

Table of Contents

About the Author	xi
About the Technical Reviewer	xiii
Acknowledgments	xv
Foreword	xvii
Introduction	xix
Chapter 1: Is AI for Me?	1
Am I Already Using, or Being Used by, AI?	1
Machine Learning	2
Analytical AI vs. Generative AI	2
Analytical AI	3
Generative AI	4
Where Do We Start to Identify the Risks of AI?	8
Whatever My Job Is, Can I Benefit from AI?	14
The Personal Value	16
Summary	18
Chapter 2: AI and Academia	19
Do We Want AI in Education at All?	20
AI for Teachers	23
Student Usage of AI	26

TABLE OF CONTENTS

- AI and the Long-Term Quality of Education..... 29
 - For Teachers 30
 - For Students 35
- Ethics and AI 39
 - Students 40
 - Educators 43
- Careers and AI..... 45
- Key Considerations 47
 - For Educators 47
 - For Students 48
- Summary..... 49
- Chapter 3: AI for Marketing and Sales 51**
 - The Importance of Increasing Efficiencies..... 53
 - The Risks of Automated Decisions..... 54
 - Excessive Reliance and Loss of Skills 54
 - Lack of Agility to Navigate Reputational and Legal Risk 55
 - The Consequences of Legal and Reputational Risk..... 60
 - Defamation 64
 - Misrepresentation and Mis-selling 66
 - Why Misrepresenting, Mis-selling, or Misusing Consumers' Data Matters ... 69
 - Potential Consequences of Using AI Systems Sales and Marketing Without Appropriate Verification and Safeguards..... 73
 - Bias in AI for Marketing and Sales 74
 - Key Considerations 78
- Chapter 4: AI and Your Money 81**
 - The Core Issues..... 82
 - Necessity 83
 - Privacy (or Lack Thereof)..... 84

The AI-Information Age	85
Leveraging AI for Greater Financial Opportunities	87
The Framework of Risk	88
The Perspective of the User	90
The Low-Hanging Fruit	92
Budgeting	93
Automated Savings and Investments	94
Credit and Fraud Monitoring.....	97
Personalized Financial Advice	98
Predictive Analytics for Investments or Bet-Making	100
Tax Planning and Optimization	102
Key Considerations	104
Chapter 5: AI for Creative Writing.....	107
Scarcity, Originality, and Difficulty.....	107
The Laws of Creation and Protection	110
Case Study – Rihanna v Topshop.....	113
Writers and Journalists.....	118
Example Scenario.....	120
Considerations Applied to Scenario.....	121
Infringement of the Rights of Others.....	126
Case Study – The New York Times v OpenAI	128
Key Considerations	131
Chapter 6: AI and Design	133
Originality.....	133
Rights That May Exist in Designs	134
Copyright and AI	136
Design Rights and AI.....	138

TABLE OF CONTENTS

Trademarks and AI.....	140
Patents and AI.....	142
AI and “Prompt-Only” Creativity.....	145
The Risk to a Designer Using AI	148
The Dark Side of Using AI for Creativity	150
Weaponization of Deepfakes	153
Accidental Creation of Deepfakes	155
Key Considerations	156
Chapter 7: AI for the “Professions”	159
The “Professions” vs. Other Roles	160
Can AI Perform the Professions?	164
Principles As a Practitioner	169
If You Are Regulated – It’s Your Regulatory Responsibility	171
Usefulness Is More Important Than Intelligence	173
If You Don’t Know Where the Data Goes, or Who Can See It, You’re Taking a Bigger Risk	176
Principles As a Non-professional	181
Using a Self-Service Approach	181
Using Professional Services	183
Key Considerations	188
Chapter 8: Summary and AI for All.....	191
Summary of Key Considerations – How to Use AI Effectively and Safely	191
Consideration 1	191
Consideration 2	192
Consideration 3	192
Consideration 4	192
Consideration 5	193

TABLE OF CONTENTS

Consideration 6	193
Consideration 7	193
Consideration 8	194
Consideration 9	194
Consideration 10	195
The Future.....	195
Case Studies	197
Social Networks and the Data Boom.....	198
Amazon's One-Click (Investors).....	206
My Own Health (Professionals).....	211
Index.....	215