Joanna Stern — Episode Transcript

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Guest: *Joanna Stern, Technology Journalist; Founder, New Things; Author, I Am Not a Robot*

Hosts: *Ryan Neal (Editorial Manager), TradePMR by Robinhood*

Ryan Neal: And welcome back to the Synergize Podcast. We're coming to you from the conference floor here in Washington, DC. I'm Ryan Neal, Editorial Manager here at TradePMR by Robinhood. My co-host Bill Coppel had to take an assignment, so I am flying solo — but I'm really excited about my guest. We have an Emmy Award-winning technology journalist and founder of New Things, that's the new publication. Joanna Stern. She also has a new book out called, I Am Not a Robot, which we're going to talk about. So, Joanna, thanks for joining me on the podcast here.

Joanna Stern: Thank you for having me.

Ryan Neal: So let's go into the book. Congratulations — writing books is always cool. I would love to do one someday myself. It's all about AI, right? I Am Not a Robot. I think the concept is that you turned almost every aspect of your life over to AI for a year. What can you tell us about that? What did you learn? What happened?

Joanna Stern: Well, the big thing that I did — first of all, I think a lot of people right now, and one of the things I'm talking about at the conference, is generative AI. These tools we're finding in all different parts of the internet and all our different tools. And so that is a big part of the book — generative AI and chatbots and AI agents. But another big part of the book was physical AI, the AI that's coming to our world. So self-driving cars, robotics. And what's really interesting about this is that I think a lot of people just consider AI as something I'm going to have to type to or I'm going to have to talk to — but we're going to have this layer of AI that is around us in the world and just sort of persists.

And so this idea that you're going to be anti-AI and you're never going to use AI — well, there's going to be some part of the world that is just going to have AI and is going to impact you.

Ryan Neal: Yeah. Well, I'm one of those kind of more AI-skeptic people, so it bums me out a bit to hear. But what do you mean by that? Where are the opportunities for some of that AI that's going to exist around us, and how can it help make our lives better?

Joanna Stern: Well, actually, to pick up on your skeptic thing — I think that's actually a good thing. Where I kind of land in the book is that it's a good thing that we have lots of people, and there's a big generation right now that's skeptical or anti-AI, because it means that we want to put our humanity first.

And a lot of what I wrote about was how AI can really get at some of the things that we love to do as humans — whether it be parts of our work, whether it be asking things about recipes or random things in our life that we're now like, oh, let me ask AI that. And so the more people that are rebelling against some of that, I think the better — it means we are in control of the tech.

Which I think for so long, with the last decade of smartphones and social media, people have thought we're not in control of our tech.

And so if we have folks like yourself and others who are saying, no, I'm going to take back control — that's a great thing.

Ryan Neal: Okay. So in your year of turning your life over to AI, where did you find it most useful and where was it falling short?

Joanna Stern: Well, I think one of the places I found it most useful was actually in the creation of the book itself. Helping me structure the book, helping me go back and forth doing research — things like that, where I was using some of these tools in my work. And I think with work — and that's a big thing I'm talking about today at my keynote — is how we work with AI to be a coworker, a co-founder, somebody alongside. Not someone that takes over our job.

So I think the book is a good example of that. You asked the places where it didn't work well — and there are a lot of places in that same category where it did not work well. There was a funny example where I tried to outsource all my communication to AI. Just, okay, I'm going to have AI do my text messages, respond to my text messages, respond to every email, everything.

And I quickly learned that if I did that, I was going to become divorced and lose my job. Because the funniest example was — my wife texts me, Apple Intelligence has these suggested replies, I don't know if you're an iPhone user — and my wife texts me, can you come downstairs and help make lunch for the kids? And one of the suggested replies is, I'm sorry, I have other plans.

And I texted it and then immediately ran downstairs and feared for my life.

So, same with emails. Gmail has gotten better over the years. There are other tools like Superhuman, lots of AI agent tools that are responding to emails now — and it can just get it wrong so much of the time. Human communication — yeah, a lot of it is just repetitive. And sometimes we use our chatbots to respond to the form email or whatever it is, but sometimes it's just easier to do it yourself. You don't need AI.

And so that's a long-winded way of saying communications was a place where it was not good. And I still feel it's not good.

Ryan Neal: Yeah, it doesn't bother me to just write an email, you know, just type it out.

Joanna Stern: The only times I'm really using it for emails is if I have to send a number of emails — it's a form email, right? And I've got to send this to all my readers. But generally, communications is still a weak spot.

Ryan Neal: You said recipes, and that's actually something I love using Claude for — like a meal planner, because we go to get stuff and cook but I can never decide what to make.

You know, you want to make something different, you want to make something healthy — the whole thing. Nine times out of ten the recipes are pretty good. And I'm still making the food.

Joanna Stern: So, you know, I feel the same way. I went a step further and I had a cooking robot in the house. To be honest, it needs some work. But I ended up keeping it around because it started making our side dishes. On Sunday nights we do a family dinner — every Sunday night we try to cook something different — and on the side dishes, whether it be like fried rice or potatoes, or even some chicken dishes, and it's pretty good. And you can just let it be and do that. So you have an extra dish on the table that you didn't have to worry about.

