

### Al in Everyday Life

 An overview of today's most popular artificial intelligence applications and their growing impact across industries.

# Term you will need to understand

 A large language model (LLM) is an artificial intelligence system trained on massive amounts of text data so it can understand, generate, and manipulate human language in highly flexible ways.

#### Definition

- A large language model is a type of neural network—usually based on the transformer architecture—that learns patterns in language from extremely large datasets.
   Once trained, it can:
- predict the next word in a sentence,
- answer questions,
- write text,
- translate languages,
- summarize information,
- analyze or classify text,
- and much more.
- In simple terms:

An LLM is an AI system that has learned how language works by reading enormous amounts of text, and can use that knowledge to communicate, reason, and generate new content.



# Key Characteristics of LLMs

#### 1. "Large" refers to scale

- Millions to **trillions** of parameters (learned weights).
- Trained on datasets containing billions or even trillions of words.

#### 2. Based on the transformer architecture

• Transformers use mechanisms like **self-attention** to understand relationships between words across long passages of text.

#### 3. General-purpose

• LLMs aren't trained for one specific task — their broad training allows them to perform many tasks, including ones they weren't explicitly trained for ("emergent abilities").

#### 4. Predictive by nature

 LLMs generate text by predicting what is most likely to come next based on patterns learned from their training data.

#### 5. Can be fine-tuned or specialized

- After initial training, they can be refined for:
- customer service
- coding
- legal or medical assistance
- search
- enterprise tasks

Examples of Large Language Models

- •ChatGPT / GPT-4, GPT-5 (OpenAl)
- Claude (Anthropic)
- Gemini (Google DeepMind)
- Llama (Meta)
- Grok (xAI)
- DeepSeek
- Mistral

## Strengths

- Excellent natural language understanding
- Humanlike text generation
- Flexible across domains
- Powerful reasoning and problem solving (in advanced models)
- •Fast knowledge retrieval and summarization

#### Limitations

- •Can produce incorrect or made-up information ("hallucinations")
- No true understanding or consciousness
- Limited to what's in training data
- Can reflect biases from the data
- Can struggle with math,
   logic, or ambiguity compared
   to specialized models

Top ~20 AI Apps (2025 -2026) -Usage **Snapshot & Estimates** 

Al App	Approximate Usage / Traffic (2025)	Notes / Source
ChatGPT (OpenAI)	~388 M monthly active app users; ~5.846 B website visits (Aug 2025) <u>Similarweb</u>	According to SimilarWeb. Similarweb
Google Gemini	~47.6 M MAUs; ~723 M website visits (Aug 2025) <u>Similarweb</u> Also: 450 M MAUs reported by Google. <u>The</u> <u>Times of India</u>	Strong growth; wide Android integration.
DeepSeek	~49.5 M MAUs; ~319 M visits (Aug 2025) <u>Similarweb</u>	Very high web traffic for a chatbot.
Perplexity Al	~26.24 M MAUs; ~148.2 M visits (Aug 2025) <u>Similarweb</u>	Known for Al-powered search + chat.
Claude (Anthropic)	~105 M monthly visits (Visual Capitalist) <u>Visual Capitalist</u>	No reliably reported MAUs; web traffic used as proxy.
Microsoft Copilot / Bing Chat	~957 M annual visits (per "best chatbots" list) <u>DirectIndustry e-Magazine</u>	One of the top chatbots by traffic.
Grok (xAI / X)	~686.9 M visits (in a year) per "Al Big Bang" study <u>DirectIndustry e-Magazine+1</u>	Very high growth YoY.

# Today's Most Popular AI Applications & Their Impact

Productivity & Work

# ChatGPT (OpenAI)

- What it does: Chat-based large language model (LLM) that can generate text, answer questions, brainstorm, summarize, help with coding, translation, and more.
- Impact: Widely used in businesses for internal workflows (drafting emails, reports, meeting summaries), in education (tutoring, ideas), and in customer support.
   swpafsc.org+2Thinglabs.io+2
- Integration: Many enterprises integrate ChatGPT or similar models into internal tools, knowledge bases, and automation flows to streamline work.

# Microsoft 365 Copilot

- What it does: Embeds Al directly into Microsoft Office apps (Word, Excel, PowerPoint, Outlook, Teams) to help write, summarize, analyze, and automate.
   <a href="mailto:swpafsc.org">swpafsc.org</a>
- Impact: Makes AI accessible in very familiar productivity tools, reducing friction and boosting adoption; helps companies scale AI-assisted work with minimal disruption.

# GitHub Copilot

- What it does: Assists
   software developers by
   suggesting code,
   autocompleting functions,
   finding bugs, generating
   documentation, etc.
   linkedin.com+1
- Impact: Accelerates development, lowers the entry barrier for beginner programmers, and helps experienced developers be more efficient.

