

CREATIVE INTELLIGENCE

WITH JAMES INGRAM

EPISODE ELEVEN: CREATIVE INTELLIGENCE, AI ASSISTANTS AND DATA ETHICS
WITH GUEST AL RAMICH
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James: Hello, and welcome to The Creative Intelligence Podcast with me, James Ingram, host and CEO of Splashlight. It's a series of conversations exploring tools and technologies that fuel creativity and inspiration. In this episode we'll be talking to Al Ramich, founder and CEO of Loomi, a digital personal assistant that uses artificial intelligence technology to organize and enhance their customers' busy lives. Loomi can handle almost every aspect of life including organizing your work schedule, suggesting music gigs and restaurants, paying bills, booking flights and even send you reminders about your child's homework. So Al has more than 16 years of experience in marketing, technology, and business management. So, welcome Al, it's good to have you. It's quite an impressive business you're putting together.

Al: Thank you very much, James. Glad to be here.

James: So in the past few years, you know this idea of virtual assistants is really booming and there's a lot of different companies approaching this topic. How do you think you're different in kind of what you're doing with either Alexa or Siri or even some smaller companies that are trying to do this?

Al: I think virtual assistants, or AI assistant, in my mind is going to be one of the most transformational technologies out there. Because the way people engage with data and technology is completely going to change in five years time. You know, there are lots of studies out there that say in five years time there are going to be more virtual assistants than humans on the planet.

James: Wow.

Al: And that comes from the need to simplify the amount of data there is in the world. We all have endless websites and apps and devices we need to engage with. What virtual assistant technology allows, and obviously artificial intelligence behind it, is to consolidate all of that data and do the heavy lift for the user. So you end up with a personal assistant of human nature that really knows you that can start doing the heavy lifting for you and give you choices. For us it's all about doing that hard work and then giving two or three options to individual user so that they can choose from a trusted source. And to us and what we are trying to do with Loomi which is something that is very different from everyone else, is

we're starting from the point where we're trying to understand the user. So for us it's all about building a platform that you can connect all your data sources like email or data sources or social media, anything really. And then we do a lot of AI to take all of that data to train your virtual assistant. So what you end up with in five minutes approximately is, I'll use Amazon Alexa but Amazon Alexa version of a virtual assistant that really knows you. Similar to if you hired a human assistant. You would sit down. You would give her access to your inbox and calendar and so on. And then you will spend a couple of hours to tell her what you would do and teach her and so on. So what we try to do is simulate that and use artificial intelligence to offer similar sort of capability to everyone.

James: That's something. I think what's interesting when we think about this is how is AI and the training around for taste and preference and the things that seem very human, you know, to that, how has that journey been building that?

AI: If you just take your email account that you use the most, and if you take out the content of individual email, if you're just looking at the behavior, there's a huge amount of meta stuff that you can extract from that. You can understand in what way you respond to people on what topics. You know who the key people in your life are. So you can get very high level of understanding what human behavior individually is going to be like and that's what we focus on is looking at your data in a very secure and private way.

James: Right. Of course. Of course.

AI: That's kind of a given. And building a layer of transparency on top where we can take huge amounts of data of behavioral nature and summarize that and give options to you. So we call it, if you tried the tool, we call that LoomiBrain. But it's a visualized interface of your behavior which you have full control over.

James: Yeah.

AI: And you can modify change but that behavior and that intelligence that we extract is what drives the use cases thereafter. You know, how we help you.

James: Interesting. So then do you ask the users to name the assistant?

AI: Absolutely. We start with that.

James: Yeah.

AI: First question when you create your intelligent assistant, we ask what do you want to call it? You give it a name and then that assistant starts to get personality based on your data, and your behavior.

James: That's amazing. And do you find that the name matters to a person?

AI: We've done a lot of studies. It's amazing to actually look at that data. I think we got 90% of people, whether they're male or female tend to chose female assistants. They go for short names. They got for like what that dog was called.

James: Yeah. Yeah really?

AI: They actually go on a very personal level in creating their...

James: Oh wow! Okay.

AI: - intelligent assistant. I think that's something you can completely understand. If it's going to be something that you need to trust fully that is going to start helping you with your life.

James: Wow. Now I know maybe you also have an assistant and we all have our different moods. Some days we're in a good mood. Some days we're edgy or stressed. How are you addressing some of the different sentiment that the user may have at different times?

AI: Well that's...