Ryan Neal: I mean I do like that idea, I haven't heard of that cooking robot.

Joanna Stern: Yeah, it's called the Poacher. Look, it's going to take some time before these become mainstream. It takes up a lot of space in the kitchen — you've got to have a dedicated kitchen counter space for it. You've got to do some extra prep, you've got to clean the thing. Sometimes it doesn't work as well. But overall the idea is a pretty good one.

Ryan Neal: Well, to bring it back to our audience who are financial advisors and planners — one thing that you experimented with was turning over some of your financial life to AI. Can you talk about what you did there and what you learned?

Joanna Stern: Yeah. So look, this was a year ago, and I've seen a lot of these tools really come along in the last year. But one of the things I tested was a budgeting app called Cleo. They had AI — they had just added AI integration — with the idea that you could ask based on your bank records, based on your credit card statements, to pick up on patterns. Okay, if I wanted to budget around this, I could see use in that.

In this particular instance, when I was testing it, it kept giving me pretty wrong information. And so I think, look, a year later I should go back and test this, pretty clear. But I think this is one of the big pitfalls of AI — and I still see this across my use of ChatGPT, Claude, or Gemini. It can get things wrong. It just can get things wrong. Now, is it getting things wrong less than it had two years ago? Yes. But there are still places where it just — why did you change that? Why did you change that word? Why did you–

One of the instances in the Cleo app that I was testing was I kept asking it, when was the last time I paid my Ford lease payment on my car? And it kept just repeating the same thing. Or what was the payment? Or how many have I done? Just kept repeating the same thing.

Ryan Neal: Interesting, one of the analogies I've heard that I love: if you've got a calculator to do your math for you and it gave you right answers nine times out of ten, great. But if one of those times was wrong and you had no way of knowing when the calculator was wrong, you'd have to check its math every time. The calculator wouldn't really be that helpful anymore, right? You're kind of doing the math yourself anyway.

Joanna Stern: And you're spending the mental energy wondering, is that right? Is that right? Is that right?

And I think that's probably what some of your audience is encountering now, too. If I lean on this — but I'm in a client services business, if I get something wrong, I can't be like, the AI got it wrong.

Right. It's on you. It's on you and your business. And so you've lived your life wanting to be the most accurate, the most upstanding financial advisor — or insert any industry. You've got to keep up that level of quality. And you can't just say, oh sorry, the AI got it wrong.

Ryan Neal: Yeah. But you do see the opportunity. And I think what we talked about a lot this week is efficiency, right — that back office stuff, scheduling meetings, putting notes together, all that kind of administrative tasks. Advisors hate doing that stuff anyway because it takes away the time they spend with their clients and growing their business.

So that's where there really is value and appeal for that kind of stuff.

Joanna Stern: Yeah, I think it's behind-the-scenes data organization and data structuring — or just some of the things that go from point A to point B. For instance, I've been using Claude Code a lot. I've made a lot of tools that speed up efficiency on the back end. Like, I don't want to be clicking around every time I get an email with an address and manually putting that into a spreadsheet. It can make mistakes, but less mistakes honestly — because it's a lot of structured data.

Ryan Neal: Yeah, I love that. So structured data, back-end work, and recipes. That's what I'm going to go with.

Joanna Stern: That's what we've learned here today.

Ryan Neal: Well Joanna, one thing we do on this podcast to wrap things up is we like to give our audience an actual tip. And I know you said you're not a finance person —

Joanna Stern: I work with an advisor. I do work with an advisor.

Ryan Neal: Okay, so with them in mind — what's one way that they could use AI in their business to improve the service they deliver?

Joanna Stern: Well, my advisor has to email me all the time to make another invite — like, let me pick this again. My advisor always has to email me because I cancel appointments a lot.

Ryan Neal: Okay.

Joanna Stern: So I know I said it's not good for communications, but he could probably build a bot — a Joanna communications bot — that emails me every few weeks to remind me not to cancel the appointment. That would be one. It's a running joke between me and my financial advisor. He'll just randomly call sometimes, like, you've canceled every meeting, we need to talk about this.

I'm going to think about that more tactically.

Ryan Neal: I think that's a good one, though. A client communications bot structured for the client's unique communication style. Yeah, right, I like it.

Joanna Stern: My worry is that anything else I suggest won't meet compliance. Yeah, I can see that.

Ryan Neal: Our compliance professional over there is appreciating that.

Joanna Stern: Yeah, she was standing by waiting for me to say something wrong. So in that case — you should upload all your client's personal data to your chat now.

Yeah, yeah. Do not do that. Compliance says do not.

Ryan Neal: Well, Joanna, thank you so much for joining the podcast, taking time out of your schedule. And congratulations on the book and the new publication.

Joanna Stern: Thank you for having me here. Thank you.

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