# Grammarly (AI Writing Tools)

- What it does: Beyond just grammar checking, modern Grammarly includes rewriting, tone adjustment, clarity improvements, and Alpowered writing suggestions. swpafsc.org
- Impact: Helps maintain consistent communication, improves writing quality, and supports non-native writers or those who want to polish their writing quickly.

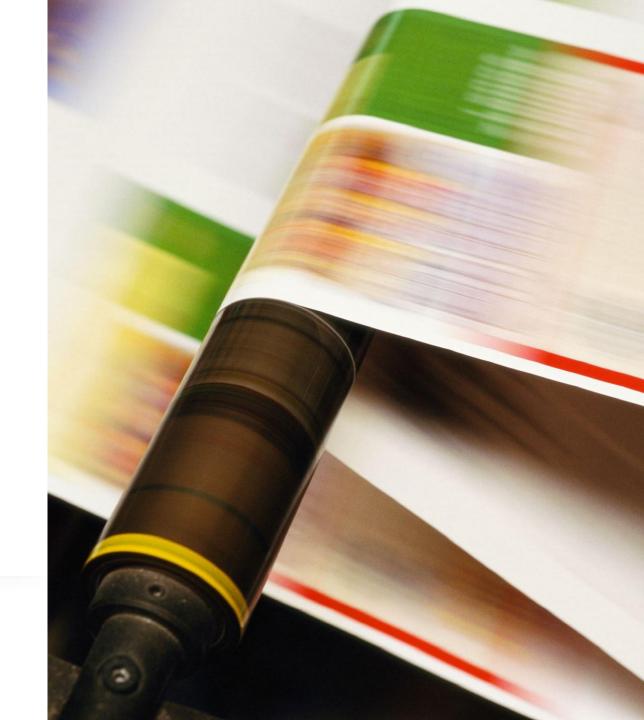
# Notion Al / Other Workspace Als

- What it does: Helps with summarizing notes, generating to-do lists, brainstorming, writing content, and automating repetitive tasks within workspaces. <a href="mailto:dailyscope.blog+1">dailyscope.blog+1</a>
- Impact: Transforms workspace apps (like Notion) from static note-taking tools into intelligent assistants, boosting productivity and creativity.

## AI Productivity Tools

- ChatGPT: conversational Al for writing, coding, research, and learning
- Notion AI: workflow and note-taking automation
- Microsoft Copilot & Google Gemini: integrated assistance across apps

Creative & Design (Image, Video, Art)



### Midjourney

- What it does: A generative AI tool that turns text prompts into artistic, often highly stylized, images. Wikipedia+1
- Impact: Designers, marketers, and creators use it to conceptualize visuals, mood boards, campaign ideas, and even finished art — often faster and cheaper than traditional graphic design.

# DALL·E (OpenAI)

- What it does: Text-to-image generation; newer versions (like DALL·E 3) can create very detailed, high-quality images.
   Wikipedia+2SlidesAl+2
- Integration: DALL·E 3 is integrated into some versions of ChatGPT, enabling image generation directly in chat. <u>SlidesAl</u>
- Impact: Makes creative visual generation available to non-artists; useful for marketing, social media, product design, concept exploration.

# Adobe Firefly / Adobe Al Assistants

- What it does: Adobe is embedding AI assistants into its creative suite (e.g., Photoshop, Premiere) so users can issue design commands in natural language, have the AI adjust settings, sliders, or perform edits. Reuters
- Impact: Democratizes
   professional-level design: non specialists can do more with
   Adobe tools, and pros can speed
   up their workflow.

# Runway ML

- What it does: Al-powered video generation and editing (e.g., text-to-video, object removal, motion tracking). dailyscope.blog
- Impact: Lowers the barrier to complex video production for creators, marketers, filmmakers — enabling faster prototyping and even final video content without traditional infrastructure.

# Synthesia

- What it does: Generates
   videos with realistic AI avatars
   speaking in many languages
   based on text input.
   dailyscope.blog
- Impact: Useful for corporate training, marketing, explainers, and any scenario where producing a video with a human presenter would be expensive or time-consuming.



Al is also making strides in financial planning and advice:

# Al for Personal Finance / Financial Advice

- LLMs (like ChatGPT, Google Gemini, Claude)
   are being applied to personal finance —
   helping people understand mortgages, loans,
   investments, budgeting, and taxes. <a href="mailto:arXiv">arXiv</a>
- Impact: These tools can provide guidance more affordably than traditional financial advisors, offer quick explanations, but they're not a full substitute (see limitations below).

# Real-time Data & Analysis

 Some AI tools integrate live data to help with market research, forecasting, or financial decision-making. (For instance, chatbots that pull in recent financial data to answer questions.)

