

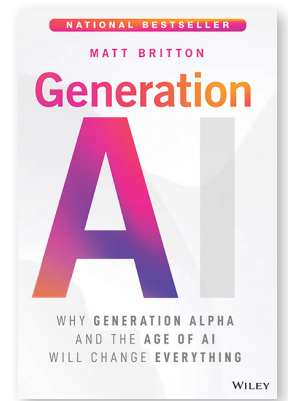


Executive Book Summaries®

Generation AI

Why Generation Alpha and the Age of AI Will Change Everything

by **Matt Britton**



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THE SUMMARY IN BRIEF

Artificial intelligence and the emergence of Generation Alpha are converging to reshape how organizations operate, compete, and define work. In *Generation AI*, Matt Britton examines the central problem facing leaders: how to adapt strategies, talent models, and organizational structures in a landscape where AI is transforming knowledge work and accelerating change. He argues that Generation Alpha, the first cohort raised with AI as a constant presence, will drive a fundamental shift in workplace expectations, consumer behavior, and innovation cycles. The book situates AI not as a discrete tool but as a pervasive force influencing education, media, commerce, and careers, requiring institutions to reconsider long-standing assumptions about productivity, skills, and value creation.

Britton develops a framework that connects generational change with technological adoption, outlining how AI-native individuals will influence labor markets, redefine professional skill sets, and reshape business models. He explores the evolution of generative AI, the rise of AI-driven agents, and the growing importance of adaptability, creativity, and problem-solving over technical specialization. Across sectors, from media to finance, the analysis highlights how AI alters consumer engagement, product development, and decision-making processes while introducing ethical and societal risks. The book's scope extends to education reform, workforce displacement, and emerging economic patterns, presenting a structured view of how AI integration will influence organizations and society in the coming decade.

IN THIS EXECUTIVE BOOK SUMMARY

- Understand how AI-native workers will reshape organizations and leadership
- Learn how AI is rapidly redefining knowledge work and professional skills
- Explore how AI transforms consumer behavior, products, and innovation
- Examine the ethical and organizational challenges as AI adoption accelerates

INTRODUCTION

Talkin' About My Generation

As a proud Generation Xer, I grew up in a time untouched by truly digital anything, when the world moved at a slower pace, where connections were made in person, and the concept of being constantly connected was unimaginable and perhaps undesirable.

Drawing on two decades of experience as an entrepreneur riding the waves of disruption caused by millennials and Gen Z, I decided that the next chapter of my career would be focused on helping businesses drive growth and innovation by keeping their fingers on the consumer pulse.

In 2018, I founded Suzy, a software company focused on on-demand consumer research to support data-driven decision-making. Since then, I've continued to study how shifts in technology and consumer behavior reshape markets. Today, businesses are preparing for another major inflection point—one that will transform the consumer and business landscape much as the internet and the iPhone once did.

Generation AI is about the new landscape driven by a powerful new technology, artificial intelligence (AI), and the new generation that will catalyze its impact: Generation Alpha. Let's dive into a new era with unprecedented potential and growing uncertainties.

CHAPTER 1

Generation Alpha Unveiled: The Future Begins Now

The impact of Generation Alpha represents much more than the proverbial passing of the generational baton. Gen Alpha's maturation signals a profound shift in how society will operate, consume, and engage with the world moving forward.

Gen Alpha is defined as being born between 2010 and 2025, directly following Generation Z. It is the first generation to be born entirely in the 21st century. By 2030, Gen Z's global spending power will cross the \$12 trillion mark, but Gen Alpha, no older than 20, will command \$5.5 trillion globally.

This new crop of global citizens will bring a level of tech savviness, adaptability, curiosity, impatience, and social advancement to society that will forever alter its course.

Perhaps most important, Gen Alpha will be the first generation to grow up with the most potent and impactful technological revolution the world has ever seen: AI.

CHAPTER 2

ChatGPT and the Dawn of the AI Era

On November 30, 2022, an under-the-radar startup called OpenAI, largely unknown to those outside of Silicon Valley, launched a new product called ChatGPT, enabling consumers for the first time to truly converse with their computing devices in similar ways they do with humans.