James: Sensing frustration or something?

AI: Actually we built a whole sentiment engine inside the platform. It's really, really important. Sentiment comes from both understanding the data that you get, so we do a lot of very specific sentiment/bias analysis on the data itself. But inside the tool, we call it 'emood' but we basically are predicting what mood someone is in or letting them choose to override the system to say, "I feel like that." And then the entire interaction changes based on that.

James: Really?

AI: I'll give you an example. Looking at you support a football club or baseball and a part of the tool is we will look out for all the information that you would be interested in. So that's part of functionality. We would understand that you're interested in this team or a club. There was an event that happened for them so they won or lost. With that there is going to be a sentiment, a mood, that comes with it. We will take that and tailor the experience thereafter based on that.

James: Wow.

AI: So the easiest way to describe the benefit to the user is, the obvious one is productivity, the other one is emotional state. And anxiety is a huge issue caused by the amount of information and information overload. Those two things are the key for us. What we're trying to help with.

James: That's fantastic. I'd love to unpack this sentiment idea are you finding that the data scientists themselves are equipped to really understand that or are you

bringing in the social science, behavioral science, what's your blend to really understand sentiment?

AI: It's very complex. I think we and a lot of industry out there is at the beginning of using that sort of functionality. I think it's a combination. You need to have data scientists. You need to have, on the human side, people that understand human behavior. And then really merging the two into one. There's already a lot of tools out there that would help you to do a lot of sentiment analysis.

James: Oh really? Like what?

AI: Yeah. IBM for example. IBM have heavily focused on that and they can look at your tweet and based on your tweet they can give you 50 attributes that describe you.

James: Oh wow.

AI: In an instant.

James: Wow.

AI: They would say that you are intelligent and this and that and that. A lot of that sort of analysis, contextual sentiment exists out there but I would still say that it's fairly basic. It still has a long way to go.

James: It's still young in where it's going. Wow. I see that as a, in different interviews that I've been having, I see it as definitely a clear opportunity. There's a lot building around the merging of data science along with human science, behavioral science.

AI: I think data science as a discipline is just going to be in every single thing that we do. You need data science for marketing or HR, whatever. It's ability to look at data and use tools, including artificial intelligence, many variations to really get to the key piece of information or emotional state.

James: Wow. So almost like how way back you had people who just typed because people didn't know how to type. And then now, basically, you have to know how to type just to get along.

AI: Yeah. It's a skill.

James: It's a skill.

AI: Absolutely.

James: Instead of outsource skill - here type this letter. You have to just do these things yourself and so data science you see may become more mainstream just to accomplish your role.

AI: There's just so much discussion out there in terms of what AI will do to the job market and so on. There's been a lot of studies in terms of looking at the job loss or new jobs being created and changes in the existing. One example I'll give is Microsoft have recently have just announced that they're going to, specifically in India, Microsoft of India, will hire 10,000 data scientists. But they will also cross train 10,000 software engineers into AI with AI skillset.

James: Is that right?

AI: So that's 20,000, or 10,000 existing and 10,000 new, jobs themselves are changing in what people will be doing.

James: Just to keep up with the demand for, I guess

AI: To keep up with the demand, absolutely. It's just that different skillsets will be required in five years, ten years, so on. And a lot of data science will be part of that.

James: That's incredible. So how are you finding that as you're building your company? Finding the right laborer? To the right kind of talent to make your vision real?

AI: Yeah. We're fairly young so we have quite a small team but my background is technology. Long time ago I switched into marketing, last eight, nine years. A lot of the other co-founders are technology specialists and we're building from that.

James: Yeah.

AI: Within the team we have a lot of technology skill set. And then, you're absolutely right, it's about finding the best ways to recruit and bring people on board that can add value.

James: Yeah. I'm sure that's a challenge. So back to the product itself. It was just reminding me, do you find that executive assistant themselves are using the assistant or the executives directly?

AI: We actually launching the product very shortly. So far there's just been a tremendous interest in it. People requesting to be part of that. We have two different streams. On one side we are offering the product to the consumer side, which is something that we've chosen. A lot of that comes from my own personal frustration with the information overload. But mid to long term the product will be heavily utilized on the B2B side in the corporate environment in optimizing employee productivity and reducing anxiety and so on. So, absolutely, one of the use cases is using Loomi for executive to enrich personal assistants that they're already getting or offering that if they don't have it at all. Even if you have a human assistant there is huge amount of other things that the human assistant can help you with if you take and give them ability to look at data, and organize, and then do all of that in an automated way for them.

