16:02:22 Yeah, with the other two coming in now. Right. Well, thanks very much for being on time. Welcome to…

16:02:31 A two-hour session. Uh, about AI, and how…

16:02:37 How it works, how you could use it, just go to Mutual, therefore privacy.

16:02:42 Now, I think we were all in the initial chat, so I won't introduce myself again. I think you all know who I am, Evan Mangan, lovely to meet you all.

16:02:49 And, uh, Brian and Caroline got in touch, because… They won't understand, they want the team to understand AI more.

16:02:58 Now, it's a huge topic. And we only have 2 hours.

16:03:03 So, I've given it some thought. And, uh, there's different ways I could approach this. I could try and…

16:03:11 Explain 2 or 3 big tools to you. Chatgpt.

16:03:15 Google's equivalent, which is Gemini. Perplexity, which is another one.

16:03:21 But the danger there is that I'll cover… you know, quite a lot, but not really in depth.

16:03:29 And I think it would be better for you if I really focused on ChatGPT today.

16:03:33 Which really does everything that you want. Um, I think a business like you will be paying for ChatGPT. You see.

16:03:41 If I was delivering a course to lots of startups, they all want to know how to do things for free.

16:03:46 And I'd explain to them how ChatGPT works, and then I'd say, but you can do an awful lot of this for free in Gemini, and they all love that.

16:03:53 But there's one big downside, and that is privacy. For a company like yours, where you really want to use AI.

16:04:01 To improve your systems, you want to give it all your documents and everything, you would want.

16:04:07 Data privacy. And I'm recommending that you go for something called Teams. So, just to give you an idea.

16:04:15 I pay ChatGPT for the paid version 23 euro a month.

16:04:21 For teams, you can get it, like, for 28 euro a month, and you can have all your members of staff on it.

16:04:27 And you would have very high security in your documents. So, that is what I'm recommending.

16:04:34 Brian and Caroline, are you okay with this approach? That makes sense to you?

16:04:41 Yeah, yeah, what do you think, Caroline? Yeah, that makes sense. I mean, privacy is… that's the… the one word I have at the top of the page, Eva, is privacy.

16:04:49 And I went… Yeah.

16:04:48 Yeah, and I'll explain privacy to you. Now, if you all want to use it for free.

16:04:54 I'll explain how you can do that. And you even get privacy, but you don't get some of the really important tools.

16:05:02 So, have a think about it. When I say 27 quid a month, it's like 27 quid a month in total for everybody.

16:05:08 So, you know, I think it's a no-brainer for you. But anyway, you can decide. Okay.

16:05:14 I'm gonna start with some poll questions. Where'd they put them?

16:05:22 And I just want to get a feel for the levels of knowledge here.

16:05:26 So, do you use ChatGPT? So, this should pop up in front of you.

16:05:31 And all you gotta do is… tick an option, yes a lot.

16:05:35 Yes, a little, but not sure how best to use it.

16:05:37 Or no. So yes, a lot would suggest, yeah, use a lot, I'm very comfortable with it.

16:05:45 And no, obviously, means no. Okay? All of you except one have answered, so all of you have answered, thank you.

16:05:53 Shared results, two view, 25% said a lot. 63%, 5 of you said a little, but not sure best to use it, and one of you said no.

16:06:04 Okay, while we're at it, I might just ask about Gemini.

16:06:10 Do you use Gemini? Same format? Yes, a lot, yes, a little, but not sure best to use it, or no?

16:06:20 Interesting. Okay, none of you said a lot.

16:06:25 One of you said a little, and the rest of you, 88%, said no, so none of you know much about Gemini.

16:06:32 Okay. Right. Uh, if you don't mind, it's easier if I… if I, at the very start, just pretend all of you know very little.

16:06:42 Uh, because I can't… I don't really know what you do know and what you don't know.

16:06:46 And then we'll progress… we'll progressively get. Just more and more and more sophisticated.

16:06:53 Until, you know, I really like to spend at least a half an hour at the end showing you advanced tools that.

16:06:59 Within ChatGPT, that would definitely be beneficial for your business. Now, it'd be great if this could be a very interactive session.

16:07:06 Don't feel that you would be interrupting me if you were to ask me a question. You can unmute.

16:07:12 There's a little unmute button down there. Bottom left, audio.

16:07:17 And just ask me a question, or you can type it into chat.

16:07:20 And I will answer questions. Uh, through… well, I read your question, but then I'll answer it.

16:07:27 Okay. Some terminology. First is, um…

16:07:33 Llms, Large Learning Models. I'm sure you've all heard of LLMs.

16:07:38 Think of it, uh, think of an LLM as, like, a supercomputer.

16:07:42 And what they did was they scraped the internet. For anything reputable.

16:07:47 And they fed it into the supercomputer. They got digital copies of books, digital copies of magazines.

16:07:54 Fed it in, and basically it's everything known to man. From how to boil an egg to nuclear fusion.

16:08:01 Got fed in. And then they trained the LLM. On that data.

16:08:07 Now, um, they made a break… big breakthrough. A few years ago, in terms of neural networking, our brains are made up of billions of neurons, and they were able to apply the same principle there.

16:08:18 To programming, and they applied neural networking to. The large learning models.

16:08:25 So now it's able to process all the information a bit like our brains.

16:08:29 So you ask it a question, and it gives a very human-like.

16:08:34 Response. So if I mention LLMs today, I just mean this supercomputer.

16:08:41 Where they've fed everything reputable that they could get their hands on.

16:08:45 You might hear me use the phrase generative AI. It just means an AI that's able to generate its own content.

16:08:52 So, ChatGPT is a large learning model. And it's also an AI that's able to generate its own content.

16:09:00 And because it's been trained on all this data. From how to boil an egg to nuclear fusion, it gives you text answers.

16:09:08 But it's also being fed billions of images and trained on the images. So you could ask it to create an image.

16:09:14 And it will. It's also been fed billions of videos, and then trained on the videos. So it knows what a cat is, a dog and a beach, and then you could say, I want a video of a cat and a dog walking down a beach.
16:09:25 And it'll create it for you. Right, so…
16:09:31 Chatgpt launched November 2022. And, uh, it really was the first large learning model that launched to consumers.
16:09:41 And, uh, when people… used it, they kind of used it, um, you know, for their everyday.
16:09:50 Purposes. So, I'm going to go in here. To ChatGPT.
16:09:55 Where's my browser got? And if I could just use it…
16:10:01 For some, um. Some purposes, you know, non-business.
16:10:05 Let's start with non-business at the start. Now, I could type anything I want.
16:10:11 But typing is a little bit… uh, time-consuming. So there's also a little…
16:10:17 Dictation button here. Now, there was a time, if I was going to Dublin, I would go to Google.
16:10:24 And I would search for Dublin. 3-day… itinerary.
16:10:33 And if you understand how Google works, Google gives us links to pages that it feels are very relevant, but also reputable.
16:10:42 And when I click on one. This could be great, but really, I'm reading what somebody thinks.
16:10:48 Is, uh, is a good 3-day itinerary. Knowing ChatGPT the way I do, I would never.
16:10:54 Again, do that. I've never done anything. Reading Google, much for the last year or two.
16:11:00 Instead, I'd come here to… ChatGPT, and I would say something like.
16:11:06 I'm visiting Dublin on a 3-day trip, staying in the city center.
16:11:11 Uh, can you provide me with a detailed itinerary? I'm interested in Italian food.
16:11:18 Georgian architecture. And Irish music.
16:11:24 So it all types that up for me, and then I can… Hit enter. Now, because it's been fed everything known to man.
16:11:33 It's been fed all the blog posts, all the tour guide books.
16:11:38 Everything about visiting Dublin, so it's giving me a… It's given me an itinerary totally tailored to me. Why would I ever want to go back and read somebody else's itinerary?
16:11:50 When I could have something that is totally tailored to me.
16:11:54 Now, the world is full of complicated things. And, uh.
16:12:01 I might come across the term mass spectrometer. So I used to go to Google, what is a mass spectrometer?
16:12:11 And Google will give me an explanation here, and links to web pages.
16:12:17 But really, I would tend to ask an AI most things these days.
16:12:21 And I go here to New Chat, and I'll ask it.
16:12:25 That's a mass spectrometer. Now, in fairness, it will give me a very similar answer.
16:12:30 It's a scientific instrument used to measure the mass charge eraser particles, ionization, acceleration, deflection.
16:12:36 I'm not scientific, I don't understand this, but I can say in ChatGPT.
16:12:41 Explain it as though. I am 11.
16:12:45 And then it will re-explain it. Imagine you have a magic sorting machine that can tell you exactly what tiny invisible things are made of.
16:12:52 And then it explains it. I still don't understand it.
16:12:57 Explain it as though… I am 5.

16:13:02 Okay, you have a magic slide at a science playground, you put in some tiny bits of stuff, and… saps them, and I think I understand it now.
16:13:10 So, key principle here… is when you ask a large learning model.
16:13:16 A question. It will give you an answer that it feels is understandable to most adults.
16:13:21 But if it's not, you can ask it to dumb it down, explain it as dumb 11, or 5.
16:13:26 By the same token, what you're getting could be too basic for you.
16:13:30 I could have said, explain it to me as though I'm a physics graduate.
16:13:35 It would give me a totally different answer. And when it comes to using ChatGPT in your business.
16:13:42 You should understand that, that you could actually be getting. Very middle-of-the-road answers, you should be asking it to act like an expert.
16:13:51 In, uh, car loans. Or HP Finance.
16:13:55 Or act like an expert business consultant. And then you'll get a totally different answer.
16:14:01 Right, so ChatGPT launched. November 2022, and um…
16:14:07 When people used it, just like I've used it there, they thought, oh my god, this is incredible.
16:14:12 This could do to Google what the iPhone did to Nokia. We all had Nokia phones.
16:14:17 And then two years later, nobody to knock your phone? We all had iPhones.
16:14:22 Um, so… Microsoft showed a… the company behind ChatGPT is called OpenAI.
16:14:29 And Microsoft showed a big interest, and they… tried to buy it, but they couldn't the way it was structured.
16:14:35 So instead, they decided to become the main investor. So they invested $30 billion into it. So if you're wondering who's behind ChatGPT, the main investor, actually, is Microsoft.
16:14:45 And for their $30 billion, they got to put ChatGPT into all of their products.
16:14:51 Word, PowerPoint, Excel. Uh, but they didn't want, you know, ChatGPT in their products, they wanted it to be, like.
16:14:58 Their AI, so they just rebranded it. Microsoft Copilot.
16:15:03 So I'm sure you've seen Microsoft Copilot. And all your products, uh, that you use in Microsoft, it's actually ChatGPT.
16:15:10 Then, of course, everybody asked Google, well, where does that leave you?
16:15:14 And, uh, Google said, well, actually, we've always had our own equivalent.
16:15:20 Um. We just didn't think the world was ready for it, and then they launched it.
16:15:25 Uh, and their equivalent is Gemini. So, Google has everything I'm about to show you today.
16:15:31 Is really how to use a large learning model. I know it would be how to use ChatGPT.
16:15:37 But it's important to understand it's not the only one. Google has its equivalent, Gemini.
16:15:43 Which is as good. And quite often better than ChatGPT.
16:15:49 And an awful lot of what's in the free version of ChatGPT.
16:15:52 Sorry, in the paid version of ChatGPT, you can get for free in Gemini.
16:15:57 But it's one big downside is privacy. They do not make it as easy to bolt down your privacy as they do in ChatGPT.

