



Artificial Intelligence in Consumer Protection

Every day, the average citizen is hearing more about artificial intelligence, or AI. Whether we realize it or not, we are engaging with AI at an ever-increasing rate, and it's important for consumers to understand what it is and how it's being used.

What is AI?

IBM offers a succinct, general definition for AI on their website: "Artificial intelligence (AI) is technology that enables computers and machines to simulate human learning, comprehension, problem solving, decision making, creativity and autonomy." But artificial intelligence is advancing so quickly that the definition could continue to change over time.

Key Historical Events Regarding AI

In less than 100 years, there have already been quite a few milestones in the advancement of AI:

- 1950: Alan Turing published "Computing Machinery and Intelligence," introducing the Turing Test to determine if a machine could think
- 1952: The first game-playing program (checkers) capable of learning was created
- 1955: The Logic Theorist, often considered the first AI program, was developed
- 1986: The first driverless car was invented
- 1996: A computer called Deep Blue beat human chess grandmasters for the first time
- 2011: Siri was introduced to the iPhone
- 2022: ChatGPT was first made available to the public, and later models passed the Turing Test

Types of Artificial Intelligence

Artificial intelligence can be broken down into a few different categories:

- *Artificial General Intelligence*: a form of AI that can exhibit behavior as intelligent as a human.
- *Artificial Super Intelligence*: a form of AI that surpasses human intelligence across virtually all domains.
- *Generative AI*: AI that creates text, images, or videos.
- *Large Language Model (LLM)*: an advanced AI system that processes human language to perform tasks.

Where is AI?

Most internet searches now include AI results. Businesses are using AI to answer phone calls, interact with customers online, and streamline operations. Just about everyone is affected by AI even if they do not realize it.

For example, AI is built into modern smartphone operating systems and many third-party applications. These features can enhance the user experience by automating tasks, adding context, and enabling creative editing directly on the device. These operating systems and apps can utilize AI for smart photography (object removal, generative fill), real-time translation, personalized assistants (Siri, Google Assistant), battery optimization, smart replies, and content creation.

How do I know what is created by AI?

Early generative AI images would often have errors such as extra fingers on a hand, or an interrupted pattern on an article of clothing worn in an image.

But as technology has grown more sophisticated, these errors are fewer and farther between,

making it increasingly difficult to know what is AI-generated and what is not.

Being AI-generated doesn't necessarily mean something is deceptive or a scam. In many cases, you can never be 100% certain if something is real or AI-generated.

Consumers can only determine if something is AI-generated by going to the "alleged" source of the information.

Remember, if the communication comes to you (and requests information and/or money), it is imperative you verify the requester before acting upon the request.

How are scammers using AI?

AI voice cloning scams use artificial intelligence to mimic a loved one's voice in urgent distress calls, tricking victims into sending money. These scams are highly convincing due to realistic AI generated voices, often using real voice audio that the scammer acquired from social media videos.

AI can create fake photos or videos that look incredibly real and prey on your emotions.

Scammers may use these to impersonate family members or public figures.

Scammers use AI to write natural, error-free emails and texts that mimic banks, government agencies, utility companies, coworkers, and many more. These messages are hyper-personalized using "scraped" data to trick victims into sharing private login details or clicking malicious links.

Benefits and Concerns with AI

As with any new technological advancement, there are recognized benefits and concerns regarding AI.

Some potential benefits of AI include:

- Increased personalization within digital services and products
- Improved decision-making (in certain situations)

- Ability to quickly generate content such as text, computer code, or images
- Advances in medical treatment and research
- Decreased operational costs due to greater efficiency of machines in business

Some areas of concern as AI technology improves include:

- Deepfakes and voice filtering
 - Faked videos of celebrities advertising products
 - Phone calls where a scammer uses voice filtering to sound like someone you know
- Bias or discrimination based on the data used to train AI
- Possible cybersecurity concerns
- Lack of transparency over how the AI's decisions are arrived at
- Potential to create misinformation or inadvertently violate laws
- Misuse and exploitation by identity thieves

For more information visit our website or contact:

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