

Age of Copilot

By

Nink Wanthipa Wongsamut Senior Sale Specialist, Modern Work



Three findings



Digital debt is costing us innovation



There's a new Al-employee alliance



Every employee needs Al aptitude

สิ่งที่พวกเราต้องการในการทำงาน

- Productivity
- Speed of Work
- Quality of Work
- Creativity
- Well-being of Work

ท่าน้อยใคมาก

How can we do more with less?

More innovation More agility More resilience Less complexity
Less time
Less cost



Age of Copilot



ผู้ช่วยส่วนตัว สั่ง AI ด้ว<mark>ยภาษามนุษย์</mark>

Personal AI Tool Availability - ผู้ช่วยส่วนตัว



ChatGPT

Static data



Copilot Web (Personal)

Internet Data GPT4-Turbo + Image Creation + Coding

Personal AI Tool Availability - ผู้ช่วยส่วนตัว



ChatGPT

Static data



Copilot Web (Personal)

Internet Data GPT4-Turbo + Image Creation + Coding



Copilot Web (Organization)

Internet Data + Data Protection* +
GPT4-Turbo + Image Creation + Coding

^{*} Your Data is not used to train foundation AI Model

^{*} Use organization's permission models for proper user/group access

Copilot Web integrated with Entra ID (Identity management)

Your organization data is protected



Chat data is not saved

Chat prompts and responses are discarded.



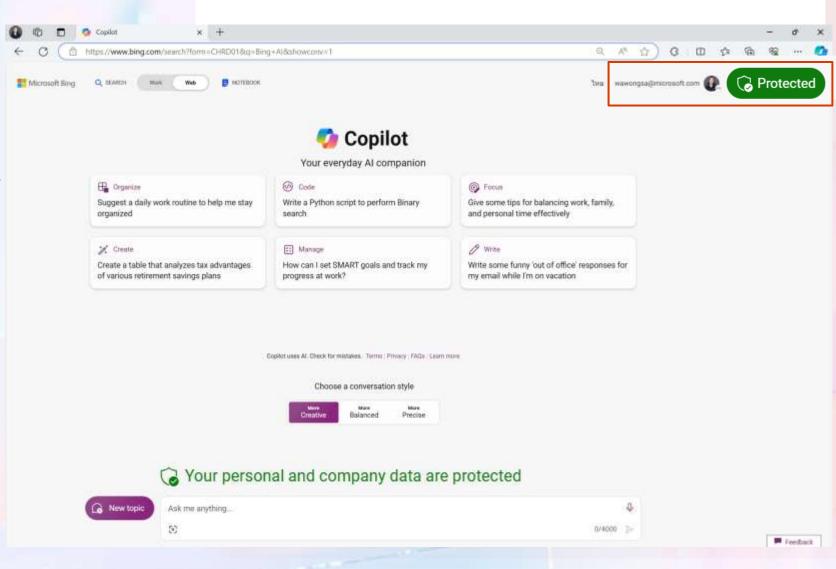
No eyes-on access

No one at Microsoft can view your data.



Data is not used to train the model

Chat data is not used to train the large language models used by Al.



Microsoft' s Personal AI Tool Availability - ผู้ช่วยส่วนตัว

	Copilot Web	Copilot Web (Protected)	Copilot for Microsoft 365
Usage Type	Personal Use	Organization	Organization
Data	Internet Data	Internet Data	Internet Data and Internal Data
GPT Large Language Model	✓	✓ (Latest Model)	✓ (Latest Model)
Al-powered Web Search, Answers & Content Generation	✓	✓	✓
Data Protection		✓	✓
Enterprise Security, Privacy & Compliance			✓
Work Content & Context			✓
Microsoft 365 Apps (Word, Excel, PPT, Outlook, Teams, etc)			✓

Personal AI Tool Availability - ผู้ช่วยส่วนตัว



ChatGPT

Static data



Copilot Web (Organization)

Internet Data + Data Protection* + GPT4-Turbo + Image Creation + Coding

- * Your Data is not used to train foundation AI Model
- * Use organization's permission models for proper user/group access



Microsoft 365 Copilot

Work Data + Internet Data + Data Protection* + GPT4-Turbo + Image Creation + Coding

- * Your Data is not used to train foundation Al Model
- * Use organization's permission models for proper user/group access



ผู้ช่วยส่วนตัว



Microsoft 365 Copilot



Microsoft 365 Chat

Combine the power of Al with your work data to unlock productivity and uplevel skills.



Copilot in Teams

Have more effective meetings, easily catch up on chats, and find information faster.



Copilot in Outlook

Start emails quickly, generate a summary, and catch up on long emails easily.



Copilot in Word

Start a draft, add to an existing document, rewrite text, or generate a summary.



Copilot in PowerPoint

Create beautiful presentations, organize and summarize presentations, and more.



Copilot in Excel

Go deeper with data, identify insights, generate formulas, and more.



Copilot in Steam

Quickly get summarize from you video content and ask specific question



Copilot in OneNote

Summarize your notes, create a to-do list, design a plan, and more.



Copilot in Loop

Plan, brainstorm, create, and collaborate easier to stay in sync.



Copilot in Whiteboard

Creating, organizing, and understanding ideas has never been easier.



Copilot in Forms

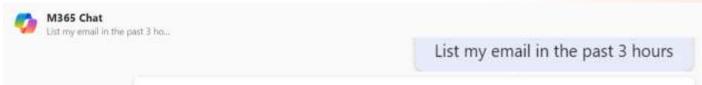
Quickly create, add choices details, get question ideas



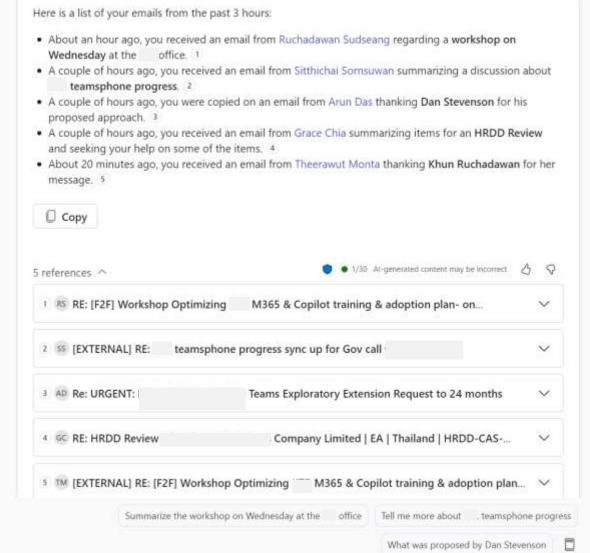
Help ME do my works



M365 Chat - Your Personal Assistant



My latest email



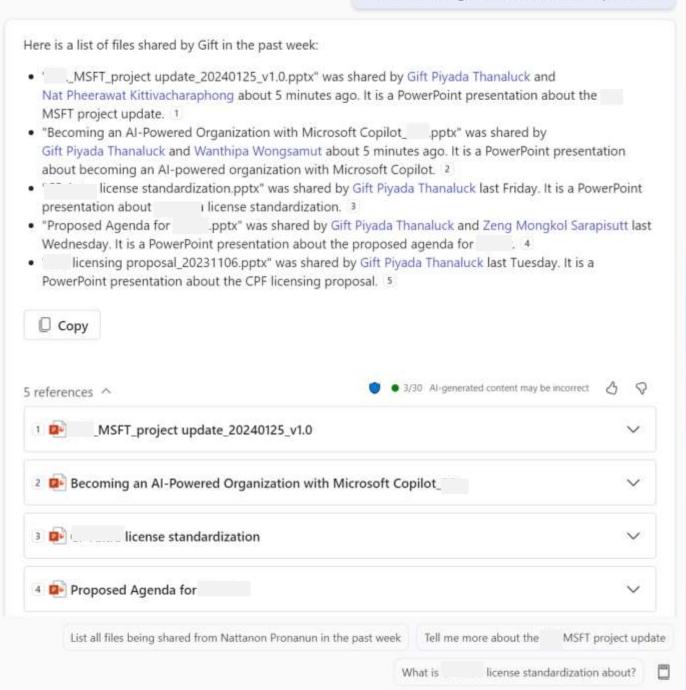
Response which
Al will pull
details from
email

Reference information/email from the response

Suggested Prompt to explore more information from above response



I can't find files



Response which
Al will pull
details from
SharePoint,
Email, Meetings

Reference information/email from the response

Suggested Prompt to explore more information from above response



My pending works

M365 Chat - Your Personal Assistant

Summarize emails where I was mentioned recently. Make it detailed, highlighting the sender and categorizing by topic of the email.