16:16:06 Elon Musk has his equivalent. He bought X, and then…
16:16:13 Created an AI called Grok. So, if you ever hear of GRUCK, it's just their equivalent of ChatGPT. Doesn't have all the bells and whistles ChatGPT have.
16:16:22 There's another one called Claude. As… company behind that, actually, is called Anthropic, but Amazon are the main.
16:16:32 Investors in that. So you'll hear people talking about Claude, Grok.
16:16:37 Gemini, ChatGPT. They're all large learning models, they can all do exactly what… well, they might not have all the bells and whistles ChatGPT have.
16:16:45 Um, but they can do a lot of what I'm going to show you today. Meta actually have their own, called Meta AI.
16:16:53 And really, they're all in an arms race. To become the… Like, the Google of the next phase of technology.
16:17:02 Because AI is going to transform everything. And it'll probably be one or two companies that dominate.
16:17:09 And they will be the ones that we all use. And, uh, Meta is spending billions on theirs. I'm sure you've read in the news. They're offering AI.
16:17:18 Developers, salaries of $250 million, because they're just trying to attract the best.
16:17:24 It's a race to produce the best out. Don't understand what the best AI means a little later.
16:17:30 Okay, that was a little bit of context. That was to bring everybody up to speed?
16:17:35 I'm now moving on to how do you get the most out of one of these large learning models.
16:17:41 And, uh, it's how you ask the questions. So… the questions are prompts.
16:17:48 So when I said, uh, what is a mass spectrometer? Technically, that's a prompt.
16:17:53 And when I asked, I'm going to Dublin, can I have a 3-day itinerary? That's a prompt. So if I use the term prompt.
16:17:59 Or questions, today, it's the same thing. And it's proven that there are 4 or 5.
16:18:05 Key things you should get right when asking. A question. The first is.
16:18:11 Ask it to act like an expert. In that area. And if you ask a DAC like an expert, you will get expert-level.
16:18:19 Answers, especially in business. Next is…
16:18:24 Ask it to teach you. If you think there's something that you don't really understand.
16:18:31 Well, the AI will teach you. Now, I am giving you very detailed notes for today.
16:18:37 Uh, but my notes are more to do with marketing. I might use some marketing examples today. I know you're not that interested in marketing.
16:18:44 Um, but I will where I can. You know, bring it back to your business.
16:18:51 So let's go in here. New chat.
16:18:55 So basically, whenever you're having a chat. About a different topic, or rather you want to ask a question about a different topic, go New Chat. And that means you can always go back to all your old chats. So, I could go back at any time to the Dublin 3-Day Itinerary, and continue asking questions about what I could do in Dublin, or I could go back to the mass spectrometer one.
16:19:16 Never have multiple topics within the one chat, it's just a whole mess.

16:19:21 And, uh, you won't really be able to go back and continue.
16:19:25 Having conversations about that topic, so new. Topic, new chat.
16:19:33 Now…
16:19:39 I'm going to tell ChatGPT. About finance for you?
16:19:43 And the brief description. I'm going to use is, um…
16:19:53 A company providing flexible HP car loans in Ireland. Is that okay? Did that kind of summarize it? Or would you like me to add any other little thing? We have to give it a bit of context.
16:20:08 Yeah.
16:20:04 Brian, you're nodding, all good? Okay. You don't want me to say anything about… Flexible car loans for people who might have poor credit history? Is that… or are you more broad than that?
16:20:14 I think we're broader than that now, yeah.
16:20:17 But, okay? Right.
16:20:24 I work for a company that provides flexible HP car loans in Ireland.
16:20:32 Act like an expert. In the EU Consumer Credit Act.
16:20:39 And teach me… what I need to know about that directive.
16:20:46 So let's just break it down. You always, to get the best answer, should give an AI some context. I work for a company that provides HP car loans in Ireland.
16:20:56 Then act like an expert. In whatever area it is, I think it's the EU Consumer Credit Directive.
16:21:05 And teach me what I need to know about that directive.
16:21:08 My point here is, if there's something. That you don't really know much about.
16:21:14 An excellent prompt is, ask the AI to teach you. And then it will.
16:21:22 Certainly. Let's explore it. What is it? What are the key provisions?
16:21:30 And then a summary table. I will see as we go on.
16:21:36 You could then ask, you know, lots of. Follow-up questions.
16:21:41 And you might have loads of questions. But the point is, you could just keep asking follow-up questions, and it'll give you more and more answers, and you can just keep.
16:21:47 Delving down. So, for example. I could take any one of these points.
16:21:52 Which is, um…
16:21:58 Right. I could say…
16:22:04 Teach me more. About this.
16:22:08 And then I'll paste in that particular point. And now it'll become laser-focused.
16:22:14 On that particular point.
16:22:21 So we now know that when prompting. Really important to give it context.
16:22:27 What kind of a business have you? What, you know, what are you all about? Ask it to act like an expert.
16:22:34 And ask it to teach you. If it is a topic that you feel you want to learn more about.
16:22:40 And Evan, can I ask you a question? If you're prompting, can you put in some verbal.
16:22:44 And then copy and text as well. I think you did that there, I wasn't sure how you did that. You know, if you were saying, look.
16:22:50 I want to find out about, you know, a regulatory requirements on something, and then.
16:22:54 You want to put in something else that you copied from somewhere else so it gets more specific.
16:22:59 Yep. So… Again, I could… you know, just, uh…

16:23:06 Go back up to the tang… Let's take supervisory obligations…
16:23:17 I could use dictate? Can you teach me more about this area?
16:23:25 And really go into detailed plays.
16:23:31 And there is my verbal. And then I could paste.
16:23:35 So, I think I was asked, could you mix the verbal with the pasting? So all I did was.
16:23:40 Use the microphone. It's only when I click this arrow that I submit it, so you can.
16:23:45 Use the microphone, it'll dictate, and then you can paste whatever you want in, and then I'll go submit.
16:23:51 And now it'll, uh, really go deep on that. Hope I've answered the question there, Brian.
16:23:56 Right. Thank you. So, context.
16:23:58 Yeah, perfect.
16:24:02 Your business, act like an expert in that particular area. Teach me. If you… if you really want to learn about a topic.
16:24:12 Always ask, or rather, you don't always have to, but I think you will and you should end up asking lots of follow-up questions, and just drill down and down and down.
16:24:21 Next prompt would be… generating ideas.
16:24:26 Used the word brainstorm. So again, context.
16:24:31 Act like an expert and brainstorm. So here, I'm going to ask it to brainstorm ideas for car dealerships.
16:24:41 That would encourage us to recommend us. Hope that makes sense to you. Or maybe, no, I'll go brainstorm ideas for making our…
16:24:51 Online application process. Faster and simpler.
16:24:55 Okay? That's… I'm just looking for ideas. And you're probably always looking for ideas on things that you can improve.
16:25:02 So we'll go back in here. New chat.
16:25:12 I work for a company that provides flexible HP car loans in Ireland.
16:25:18 Act like an expert. Uh, in developing websites and online application processes.
16:25:27 And brainstorm ideas for making our. New customer application process feel faster and simpler.
16:25:38 So again, all I'm doing is making sure we understand the logic here. Context.
16:25:43 Act like an expert, but this time, because I'm looking for ideas, I'm using the word brainstorm.
16:25:50 You'll just get better answers. Okay, break it up into small, clear steps.
16:25:58 Multi-step form wizard, basic details, progress bar, step two of four… I'm not going to go through the whole thing.
16:26:04 But the point is, um… It's giving you lots of great ideas.
16:26:10 So, teach me. Brainstorm. Next is, uh, write.
16:26:18 Whatever way these, uh, large learning models have been programmed, they're brilliant at writing.
16:26:25 Now, in this example, I'm not going to use business stuff here for the time being.
16:26:31 I'm just gonna say…
16:26:39 Write a 500-word short story about three teenagers spending the night in Killarney Woods, County Kerry.
16:26:57 And here's the story. Now, I'm not going to read it.
16:27:02 But, um… It's very creative.
16:27:06 And it can ride brilliant stuff. My point to you here is.
16:27:11 I could say here… rewrite this in the style of Stephen King, the horror writer.

16:27:26 And now, it will rewrite it. The kids picked the wrong night to camp in Killarney Woods, Maeve knew it the second they stepped off the gravel track.
16:27:35 So, it's just a lot more, kind of. Eerie. So how can this…
16:27:42 Right in the style of Stephen King. Because remember, it's a large learning model.
16:27:46 Where they fed it… everything they could find on the internet, but they also fed it millions of books.
16:27:54 And, uh, they funded most of Stephen King's books. So I would know Stephen King's writing style.
16:28:00 It knows the writing style of most authors. And you can ask it to write in that style.
16:28:07 Now, you won't be asking for things in Stephen King's writing style, but.
16:28:12 You might want things written in your writing style. That would be handy, rather than a kind of a generic middle-of-the-road.
16:28:20 Ai writing style, so how can you get an AI to write like you?
16:28:26 Well, it has Stephen King's books. So, it can write like Stephen King, but it doesn't have any of my writing, and it doesn't have any of your writing.
16:28:35 So, the first step is to give it examples of your writing.
16:28:39 So I'm going to… go to my website here, The Marketing Crowd.
16:28:47 And I have blog section. And I'm just gonna copy. The point is.
16:28:54 I wrote this.
16:29:03 So I go back… to ChatGPT, New Chat.
16:29:10 And I'm going to say…
16:29:16 I'm going to give you… samples of blog posts that I have written.
16:29:22 Do not analyze them, just acknowledge you've received them.
16:29:29 And then I'll hit enter. And then it'll say, understood. Because if you don't say, do not analyze them, just technology received them, it will just analyze whatever you type in.
16:29:40 Oh, that's a very interesting… blog post, Evan, you know, I don't want that.
16:29:46 So now I'm just going to paste. And it should say something like, received, yeah, so no big analysis.
16:29:55 I'll then just find something else that I've written.
16:30:06 Back in here… Paste it…
16:30:11 Saved. Okay, so I'm just going to give it two things.
16:30:14 But the more you can give it, the more we'll understand your style.
16:30:19 Can you now analyze these two blog posts? And can you describe the writing style?
16:30:34 Okay? So… it's just analyzing and describing.
16:30:42 The style. This is Evan's writing style.
16:30:48 Remember this. In the future, if I ask you to write like Evan, refer back to this style.
16:31:02 Now, key point here is I'm saying, remember this. Well, the key point is, I'm saying, I'm giving it a name.
16:31:07 So you'll be saying, this is Brian's writing style, or… Of course, you could give it.
16:31:14 Examples of things that you are happy with in terms of, this is the tone of writing and style we want from our business. And you could say.
16:31:23 I'm attaching letters and documents. That we have written for our business, analyze the style.
16:31:29 This is finance for you. Writing style. Remember this.

16:31:39 Evan there, my question there is, how does it know if it's… I say Brian, there's loads of Brian. Is it because I've logged into my account?

16:31:44 Great question. Correct. I could have said, this is Rudolph's.

16:31:50 Uh, writing style. It's just a name that the AI will then assign to it.

16:31:56 Now, if I'm doing this in my account. It will only remember that style within my account. Remember, it's a large learning model. The original data.

16:32:08 It was given Stephen King's books. So anybody can ask it to write like Stephen King.

16:32:14 But I have given it. My blog posts within my account, and it's only within my account that it will remember Revan style. If you say, in your account, write like Evan, it'll think, well, what are you talking about? Who's Evan?

16:32:26 Is that okay? Yeah. Right? Okay.

16:32:29 Yeah, perfect, yeah.

16:32:31 So, I'll go submit.

16:32:41 And you see it says updated save memory. It's important. Because I said, remember this.