James: Right. Yeah.

Al: And then they can have a lot more of the human aspect with the interaction.

James: Very intriguing. On another podcast I was talking with a gentleman and we were discussing the difference between when a human is talking to another human and how they might ask questions and feel versus when they're talking to, when they know it's AI.

James: Have you done any exploration in that and seen a difference? Your customers or your tests? Do you see people behave differently when they know they're interacting with a computer?

Al: They absolutely are. I think at this stage it's key to identify a artificial intelligence as a artificial intelligence. The technology is not there to entirely mimic human behavior, and I think if you tried to you will agitate the customer. So I think it's very important to separate, to be very transparent with that. We haven't done studies into it but from what I've seen so far the way humans interact with bots and artificial intelligence is very specific.

James: Right.

Al: They try to test it to see how intelligent it is and how far they can push it and so on. I think that will pass. I think it's still very early stages.

James: Right.

Al: In a few years' time, it will become a norm. If you call your electricity provider, or phone provider, anyone else, you will expect to be talking to artificial intelligence ninety percent of the time.

James: Right. Really interesting. I guess as the children grow up, what they're accustomed to, what they hear all the time, certainly that generation - it'd be very fluid for them.

Al: Yeah. Same with social. It's millennials that grew up with social media. It becomes native to them. I do think that we need to be very careful with artificial intelligence implementation. I think there has to be a lot of ethics. I think now is the right time to start bringing in a lot of rules around artificial intelligence. For us...

James: Could you give us a 'for instance'? What do you mean by rules?

Al: I think that if you're looking at specifically virtual assistant, I think there's bots. What we would identify Loomi assistants when you create them is called bots, is collaborative bots. Which will always get to a point where they do a lot of heavy lifting for you but the final choice is always with the human. I think that's really important. It's not about artificial intelligence getting to a stage where it starts to

make those decisions on behalf of you, I think at this stage it's key that you're given choices, final choices.

James: Okay. So that's one kind of rule in those situations that a human makes the final decision.

AI: I think it's absolutely the key.

James: So what other type of applications are you seeing as you get better at understanding what someone wants and accomplishing those tasks? Where do you see the future going with this type of support?

AI: Yeah. This is endless. We've done a lot of studies into this and the one thing that consistently comes up in all of these conversations is information overload and specifically email.

James: Right.

AI: If you look at statistics it's just shocking I think, the amount of time that people spend in email, the amount of email on average that they get, the amount of time they waste in email, and so on. So I think the communication aspect of technology has completely changed. You can reach a lot more people. With that this whole complexity around how do you manage that. For us it's all about understanding the user, which is what I mentioned before, and then really using that intelligence, as a first use case, is to help you manage communication side. And that includes any kind of communication. Email, instant messaging and so on.

James: Right. So the focus here, a lot of times the theme we're trying to come around is creativity. Obviously that's a really big term. It could be creating content. It could be creating a product. It could be creating a book. We're creating. Do you see this kind of technology, and it's common in creativity to have an intern, someone who's relatively low paid to do work. Maybe finding articles, research, things like that. Do you see this virtual assistant also moving into being a virtual intern? For creativity? To go out and do research and find things?

AI: Well it does. I haven't mentioned it so far but research is an absolutely key part of functionality that we do. Part of functionality, we will scan all your private networks that you connect to and then the internet overall. We understand you as the user and then we will monitor all of that for key signals. Once we recognize that signal, then we do a lot of processing to take that piece of information and then analyze it and compare it against all the other data out there and then give you summarized data back.

James: Wow. Can you give me a for instance so our listeners know what you're doing?

AI: News is an obvious one. So we will know that you are interested in Brexit. There is a key event happening around Brexit. We will look at what BBC and CNN have said about that specific event and then we will break down individual articles into

sentiments and facts and so on. Do a lot of analysis around that and then give you a single view that says these are the facts coming from all of these different sources. All of these are likely to be true. All of these are likely to be false and so on. So with that we have a lot of layers to achieve that.

James: Right. Yeah.

Al: It's all about, it's opposite from search engine. You go search, you get the million. We will understand your into something...

James: Kind of curate it.

Al: Curate it entirely.

James: Yeah.

Al: But, also fact checked and sentiment checked on top of it.

