, it is the world we live in.

As we end another year, I evaluate all that has changed for both CST and our clients. What I found is that much of 2023 was spent on complying with state and federal regulations on cyber security. YOU are, and will continue to be, required to add security measures to protect consumer information. If you collect any information about your client/customer, you have a legal responsibility to protect that information. Keep in mind, that yes, this is costing you money, but I appreciate knowing that when my doctor, bank, dentist, auto dealership, accountant, and retail stores collect my information, take my credit card, or collect medical information, that they are protecting that information from a breach. You should be doing the same.

A few years ago, my identity was stolen. I know "Lisa Brown" is a pretty common name but someone from New York City was generously using my social security number to make purchases. Apparently, I was the proud owner of some real estate and only found this out because this individual made purchases that went over my credit limit. Luckily I was notified but it took months....yes months....to get this (Continued on page 4)



## CST Group Inc.

This monthly publication is provided courtesy of Shawn & Lisa Brown, Owners.

#### **OUR MISSION:**

CST Group Inc. is a PROACTIVE technology management firm that specializes in helping compliancedriven industries to SECURE, PROTECT and MANAGE their technology.



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:

continued on page 2...

CST Technology Times DECEMBER 2023

...continued from cover

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 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.

#### Al 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 UP COMING WEBINAR"

Join Lisa for a 30-minute LIVE webinar on:

"End Of Year Technology Wrap Up"

Wednesday, December 20, 2023 at 10:00 am

#### During This Seminar You'll Discover:

- · Ending the year on a high note
- How to determine end of year technology purchases
- · Time to close out the year with budgets and finances
- What to consider for 2024





**CARTOON OF** 

"Alexa picked it out."

For The Full Details And To Register, Go Online To: www.cstsupport.com/webinar

CST Technology Times DECEMBER 2023

## 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, 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:



SHINY NEW GADGET OF THE MONTH

### Infinity Orb Levitating Speaker



This is not your mom's Bluetooth speaker. The Infinity Orb Levitating Speaker is a musical spectacle for lovers of design, sound and sci-fi. The speaker actually levitates and rotates above its base, creating a futuristic ambience in any space. It provides 360 degrees of clear audio you can control from your phone.

Beyond its acoustic capabilities, the Infinity Orb's gravity-defying feature is a real conversation starter! Whether for personal indulgence or a gift for a friend with a taste for the unconventional, the Infinity Orb is where technology and artistry meet the future. The Gadget Nerds gave it 8.5/10, and it earns 4.3 stars on

#### **CST SPOTLIGHT:**

We want to introduce Brendan Whalen to the CST Family. Brendan is currently a student at Plattsburgh State University where he will be graduating this month with a degree in Cyber Security. Brendan is currently doing an internship with us.

He is working with Tyler on our help desk so you can expect to speak with him if you call in for support. Please celebrate with us as we welcome him to our team. CST Technology Times DECEMBER 2023

#### (Continued from cover)

resolved. They stole thousands of dollars and racked up debt that, although I had nothing to do with acquiring, became my problem. My life went on a huge pause until it was straightened out. This happened because my information was sold to the highest bidder on the dark web via a breach. Although it can't be confirmed, I suspect a credit bureau agency as the culprit.

Whether you like it or not, ALL businesses should be proactive on protecting the information they collect. ALL businesses should treat their data as if it is THEIR information exposed to the world wide web and guard it like it is their job because let's face it – IT IS!

Understand that hackers are lazy, unethical individuals who prey on people for a quick buck. It is easier for them to breach a computer sitting at their desk than it would be to go out and get a respectable job. Most breaches happen from hackers out of this country which means, there are zero repercussions. They steal thousands of dollars off unsuspecting individuals, many of them senior citizens and small businesses, without lifting a finger off their keyboard. It is sad, I know, but it generates over \$8 trillion annually and is expected to rise year over year.

As we approach the end of the year, my hope is that you evaluate what your company is doing to protect consumer information. If you take credit cards, you collect personal information. If you have employees, you collect personal data. Most companies we speak with tell us they have no "real" data – but after talking to them, they most certainly do have "real" data – YOURS! Your name, social security number, date of birth, credit card numbers, etc. With just two pieces of any of that information, someone can create a whole new life all while spending your money. That reminds me, when was the last time you checked your credit report? You should be doing that often so why not make NOW the time to look at it.

If you would like to determine if you have any gaps in your security, CST is now offering third party risk assessments. This penetration test allows us to see what kind of damage a hacker could cause if they were to gain access to your network. You can't fix something if you are not aware it exists. Reach out if you want to learn more.

On behalf of the entire CST team, Merry Christmas and Happy New Year.

# "passionate NOT pushy" (hears to a Merry Christmas and Prosperous New Year

## **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.

## PREPARE FOR THE NEW YEAR:

As your Finance Manager, I am hoping to make it easier for those on our managed services solution by providing you with options on paying your bill each month.

Here are three ways to make that happen:

- 1. Schedule an ACH with your bank to auto pay your CST invoice. If you need help with this, please let me know.
- 2. Pay with your credit card but understand that doing this does incur a fee.
- 3. Click the Pay Now button when you receive your invoice in your email. This is by far the easiest and fastest way to pay.

Please reach out if you need anything.

Happy Holiday's Everyone!
-JESSICA