16:32:48 It will definitely remember it. I'm going to talk about memory.

16:32:53 Shortly. But anyway, it's remember that. Got it. I've saved Evan's writing style for future reference.

16:33:02 Okay. Can I ask, is everybody okay with what I'm covering so far? Does all this making sense to you?

16:33:10 Yeah, yeah.

16:33:10 All good? Great? Okay. So, we now have an understanding of what a large learning model is.

16:33:18 Um, and we hopefully have an understanding of. You know, how to ask a prompt.

16:33:23 Now. I'm just going to…

16:33:28 Bring up notes that will be sent to you.

16:33:41 So you'll be able to refer back to these notes, as well as the video.

16:33:47 And in the nodes is all the kind of background stuff I've given you.

16:33:53 Um, oh yeah. Forgot to explain.

16:33:58 When they launched ChatGPT. November 2022.

16:34:03 Uh, it was ChatGPT 3.5. That's what it was called.

16:34:09 And uh… tens of millions of people used it in the first week or two, it kept crashing.

16:34:16 Came very slow, so they brought out a paid version. And the paid version was ChatGPT4.

16:34:24 And they charge 20 euro a month. And for your 20 euro a month, you got…

16:34:29 Reliability and speed. But actually, 6 months later, the free version was very reliable and very fast, and a lot of people were wondering, well, what are we getting now for our 20 euro.

16:34:39 And then they start bringing out extra features. And… I will be explaining these extra features, because they keep adding these extra features into the paid version.

16:34:51 So that the people who are paying know exactly, you know, what they're getting for their money. So.

16:34:57 Anybody can use ChatGPT for free. And you can do everything that I have done so far for free.

16:35:05 And everything I'm above, you know, everything that I show you, assume you can do it for free, until I say to you.

16:35:12 We're now moving into the paid version. So, for a good year, year and a half.
16:35:18 The free version was 3.5, and the paid version was 4.
16:35:22 And then around 6 months ago. The free version was also called ChatGPT4.
16:35:29 Um. But there was just a bigger, better, large learning model in the.
16:35:34 Paid version. So, the free people always got, you know, ChatGPT4, but it was a lighter, simpler model.
16:35:41 Not as good. As the paid version, and the paid version also had these extra features that I will be showing you.
16:35:50 Now. For some of you, some of you have said you use ChatGPT a lot.
16:35:55 If you use the paid version, they actually had loads of different models.
16:36:01 When you went to ask a question. You could click up here.
16:36:06 And I'll explain what these are a little later. But they had loads of models. They had ChatGPT 4.0, 4.0 Mini, 03, 03 Mini.
16:36:17 They had all these models.
16:36:22 And, uh, it became very confusing for people. Oh, there are all these models? What do you use them for?
16:36:28 So I'm just going to explain the, basically. In these large learning models.
16:36:36 There's different versions. And there's, like, the main one. Which is fast, and can do anything for you.
16:36:43 And you'll normally get an answer within 5 seconds. But then they have also thinking and reasoning models.
16:36:51 And the thinking and reasoning models are far more advanced. And when you ask them a question.
16:36:57 They'll actually maybe think for 30 seconds, 40 seconds, before they give you an answer.
16:37:04 And you should think of it as, like. The FAST model is like going into McDonald's.
16:37:11 And asking for a burger, and they've already precooked the burger, and then they give it to you. And then the… thinking, reasoning models is like going into a restaurant, where it then takes, you know, 20 minutes to cook your dinner, and you get something much, much better.
16:37:25 So if you could just have that in your head. Slower here does not mean.
16:37:34 That's good. And faster does not mean better answers. There are certain things that you just want a quick answer.
16:37:42 And there are other times when you want a really in-depth answer, where the AI has really tailored things to you.
16:37:50 So if you could just have that in your head. There's, like.
16:37:53 The fast models and the thinking-reasoning models. And a lot of the time, you will want the thinking-reasoning model.
16:38:00 And just having there, how do we know to access which model? Because, obviously.
16:38:04 Great question.
16:38:05 For us, this is probably replacing consultants, external consultants, for a lot of things that we might go to, so… We want the thinking, reasoning, and understanding model, so, yeah.
16:38:12 Yeah. Yes, yes, you do. Yes, you do. Okay.
16:38:17 Now. They released some figures, some stats there, a couple of weeks ago, and they said.
16:38:26 That their analysis showed… That only 5% of users.

16:38:31 We're using the thinking-reasoning models. And everybody else was using the fast models, because nobody really understood the difference.
16:38:38 So, I'm sure you read or heard that they brought out ChatGPT 5 last week.
16:38:44 So, we've now gone from ChatGPT 3.5 up to 4, and now… just the last week, ChatGPT 5.
16:38:53 And what is ChatGPT5? It is… a bigger, better, large learning model.
16:38:59 So, more data. Better processing.
16:39:04 And when you ask it a question, it's faster. But it also has the thinking-reasoning models.
16:39:12 And it will… look at your prompt, and it will decide.
16:39:17 Whether this would benefit from a very fast answer. Or whether we would benefit from slower thinking.
16:39:25 So, it will decide, but I'll show you how you can get it to do the thinking anyway.
16:39:30 Okay? So… Everybody now is on ChatGPT5.
16:39:36 The free people, guesses? But they only get 4 or 5 goes every 6 or 7 hours.
16:39:43 Of the bigger, better version of ChatGPT 5. Then a little thing pops up that says, you've used… you have used your…
16:39:51 Um… allowance. Of ChatGPT-5 until 6.20pm today.
16:39:58 And now you've gone back to ChatGPT5 Mini, which is great anyway.
16:40:02 But less thinking. Less… less reasoning, okay? It's like the faster one.
16:40:10 So, if you want, uh… The more powerful thinking, reasoning models.
16:40:16 And not be limited, that's in the paid version. Chatgpt file. Okay, hope all that made sense. So now if I mention ChatGPT-5, thinking models, FAST models.
16:40:25 Hopefully all of that makes sense to you. If it doesn't, please let me know.
16:40:29 Right. I'm now moving on to a few tangs.
16:40:33 That are really important to understand. First is copyright.
16:40:39 Who owns the copyright to anything. That an AI like ChatGPT produces. There's a big court case, there was a big court case in America, and the judge ruled that actually nobody owns the copyright. So whether it produces text for you.
16:40:54 An image, or a video, you have no issues when it comes to copyright. You can use it in your marketing.
16:41:00 You can use it however you want. It ruled that…
16:41:05 Chatgpt doesn't own the copyright, it's just an AI, it's not even a legal entity. Openai doesn't own the copyright. Just because I asked the prompt doesn't mean I own the copyright. So nobody owns the copyright, you have no issues with copyright.
16:41:17 Unless you ask it to write, like. Stephen King, because actually, they stole his stuff.
16:41:25 How do they have all the Stephen King books? Because they just took it.
16:41:28 And they're being sued. And there's loads of organizations suing them, saying.
16:41:33 You've stolen all that stuff to make your product good. Um, and we want to be paid, and they are paying. They paid nearly a billion dollars so far.
16:41:41 Right, so don't do anything like write in the style of a journalist, or write in the style of anybody whose copyright is being.

16:41:47 Um, infringed, and you'll be absolutely fine, whatever producers you can use. No issue.
16:41:53 Right, second thing you'd want to understand is privacy. And a question I get asked is, uh, if I tell a large learning model.
16:42:04 Something, will it end up in… the AI? Will it be in the matrix? Could it then be fed back to somebody else? And the answer is yes.
16:42:14 By default, yes. So, I was talking to somebody, and he said, Evan, I'm setting up a business.
16:42:20 And my business is very niche. Not many businesses like this, and I've spent a lot of money doing market research, and I want.
16:42:28 The AI to help me write a business plan. Probably even a bank loan application. Now, it would be absolutely brilliant at that.
16:42:35 You just say, act like an expert in writing business plans, act like an expert in writing.
16:42:41 Loan applications, and it knows exactly what needs to be in it.
16:42:44 But he said, if I give it my market research. Will it then be in ChatGPT? And if anybody else asks ChatGPT a question, could ChatGPT then.
16:42:54 Feedback some of my market research? And the answer is yes.
16:42:58 Unless you do what I'm about to show you. Okay? So, by default.
16:43:03 You've got to assume that everything that you give it will be fed into ChatGPT.
16:43:08 There's two ways to protect your privacy. One is a temporary way, but I'll be showing you a more permanent way.
16:43:15 The temporary way… Instead of just typing something into a box here.
16:43:22 You'll click up here, where it says Turn on Temporary Chat.
16:43:26 And when I click turn on temporary chat. Now this is a private chat. Think of it like going incognito in a browser.
16:43:32 It won't appear in history. It won't appear, like, down here, under all the list of things here. It won't be used to update ChatGPT's memory, it won't be used to train our models.
16:43:43 Train our models is their way of saying it won't be fed back into our large learning model.
16:43:49 So, if you just wanted to ask a question, have a chat about something, and you did not want anybody else to see the chat, it's a bit like going incognito in a browser.
16:44:00 That's a temporary way of doing it. A more permanent way is the following.
16:44:05 Click down here in the bottom left. And those settings.
16:44:11 When you click on Settings. There is data controls.
16:44:17 And under data controls, there's Improve the Model for Everyone, and I have it switched off.
16:44:23 So, when you go into your ChatGPT. By default, it will be on.
16:44:30 Now, it's an interesting way to phrase it. Instead of improve the model for everyone, they could have said.
16:44:35 Share the data you provide. Chatgpt with everyone.
16:44:40 Because that's exactly what it means. And nobody would want that.
16:44:44 So, what I'm saying to you is switch that off. And from this point on.
16:44:51 Anything that I… provide in my prompts.
16:44:56 Whether it's the text, or whether it's. Files that I attach, which I'll be showing and coming on to.
16:45:03 Um, will not be shared with everyone. Everybody okay with that? How to protect your privacy? Really important.
16:45:10 In Gemini, they do not make it that easy. And in Gemini, if you do switch off, I want to protect my privacy, they take away a lot.

16:45:19 Of the tools that you would want to use. Okay. Next thing is memory.
16:45:26 There was a time in ChatGPT. That if I had a chat.
16:45:32 About this EU directive, okay? And I asked it some questions over and back.
16:45:40 And then two months later, I started a different chat. About the EU directive.
16:45:46 It would be like talking to somebody. Who has insomnia. Not insomnia. Amnesia.
16:45:52 Right? So… it would be like… it didn't remember the old… the old chat we had.
16:45:58 So we've had no memory across chats. It has an X and memory within a chat.
16:46:05 So if you keep asking it questions within the chat. It will remember everything within the chat, but it had no memory across chats.
16:46:13 Which was very frustrating. So then, over a year ago, they introduced memory.
16:46:19 And, uh, memory means… that it does remember things across chats.
16:46:25 And it's… makes ChatGPT very useful. Now, I think you would want to know what ChatGPT has remembered about you.
16:46:34 About your conversations, and you might even want to delete some of the memories.
16:46:39 So, you come down here, bottom left. Settings… And then there's personalization.
16:46:47 Under personalization, there's memory. Reference saved memories.
16:46:54 So I have these switched on. Okay, and then there's manage.
16:47:01 Evan's writing style. Evan's currently offers this, Evan does that, Evan is a… now, these are from training courses.
16:47:10 Most of this is from training courses. He's a mindfulness coach business, he's a driving school in Molingar, he's a ladies' boutique and athlete. So, I use this account for delivering training courses, so it's complete hodgepodge.
16:47:20 So, if I didn't want. Yep.
16:47:21 Sorry, Evan, just to interrupt you for one quick second, do you have to talk to it in the third person?
16:47:29 Like, if I'm asking, if I'm… if I'm saying anything to ChatGBT about.
16:47:29 For example.
16:47:35 Remember Evan's writing style, or Clive's writing style? Can I… can I refer to myself as… as, uh, this is my writing style, or remember me.
16:47:45 Do I always have to refer to it as me and the third person?
16:47:49 No, you don't. And I'll tell you. Chatgpt knows.
16:47:51 Okay.
16:47:55 That I'm Evan. And I'll tell you how it knows that. It's the next thing I'm coming on to.
16:47:56 Right. Okay.
16:48:01 And because I've told it my name. I can say that's my writing style, remember my writing style, and it'll probably even say, okay, Evan.
16:48:11 I'll remember your writing style, okay? So you can, because I've already told my name.
16:48:11 Yeah. Oh, yeah. Yeah.
16:48:17 And I will show you where to tell it your name.
16:48:20 Is that okay? Great. Thank you. So, my point here is you can see all the things that it has remembered.

