

GenAI's Next Frontier: The Rise of Appified User Experiences

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Executive Summary



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Conversational AI services are gaining prevalence. However, not everyone has the skills to successfully use systems that depend on prompts to return output. Some companies, including Bloomberg and Salesforce, have developed AI apps that connect to their existing systems and automate prompt generation so users are not even aware of it. Such apps seem to be the direction in which AI will evolve.

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GenAI usage in Japan

According to a Teikoku Databank survey published in August 2024, 17.3% of Japanese companies are using generative AI (GenAI), primarily to gather information (59.9%), summarize and/or proofread documents (53.9%) and generate ideas when planning (53.8%). Hardcore GenAI users have started to set up private clouds exclusively for GenAI and add their own data to training datasets.

It is important to recognize that the adoption of recently popular conversational AI services is not the ultimate goal. These services often require prompt engineering – a specialized skill that not everyone possesses – highlighting a gap in universal usability.

Traditionally, GenAI has been leveraged conversationally as a personal productivity tool, but the technology is now evolving beyond this stage. We are entering a new era where GenAI's benefits will be accessible to all, regardless of individual skill levels. Below we highlight two examples of GenAI technologies at the vanguard of this new era.

Bloomberg's leading-edge GenAI initiatives

Bloomberg has long been an AI early adopter. In March 2023, it rolled out BloombergGPT, a proprietary 50-billion-parameter LLM (large language model) customized to financial services. In January 2024, Bloomberg launched AI-Powered Earnings Call Summaries for its subscribers. The service generates summaries of companies' earnings calls from the perspective of Bloomberg analysts to help subscribers rapidly gain a deeper understanding of the companies. Automated

prompting operates behind the scenes to extract and analyze information of keen interest to analysts, enabling even neophyte users to leverage GenAI.

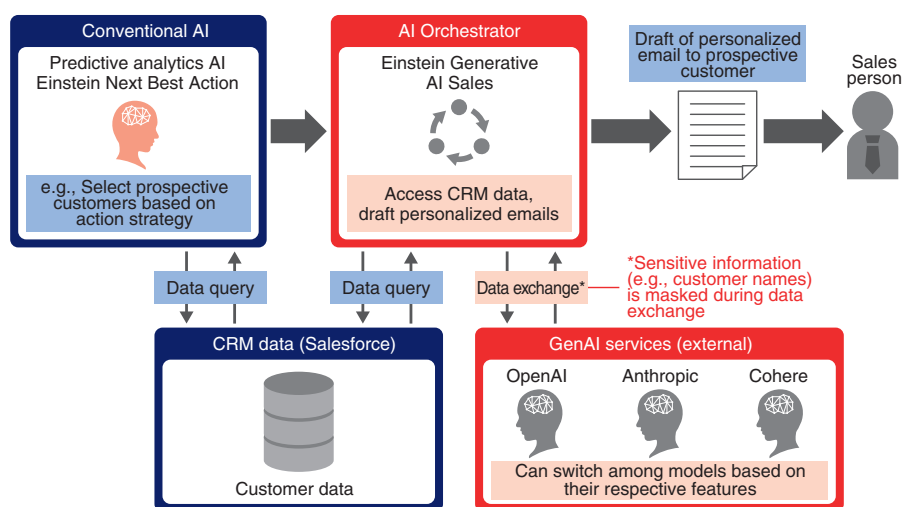
The AI-Powered Earnings Call Summaries are accessed via the Bloomberg Terminal and integrated with the Terminal's pre-existing suite of functions. With one click, users can pull up the source text from which each summary point was derived or access more in-depth analytic functions.

Salesforce's Einstein 1 Platform

In September 2023, global CRM software giant Salesforce unveiled an AI platform called Einstein 1 that integrates AI apps with data stored in customers' CRM systems. Eight months later, Salesforce upgraded the platform, partly by adding Einstein Copilot, a conversational AI assistant for marketing professionals. The platform features a low-code development environment that allows users to develop GenAI apps in addition to predictive analytics apps powered by conventional AI.

The accompanying graphic depicts an example of how the Einstein 1 Platform helping a salesperson send email solicitations to prospective customers. The platform automates every step from selecting the email recipients to drafting the email itself, using both conventional AI and GenAI together with CRM data. First, the email recipients are selected from the CRM database by Einstein Next Best Action, a predictive analytics AI. Next, Einstein Generative AI for Sales accesses

Einstein 1 Platform example: auto-generated emails to prospective customers



Source: NRI

one or more GenAI services like OpenAI's ChatGPT or Anthropic's Claude, using predefined prompts. Although these external services are accessed via an encrypted channel, sensitive information like customer names is masked as an added security measure. The Einstein 1 Platform is also equipped with an AI orchestrator that can, e.g., reroute prompts from one LLM to another.

Einstein Generative AI for Sales retrieves data stored in the CRM system, converts them into a predetermined format and auto-generates prompts in accord with a preconfigured template. This end-to-end automation eliminates the need for manual data preparation and prompt composition.

GenAI models are starting to use retrieval-augmented generation (RAG) to improve the accuracy of their output. RAG gives a GenAI model access to supplemental information sources to enable it to better understand, e.g., products, customer attributes or industry jargon and, in turn, to make truer inferences. This approach is well exemplified by Salesforce's use of its core CRM system's data as a RAG information source.

Making AI Invisible to the User

Once a company has started using a conversational AI service and found a use case for it, its next step should be to develop an app specifically for that use case. The app should automate prompt generation and the data exchanges that accompany prompting so the user is oblivious to these processes. Ideally, the app should allow users to perform with a single click what would otherwise be time-consuming tasks.

One key advantage of conversational AI services is they enable ideas to be tested quickly and conveniently. They will continue to be used as a GenAI sandbox. When a promising use case is identified, GenAI apps will likely be developed as an add-on for systems related to that use case.

With each successive iteration of this cycle of exploration and implementation, GenAI apps should gradually become more integrated into business processes, thereby enhancing our productivity. The ideal user-friendly AI app or system is one where prompts are invisible and users are unaware that AI is at work in the background.

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