When ChatGPT 3.5 was launched as a free public preview on November 30, 2022, its release sent shock waves through the tech community. The rapid adoption was historic:

- In the first five days after launch, ChatGPT reached one million users—the fastest-growing consumer AI application at the time.
- By January 2023, just a month after launch, ChatGPT had surpassed 100 million monthly active users: a staggering achievement, especially without any mainstream advertising or promotional efforts.

The impact of ChatGPT's launch on the corporate world was undeniable, and it quickly became apparent that we are beginning a new chapter of business innovation.

In 2024, as AI continued to gain steam, Fortune 500 companies commonly cited AI in their quarterly earnings calls, signaling this was no trend but a decided movement. As we enter the back half of the 2020s, nearly every major consumer category, from alcohol to zippers, is deploying or intending to leverage AI to reinvent its go-to-market strategies and product road maps.

CHAPTER 3

AI Decoded: A Beginner's Guide

By any measure, ChatGPT and like-minded products have been transformational technologies with remarkable success. But why? The answer lies in how naturally they fit into our existing behaviors. If you look at other recent technology developments that generated massive buzz but failed to deliver on their promise, you'll notice they all demanded significant behavioral change.

Unlike these technologies, the success of the countless new AI tools currently taking the world by storm is primarily driven by their low barriers to entry and broad applicability. When Google launched in 1998, only 40% of Americans were even using the internet, let alone regularly. Compare that to the ChatGPT launch in 2022, when over 92% of Americans were using the internet regularly.

One of the most common mistakes is when older generations dismiss transformative technologies like AI as “not for them.”

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The Four Layers of Generative AI

To better understand generative AI, the technology that powers tools like ChatGPT, it's essential to understand the four layers that make up its foundation. Each of these layers has evolved into its booming micro-industry, with countless startups and established companies competing to innovate and capture market share.

Generative AI needs all four layers working in harmony to deliver the magical experiences we've now come to expect:

1. Infrastructure

If there is one infrastructure business that will be forever associated with the initial AI boom, it will be Nvidia, a once relatively unremarkable tech company that formed in 1993. The fortuitous timing of Nvidia's powerful GPU products and an insatiable demand for AI computing resources have created one of history's most unlikely and unimaginable business success stories. In June 2024, Nvidia gained the crown as the world's most valuable company, valued at over \$3.3 trillion.

2. Large Language Models (LLMs)

If GPUs are the engines of generative AI, the *brains* are the LLMs. An LLM is a programming model capable of interpreting and producing human-like outputs. Its incredible power comes from training on large datasets. In addition, deep learning abilities enable LLMs to accurately predict which words or sentiments will appear next. This attribute makes the use of a technology like ChatGPT feel magical.

3. Training Data

What distinguishes one LLM from another is an element that is not new but rather one that appears to be more valuable and powerful than ever: data. Although data are abundant in the Information Age, LLMs must be trained on the right type of data to be relevant and differentiated. Their intelligence, like ours, is limited and shaped by what they learn.

4. The Application Layer

After an LLM is built, the next crucial step is determining how users will interact with it. This is where the application layer comes in. The application layer consists of two key elements: the user interface, where people input their queries, and the output format, which determines how the LLM presents its responses.

Generation AI Has Arrived

AI will indeed be the technology that defines Gen Alpha, the same way that the iPhone defined Generation Z and the internet itself defined millennials. Those born between 2010 and 2025 will live in a brave new world that will have repercussions for all of us. Gen Alpha will be more connected, evolved, exposed, and affected. Gen Alpha will effectively become Generation AI.

When the AI natives start to enter the workforce, their use of AI-based technologies will be intuitive, enabling a bottom-up shift that will force employers to rethink their workforce, business strategies, and, in many cases, their very existence. This type of transformation will occur in all areas of life: in the home, the classroom, and the boardroom.

One of the most common mistakes I've witnessed throughout my career is when older generations dismiss transformative technologies like AI as “not for them.” This mindset often leads to missed opportunities, both professional and personal. Those who choose to stay on the sidelines not only limit their career growth but also miss chances to connect with their children, who are growing up amidst a new landscape.