16:48:27 And you could delete or remove memories. If you think, no, I was only messing around there, I don't want it to remember those things. Or if you think.

16:48:37 Actually, I want to delete all the memories. And just start from scratch, you can go delete all.

16:48:42 I just want to make a distinction. I have no problem with ChatGPT.

16:48:48 Remembering things. Across all the chats, because it just makes the experience better.

16:48:55 This is not anything to do with privacy. I have switched off.

16:49:00 Sharing the data. So nobody's going to. None of what I'm providing it will be fed into ChatGPT.

16:49:08 Memory just makes for a better experience. Now, ChatGPT decided to remember those things. It decides what it thinks might be useful to remember for future chats.

16:49:21 But if you really wanted to remember something, you do what I did earlier, which was… you say, remember this. And if you say, remember this, it will definitely store it in the memory. If you don't say, remember this.

16:49:31 It might or might not store it in the memory. So whenever you think.

16:49:35 There's something that you think you definitely would want it to remember in the future. I'll give you a personal example.

16:49:41 I might say… I don't like.

16:49:46 Onions, and garlic. Remember that. And he said, okay, I'll remember that. And then when I ask you for recipes to do with lamb chops.

16:49:55 Give me 5… give me 5 recipes for lamb chops that I can cook in 20 minutes.

16:49:59 It won't give me any recipes that include onions and garlic.

16:50:02 That would be a benefit from a personal point of view. Okay, so that's… That's privacy, memory.

16:50:09 Copyright, and the final thing I'm going to cover here in this section now is.

16:50:14 How would you… How would you tailor ChatGPT more to you?

16:50:20 Because if I have to keep saying, I work for a company that provides HP car loans in Ireland.

16:50:27 Um, and I might even want to give it even more context, because the more context I give it, the better. If I have to keep repeating that.

16:50:32 That's very tedious, time-consuming. Wouldn't it be great if I could just tell it.

16:50:38 Lots of context once, and then it will always remember that context.

16:50:42 It's called Custom Instructions, and you should definitely fill in custom instructions.

16:50:48 So…

16:50:53 Down here, bottom left. There's the option for customized chat GPT.

16:51:00 And when I go customize ChatGPT, it says, what should ChatGPT call you? So, Clive, this is.

16:51:06 This is what I was referring to. I've told it. That I'm Evan. So.

16:51:12 Going forward, if I say me, or I, or, you know, it knows it's Evan.

16:51:16 So it would say, okay, Evan, I remember your writing style.

16:51:20 And quite often, it will say, hello, Evan. Because it knows I'm Evan.

16:51:25 So it's up to you if you want to put in your name.

16:51:28 Quite happy to put in my name there. What do you do? Uh…

16:51:34 I… this is something that I can incorporate into a digital marketing training course.
16:51:38 I've said I work for a 4-star hotel in Killarney. You would, of course, say I work for a… company providing flexible HP car loans in Ireland.
16:51:50 What personalities should ChatGPT have? This was only introduced in the last week.
16:51:55 I have left it a default. But actually, they have 4 other…
16:52:01 Personalities now. Cynic. It's just somebody… you know, the AI would be quite…
16:52:07 Cynical, maybe… Yeah.
16:52:13 Take a… a dry approach to things. Bit of humor, robots.
16:52:19 Just very robotic, no personality at all, really. Listener, if you'd like to be.
16:52:25 I'd like to chat with the AI as though it's a really good listening friend.
16:52:30 Uh, maybe even a psychologist. Uh, and a nerd, exploratory, and enthusiastic.
16:52:36 So, I'm quite happy to go with the default. To be honest, I don't think I'll be going with any of those.
16:52:41 And then this is really important. What traits should ChatGPT have?
16:52:46 I've said, act like an expert marketer providing advice on how to plan and implement our digital marketing, you know, for our hotel in Killarney.
16:52:53 You might want to say, act like an expert. Um…
16:53:00 In personal finance and providing flexible HP car loans. Then you never have to say, act like an expert in that area again, because by default it will. Always provide unique and interesting digital marketing ideas that are tailored to our hotel.
16:53:17 You could say always provide unique, interesting solutions, ideas that are tailored to our.
16:53:25 Finance company. Always provide answers in UK English. Always right in a professional tone, or…
16:53:32 Always write in Evan's writing style. I have put in, or I will suggest 3 interesting follow-up questions I could ask in order to learn more about a topic. I find that it.
16:53:43 Does suggest some brilliant follow-up questions, then I think, oh yeah, it's a good one, actually, that would help me learn about that.
16:53:49 And then, anything else ChatGPT should know about you. So basically, just make a distinction here.
16:53:54 How do you want ChatGPT to act? Act like an expert.
16:53:59 Always write in English, be professional, write in my style. Then these other boxes, anything else ChatGPT should know about you, and this is more about your business.
16:54:08 So here I have… I work for Four Star Hotel in Killarney, Ireland. There are 30 other hotels, so it's very competitive. Our main customers are.
16:54:16 X and Y. Our marketing goals are to increase our web traffic and sales, increase social media followers. We have a website, and we take bookings. We don't use TikTok. Youtube would like to learn more about them.
16:54:26 Give it context. The more context you give. The better. So then I'll go save.
16:54:35 And now when I go to ask a question, I don't have to say… anything about my business. I don't have to ask it to act like an expert. I could just say something like.
16:54:47 Brainstorm.

16:54:52 5 ideas for differentiating. From competitors.
16:55:01 Of course, I should have just spoken this.
16:55:06 Brainstorm 5 ways we could differentiate from competitors, targeting the family market.
16:55:16 Notice, I have not said I work for Four Star Hotel in Killarney. I haven't asked it to act like a business.
16:55:22 Growth expert or anything.
16:55:27 Here are 5 ways your Killarney Hotel could stand out to Irish families and make their staycation choice an easy one.
16:55:35 Mockress House, but remember, I didn't say anything about Killarney in my question, but it knows from the custom instruction?
16:55:41 I have a hotel in Killarney, so I was talking about Muckra's house, boat trips, pet farms.
16:55:47 It's all tailored to me. Can I ask, are we all okay? Custom instructions? Privacy? Memory? And copyright?
16:55:54 Yeah. Yeah.
16:55:56 All good? Great, okay, no problem.
16:55:58 Yeah.
16:56:01 Right.
16:56:08 5 to 5, good, okay. Um, I'm now going to show you some.
16:56:13 Of the features of the paid version. Because I think you'd now feel comfortable using.
16:56:19 Chatgpt, just asking any kind of business question, getting it to write like you, asking it to act like an expert, brainstorming, custom instructions, all that.
16:56:28 You're all good. I'm now moving on to… some of the advanced features.
16:56:35 Yep.
16:56:34 Evan, can I ask one quick question? So, let's say… the big… one of the big concerns is privacy, and then the other thing is tailoring it to be more specific from a business point of view.
16:56:42 You said this is available, like, we use Microsoft Teams, so… Can we set this up? Because, as I say to repeat.
16:56:49 My biggest worry is somebody would make a mistake, and the privacy would be breached. So, can we set this up from day one?
16:56:55 Internally, so it's on the paid version, it's all on everyone's PC, it's tailor-made pretty specific to the organization. I appreciate people could make it more specific if they want to, be it compliance, or be it.
16:57:08 Our collections arrears, be it finance. So, you know, can we set this up? Because my big fear still is.
16:57:14 Nothing has… my big fear is still privacy.
16:57:16 Okay, great. So, everything that I've shown you.
16:57:23 Is available for free. And I've shown you how to tailor it to you using custom instructions.
16:57:32 And that's free. But I would say. That's the basic way of tailoring it.
16:57:38 I'm going to show you a far more advanced way of tailoring it.
16:57:42 And the privacy that I have shown you.
16:57:49 Is effective. But everybody… in the company, if they all had their own account.
16:57:56 Would need to make sure that the data privacy was switched on, and if somebody didn't do it, and then they uploaded a file.
16:58:05 Then that now is in ChatGPT, okay? So… Your question is spot on.
16:58:10 How can you… A have the more advanced things that I'm going to show you.
16:58:17 So it's ultra-tailored to you. And B, how can you make sure that the security and privacy are totally locked down?

16:58:25 So. Everybody, if they don't pay for ChatGPT, uses ChatGPT.
16:58:35 Bye. If you pay as an individual. You're using ChatGPT+.
16:58:40 And that's what I'm using. Chatgpt+, which gives me all the.
16:58:44 Advanced stuff that I'm going to come on to. But then they have a thing called ChatGPT.
16:58:50 Teams. So why don't I talk about that now to answer Brian's question?
16:58:57 So, down here… Bottom left.
16:59:02 It says upgrade plan. So whether you run the free version or the paid version.
16:59:08 You can click Upgrade Plan. And then here it says Personal.
16:59:13 And business. So people… You can either use it for free, or they can pay $20 a month, which is what I do.
16:59:22 And for my $20, I get… the things that I'm about to show you.
16:59:27 But then they have a very specific thing for businesses. And if you click on business, Teams is 29 euro.
16:59:34 Per month. Not per employee. Per business. I mean, it's… It's excellent, because you can have up to 150 staff.
16:59:45 Logging in on the one team account.
16:59:47 Can I just ask, Evan, you know, the way you had a specific then to your writing style in Swan.
16:59:57 Yep. Yes, it can. Yes, it can.
16:59:54 So, if we're using a group business one. Can it lock in my writing style and Brian's writing style, and Clive's, and so on?
17:00:04 So it knows it's me, that I have to tell it that it's Caroline doing the… The search, yeah, okay.
17:00:08 Yeah. Yeah. But…
17:00:15 Let's work our way through it here. So you get everything in the paid version.
17:00:20 You can connect to your company knowledge base, maybe you have a company Google Drive, SharePoint, Dropbox.
17:00:28 It's business essentials security. Encryption.
17:00:33 So it's even more secure. Than the paid version I have.
17:00:39 It has business features that I'm going to come on to, built-in agents, okay? But basically.
17:00:47 They know that every business, their main number one priority is privacy.
17:00:51 Security. So, when everybody logs in using the Teams. Everything is bolted down in terms of privacy and security. You don't have to worry about individuals not.
17:01:03 Not… not making sure that their account is private. It's private.
17:01:08 And everybody can use ChatGPT and tailor it to themselves. But then you can share things.
17:01:16 Across the team as well. And I'll be showing you some of the things that you can share. Have I answered your question, Brian?
17:01:22 You okay with that?
17:01:23 Yeah, absolutely. Yeah, yeah, and like, even there, the most obvious one where it's extremely relevant and immediately useful would be compliance, because.
17:01:30 What we should be doing is, from what you just said there, is feeding all our existing policies and procedures.
17:01:35 And then it has that knowledge and database and that context of us, and if we ask it then to kind of rewrite or amend or improve.
17:01:43 It is that database of our existing policies and procedures, so it can make it more relevant. And I'm sure there's probably other things in financial side of things that… and collections and arrears, but would