Here is a detailed summary of the emails where you were mentioned recently, categorized by topic:

- Collaboration with This afternoon, Nanthatchaporn Tangtatsawasdi sent an email asking you and Vimolrat Surapongchai to confirm the preferred date for a meeting with BAY. The available dates are 19 Feb, 21 Feb, or 29 Feb. 1
- Workshop Optimizing M365 & Copilot training & adoption plan: Yesterday afternoon, Ruchadawan Sudseang sent an email discussing the expected outcome of the workshop on Wednesday, 24th January. The email mentioned that will have an internal workshop to come up with a CoPilot and Adoption Training plan first, and then list down the help needed from Microsoft. 2
- HRDD Review
 I: Yesterday afternoon, Orawan Kiatsunthorn sent an email asking for your help in answering questions related to the HRDD review for Company Limited. The questions were about the ECIF supplier selection, the discrepancy in the end customer name, and the communication regarding ECIF sent to external parties.
- M365 Copilot Adoption
 Yesterday morning sent an email informing you that is preparing to adopt M365 Copilot for their first 300 users with a 1-year subscription. They have concerns about the effectiveness of their adoption process, the key success indicators, and the prerequisites that their admin team needs to check before adoption. They requested your guidance on the M365 Copilot onboarding process.
- Reques for M365 Copilot: Last Thursday, Nanthatchaporn Tangtatsawasdi sent an email asking for your help in sharing the price of M365 Copilot

Recap from meetings

Summarize the purpose of this meeting in 3 bullets.

> Copilot 12:07 AM The purpose of this meeting was:

- To introduce the project team and the Steering Committee members for the office relocation project in Bangkok. 1
- To provide a progress update on the project status, budget, lease negotiation, design, and timeline.
- · To seek input and feedback from the Steering Committee on the draft layout and the concept design of the new office. 3

Al-generated content may be incorrect





Who was in the meeting and what are their roles, in table format? GPS team Copilot 12:00 AM member, PDM for Ruchadawan Microsoft Thailand. Here is a possible answer to your question: Name Role Modern and Global workplace security go to services team market manager, Bovornwut member. new to Microsoft. managing the corporate real Nicole executive Ashish estate portfolio for from SMC team. Microsoft for the part of the DANAI APA region and the new office committee. 6 project in

Bangkok, 1

member from

the project

Lauren

GWS partner team

CBRE, overseeing

development and

delivery for the

new office. 2

Vissut

Wanthipa

EOU

ECPS

representative,

former Thailand

for Asia CMO on

representative. 8

social media. 7

CMO, now working

For each participant, what was each participant most concerned about? What were they most excited about?

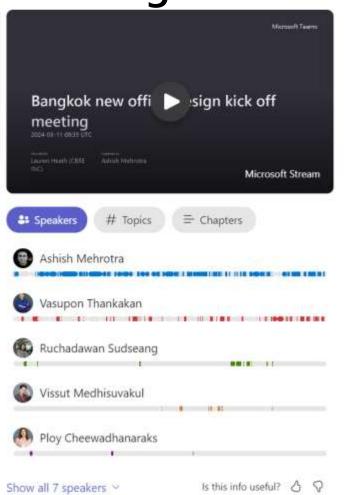
Copilot 12:05 AM

Here is a possible answer to your question:

- Ashish was most concerned about the budget, the lease negotiation. the IT network, and the design timeline. He was most excited about the new office location, the progress update, and the feedback from the Steering Committee. 1
- · Lauren was most concerned about the project development and delivery, and the alignment with the GWS standards and processes. She was most excited about working closely with the local team and the design firm. 2
- · Vasupon was most concerned about the MPR and CIE utilization. the impact of the data center announcement, the photo opportunity area, and the showcase area. He was most excited about the possibility of moving to a higher floor or partnering with Frasers for some joint initiatives. 3

- · Ruchadawan was most concerned about the availability of the MPR for events with partners, and the space for sport equipment and recreational activities. She was most excited about the new design, the modernization, and the working harmony, 4
- · Bovornwut was most concerned about the comparison of the new space with the existing space, and the impact of the hybrid work model. He was most excited about his expertise in smart building and IoT, and the possibility of helping with the project. 5
- · Ploy was most concerned about the impact of the office relocation on the events and meetings with customers, especially in November She was most excited about the initiatives to make the office more fun and engaging for the employees.

Next step from the meeting



. Chat Files Recap Speaker Coach Q&A +

Open in Stream

No files were shared.

Meeting notes

project.

Al notes

Generated by Al. Be sure to check for accurac

· Introduction: Ashish, Lauren, Vasupon, Ruchae

Ploy, Wanthipa, Vissut introduced themselves a

Project update: Ashish shared the progress of

negotiation, design appointment, due diligence

Project program: Ashish presented the high le

project, including the concept design, lease sig

and move-in dates. He also mentioned a possil

period for IT decommissioning and commission

Design layout: Ashish explained the draft layo

based on the utilization data, headcount, and s

highlighted the customer space, employee spa

focus rooms, phone booths, and other ameniti

 Design feedback: The Steering Committee me questions and gave inputs on the design, such

photo opportunity, showcase area, recreationa

Are these

access, and data center impact.

approval for the new office at

Content

Draft an email with meeting notes and follow up tasks to be shared with internal stakeholders. Create a table with Action items, Action owners and timelines discussed

0

Copilot 11:56 PM

@ Mentions (1)

Dear internal stakeholders, We had a productive meeting with the Steering Committee for the new office project on March 15th. Here are the main points and action items from the meeting:

Ask me anything about this meeting

- We agreed to incorporate the feedback into the concept design and present it to the Steering Committee in the week of March
- We also agreed to explore the possibility of moving to a higher floor or partnering with for some joint initiatives, subject to budget and approval.

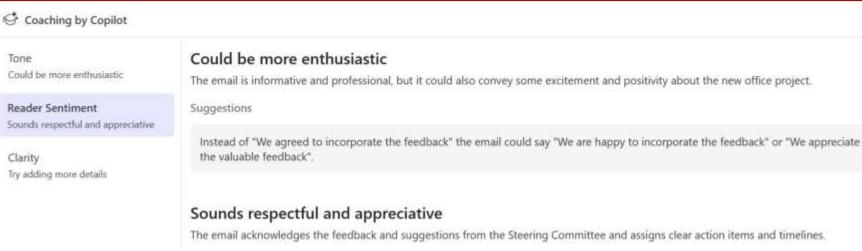
The following table summarizes the action items, owners, and timelines discussed in the meeting:

Action item	Action owner	Timeline
Sign a non- binding offer with	Ashish	March 19th
Present the concept design to the Steering Committee	Orbit (design firm)	March 25th
Negotiate the		

· We presented the progress update, the high-level program, and the draft layout of the new office at Tower Four, 1 · We explained the rationale behind the space program, which is based on the current headcount. utilization data, and global workplace guidelines. 2 · We received some feedback and suggestions from the Steering Committee members, such as: o Increasing the number of phone booths and small meeting rooms for hybrid Recap the meeting List action items

Copilot for Outlook (Coaching)





Draft saved at 12:19 AM

Generated by Copilot. Be sure to check for accuracy.

Dear internal stakeholders,

We had a productive meeting with the Steering Committee for the new office project on March 15th. Here are the main points and action items from the meeting:

- We presented the progress update, the high-level program, and the draft layout of the new office at One Bangkok Tower Four. 1
- . We explained the rationale behind the space program, which is based on the current headcount, utilization data, and global workplace guidelines. 2
- . We received some feedback and suggestions from the Steering Committee members, such as:
 - Increasing the number of phone booths and small meeting rooms for hybrid work. 3
 - Providing some recreational activities and wellness facilities for employees. 4
 - Creating a photo opportunity area and a showcase area for customers and visitors. 5
 - Considering the impact of the data center announcement on the headcount and space requirement. 6
- . We agreed to incorporate the feedback into the concept design and present it to the Steering Committee in the week of March 22nd. 7
- . We also agreed to explore the possibility of moving to a higher floor or partnering with Frasers for some joint initiatives, subject to budget and approval. 8

The following table summarizes the action items, owners, and timelines discussed in the meeting:

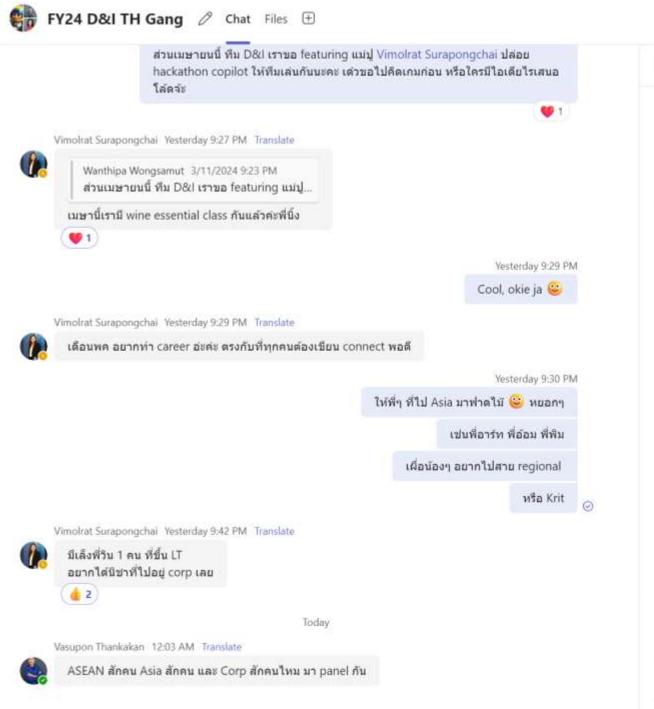
Action item Action owner Timeline

Sign a non-binding offer with Frasers Ashish March 19th

Present the concept design to the Steering Committee Orbit (design firm) March 25th

Negotiate the

Recap Teams Chat





I'm sorry, but I cannot provide a list of key members with their email addresses as the chat data does not contain any information about email addresses.