James: Wow. So there's a lot of unstructured data. So what about images or video? Are you able to explore that content for relevance?

Al: Yeah. We've done some work on images but I would say probably the visual aspects is something that comes a little bit later for us. A lot of focus for us is on texts so far. That's where the vast majority is. But on the images, which I'm aware that that's what you guys do as well, we have actually done some fantastic work on that to basically we can contextually understand that this is a topic of interest. We do all the curation and so on. But what we can also then do is match that curated topic against a visual asset and then bring them on board in a fully automated way. So you will understand that this story's about this and this and this.

James: Wow. Yeah. So if I wanted to research interior design ideas for mid-century sofas, things like that. It's going to go out. It's going to look at the words. Try to figure out that those images might relate to that.

Al: Yes.

James: And curate that back or videos. Things like that.

Al: Correct. But I think that's probably an area where we still have a way to go but you have to phase it.

James: Oh sure. Of course.

Al: A lot of focus is on the tech side but there's more and more video content specifically out there. People engage with video significantly more. So I think it's absolutely key to do that. Again there's lots of tools out there that would enable you to make that switch fairly easily so you can take a video, you can extract text,

you can translate text on the fly. And then once you have that, that sort of would plug into what we already have.

James: Right. And how about audio and different podcasts. Is your tool able to listen to audio and decipher that?

AI: Not yet.

James: Not yet.

AI: Not yet but absolutely. Again, it's not a huge leap for us to go from what we have now to audio as well.

James: Building the groundwork of interaction. Yeah it's really... it's an incredible. What got you interested in AI? What made you say, "Wow. This is an area that I want to really dedicate a lot of my professional time to?"

AI: I started in technology, so I've worked for lots of big brands in the past. And then I joined a financial services start up at the time, back in 2008, called Markit. They've grown now to be one of the biggest B2B data companies in the world. So that sort of whole journey has been incredibly powerful to see. A company go from a start up to twenty billion market evaluation. I think going through that journey, a lot of the stuff we were doing is really trying to understand the customer and trying to tailor B2B type of data for individual customers and so on.

AI: I think that combined with personal frustration around information overload...

James: Yeah. Right.

AI: I've had this idea for a long time. A couple of years ago that was the right time to make a start.

James: Wow. That's the impetus. There's so much information about machine learning and data science and AI. How are you filtering it? What's your method for keeping yourself focused into the science and information that matters to you?

AI: Social media to be honest. I think the majority of my information I get from Twitter.

James: Okay.

AI: So I'm quite active on Twitter. If you build the right community on it, if you engage with the right people, you will get the latest information just as soon as it happens.

James: Is that right?

AI: I think so. A few years ago, maybe three years ago, I did not use Twitter. It was something that I got into quite significantly late and I find it the fastest way to get the latest information trends.

James: These conversations, whether they're private or as a group, your able to get that?

AI: A combination.

James: Yeah.

AI: Combination. So on Twitter specifically, it's following the right people and engaging with them. And sort of building. With Loomi we've grown Twitter following to 15,000 in a few months.

James: Wow.

AI: So I think it all comes down to the way you use data, where you contribute, and connect to people but predominantly, on personal side, I find it a tremendous source of information.

James: That's great. Well it's fascinating. Another topic I love to understand when I talk to somebody is some of your influences. Are there particular authors or people that you tend to follow or have been recently inspired by? Something you've read or somebody you've met?

AI: Yeah. I've done similar sort of podcast a month ago and a similar question came up but I have to say it's the CEO of Markit, who's called Lance Uggla, who on the business/entrepreneurial side is absolutely genius. It was really powerful to be part of that team and to see that growth. So I would say that he's someone who I look out to.

AI: On the technical side, there's a lot of people. I engage with a lot of tech influencers so that's where I get my information and inspiration from.

James: That's great. Yeah. So what makes him, this gentleman, what makes him something that you really inspire to? What some of his characteristics?

AI: It's just the business acumen.

James: Oh. Okay.

AI: The ability to make the right decision at the right time.

James: Right.

Al: Something that I learned in my entrepreneurial experience the last few years is that you'll figure it out. That self-belief is going to be a problem and you can solve it. And you can turn any sort of bad situation into a good thing. I think to do that you need huge amount of emotional intelligence. I think you need to be very flexible. Be very intelligent. It's a combination of different things but put him into any sort of situation, he'll come out on top.

James: Yes. He'll figure something out.

Al: Yeah.