that be correct? We should be linking all our existing policy procedures, so it's.
17:01:53 Yep, yep.
17:01:56 It's learning, improving, and it's making everything more and more relevant to us.
17:01:59 Yeah, and I'm actually going to show you kind of a way that you could very much do that, maybe even in a more niche way.
17:02:06 Okay? But we'll come on to that. Great, okay?
17:02:10 Hope I've answered all those questions now. Right, I'm going to just kind of…
17:02:18 I'm starting to work my way through. Some of these advanced features.
17:02:22 With the goal of getting to the thing that I think will be the most useful for you.
17:02:31 Let's come out of here.
17:02:37 Right, first thing is, I could attach… an image. So I can go Add Photo.
17:02:44 Files, add photo or file. And then…
17:02:59 I'm going to pretend that I'm working for a ladies' boutique, okay?
17:03:04 So I'm going to attach an image here. And I'm going to say…
17:03:11 Act like a social media marketing expert. And write an Instagram post for the new dress in stock.
17:03:25 And it's using what's called GPT Vision. And it will figure out exactly what that dress is, what the color is.
17:03:34 Turn heads, they're stunning off-the-shoulder lace midi is a perfect plus one for every occasion.
17:03:39 Flattering sweetheart neckline. It's just… it's just figured out the whole thing.
17:03:44 You can understand anything that's in an image. So…
17:03:56 Act like a website marketing expert and write the text for this new handbag we have in stock.
17:04:03 I'm not telling it anything about that handbag. But it will analyze it, it'll figure it out.
17:04:11 And, uh, it just does it all. Now, from a person point of view.
17:04:18 You know, forget about business. I could…
17:04:29 Like, while you're doing that, I could just even do my Christmas shopping now, so I take a few pictures of what people have, and I… go away and get all these things?
17:04:37 Absolutely. Yeah. So, for example.
17:04:37 We put the hints in, yeah.
17:04:42 I could just take a photo of my fridge, the inside of the fridge.
17:04:45 And I could say, recommend 5 things I could cook within 15 minutes. It'll scan everything in the fridge, and it'll come up with recipes.
17:04:53 I could. And I've done this on holiday, taken a photo of a building.
17:04:58 Touch the photo, where is this? He told me exactly what the building is, and then I said, act like an expert tour guide, and tell me everything I need to know about this building.
17:05:09 Um, we had a problem with our boiler. And we just took a photo of the inside of the boiler.
17:05:15 And so we're having a problem with our boiler, this is the problem we're having, act like an expert in this boiler and troubleshoot it for us, and it.
17:05:23 Yeah. It recommended two, three things that we should definitely look at.

17:05:27 So, once you understand this technology, you realize, actually, you could use it in lots of different things.
17:05:32 Every day, everyday life. It's just going to become more and more… common. Attaching a photo.
17:05:40 There might be some uses for your business, can't think of any.
17:05:43 But it could be, I don't know. I don't know. I don't know your business well enough. You can think of something.
17:05:50 Right, the next point… you can attach files.
17:05:58 You can attach, uh… PDFs, Word documents, Excel spreadsheets.
17:06:05 So I'm just going to go Add Photon File. And I'm going to attach a 100-page document.
17:06:17 Summarize the main contents of the attached. So I'm not telling it.
17:06:23 Now, what it is, but it's now scanning those 100 pages. It's already scanned.
17:06:29 And it has become an expert in that document. And it's… it was actually a transcript of a 3-hour training course.
17:06:37 That I delivered, so it says, this document is a transcript, of course, delivered by Evamangan for Longford Local Enterprise Office, and this is everything.
17:06:46 I can tell you it's very accurate. Um.
17:06:50 What did Evan say about copyright?
17:06:56 And because it's now an expert in the document, it just tells me straight away.
17:07:02 What was said about copyright. So, if you have loads of.
17:07:10 Big. Documents that… You want to interrogate?
17:07:15 Get them summarized. You want. The content extrapolated and applied to your business. I'm going to show you how to do that.
17:07:23 You know, before we finish today? You can easily do that. Point is, it has no problem.
17:07:28 It can analyze Excel spreadsheets, I'm going to show you that a little later.
17:07:32 Caroline sent me through some documents earlier. Um, so any PDFs, Word documents, Excel spreadsheets.
17:07:40 No problem. And remember, because I have the data privacy on, anything I attach will not.
17:07:45 Be fed into the model. The next thing…
17:07:51 Is it has enhanced voice. Now.
17:07:56 I'll bring up my phone here. Actually, why don't I do enhanced voice on the computer first?
17:08:03 So… New chat.
17:08:11 That little microphone is a dictation. And that's what I've been using. So that means… I speak, I can edit it.
17:08:19 I submit it… And then it writes the answer.
17:08:24 Enhanced Voice is… We'll have a chat, we'll have a conversation.
17:08:29 So thank you like you're having an over and back conversation here.
17:08:37 Hello! Hello, can you hear me?
17:08:45 Hello there, loud and clear. Let's dive in and chat about whatever you need.
17:08:50 Uh, great. I actually work for a company providing.
17:08:58 Hp Car Loans in Ireland. And, uh, we're looking at ways to generate more business from.
17:09:06 Car dealers. Could you act like an expert in this area.
17:09:10 Throw some ideas at me.
17:09:12 Absolutely! I'd be happy to help with that. So, let's think in a professional and friendly way, in UK English, of course.

17:09:18 One idea is to build a closer partnership program with car dealerships.
17:09:23 For example, you could create a co-branded marketing package that makes it really easy for dealers to promote.
17:09:28 Okay, thank you. Sorry to interrupt, thank you. I'll be back. Thank you.
17:09:29 Your HP loan.
17:09:34 Right. The voice chat ended, but, you know.
17:09:41 It's great if you… if you just want to have a chat with the AI.
17:09:46 And you just want to bounce ideas, and just pretend that it's like a consultant.
17:09:51 Where you're just having a chat? Uh, that would work. Excellent.
17:09:55 Whereas the microphone is… dictation. You speak, I find it so much quicker.
17:10:04 Then, uh, than typing. But then I find reading so much quicker than listening to the AI.
17:10:11 I'm just giving you my preference, okay? But if you want to have a chat, like, you're chatting to a consultant.
17:10:19 Works excellent. Okay. On the phone, there is an app.
17:10:24 Chatgpt. And when you log in using your logins.
17:10:33 There's… there it is.
17:10:38 Everything that you set up in the desktop feeds through to the app.
17:10:42 So, for example. If I go here… to the little menu.
17:10:50 I'll log in or sign up, dammit. Am I not logged in?
17:10:59 Okay, that one. Apologies. I really just wanted to show you.
17:11:05 That, um… that the enhanced voice is on there as well, okay? And everything that you do on the desktop feeds through.
17:11:14 To the phone. So… if I've switched off data sharing on the desktop, and then I use the phone, it's not switched on on the phone.
17:11:23 So, don't worry that you might have to do something separate on the phone, everything is synced.
17:11:28 Okay.
17:11:29 They're just… do you know the way… sorry, let's say if you're, you know, you have a personal phone, again, it's just the whole privacy thing, so let's say I have my desktop, and I have my personal phone, and I really… you know, should… business stuff shouldn't be going on the personal phone, which would be relevant to a number of our employees.
17:11:43 How does that work?
17:11:45 Okay. So…
17:11:51 I work for your company, Brian. And I have ChatGPT on my phone.
17:11:57 To use it, you have to log in. If I log in using… the logins for my Finance For You account, you know, the Teams account.
17:12:05 I see. Yeah.
17:12:07 Then everything will be buttoned down in terms of security. Because everything applies to my account.
17:12:14 And it won't be pulling stuff willy-nilly from my phone anyway.
17:12:18 It's only if I chose to attach something. From my phone. But my point is, if I'm logged in using my Finance For You Teams login.
17:12:27 All the privacy is buttoned down. Does that answer the question, Brian? We okay?
17:12:31 Yeah, yeah, yeah, yeah.
17:12:33 And then it's, you know… But if I log in using my personal Evan Mangan ChatGPT, then I can do whatever I want then, can't I?
17:12:42 You know, I'm not part of the finance field. Okay.
17:12:49 Next is deep research.
17:12:56 Deep research. When you ask.
17:13:00 Chatgpt to do something. If it's the fast model.

17:13:07 It gives you an answer within 5 or 6 seconds. And it just quickly goes through all its learning data. You know the large learning model data?
17:13:15 And it just comes up with the answer. If you ask it to…
17:13:22 Or rather, you ask it a question that it thinks. Would benefit from… deep reasoning, or, you know.
17:13:31 Deep thinking. It will do the deep thinking.
17:13:35 So I'm just going to explain this to you a bit more now, right? I wanted to think deeply about something.
17:13:41 So… I'm gonna go New Chat.
17:13:45 And I'm going to say… By the way, I don't want…
17:13:52 It to think that I work for a hotel in Killarney anymore.
17:13:56 So you see this customized chat GPT, the custom instructions, you can switch off custom instruction. So I'm just going to switch it off, because otherwise it might get a bit confused.
17:14:04 It does not anymore tank. By default, that I work for a hotel in Kali.
17:14:10 Right. So…
17:14:17 I work for a company. In Ireland, uh, that provides flexible HP car loans.
17:14:25 I'd like to develop a strategy to increase business. Amongst car dealers.
17:14:33 In Ireland. Could you come up with a strategy?
17:14:50 Act like an expert. In this area.
17:14:56 Come up with a strategy. Now, what I'm saying to you is…
17:15:04 It might, or might not use. The thinking model.
17:15:11 It might give me an answer. Within 5 or 6 seconds.
17:15:15 It could give me the FAST model. Like, getting the burger from McDonald's.
17:15:22 Now, ChatGPT-5 has only been around for the last week. And I'm still testing it, but what I have found is sometimes I think, would have thought a bit more about that.
17:15:33 And it hasn't. Whereas in the past, I was able to select the model.
17:15:38 So I want to show you two ways of doing this now.
17:15:41 The first is, I could just write at the end. Think… Deeply… about this.
17:15:52 And if I ask you to think deeply about this, it will.
17:15:55 And it will take its time, and I'll get a far more thorough answer.
17:16:00 So, that's important to understand. Because I'm on the paid version.
17:16:07 There was a bit of a… They launched ChatGPT 5, and they said, one of the big benefits is you don't have to… you don't have to worry about choosing the right model anymore.
17:16:18 We'll figure it out. But millions of people said.
17:16:21 What you're not figuring it out. And actually, I want control over this. I want… to specify that I want the thinking model.
17:16:30 So, there was… there was all sorts of, uh… form. So, in the last couple of days, they brought out, for the paid people, not the free people.
17:16:39 The ability. Auto decides how long to think. Fast is what I was saying, you know, fast answers.
17:16:47 And thinking things longer for better RAM size. So if I definitely wanted to think and give me a better answer, because I'm on the paid version, I will select.
17:16:57 Thinking. Now it's ChatGPT 5 thinking. So…