Al-generated content may be incorrect

What is the discussion last week?

0 0

Copilot 12:10 AM

1/29 9:29 AM - 3/12 12:03 AM

Last week, the discussion in the chat was about several topics, including:

- A GLEAM event and the approval of the budget by KnTakeshi (1)
- Plans for a movie night, including the possibility of making it a series and the logistics of setting it up 2
- A Women in Tech event, Code;
 Without Barriers, in celebration of International Women's Day, with sessions led by Wanthipa, Pimsiree, and Suchada 3
- A possible hackathon for the Accessibilities team in May

Al-generated content may be incorrect



Highlights from the past day

Prompt - สั่ง AI ให้ทำงาน

คำกริยา – เป้าหมายอยากให้ AI ทำอะไร เช่น สรุป, สร้าง, เขียน, แก้ไข เพิ่มเป้าหมาย – สำหรับนำเสนอ สำหรับทำรายงาน หรือเราเป็นใคร เพื่อให้ AI จินตนาการ เพิ่มคำขยายอื่น ๆ – ให้ AI สร้าง output โดยใช้คำง่าย หรือคำเป็นทางการ ไฟล์อ้างอิง – ตีกรอบข้อมูล (ถ้าต้องการ)







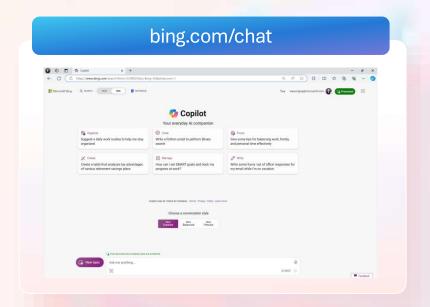


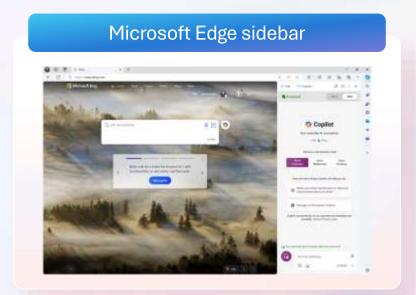




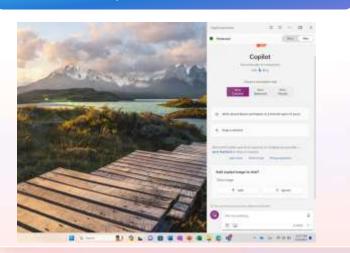


Summary: Access Copilot web

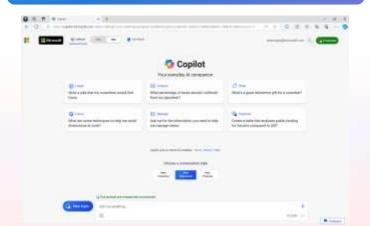




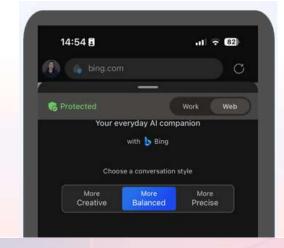
Copilot in Windows



Copilot.Microsoft.com

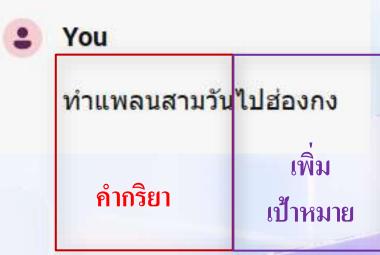


Microsoft Edge app on mobile



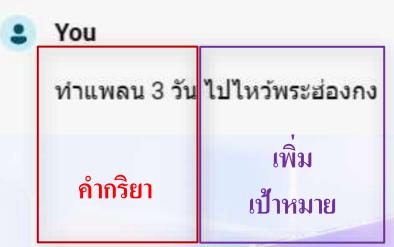
<mark>ตัวอย่างศึ</mark>กษา **1** : หาข้อมูล





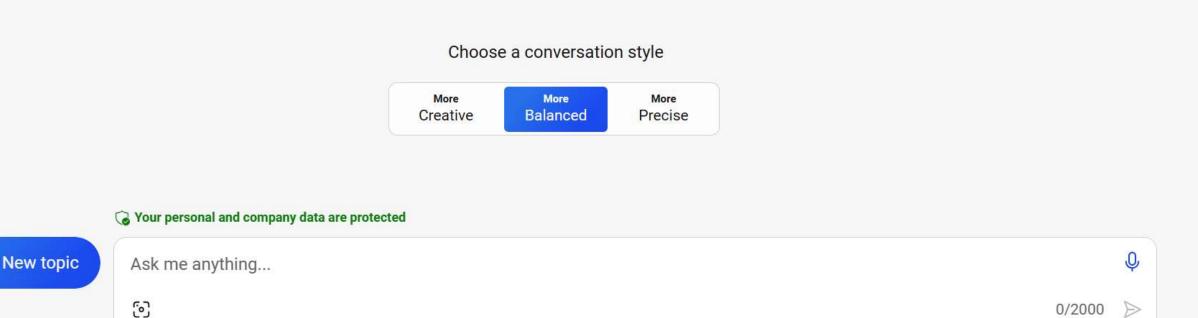
ตัวอย่างศึกษา 1 : หาข้อมูล



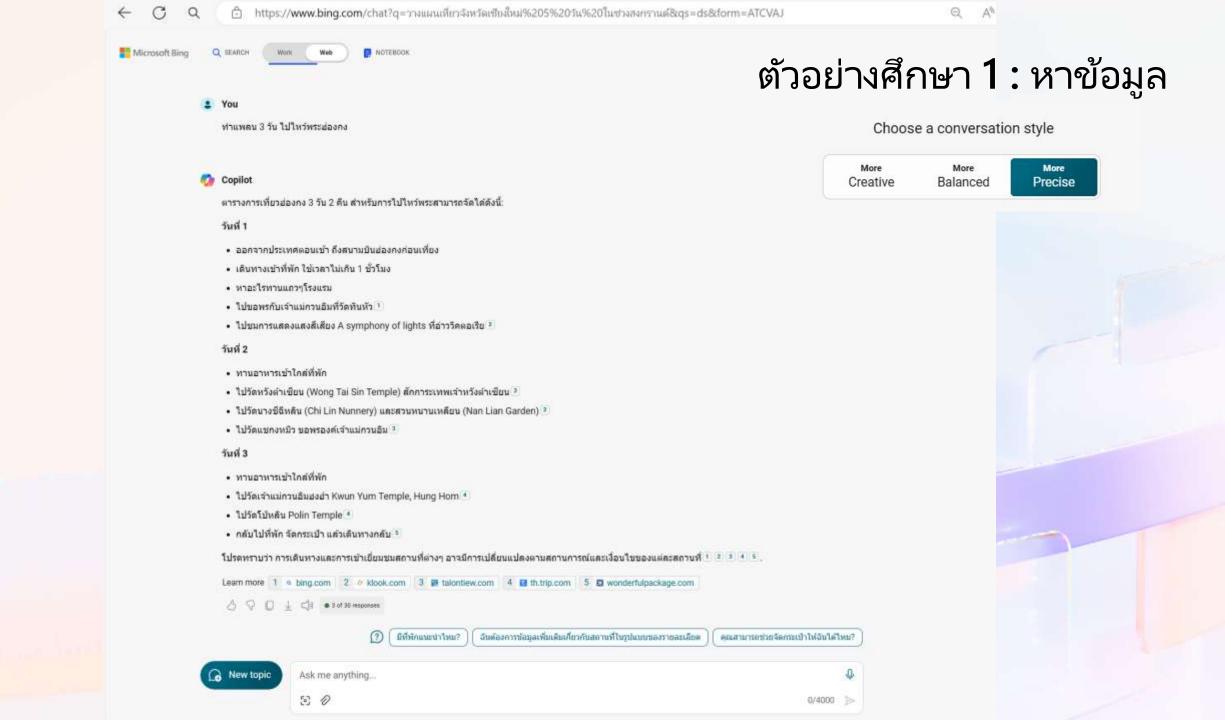


Prompt Support

Copilot uses Al. Check for mistakes. Terms Privacy FAQs



Text | Voice | image input



Copilot

ตัวอย่างศึกษา 1: หาข้อมูล

ตารางการเที่ยวฮ่องกง 3 วัน 2 คืน สำหรับการไปใหว้พระสามารถจัดได้ดังนี้:

วันที่ 1

- ออกจากประเทศตอนเข้า ถึงสนามบินฮ่องกงก่อนเที่ยง
- เดินทางเข้าที่พัก ใช้เวลาไม่เกิน 1 ชั่วโมง.
- หาอะไรทานแถวๆโรงแรม
- ไปขอพรกับเจ้าแม่กวนอื่มที่วัดทินหัว Citation หรือ ข้อมูลอ้างอิง
- ไปชมการแสดงแสงสีเสียง A symphony of lights ที่อ่าววิคตอเรีย 🗵

วันที่ 2

- ทานอาหารเข้าใกล้ที่พัก
- ไปวัดหวังดำเชียน (Wong Tai Sin Temple) สักการะเทพเจ้าหวังดำเชียน 🗓
- ไปวัดนางชีฉีหลิน (Chi Lin Nunnery) และสวนหนานเหลียน (Nan Lian Garden) 🛂
- ไปวัดแชกงหมิว ขอพรองค์เจ้าแม่กวนอื่ม ³

วันที่ 3

- ทานอาหารเข้าใกล้ที่พัก
- ไปวัดเจ้าแม่ควนอื่มฮงช้า Kwun Yum Temple, Hung Hom 🕙
- ไปวัดโปหลิน Polin Temple 4
- กลับไปที่พัก จัดกระเป๋า แล้วเดินทางกลับ

โปรดทราบว่า การเดินทางและการเข้าเยี่ยมชมสถานที่ต่างๆ อาจมีการเปลี่ยนแปลงตามสถานการณ์และเงื่อนไขของแต่ละสถานที่ 🗓 🗵 🗓 🗓 🗓

Learn more 1 a bing.com 2 o klook.com 3 s talontiew.com 4 s th.trip.com 5 s wonderfulpackage.com

You

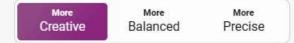
คำกริยา

สร้างประโยค โดยแสดงเป็นหัวข้อที่ต้องพูดให้คนอายุ 15-25ปี ในการเตรียมความพร้อมทำงานในไอที

เพิ่มเป้าหมาย

ตัวอย่างศึกษา 2 : ช่วยคิด

Choose a conversation style





Copilot

การเตรียมความพร้อมทำงานในไอที่สำหรับคนอายุ 15-25 ปี:

- 1. เรียนรู้ทักษะการเขียนโปรแกรม: การมีพื้นฐานที่แข็งแกร่งในภาษาการเขียนโปรแกรมต่างๆ เช่น Python, Java, หรือ JavaScript จะเป็นประโยชน์อย่างมาก
- 2. ทำความเข้าใจเกี่ยวกับระบบคลาวด์: ระบบคลาวด์เป็นส่วนสำคัญของไอทีในปัจจุบัน การเรียนรู้เกี่ยวกับ AWS, Azure, หรือ Google Cloud จะช่วยให้คุณมีความได้ เปรียบ
- 3. **ฝึกทักษะการทำงานร่วมกั**น: การทำงานในโปรเจ็กต์กลุ่มและการมีทักษะการสื่อสารที่ดีจะช่วยให้คุณประสบความสำเร็จในสภาพแวดล้อมการทำงานแบบทีม
- 4. **เรียนรู้เกี่ยวกับความปลอดภัยไซเบอร์**: ความรู้เกี่ยวกับการป้องกันข้อมูลและระบบจากการถูกโจมตีทางไซเบอร์เป็นสิ่งจำเป็น
- 5. พัฒนาทักษะการแก้ปัญหา: การมีทักษะในการคิดอย่างมีวิจารณญาณและการแก้ปัญหาที่ซับซ้อนเป็นสิ่งที่นายจ้างมองหา
- 6. อัปเดตเทรนด์เทคโนโลยีล่าสุด: การติดตามเทรนด์เทคโนโลยีและการเรียนรู้เครื่องมือใหม่ๆ จะช่วยให้คุณไม่ตกเทรนด์
- 7. สร้างพอร์ตโฟลิโอ: การมีผลงานที่สามารถแสดงให้เห็นถึงทักษะและความสามารถของคุณจะช่วยให้คุณโดดเด่นในการสมัครงาน การมีความรู้และทักษะเหล่านี้จะช่วยให้คุณมีความพร้อมสำหรับการทำงานในอุตสาหกรรมไอทีที่เติบโตและแข่งขันสูงได้ดีขึ้นครับ/ค่ะ.











คำกริยา

เพิ่มเป้าหมาย

generate a letter used for applying to university for my son

ตัวอย่างศึกษา 3 : แต่งประโยค



Copilot

Certainly! Here's a sample letter that you can use as a template for your son's university application:

Choose a conversation style

More Creative More Balanced More Precise

[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date]

Admissions Office [University Name] [University Address] [City, State, Zip Code]

Dear Admissions Committee,

I am writing to express my son's strong interest in pursuing higher education at **[University Name]**. As a dedicated and motivated student, he has excelled academically and is eager to contribute to the university community.

Allow me to introduce my son, [Son's Full Name]. He recently graduated from [High School Name] with honors, demonstrating a passion for learning and a commitment to excellence. His academic achievements include a high GPA, participation in advanced placement courses, and outstanding performance in extracurricular activities.

[Son's Full Name] is particularly interested in the [Major/Program] program at [University Name]. He believes that the university's renowned faculty, cutting-edge research opportunities, and vibrant campus life align perfectly with his academic and personal goals. Additionally, he has researched the university extensively and is impressed by its commitment to fostering a diverse and inclusive environment.

Beyond academics, [Son's Full Name] is an active member of his community. He has volunteered at local organizations, participated in leadership roles, and demonstrated strong communication and teamwork skills. His passion for making a positive impact extends beyond the classroom, and he looks forward to contributing to [University Name]'s community service initiatives.

Enclosed, please find his completed application, transcripts, letters of recommendation, and any other required materials. We appreciate your consideration of his application and kindly request that you review it thoroughly.

Thank you for your time and attention. We believe that **[Son's Full Name]** would be an excellent addition to the **[University Name]** family, and we look forward to hearing from you soon.

Sincerely,

[Your Full Name] [Your Relationship to the Applicant]



คำกริยา

เพิ่มเป้าหมาย

generate a letter used for applying to university for my son

ตัวอย่างศึกษา 3 : แต่งประโยค



Copilot

Certainly! Here's a sample letter that you can use as a template for your son's university application:

Choose a conversation style

More Creative More Balanced More Precise

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Admissions Office [University Name] [University Address] [City, State, Zip Code]

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I am writing to express my son's strong interest in pursuing higher education at **[University Name]**. As a dedicated and motivated student, he has excelled academically and is eager to contribute to the university community.

Allow me to introduce my son, [Son's Full Name]. He recently graduated from [High School Name] with honors, demonstrating a passion for learning and a commitment to excellence. His academic achievements include a high GPA, participation in advanced placement courses, and outstanding performance in extracurricular activities.

[Son's Full Name] is particularly interested in the [Major/Program] program at [University Name]. He believes that the university's renowned faculty, cutting-edge research opportunities, and vibrant campus life align perfectly with his academic and personal goals. Additionally, he has researched the university extensively and is impressed by its commitment to fostering a diverse and inclusive environment.

Beyond academics, [Son's Full Name] is an active member of his community. He has volunteered at local organizations, participated in leadership roles, and demonstrated strong communication and teamwork skills. His passion for making a positive impact extends beyond the classroom, and he looks forward to contributing to [University Name]'s community service initiatives.

Enclosed, please find his completed application, transcripts, letters of recommendation, and any other required materials. We appreciate your consideration of his application and kindly request that you review it thoroughly.

Thank you for your time and attention. We believe that **[Son's Full Name]** would be an excellent addition to the **[University Name]** family, and we look forward to hearing from you soon.

Sincerely,

[Your Full Name] [Your Relationship to the Applicant]



^{/ou} คำกริยา

เพิ่มเป้าหมาย

<u>เพิ่มคำขยายอื่นๆ</u>

geneate a letter used for applying universities of computer engineering for my son. His name is Mos. He loves to learn new things especially new

technology, networking with friends and play football.



Copilot

Dear Admissions Committee,

I am writing to express my son Mos's strong interest in pursuing a degree in Computer Engineering at your esteemed university. As a parent, I have witnessed his passion for technology, his eagerness to learn, and his commitment to personal growth.

Mos is an enthusiastic learner who thrives on exploring new concepts and staying up-to-date with the latest advancements in the field. His curiosity drives him to delve into programming languages, hardware design, and network protocols. Whether it's tinkering with Raspberry Pi projects or attending tech meetups, he is always seeking opportunities to expand his knowledge.

In addition to his academic pursuits, **Mos** is a social individual who values connections. He enjoys networking with peers, discussing ideas, and collaborating on projects. His ability to work well in teams and communicate effectively makes him an asset to any academic community.

Furthermore, **Mos** is an avid football player. He believes that physical activity complements intellectual growth, and he actively participates in matches and tournaments. His discipline, teamwork, and determination on the field mirror his approach to academics.

I am confident that **Mos**'s dedication, enthusiasm, and well-rounded personality align perfectly with the values of your Computer Engineering program. We sincerely hope that you will consider his application favorably.

Thank you for your time and consideration.