# Health & Well-being

Al is increasingly present in healthcare and personal health:

Large
Language
Models in
Health
Informatics

- LLMs are used for medical education, diagnosis assistance, medical imaging analysis, public health, and more. arXiv
- Impact: Al can help clinicians interpret complex data, assist in diagnostics, and educate patients potentially improving outcomes, efficiency, and access.

# Al Health Support Apps

- There are wellness chatbots for mental health,
   Al tools that help track symptoms, or provide health education.
- Challenges: Accuracy, data privacy, regulatory compliance, and risks from incorrect or overconfident advice remain real concerns.

# Deep Dive: ChatGPT — Capabilities, Benefits & Limitations

Because ChatGPT is such a central player, here's a more detailed look at it.

# Capabilities

- Natural Language Understanding & Generation: It can understand complex prompts/questions and generate coherent, context-aware responses.
- Multimodal Inputs (in newer versions): Some versions (e.g., "40" or multimodal GPT) can handle images, voice, or other media. quadone.com+2Yahoo Tech+2
- Plugin / Integration Support: With plugins or API, ChatGPT can connect to other services (e.g., calendars, databases) to perform tasks like booking, retrieving live data, or interacting with enterprise systems.

# Capabilities

- Memory Features: In certain deployments (enterprise or specialized versions), ChatGPT can "remember" past conversations or preferences, enabling a more personalized assistant.
- Coding Help: It can write, debug, and explain code in many programming languages.
- Creative Writing & Ideation: From drafting blog posts to generating fiction, it helps with brainstorming, outlines, and full content generation.

### Benefits

- Time Savings: Automation of writing, summarization, brainstorming, and research frees up significant time.
- Accessibility: Non-experts can leverage powerful language models without needing technical skills.
- Scalability: Businesses can deploy ChatGPT to assist many employees or customers without hiring more headcount.

### Benefits





Cost Efficiency: For many tasks (e.g., drafting drafts, customer service), it's more cost-effective than human labor.

Learning & Support: Students, professionals, and hobbyists can use it as a tutor, writing partner, or research assistant.

# Limitations & Risks

- Accuracy & Hallucinations: ChatGPT sometimes produces incorrect or misleading information ("hallucinations"). Users must verify its outputs.
- Outdated or Biased Data:
   Depending on the model version,
   its training data may not be the most recent, or it may reflect biases present in its training set.
- Lack of Deep Expertise: While it's very capable, it's not a specialist AI

   it may not match domain experts in fields like medicine, law, or highly technical domains.

### Limitations and Risks



Privacy Concerns: Sensitive information shared with AI could be at risk, especially if deployed without strong data governance.



Over-reliance: There's a risk that users become too dependent on the AI, potentially reducing human oversight, critical thinking, or skill development.



Ethical & Regulatory Issues: Use in health, finance, or legal domains raises questions about liability, regulation, and ethics.

# Broader Impact: How Alls Shaping Everyday Life

- Democratization of Creativity: Tools like Midjourney, DALL·E, and Adobe Firefly mean that people without graphic design or illustration training can create high-quality visuals.
- Work Efficiency: All assistants reduce repetitive work, freeing people to focus on higher-value tasks. This is especially transformative in knowledge work.
- Education & Learning: Students and lifelong learners use AI to explain complex topics, generate study material, or get tutoring on demand.

# Broader Impact: How Al Is Shaping Everyday Life

Healthcare Access: Al may lower barriers to medical information or support, especially in underserved areas, though it must be used carefully.

Financial Empowerment: Individuals can get more affordable financial advice, personalized planning, and insights, though risks remain.

Business Innovation: Companies are building entirely new products and services around AI, from AI-driven marketing campaigns to AI-personalized customer interactions.

# Creative Al Applications

- Photo & video editing (Adobe Firefly, Canva Al tools)
- Music & content generation (Suno, Midjourney)
- Enhancing creativity with automated design suggestions

# Al in Finance

- Budgeting and financial insights (Cleo, YNAB AI features)
- Fraud detection and risk assessment
- Al-powered investment and savings recommendations

# Al in Health & Wellness

 Symptom checkers and virtual health assistants

- Wearables with AI insights (sleep, exercise, heart monitoring)

- Mental-health companions and lifestyle coaching

- Large language model for natural conversation

# About ChatGPT

- Assists with writing, coding, brainstorming, tutoring, analysis

Learns from patterns in text—not conscious or sentient

# ChatGPT Benefits

Boosts productivity and creativity

- Helps break down complex topics

- Available across devices and applications

- Supports multilingual communication

### **ChatGPT Limitations**

- May generate incorrect or outdated information
- No real-time access to personal data unless provided
- Not a substitute for professional advice
- Can be sensitive to ambiguous prompts