17:17:03 If you're on the free version of ChatGPT. Think deeply will work for you, actually.
17:17:10 Try it, okay? Most people don't know that, but it'll work for you. Think deeply about it. If I'm on the paid version, I don't have to do that. I can just switch to thinking.
17:17:18 And now… thinking.
17:17:23 It will take longer. And uh… if I change my mind, and I thought, you know, this is taking too long, I could switch over to get a quick answer, but the whole idea.
17:17:34 Crafting a car loan strategy, was that the… I'd like to develop a strategy to increase business amongst… yeah. Oh, yeah.
17:17:41 Okay, so we'll come back to that, but the point is.
17:17:44 It's taking a much longer time, because there's somebody unmuted, would you like to ask a question?
17:17:50 I just… I have a question on it. Do people want to take… I'm just conscious to digest it.
17:17:55 Literally a two-minute break. Are we happy to work through, just to clear our heads for literally 2 minutes, because we can't take 5 minutes, but.
17:18:01 Do people want to take a 2-minute break to stand up, shake their legs, and go to the toilet and come back, just to kind of clear our heads? Because I'm conscious.
17:18:05 Yep. Okay?
17:18:07 My brain is starting to… I can, you know, there's a lot to take in. Or do they not, or do they want to keep working through what's people's views?
17:18:14 I'm okay, I think we're in a train of thought, like, it's kind of, you know.
17:18:15 Yeah…
17:18:19 Instead of breaking it.
17:18:20 Yeah, perfect. Yep. Perfect, yeah.
17:18:20 I'm fine to keep going, too, yeah.
17:18:22 All okay? All okay? Great.
17:18:22 I'd be to carry out, yeah.
17:18:22 I'm okay as all things, yep.
17:18:26 Do you need to go for a break, Brian?
17:18:30 Okay?
17:18:31 That chair looks very comfortable, Brian, there.
17:18:28 No, I'm okay. Yeah, fine, it's go. Yeah, I just gotta slap my face a couple of times, and okay, ready for the next amount of information, because the brain is taking in a lot, it's good.
17:18:41 Okay, great. And there is a recording, of course. People can go back and watch the recording.
17:18:41 Sure.
17:18:45 Okay. Yep.
17:18:44 Yeah.
17:18:45 Evan, I have one question. Is it… is it like, let's say, on free model, let's say someone asks, let's say.
17:18:51 Finance for you has 500 customers, and let's say 450 are, like, an active customer. So, if someone else out of the organization asks, like, how many customers does finance for you have?
17:19:03 Just because it was on free model, and someone said 500, and, like, do the other person out of the organization search, like, how many, and will they give exec 500 number, which we once asked on a free model?
17:19:14 Is it like that?
17:19:19 Where is it pulling the information from? Where is it getting the 500 number?

17:19:21 Let's… let's say I am an… I'm using a free, uh, free version, and I just randomly said, like.
17:19:28 Finance for you has 500 customers. And, like, if somebody external… and… ChatGPT is saving the memories and all of this.
17:19:30 Okay.
17:19:35 Yeah, okay.
17:19:35 So, if somebody out of the organization asks the same question, like, how many customers finance for you has, then will it give Exec 500, or.
17:19:43 Still, it will say that I cannot share or any other thing.
17:19:47 Okay, is this assuming you're in the Teams version? No, you said the free version. Okay. Well, if you're on the free version.
17:19:55 And you say, uh, it has 500 employees. That might or might not… I mean, I'm assuming now that you have the data privacy.
17:20:06 Still switched off, because what you tell it will only feed into the model if you have the data privacy still switched off.
17:20:12 Okay? Let's say, so you're not securing your privacy, you've told them something about finance for you.
17:20:18 It won't necessarily go with what you've said, it's going to go off and verify, it's going to check websites, how many employees does it think it has.
17:20:26 So, I'm not saying it's a guarantee that whatever you say to it will feed into ChatGPT.
17:20:31 It might or might not just… It might ignore it. That's my best answer for you.
17:20:36 If you don't mind, actually, just to follow up on what Lupin said, so… We're talking a lot about security. What is…
17:20:43 Let's say we're all working on this on Teams. What is a common mistake that could happen? I mean, if somebody uploads a file.
17:20:52 How is somebody in… uh… up in Galway, going to get access to that file, like, what are the risks that we would be facing?
17:21:03 So somebody outside the organization.
17:21:05 Right, yeah, so we're just… we're having this conversation about privacy and security and our data.
17:21:10 Yeah. Okay. So… If everybody…
17:21:16 As individual accounts. The risk is that somebody forgets.
17:21:21 To switch off… the data sharing.
17:21:24 Mm-hmm. Right.
17:21:25 If you run Teams. You don't have to worry about that, because an administrator sets all the security, and nobody can override the administrator.
17:21:32 Mm-hmm.
17:21:35 So, if somebody. In the business is using ChatGPT logged in with their Teams account. You don't have to worry about security.
17:21:44 But you do have to worry about is somebody not understanding how this works, and they're logged in with their own personal chat GPT.
17:21:51 And they have not switched off data sharing. And they think they're logged in as FinanceView, but actually they're logged in as Johnny or Mary.
17:21:42 But let's just say for a moment, let's say they do that.
17:22:06 The worst that…
17:22:02 What's actually the worst that could happen? Like, what are the scenarios that could come up that we would… where we would say, oh my gosh, our… this data is suddenly out.
17:22:13 Out there in the matrix, and anybody can access it. Like, what's…
17:22:16 Okay, well, let's say… Um…
17:22:22 Let's say I…

17:22:22 Can I give an example, Evan? Just to give one example, like, assume there, let's say if there was a mistake made, which is highly possible, and they uploaded the financial information, let's their profit and loss, our monthly profit and loss figure, or some other financial data.
17:22:34 And it wasn't on the secure paid version. But because that could be… I've been able to correctly, I'm sure, but let's say.
17:22:43 That information is out in the public domain, and this learning machine, and somebody else could query it, and all of a sudden, oh my god, they've got really good information from Fancier.
17:22:51 When somebody asks… when somebody asks a question about finance for you, the AI can then draw on that information when providing an answer.
17:22:57 Yeah. And that's the risk. Bye.
17:22:59 Okay.
17:22:59 That's… that's what we're done. But nobody can say, could you give me the Excel spreadsheet that, you know, can you give me an Excel spreadsheet that Finance for you have uploaded them? No.
17:23:08 Like, nobody can actually get the spreadsheet, but the information that's in the spreadsheet, or the document.
17:23:11 Right.
17:23:14 The AI might think, oh, that's very interesting. Yeah, and when it gets asked about…
17:23:19 Your business, it could draw on that. No, correct?
17:23:23 Okay. So I suppose just in general terms, though, that leads on to… how does it decide… what's true and what's not true.
17:23:35 Is it just, just, is it just the learning factors that it's pulling from a bunch of different sources, or…?
17:23:42 I guess I'm just, you know, let's say something, like, at Brian's point, if we uploaded inadvertently, somebody uploaded a sensitive document.
17:23:44 Yeah.
17:23:50 Yeah.
17:23:49 How does… how does ChatGBT figure out that… what's in that document is worth sharing, or it's… it's… verified, or…
17:23:58 Falls. Yeah.
17:23:59 Yeah. Good question. Okay. Quite often.
17:24:04 Even the people who program, like. The company behind ChatGPT or Gemini.
17:24:12 They give it parameters. But actually, it's the AI that evolves itself, and it decides.
17:24:16 Yeah. Yep.
17:24:18 Like, there's nobody… There's nobody saying, you know, you need to do X, Y, and Z, because that's just too prescriptive for all the millions and billions of scenarios. It decides.
17:24:29 So. What I can tell you… And I should have said this earlier, it does make stuff up, and sometimes it's not very accurate, and you might have heard the term hallucinate.
17:24:40 And sometimes you'll ask it a question, and it'll give you what seems like a very.
17:24:44 Authoritative answer, but actually. There can be, um…
17:24:51 Total stuff made up. So, I can't… It's a brilliant question, but I can't even answer it, because I've got to tell you, sometimes it makes stuff up, so if it makes stuff up, I can't tell you that it's going to be totally thorough in deciding what's factual and what isn't factual, because.
17:25:04 It makes stuff up. Okay?

17:25:08 And am I creative enough? Like, I see more videos coming into my phone, be it Facebook or whoever.
17:25:06 Yeah. Yep.
17:25:13 Like, I saw one today, Harsh jumping out of a trailer and a horse crying, and I assume that's the AI made. It's not true, but it looks so true, so I assume there's an awful lot of that there, so we have to… Be careful, all of us, and take certain things with a pinch of salt. It may or may not be true.
17:25:22 Yes, we did. Correct. Correct.
17:25:27 Okay, I hope I've answered the question. It's the best answer I can give you.
17:25:26 Okay.
17:25:31 Right. Thank you. I'm gonna mute you all for your privacy.
17:25:32 Yeah, yep.
17:25:38 Right, so where I was going with this is… Oh yeah, so we got the answer.
17:25:44 And because I asked it. To do deep thinking.
17:25:48 The quality of that answer will be much better. Because it has given it a lot of thought.
17:26:01 Then there is deep research. And think of deep research as, like, deep reasoning.
17:26:06 Deep thinking on steroids. So I ask it to do deep research.
17:26:12 It goes off, and it researches. A mixture of what was fed in.
17:26:19 But also, it has access to the internet. And it will go off, and it'll research maybe 10 or 15 sources.
17:26:26 It'll then start analyzing that information, and then based on some of its findings, it'll then go off and do more research.
17:26:34 And then it'll start formulating some of its findings. And then it'll go off and it'll do more research.
17:26:41 And deep research could take up to 10 minutes. But what you'll end up with is a very high-quality… like, if you've got a professional analyst.
17:26:51 To analyze your industry, your business, future trends. Uh, revenue opportunities. Like, it's excellent quality.
17:27:02 Deep research. How do you do deep research?
17:27:12 Down here, there's tools. When I click on Tools, there's deep research.
17:27:19 Now, I gave this a little bit of thought. Before the chorus.
17:27:26 And if you bear with me a second.
17:27:33 And what I'm about to show you. I will, um…
17:27:39 I'll include these with the notes, okay? Right, so…
17:27:45 I said, conduct deep research on the company, and then I gave it your web address.
17:27:51 So then it would scan your web pages and understand what you're about.
17:27:55 Based in Killarney, conduct a SWOT analysis, in particular identifying its main competitors, how it differentiates from those competitors, are there any trends in this industry that the business should be aware of.
17:28:06 Particularly over the next 2 to 3 years. What should they do to prepare for them? Also look at this kind of business in the UK, and whether there is any developments, innovations, ways of differentiating in the UK that this business can learn from.
17:28:24 Would you agree that I'm asking it to do a lot there?
17:28:27 There are a lot of things I'm asking you to do.
17:28:30 I'm looking forward to the answer. I'm looking forward to the answer.
17:28:30 Pardon? I have the answers, okay? I asked it to do it, so…