Sincerely, [Your Name] [Your Contact Information]



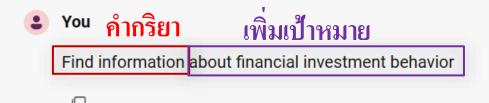












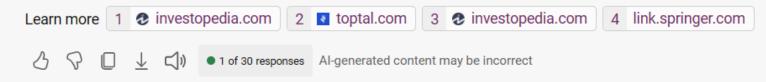
ตัวอย่างศึกษา 4 : หาข้อมูล

Copilot

Financial investment behavior is a fascinating area that combines finance and psychology to understand how investors make decisions. Here's a summary of key points on this topic:

- **Behavioral Finance**: This field studies the influence of psychology on the behavior of investors and the subsequent effects on markets. It challenges the traditional assumption that investors are fully rational and always make decisions in their best interest 1.
- Investor Biases: Investors often exhibit biases that can affect their investment choices. Common biases include overconfidence, loss aversion, and the misuse of information. These biases can lead to suboptimal investment decisions 2.
- Market Anomalies: Behavioral finance also looks at market anomalies, which are price movements that cannot be explained by traditional financial theories. These anomalies can often be attributed to psychological factors affecting investor behavior 3.
- **Investment Performance**: Studies have shown that individual investors often underperform market indices. For example, the average equity mutual fund investor has been found to underperform the S&P 500 by a significant margin 1.

Understanding these aspects of financial investment behavior can help investors recognize their own biases and potentially improve their investment strategies.



Find information about financial investment behavior for age 20-30 years old

ตัวอย่างศึกษา 4 : หาข้อมูล



Certainly! Let's explore financial investment behavior for individuals in their **20s to 30s**. Here are some key points to consider:

1. **Start Early**: **Investing in your 20s** is advantageous because time is on your side. The power of compounding allows you to grow your wealth significantly over the long term. For instance, if you start at age 25 and invest \$600 per month with an average annual return of 7%, you could reach a net worth of \$1 million by age 60. Waiting just 5 years until age 30 would require investing \$900 per month for the same goal 1.

2. Asset Allocation:

- **Stocks**: In your 20s, you can be more aggressive with your investments. Consider holding more stocks in your portfolio. Stocks have higher growth potential, although they are typically more volatile than bonds.
- o Bonds: While stocks offer growth, bonds provide stability. Allocating a portion of your portfolio to bonds can help balance risk.
- o Cash: Maintain some cash for emergencies and short-term needs.
- 3. **Diversification**: Just as you diversify your diet for better health, diversify your investment portfolio. Broadly diversify across asset classes (stocks, bonds, and cash) to manage risk and maximize gains.
- 4. **Risk Tolerance**: Understand your risk appetite. Younger investors can tolerate more risk because they have time to recover from losses. As you approach your 30s, consider adjusting your risk exposure based on your changing circumstances 21.

Remember that everyone's financial situation is unique, so it's essential to tailor your investment strategy to your specific goals and risk tolerance. Seek professional advice if needed, and stay informed about market trends and investment opportunities. Happy investing! § **

Your plans and goals change as you move through your life. So, too, should your investing strategy.

Select your age to learn more about potential asset allocations and investment strategies to consider.

Investing in your 20s

A potential investment mix to consider:

Stocks: 70%Bonds: 20%Cash: 10%

Be aggressive

Allocating a majority of your investments into stocks carries risk because equity investments are generally more volatile than bonds. But stocks may also have more potential for growth, and young investors have more time to recover from any potential losses.

Build a financial base

Two words: compound interest. Money you invest in your 20s will benefit from decades of interest. Consider this hypothetical example: \$10,000\$ invested at age 25 — with a 5% return, compounded annually — can net you \$70,400\$ at age 65.

Join an employer-sponsored retirement plan

If you have access to one, investing through an employer-sponsored retirement plan is the easiest way to begin investing. Contributions are directly withdrawn from your paycheck and many plans offer the ability for both pre-tax and after-tax Roth contributions. Many employers will match those contributions up to a certain amount. If available, selecting a target date fund option can help keep your asset allocation in line with your age.

And don't forget to roll over your 401(k) if you change jobs.

Pay down debt

High-interest credit card debt should go first but paying off lower-interest student loans may also help you save more in the long run.

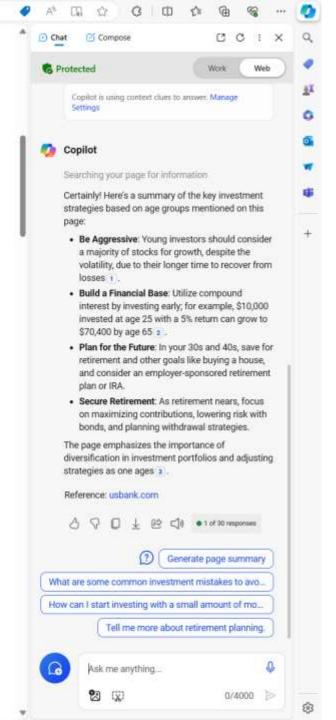
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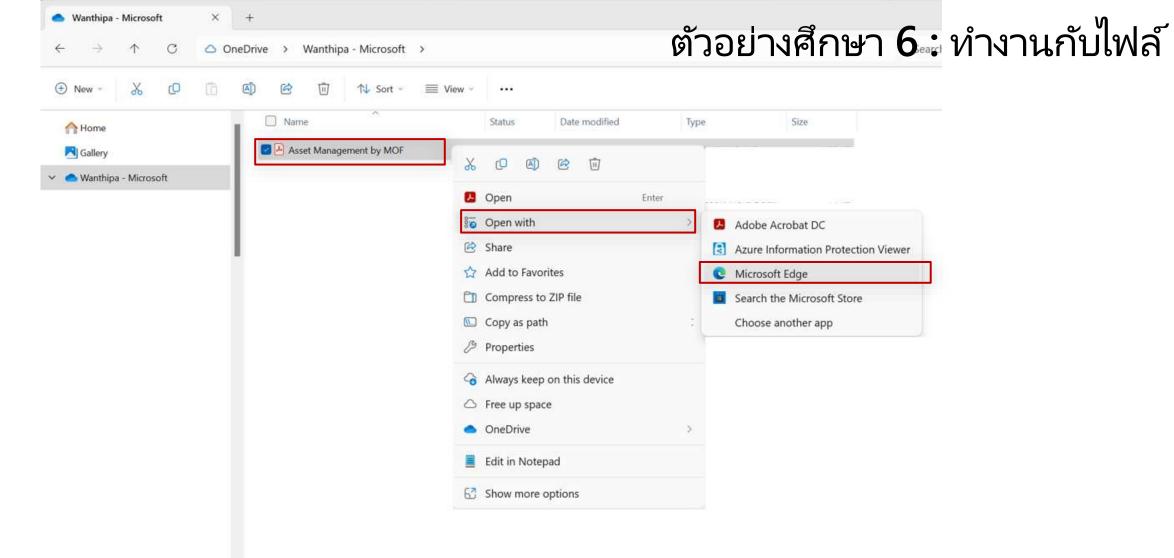
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ตัวอย่างศึกษา **5**: สรุปข้อมูลในเวป





ตัวอย่างศึกษา **5:** สรุปข้อมูลจากไฟล์

หน้าด

เล่ม ๑๓๔ ตอนพิเศษ ๒๑๐ ง

ราชกิจจานุเบกษา

๒๓ สิงหาคม ๒๕๖๐

ระเบียบกระทรวงการคลัง

ว่าด้วยการจัดซื้อจัดจ้างและการบริหารพัสดุภาครัฐ

W.M. b&ත0

โดยที่เป็นการสมควรมีระเบียบว่าด้วยการจัดซื้อจัดจ้างและการบริหารพัสดุภาครัฐ เพื่อกำหนด หลักเกณฑ์ วิธีการ และแนวทางปฏิบัติเกี่ยวกับการจัดซื้อจัดจ้างและการบริหารพัสดุภาครัฐ ให้เหมาะสมสอดคล้องกับพระราชบัญญัติการจัดซื้อจัดจ้างและการบริหารพัสดุภาครัฐ พ.ศ. ๒๕๖๐

อาศัยอำนาจตามความในมาตรา ๕ วรรคหนึ่ง มาตรา ๑๑ วรรคสอง มาตรา ๑๒ วรรคสอง มาตรา ๑๕ มาตรา ๒๕ วรรคสี่ มาตรา ๕๓ วรรคสาม มาตรา ๕๖ วรรคสี่ มาตรา ๕๗ มาตรา ๕๘ วรรคสอง มาตรา ๒๐ วรรคสามและวรรคหั้น (๒) มาตรา ๒๘ มาตรา ๗๐ วรรคสาม มาตรา ๗๐ มาตรา ๗๐ มาตรา ๗๐ วรรคสอง มาตรา ๑๐๑ วรรคสอง มาตรา ๑๐๑ วรรคสอง มาตรา ๑๐๐ วรรคสอง มาตรา