James: Yeah. That's great. I'll have to look him up.

Al: Lance Uggla.

James: Okay. I will do that.

Al: I think he was voted Entrepreneur of the Year for Europe quite a few years in a row.

James: Wow. Okay. Yeah, I will definitely look at that for sure. So now as people are getting used to technology like you're bringing to market, where you're really changing convention. How people work and interact. What kind of advice would you give them as far as a mindset to come in to and enjoy the kind of change you're creating?

Al: I started in technology. I moved into marketing. I think marketing as a discipline has changed more in five years than it has 200 years before that. It's not just the tools. It's not just the technology. It's the way people work.

James: Yeah.

Al: If you look at modern marketing teams these days then they will be a lot more, structure wise and the way they work, a lot more similar to technology teams.

James: Right.

Al: They're all going to be agile. They're all going to be technically aware. They're all going to be data scientists and so on. So all of those key things are really, really important. The way marketing teams would work is a lot more fast, a lot more agile these days if they want to be effective. If you do it that way, then the way you bring agencies on board is different because you can make them part of your agile team in a much more dynamic way versus you have a piece of work, you give it internally or you give it to an agency and so on. That kind of stuff is old fashioned. It's dying out.

James: Right. Very true.

AI: I would probably also say marketing's probably the first discipline that is being disrupted the most by technology and AI. The reason is because marketing was always rich in data, and the way you can use that data, if you use technology in the right way, gives you rewards very quickly. Which is why out of all AI startups, the largest percentage has been in sales and marketing.

James: Right. I would agree. You see that for sure.

AI: Absolutely. Because it's low-hanging fruit. A lot of stuff that we are seeing in marketing, the way marketing is transforming right now, will start moving on to all the other disciplines.

James: Yeah.

AI: You're going to see teams needing to learn a lot more, becoming a lot more technology savvy, understanding data science a lot more. All of those kind of skills will become a lot more important.

James: If I understand what your advice is, it's really to be open minded into how organizations, or departments, or work flows are going to be changing. Realizing that what it takes to succeed is continuing to evolve very, very quickly.

AI: Absolutely key. With artificial intelligence, I think the education, the way people learn, changes entirely. It's not about you go to university, that's it. It's you go to school, university, then you go to your job, and you continue learning until you retire.

James: Yeah. Yeah we couldn't agree more on, honestly, this theme of creative intelligence is really absorbing that whole mentality. That even something that may seem so distinct from technology, which is creativity, it's changing.

AI: Yeah.

James: And you have to be open minded and look how tools and information flow. And capabilities are evolving because of AI and technology. One of these interviews, podcasts, was around a car designer from McLaren and how the creativity is enabled with this virtual technology to design cars. It's fascinating. The way they've embraced it. You see it just continuing to change and marketers obviously are heavily associated with creativity and designing and where that comes.

AI: I'll add to that from a slightly different angle.

James: Please do.

AI: I think on the creative side the biggest benefit of a tool like Loomi is that it gives you space and time to be creative.

James: That's very true.

Al: If you can have... imagine how much time an executive, if they didn't have a human assistant, would need to spend on little things.

James: Yeah.

Al: Right. So they would have no ability to take time to make the right strategic decisions. Now you can take the same thinking to everyone these days because it's not just executives these days that get 800 emails per day. On average, professional people get approximately 300 emails, either personal or work, per day.

James: Wow.

Al: Now that, if you just take a minute to look at every email, that is just tremendous amount of time that you could be doing something creative. And when I say creative, it's not just design creative. It's ideas. And anything really. It's just gives you that ability to focus on things that you should be focusing. It gives you time to learn more, develop ideas, and grow.

James: Wow. That's really great. Well, I tell you this is really fascinating to see the kind of change you've made in your career. Building a company like this that's really solving some real world issues using AI. Sentiment is fascinating, how that's growing and you're seeing sciences of data and human sciences merging together. You're on the cutting edge of a lot of topics that we're finding out there. Really appreciate the time that you gave here. It's thrilling to know what you're doing.

Al: It's been a pleasure. Thank you for the invite.

James: Thank you very much. So to find out more about this podcast, please visit our website at creativeintelligence.fm and follow us on Twitter.

James: You've been listening to the Creative Intelligence podcast. Thank you for joining me, James Ingram, and my guest, Al Ramich, for what's been a stimulating and informative discussion. Thank you very much, Al.

Al: Thank you very much, James.