17:28:39 I'll send them on to you. Right, so… I then went back.
17:28:44 To ChatGPT, and I clicked on. Tools, research.
17:28:51 Deep research. Hit enter.
17:28:59 It will do… To provide a thorough SWAT.
17:29:06 Could you please clarify what specific service or segment should I prioritize? Car finance, personal loans, so I'm just going to go one… car zones.
17:29:15 Do you want insights primarily in the Irish market? To mainly Irish.
17:29:22 3. Are you interested in digital innovation and marketing strategy comparisons as part of the differentiation analysis?
17:29:28 Yeah, why not? Okay? So, just answer the questions.
17:29:35 It's really just making sure that it's on the right track here.
17:29:38 Thanks for the clarification. I'll update you once the research is completed.
17:29:43 And it'll take around 10 minutes. Now…
17:29:51 I know I've only been showing you. Chatgpt, but Google has an equivalent.
17:29:57 So while that's cooking in the oven there. Let's go to Google.
17:30:04 And if you go to Google and search for Gemini. First result is Google Gemini.
17:30:11 And this is Google's. Equivalent of ChatGPT.
17:30:16 Everything that I've shown you works in Gemini. Act like an expert, brainstorm.
17:30:22 Custom instructions, it all works. And they have deep research.
17:30:28 So whenever I'm doing deep research, I also ask Gemini to do it.
17:30:32 So I go to Gemini, and I click Deep Research. And I asked the same question. It's like getting two expert.
17:30:42 Analysts to analyze the same thing. One might come up with slightly different things than the other.
17:30:48 So I was just saying, just a second. Here's a plan I've put together, let me know if you need anything changed.
17:30:55 That looks good to me. If I wanted to change something, I'd go edit plan, and then I'd go deep research.
17:31:04 Right. I… You can't really see what I'm doing yet. But, uh, this is the one that Gemini came up with.
17:31:17 And this is the one. The church in particular.
17:31:24 So…
17:31:33 Where are they? Well… Okay, so this was the ChatGPT one.
17:31:41 Main competitors and differentiation. Swot analysis, strengths, weaknesses…
17:31:48 Opportunities. There's a lot of detail in here.
17:31:54 Okay? Point is. I now have deep research from Gemini, and I have deep research from ChatGPT.
17:32:03 You could do deep research on any topic. You could do it on a business, you could do it on a particular segment of your business.
17:32:12 Was… what are the current trends? How our competitors developing product solutions, and this… basically the kind of questions that you would ask a consultant.
17:32:24 They're the things that you plug into deep research. Can I ask, are we all okay with deep research for now?
17:32:30 I'm going to show you what you could do with this deep research.
17:32:33 Shortly. But you get excellent reports. Okay. Next thing you get in the paid version.
17:32:46 Is projects. And this really is where ChatGPT becomes.
17:32:53 Really, really focused on your business.
17:33:04 Why isn't…
17:33:10 It's not loading properly. Let's try it again.

17:33:34 On my… do you notice that on my history and everything is gone?
17:34:02 So when I go into ChatGPT, all the stuff I had down the left is gone.
17:34:10 This new layout, right. Well, that… confused me. Right, so when you come in here, if everything seems to have disappeared.
17:34:17 They've introduced this thing called Sidebar. And now everything is there again, okay.
17:34:27 That's their new, their new thing. Right, down here, there's a thing called projects.
17:34:34 And if I go New Project. You can create a project.
17:34:40 So, I'm going to create a project called… financed for you.
17:34:48 And then I'll go create project.
17:34:54 And within a project. You can add custom instructions.
17:34:59 And you can add files. Now, let's just back up a little second.
17:35:06 I said… that ChatGPT has memory.
17:35:11 Across chats. But actually, it's memory isn't…
17:35:19 Very deep. It's not going to remember every single thing. In your hundreds of chats.
17:35:26 Within one chat, it will remember everything. Across chats, it has a little bit of memory.
17:35:34 But not a very deep memory. So, you can create a project.
17:35:41 When you create a project on any topic, the topic could be your company.
17:35:47 The topic could be… improving customer satisfaction.
17:35:54 Or… more business from car dealers. Whatever the topic is, it's up to you.
17:35:59 But you can create many projects. And a project really should be on a topic.
17:36:06 When you create that project. You can then give it custom instructions.
17:36:12 Specific to that project. So I showed you earlier that, like, in the free version.
17:36:17 And then the page, you could give it custom instructions that go across your entire.
17:36:22 Account, all your charts. But now you can have custom instructions.
17:36:27 Per project, and a project is a topic. And you can ask it to act like an expert in increasing customer satisfaction for a financial services business that gives car loans.
17:36:39 And, uh, factor in X, Y, and Z. And then you can attach files.
17:36:45 That are all to do with customer satisfaction reports. All your internal documents to do with that topic.
17:36:55 Then, whenever you ask it a question within the project, it won't answer.
17:37:02 Until it reads the custom instructions. Reads all the attached files.
17:37:07 And reads all the chats within that project. So it becomes laser-focused with incredible memory.
17:37:16 And the expertise of all the documents. Is this making sense to you?
17:37:22 Is everybody following this? Yeah. So this is where you get ChatGPT to become.
17:37:30 Like, an expert consultant on any. Topic that you choose to make a project on.
17:37:38 So, within my business. Um, of a couple of products, and one of my products is, um, uh…
17:37:46 Like, a member's website where people can watch any of my training courses?

17:37:50 So I created a project. On that topic, act like an expert in…
17:37:56 Developing, growing a membership website. For digital marketing, training, all that.
17:38:03 And then I attach loads of documents. And then I have to keep having chats within that…
17:38:10 Project, and after a while, I realized… that ChatGPT actually knows.
17:38:15 Pretty much more, and remembers more about things than I do.
17:38:18 Because then I'd say, brainstorm ideas on how I might do this, and then would say.
17:38:24 Actually, Evan, you tried that before, remember? You told me you tried that before, and this is…
17:38:29 This was the outcome. I think we should come about it another way. I mean, I thought, this is… this really is incredible.
17:38:36 Whereas I would never get that answer. From just a normal chat.
17:38:42 The normal chat you're getting a very intelligent answer. Based on context.
17:38:48 And maybe an attachment. But the projects allow you to benefit from.
17:38:56 The knowledge it builds up from all the different chats. Okay, so… Prior to this course.
17:39:04 I created. A project. Just called it Finance Company.
17:39:11 Under custom instructions, I said, provide expert-level advice across all areas of AI, business consultancy, finance, marketing for the business, finance for you.
17:39:19 Always provide practical and innovative solutions with clear explanations for how they can implement that.
17:39:25 And then, there's an area where I can attach files, and what did I attach?
17:39:29 I attached the deep research. The deep research that took Gemini and ChatGPT, each of them took over 10 minutes of scouring the internet.
17:39:41 All sorts of reports. Now, whenever.
17:39:46 The AI replies within this project. Within a second or two, it always scans that deep research, so it's, like, expert-level knowledge on my industry as well.
17:39:59 Then I asked the question. So, by the way, once you set up a project.
17:40:09 When you come into ChatGPT, you do not then go to the main question box.
17:40:14 Because now that's just, like… the generic chat GPT that's feeding off your generic custom instructions.
17:40:21 Down here, remember your custom instructions? Instead, you're going to come over here to Projects.
17:40:28 Finance company. And then you would ask the question in here.
17:40:31 And then before it answers, it will check the deep research.
17:40:35 Or any other files that I choose to upload about. My business. It will also check the customer instructions, and then it will give an answer.
17:40:42 So, I asked…
17:40:48 What are the main ways Finance For You can leverage AI across its business? Prioritize these in terms of which will provide the biggest impact and benefit.
17:40:57 And then, biggest impact over the next 18 to 12 months.
17:41:03 These are the things that are things you should be focusing on.
17:41:08 Evan, can I just say, it sounds like each dep… department should have its own project.
17:41:12 Um, so that the information is coming back even more and more specific to finance, collections, compliance, marketing, whatever.

17:41:19 Right. Correct.
17:41:20 But can we then… have a project umbrella that's so we can say, look, I wanted the answer that's very specific to.
17:41:28 Finance or compliance, but actually now, I want to have the overall project that's looking at all of those sub-projects, if you know what I'm kind of getting at.
17:41:36 Yeah.
17:41:37 So it's giving you the most… you can say, I want the answer that's very specific to my department. Actually, now, the next… I want the answer that's very specific to my business, but it's looking at all the subprojects there, so I have the real broad information.
17:41:49 Yeah, at the moment, there is no umbrella project for all the projects.
17:41:52 Okay, okay, that's fine.
17:41:53 Just doesn't exist. But, you know, in the management team, there will be an administrator.
17:42:00 And, you know, if you want some private projects that are more sensitive stuff.
17:42:06 You could have more sensitive projects that everybody doesn't have access to.
17:42:11 I know that isn't what you asked me, but… popped into my head. Okay? Right. So, I asked it.
17:42:17 And my point here is that this is a far more informed answer.
17:42:22 Because it isn't just… gone off.
17:42:27 Scarring the internet and coming up with a few things. It's… it's really going through that deep research, and then…
17:42:34 Supplementing it with other… content. Hope you understand the difference. Right, so…
17:42:41 You will judge yourself the quality of that answer, because you know your business better than me. I then asked.
17:42:47 How could their staff use tools like ChatGPT or Gemini? Well, because a lot of this is quite high-level stuff, you know? Ai-enabled product diversification, dealer and partner AI integration.
17:42:59 This is what I call business-level, strategic-level stuff. But just… how would you leverage the kind of stuff that I've been showing you today? How could I use ChatGPT?
17:43:12 Well, you could draft customer-friendly loan explanations, use AI to rewrite technical hire purchase agreements into plain English.
17:43:20 For emails and brochures. Automate initial affordability check scripts. It builds a structured question list for phone interviews.
17:43:28 Uh, feed AI loan decisions. Generate personalized approval decline letters.
17:43:35 I won't go through all of these. But there's some brilliant suggestions here.
17:43:39 So if any of you after today's course were wondering, yeah, okay, that's very interesting, but how actually would we use it?
17:43:45 Here's your answer. Okay, I have these questions.
17:43:50 In your notes, you're going to get Word documents with these questions that I asked it, because you might want to plug them in to see how all of that worked.
17:43:56 Themselves. Let's come back here. What was the next thing I asked it?
17:44:03 Caroline sent me… A letter.
17:44:11 Well, maybe I'll just do this so you can kind of see it.
17:44:15 See how it works. So… Go back to the project.
17:44:22 And I asked the question. Analyze the attached letter.
17:44:28 Where is it strong, and where could it be improved? And then I'm attaching.

17:44:34 The letter to the question. I'm not attaching it to the project.
17:44:37 Think of the attachments for the project as, this is the knowledge we would want you to always have.
17:44:44 Whereas this one, I just want you to see the… I think it's the final reminder letter.
17:44:49 So, we've got plus, add photos and files. And I just need to find…
17:45:01 Evan, while you're looking for that, um, if you… if you upload.
17:45:03 Yep.
17:45:06 Uh, documents like this, you know, in your general chat within a project.
17:45:12 Will it automatically remember that document and kind of include it in its thinking, or do you need to specifically.
17:45:20 Kind of instruct us to save this letter and, you know, use it for future reference in this chat or this project.
17:45:29 If you wanted it to always. Refer and be aware of this letter, you'd attach it to the project.
17:45:36 Okay, perfect.
17:45:37 But if you just want to ask. Something about this letter, then attached it to the chat.
17:45:41 Yeah. Okay, okay. Okay, perfect.
17:45:43 You can remember it anyway, okay? But when you ask it about something else.
17:45:48 It won't… it won't go finding out this letter, which was something to do… yeah. Okay?
17:45:51 Yeah. Okay, thank you.
17:45:53 Right? So, I'm…
17:46:01 Boz and Caroline, and we have the final balance due letter.
17:46:04 Okay? So, analyze the attached letter, where is it strong, and where could it be improved?
17:46:12 Remember, I don't have to say, act like an expert, because that was in the custom instructions for the project. You can just ask it whatever you want. It'll now analyze the letter.
17:46:24 Clear identification of the issue, the outstanding balance was €76. Direct consequences, it explains what would happen.
17:46:32 If it's not paid. Regulatory weight, formal tone, where it could be improved. Currently, it's very formal and legalistic, which may make a customer defensive or disengaged.
17:46:43 Softer opening, acknowledging their past relationship, thank you for your custom, we appreciate your previous… Clarity in the payment methods. I won't read the whole thing, okay?
17:46:52 And then it says, if you like, I can rewrite this letter in two versions, a firm but friendly reminder, more likely to get voluntary payment, a final legal notice where no cooperation is given.
17:47:03 Yes. Please do. And, uh, a firm but friendly reminder.
17:47:13 There you go. Now, of course, if we don't already agreed on a writing style.
17:47:22 We could attach… as a file.
17:47:26 This is our writing style. Whenever we ask you to write a letter, always refer back to this writing style.
17:47:32 Okay? And you know how to develop. An AI's description of a writing style.
17:47:38 I asked to analyze Evan's writing style, it told me exactly Evan's writing style, I could copy that, paste it into a Word document, and call it Evan's Writing Style.
17:47:46 Okay, point is, you can just attach letters, ask it to analyze it. I could have come… I could have come at this from a different angle.