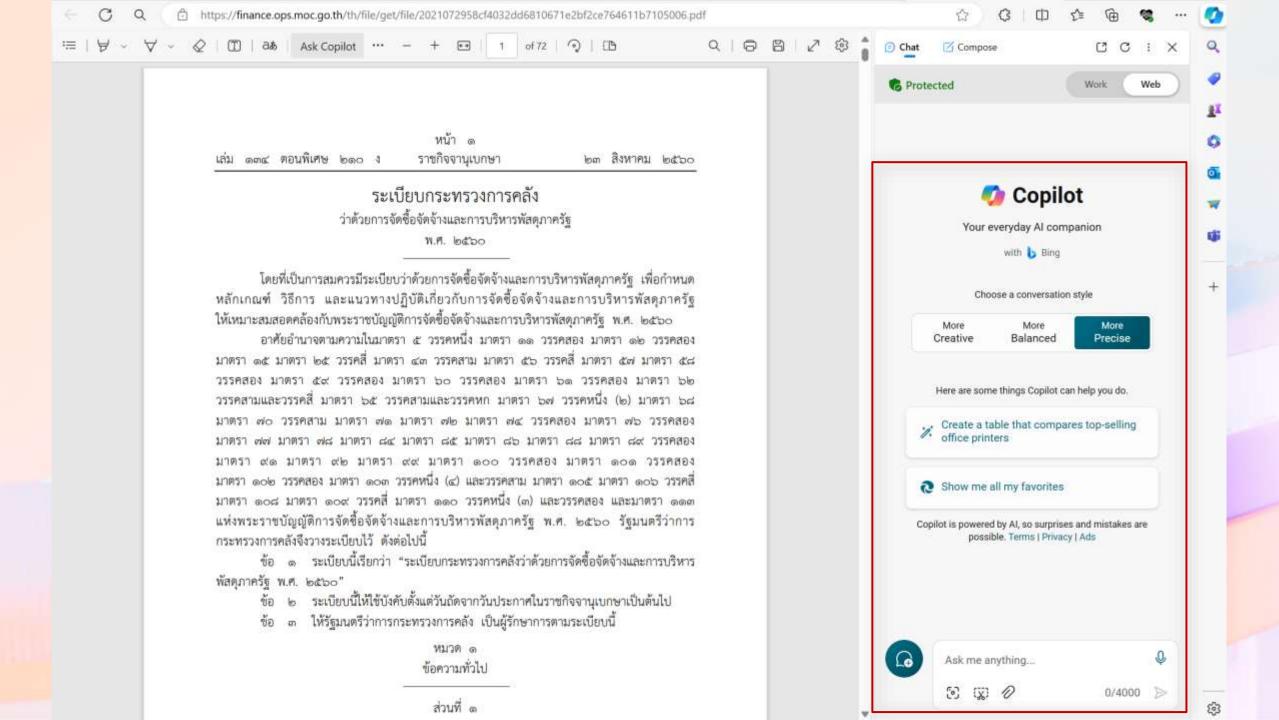
ข้อ ๑ ระเบียบนี้เรียกว่า "ระเบียบกระทรวงการคลังว่าด้วยการจัดชื้อจัดจ้างและการบริหาร พัสตุภาครัฐ พ.ศ. ๒๕๖๐"

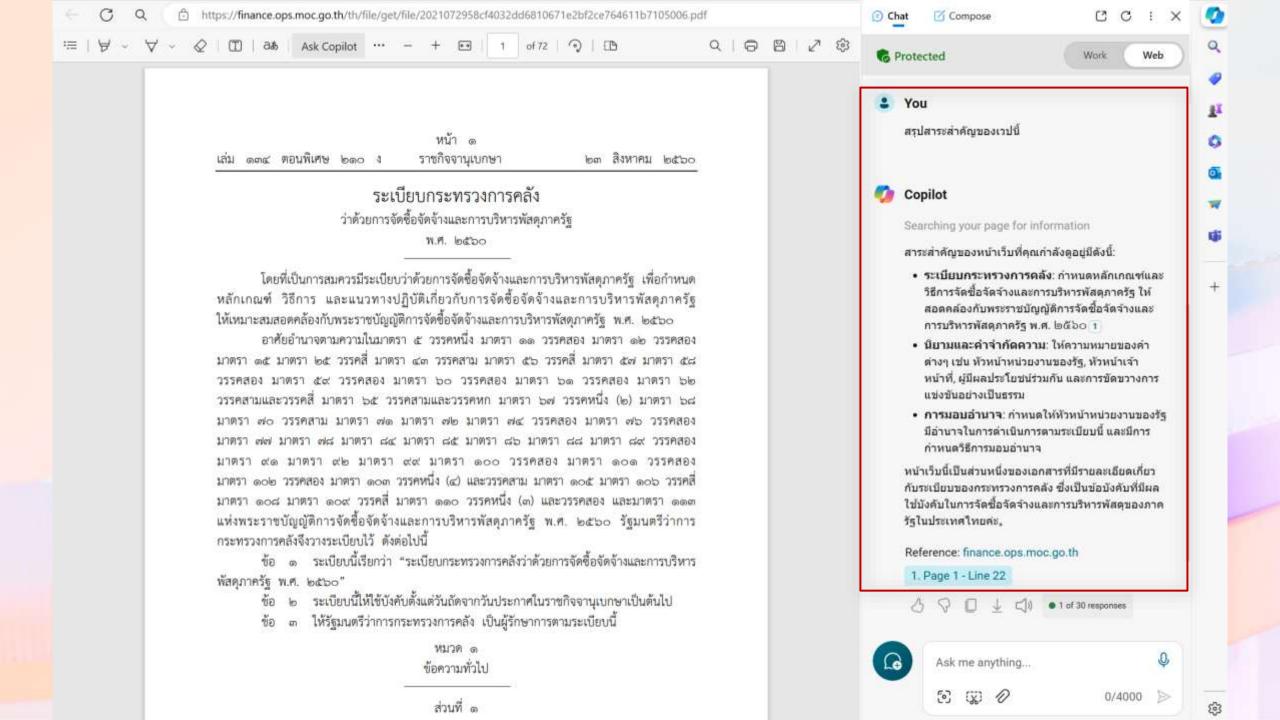
ข้อ ๒ ระเบียบนี้ให้ใช้บังคับตั้งแต่วันถัดจากวันประกาศในราชกิจจานเบกษาเป็นต้นไป

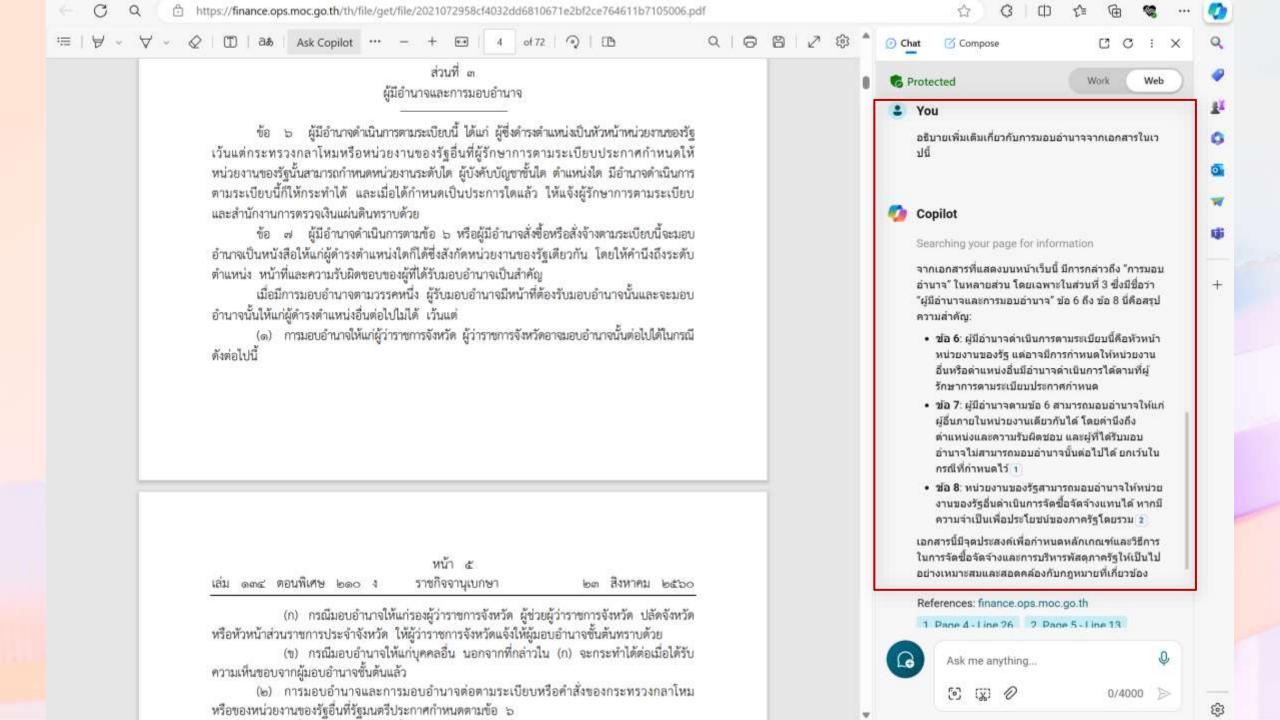
ข้อ ๓ ให้รัฐมนตรีว่าการกระทรวงการคลัง เป็นผู้รักษาการตามระเบี้ยบนี้

หมวด ๑ ข้อความทั่วไป

ส่วนที่ ๑

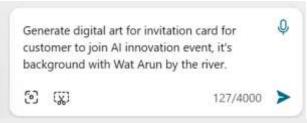






Produce customer's invitation card in minutes

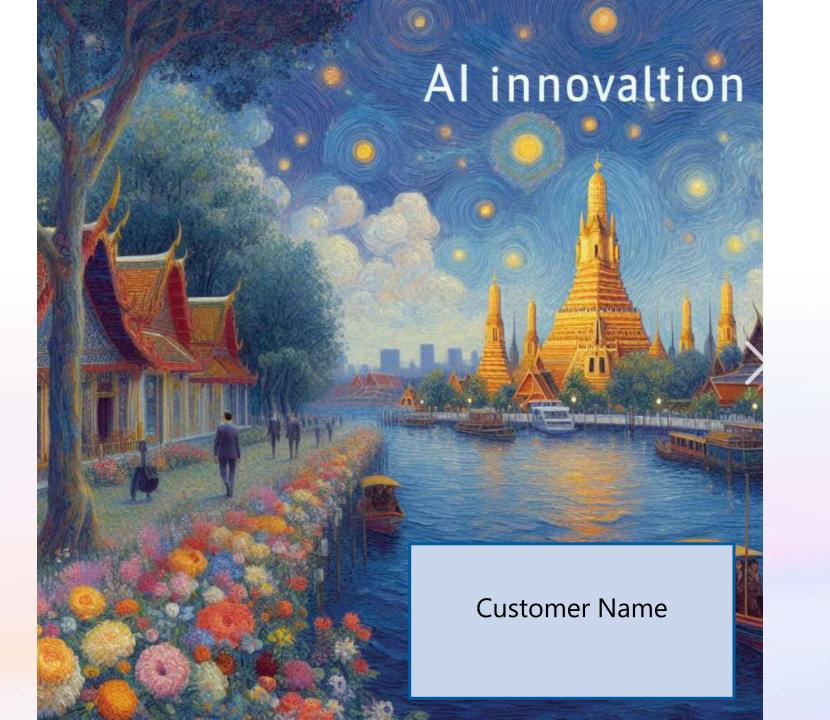
Bing Image Creator





Generate digital art for invitation card for customer to join Al innovation event, it's background with Wat Arun by the river using Monet and Van Gogh painting style





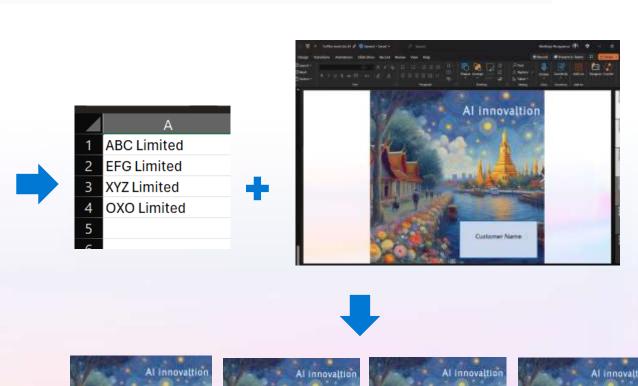
Produce customer's invitation card in minutes

M365 Chat

Create a python script that I can replace text in a powerpoint presentation with name from a csv file and save to new presentation with the file name as the name

```
from pptx import Presentation
import csv
# Load the PowerPoint presentation
prs = Presentation('template.pptx')
# Load the CSV file with the names
with open('names.csv', 'r') as f:
    reader = csv.reader(f)
    names = list(reader)
# Loop through each slide in the presentation
for slide in prs.slides:
    # Loop through each shape in the slide
    for shape in slide.shapes:
        # Check if the shape has a text frame
       if shape.has_text_frame:
            # Loop through each paragraph in the text frame
            for paragraph in shape.text_frame.paragraphs:
                # Loop through each run in the paragraph
                for run in paragraph.runs:
                    # Check if the text contains the placeholder text
                    if '[NAME]' in run.text:
                        # Replace the placeholder text with the name
                       run.text = run.text.replace('[NAME]', names[0[0])
# Save the modified presentation with the file name as the name
prs.save(f'{names[0[0]}.pptx')
```

This script assumes that the PowerPoint presentation is named 'template.pptx' and that the CSV file with the names is named 'names.csv'. The script will replace any occurrence of the text '[NAME]' in the presentation with the first name from the CSV file and save the modified presentation with the file name as the name. You can adjust the code as needed to fit your specific needs.



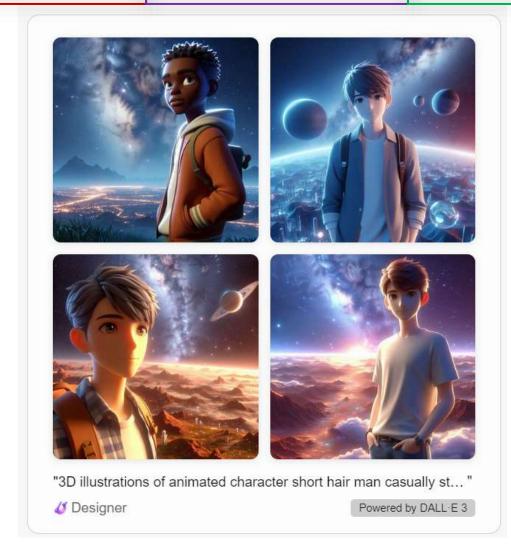
ตัวอย่างศึกษา 7 : การสร้างรูปภาพ

You

Generate 3D illustrations of animated character short hair man casually standing, backround is space with milky way view คำกริยา

เพิ่มเป้าหมาย

เพิ่มค่ำขยายอื่นๆ



ตัวอย่างศึกษา 7 : การสร้างรูปภาพ

You

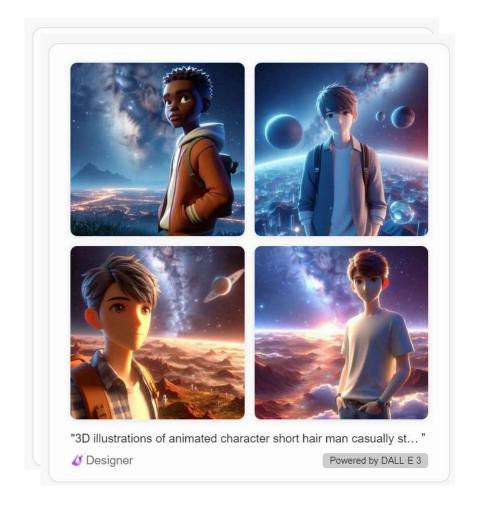
คำกริยา

เพิ่มเป้าหมาย

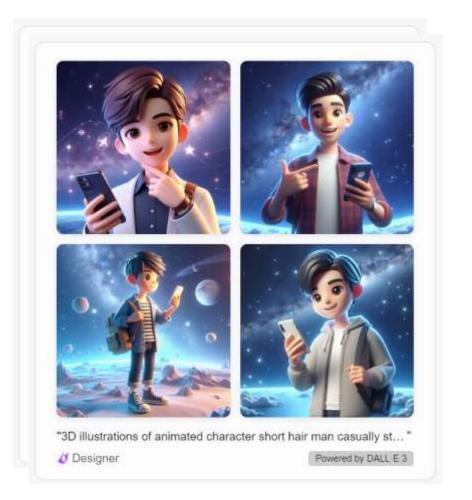
เพิ่มคำขยายอื่นๆ

Generate 3D illustrations of animated character short hair man casually standing holding and looking at his mobile phone happily, backround is space

with milky way view







ตัวอย่างศึกษา 6 : การสร้างรูปภาพ

You

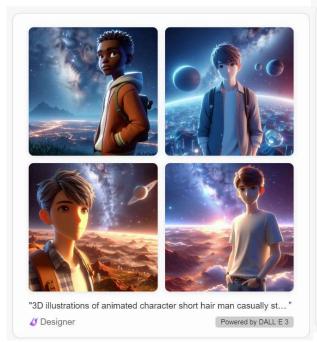
คำกริยา

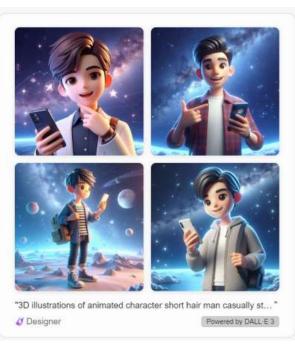
เพิ่มเป้าหมาย

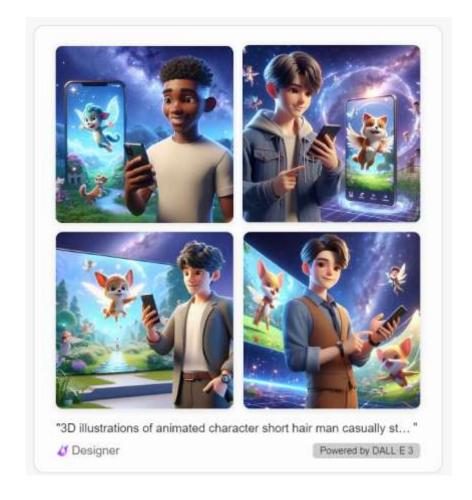
เพิ่มคำขยายอื่นๆ

Generate 3D illustrations of animated character short hair man casually standing holding and looking at his mobile phone happily, Besides him, there's

screen showing image of fairy dog flying in the garden, backround is space with milky way view, magical theme, cinematic lighting, elaborate details