17:47:55 We'd really like to increase. Our effectiveness, uh, when sending out.
17:48:01 Final reminders. At the moment, we're getting X percent. We'd like to increase it to this.
17:48:07 Brainstorm ideas. That would help us to increase our…
17:48:13 Our success rate, and also how can we improve this letter?
17:48:17 You might want to A-B test different letters. You know, if it comes up with two for you, why don't you try two approaches, and then just monitor which letter is bringing in the.
17:48:25 The better response. Okay, what else we got here?
17:48:33 Caroline sent me a finance. Document.
17:48:42 So why don't I do this from scratch? So you can see…
17:48:48 So, I've got plus, add photos and files. And it's a UW report.
17:49:00 Act like an expert data analyst and analyze the attached Excel file. Tell me interesting insights, because I didn't really understand it.
17:49:08 So I said, tell me interesting insights, some that might be obvious, and others that might… I might not have considered.
17:49:16 Now, if you… understand everything that's in that Excel spreadsheet, you might have more specific.
17:49:23 Things that you'd like it to analyze, but I just want to show you.
17:49:26 I was going to analyze it. It's now analyzing the data.
17:49:35 And in the interest of time, why don't we go to one that I did earlier? Okay, it's just analyzing it, it could take a couple of minutes here to.
17:49:40 To do it, and when it did it earlier. This is what it came back with.
17:49:49 Um, so overall performance, total records analyzed 100. I'm not going to read everything out, but you can see it there on the screen.
17:49:55 Uh, your loan book is heavily weighted towards mid-range deals with a few large outliers.
17:50:02 Bdm, Business Development Manager, I think. By total amount approved.
17:50:07 Gary dominates in volume, which is great, but could indicate over-reliance on 1BDM.
17:50:13 Sure has the highest average deal size. Product type insights.
17:50:18 Ilffy regular is the volume driver. Class A brings in significantly higher average amounts.
17:50:25 Dealer-level insights, loan TT is a volume powerhouse, but has a below average deal size compared to premium dealers. Small number of dealers are driving a big share of total value, potential risk.
17:50:36 I'm not going to read the whole thing, but the whole… pointed, it's able to analyze it.
17:50:40 Okay? And then I said, uh, or it might have said, would you like me to produce a chart?
17:50:45 I said, yeah, produce a few charts. And then it produced these charts.
17:50:51 That it felt illustrated the points.
17:50:57 Okay, can I ask, does everybody… did everybody follow that? Custom instructions?
17:51:03 And that really was where everything today was leading to. Okay?
17:51:08 Because if you're, uh… If you're just a casual user of ChatGPT.
17:51:15 Most people don't know about projects. And they just go in and they ask ChatGPT questions.
17:51:20 Most people don't even know about custom instructions. So, if you're going to use it at a very base level, custom instructions.

17:51:27 Which apply to all of your chats. But really, the way to think about this is, like Brian said, maybe you have a project for each.
17:51:34 Department, maybe within a department, you even have a project for a very specific thing, where you want that AI to be laser-focused.
17:51:42 You're going to be attaching a lot of files, which means you absolutely need.
17:51:48 Have your security and privacy buttoned down, and… the way to do that for a business like yours is to go down the route of Teams.
17:51:56 Where people only log in. Using their ChatGPT Teams account.
17:52:01 Nobody logs in for business using their personal ChatGPT, and then your confidence is all buttoned down.
17:52:08 And then you can ask it to write stuff. Analyzed PDFs. Oh yeah, there was one other.
17:52:15 There was one other thing I asked Caroline to send. Let's go back in here.
17:52:22 And I asked. For some kind of a document on, uh.
17:52:28 You know, something that you might really need, complicated stuff that you might need compliance… understanding of something, so the Consumer Protection Code 2025.
17:52:37 So we'll attach that… Not sure how many pages.
17:52:43 So, what do we say? Please analyze the attached document.
17:52:51 And summarize the main points. That we would need to understand.
17:52:58 Can you then list all the implications. For our business.
17:53:03 All the things that we would need. To make sure her actions.
17:53:09 And finally, could you create an action plan. That is both short, medium, and long-term.
17:53:16 Identifying all the actions we need to take, and when. So… big document.
17:53:24 Just like it analyzed my big transcript, it'll have no problem analyzing this.
17:53:32 Here's a consolidated analysis consumer protection code 2025. Main points…
17:53:39 These are all the things, because he's now an expert in that document.
17:53:43 Implications for finance for you. Operational, must upgrade underwriting processes, likely need new IT systems integrations.
17:53:51 Compliance and risk, high compliance costs. Product pricing, I won't read the whole thing out.
17:53:56 Action items we must ensure are completed. So now I've got, like, an action checklist.
17:54:02 Recommended action plan, short-term. Out to six months.
17:54:08 Medium, and longer term. If you'd like, I can now prepare a detailed compliance checklist mapping every CPC requirement to a concrete operational action.
17:54:18 Please do.
17:54:29 And there we go. Okay, just conscious of time, we've around 5 minutes left.
17:54:37 So, hopefully you can see… that the project really is where I think you need to be going.
17:54:43 And that you can ask it to analyze your compliance documents, your financial documents, you can ask it to.
17:54:50 Um, rewrite your letters. You can ask it to be an expert.
17:54:56 In any particular area of your business. Just think of it as, if you could hire consultants on every single aspect of your business.
17:55:05 There you have it, in your… in your project. All you gotta do, really, is make sure you're.
17:55:10 Asking the right questions, and hopefully you've learned today how to ask the right questions.

17:55:14 Can I ask, is there anything I… When you came along to the session today.
17:55:21 Were you hoping that I'd cover something that I haven't covered? Because I'll happily cover it.
17:55:24 Uh, are you leaving… still unsure about anything? Is there any questions you'd like to ask? Just want to throw it open here for the remaining 5 minutes?
17:55:33 Anybody?
17:55:36 I think it was very informative, Evan, like, I myself had just, you know, the basic uploaded, and playing around with myself the last few weeks, but the course has added, you know, the tools we wouldn't have been aware of, you know, the little.
17:55:48 Sure, great. Great. Okay.
17:55:48 Kind of tricks, yeah.
17:55:51 Yeah, fantastic, Evan. It's kind of blown my mind a little bit, really. It's just… You know, it's… it's a phenomenal resource, and.
17:56:00 It's like we have now the world's best expert sitting in our office available to us every day for every question, for every problem, for every.
17:56:07 Yeah.
17:56:07 Um, policy document, our financial information. It's… it's endless how we can use it. We just need to start, but before we start internally, we have to just make sure everything's locked down and secure.
17:56:18 Right, it's really good, really good.
17:56:18 Yeah. Great. Great. Anybody else? Anything I didn't cover you were hoping I would?
17:56:26 Uh, Evan, uh, another… one question is, like, we, uh, there was one more EI which was introduced, DeepSeek, which I think, which crashed whole AI things, like, what's similar?
17:56:36 Compared to… what's different compared to this normal AIs? What DeepSeek has.
17:56:41 Gotcha. Deepseek, okay? So.
17:56:47 Um, but… In China, they have an equivalent of ChatGPT called DeepSeek.
17:56:55 And, um… The big picture here is there really is, like.
17:57:00 A race going on. Between America.
17:57:05 And China. Gotta mute everybody. And the American government, you see, to develop an AI like ChatGPT or Gemini.
17:57:13 I'm sure you've heard that you need huge data centers, you need these incredibly expensive chips.
17:57:19 That NVIDIA make. That's why they're… They're really successful in terms of their share price. And, uh, the American government said, no, you can't sell these chips to China.
17:57:29 Because they wanted to slow down China's… advance in AI.
17:57:34 And then what DeepSeek did was they developed an equivalent of ChatGPT without these massive data centers.
17:57:41 And, uh, they managed to achieve it by. Taking a model like ChatGPT and inferring a lot from it.
17:57:50 And it's just a… just as smart. Gives you brilliant answers.
17:57:56 And it, uh, really obsessed, or kind of… disrupted the whole AI industry, because all the investors.
17:58:04 We're thinking this is the way to go, we've got to build big data centers, we're going to invest in NVIDIA, we're going to invest in these big companies, and this little upstart came along.
17:58:11 That proved, actually, you didn't have to do it this way.
17:58:13 So it made people rethink it. So if you've heard of DeepSeek being a disruptor, that's how it was a disruptor.

17:58:19 In terms of the quality of the answers. It's very good, it's excellent, it just doesn't have an awful lot of things that I showed you today. It doesn't have projects.
17:58:28 The privacy isn't as locked down, so for businesses, really, that wouldn't be the way to go.
17:58:34 But for your, uh, typical consumer. Who's interested in trying different AIs, DeepSeek is a good one.
17:58:41 That's my best answer for you. Hope that's okay, hope that's answered.
17:58:44 Oh, yeah, yeah, yeah, perfect, thanks.
17:58:46 Yep, great. Okay. Right? Anything else? We all good?
17:58:52 Okay. Uh, thank you very much for your time. It's been a pleasure spending the afternoon with you.
17:58:57 So, Siobhan, my colleague, will be in touch, and she's going to send you.
17:59:02 Very detailed notes. Pdf. She's going to send you a link.
17:59:07 To a password-protected video recording of this. I've also got a transcript running here.
17:59:13 So, I'm going to just send you a text document, which is the transcript, and now you know how to attach a file. You could always attach that transcript and say, what did Evan say about this?
17:59:20 And it'll just tell you exactly what I said, okay? So you can… you can interrogate it by that as well.
17:59:26 Evan, sorry, one quick question. If we were doing meetings and teams, we should be getting it to record and summarize, like, our secretary, how… Sorry, no, I know we're over time. Is it possible to do that very quickly?
17:59:37 Um… in time, you will have that within Teams. In fact, if they haven't.
17:59:46 Ads is already. Let me just double check, because I think I saw that they did, just in the last… couple of weeks. Let's go in here to upgrade.
17:59:54 Business… did I see something? Record mode. Capture meetings and voice notes on Mac.
18:00:00 Os, desktop, and then search. So at the moment, it's on Mac.
18:00:02 But it will be coming to PC. And that will be just the little button.
18:00:05 Okay.
18:00:07 That you press if you want ChatGPT to record your meeting.
18:00:12 Yeah.
18:00:12 And then it'll have the transcripts, and then it'll store those transcripts, and then you can go back and interrogate any of the things that were covered in a meeting. Just not available for PC. But if you're on a Max, it is that.
18:00:21 Yeah, great. Thanks so much.
18:00:22 Okay, thank you. Thank you.
18:00:23 Okay, thank you very much. Okay, folks. I'll probably talk to Caroline or Brian again.