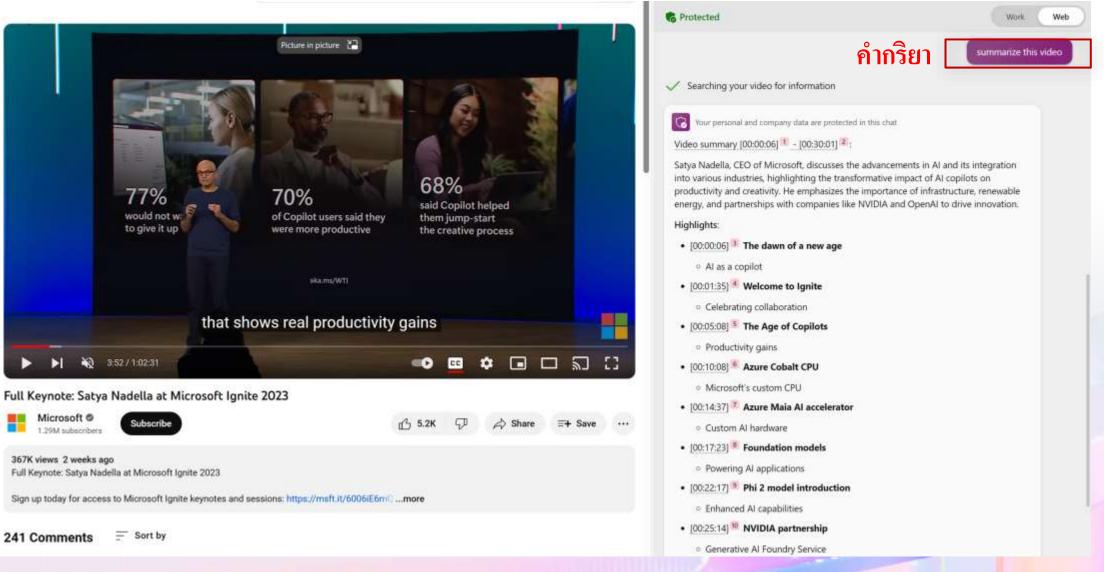






ตัวอย่างศึกษา 8 :สรุปเนื้อหาวีดีโอ

Summaries for videos are available on limited sites and only for videos that have transcripts

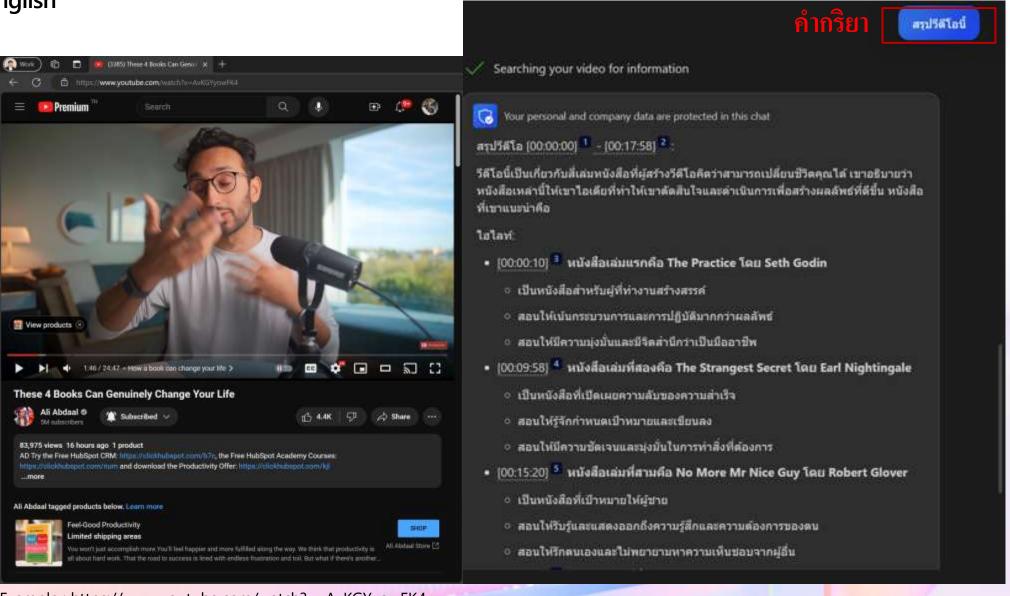


Example: https://www.youtube.com/watch?v=3Nb0FEe3kKw

ตัวอย่างศึกษา 7 :สรุปเนื้อหาวิดีโอ

Original language: English

Summaries for videos are available on limited sites and for videos that have transcripts

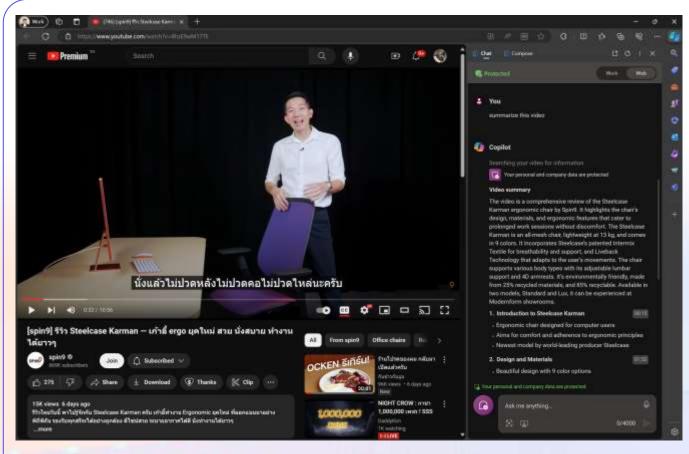


Example: https://www.youtube.com/watch?v=AvKGYyowFK4

ตัวอย่างศึกษา 8 :สรุปเนื้อหาวีดีโอ



Original language: Thai

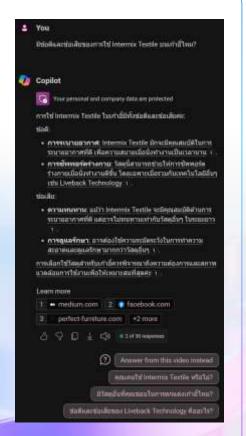


Video summary [00:00:00] 1 - [00:10:51] 2 :

ในวิดีโอนี้ Spin9 ท่าการรีวิวเก่าอี้ Steelcase Karman ซึ่งเป็นเก่าอี้ ท่างานที่ออกแบบมาให้สวยงานแผลสมายตามพลัก Ergonomic มีน้ำ หนีกแบบและสามารถปริบได้หลายมีดี เขาใต่แบบบาทคโบโลยีและ วัสดุที่ใช้ในเก่าอี้ รวมถึงการพีพพอรัดว่างานใหกหาทางการจัง และยังมีการน่าเสนอด้วเลือกตีและรุ่นที่มีให้เลือก พร้อมทั้งแบบนำให้ ผู้ขบใช่พลออยจังที่ใชวรูบนอง Modernform

Highlights:

- [00:00:15] ± การออกแบบและความสายงาม
 - ຜົໃນໄລ້ລກ 9 ສີ
 - แล้วหนักเมา 13 กิโลกรัย
 - สามารถยกตัวยมีละดียา
- [00.01.52] + วัสดุและเพลโนโลปี
 - 🌣 วัสดุ Intermix Textile ที่มีการระบายควกาศ -
- การพัพพลร์คราลกายที่ดี
- Liveback Technology สารสับการเอนตัว
- (00.06:01) + การปรับแต่งและความสะคากสมาย
- Lumbar Support ปรับใต่
- a Armrest 4D ปรับได้หลายนิส์
- การปรับระดับความสูงและการเฉม
- [00:09:01] 🖟 ความมั่งมีนและการเข้าถึง
- รัสดรีใชเดิม 25% และที่ใชเดิมใต่ 85%
- พดลองนังได้ที่ไรว่าม Modernform
- £2 şw Karman Standard was Karman Lux



Summaries for videos are available on limited sites and only for videos that have transcripts

Available now:

Youtube Vimeo Dailymotion Twitch

Example : [spin9] รีวิว Steelcase Karman — เก้าอี้ ergo ยุคใหม่ สวย นั่งสบาย ทำงานได้ยาวๆ (youtube.com)

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Get answers for specific, complex questions



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