While we're still grappling with many unknowns about AI, one thing is sure: there's no going back. Just as the internet and smartphones fundamentally changed how we live and work, generative AI's influence will only grow more powerful and pervasive, becoming more prevalent in every corner of our lives.

CHAPTER 4

AI and the New Face of Media

The shift from traditional network and cable television to a fragmented media landscape represents a sea change from broadcast media's golden age, where just a handful of major networks shaped the societal discourse. Today, content flows from countless sources: streaming services, social media platforms, podcasts, and newsletters.

This decentralized, personalized media environment creates opportunities and challenges as publishers and advertisers struggle to reach increasingly fragmented audiences. Since the new millennium, we've witnessed a cultural power shift

from corporate boardrooms to city sidewalks, as consumers—not executives—now dictate what matters.

The Rise of the Creator Economy

Perhaps even more notable than the mobile-first platforms that deliver today's youth their daily dose of content is the source of this content: individual creators. As traditional linear media continues to give way to a fragmented media landscape, a new force has emerged from *people-powered media*.

Everyday people—individuals armed with nothing more than their creativity, intuition, and a smartphone—are producing original content that now competes with, and often surpasses, traditional forms of media by measures of reach and engagement.

Over the past five years, this trend has given rise to the creator economy, a thriving industry projected to reach an astounding \$480 billion by 2027, according to Goldman Sachs.

Introducing the AI Influencer

One recent phenomenon many in the tech and media industries have their eyes on is the emergence of the AI influencer. This concept wasn't even technically possible just a few years ago. AI influencers are artificially generated personas that mimic the behaviors and even looks of actual living humans and post content online to drive engagement and consumer behaviors.

You heard that right: the next person you interact with on social media who speaks into a camera and makes you learn something or take action might not even be a living human. In a recent study by Influencer Marketing Hub, the engagement rates of social media posts by AI influencers outperformed posts by real humans: 2.84% for AI-generated influencers compared to 1.72% for actual humans.

Beyond Screens: AR's Wearable Future

As Gen Alpha evolves consumer norms, we will likely see a world that slowly moves away from the phone as our primary personal computing device. The advancements in AI, the growing adoption of 5G powering connected devices everywhere, and the increasing adoption of wearables, including smartwatches and smart glasses, will provide optionality to consumers who want to be digitally connected without feeling mentally disconnected.

One emerging form factor of interest among futurists has been “connected contact lenses,” which are invisible to those

around you and, at the same time, have the potential to deliver a magical augmented reality (AR) experience that would effectively further evolve what famed futurist Ray Kurzweil terms technological singularity: the merging of human and computers. This innovation is likely years, if not decades, away; only time will tell.

Although technological singularity is likely not what Gen Alpha will desire, the age of AI will undoubtedly usher in a new era of mixed reality, which in many ways will make us feel even more connected to data and technology while also creating the potential for fewer distractions and less time wasted staring at our phones.

CHAPTER 5

The Class of 2030: Generation AI in the Classroom

For Generation Alpha, traditional education methods have become increasingly irrelevant. This presents a critical societal challenge: how do we educate future leaders for a rapidly changing world when our educational foundation rests on outdated textbooks and centuries-old beliefs?

This issue became even more apparent after my 2024 keynote address to 300 higher education professors at a Pearson Education event. I spoke about AI's coming transformative impact on business and culture over the next decade.

Educators face a difficult path in positively affecting Gen Alpha. The stakes for reimagining education have never been higher. Given AI's power and potential impact, America must question every aspect of traditional learning.

This educational reimagining requires abandoning memorization for skill-based learning. Deloitte's 2024 “State of Generative AI” report surveyed 3,000 business leaders who prioritized critical thinking, creativity, resilience, and communication skills over research, coding, and application development. These harder-to-learn soft skills are increasingly crucial during students' formative years.

CHAPTER 6

AI-Driven Dreams: The New Career Path

The transformative impact of AI on the workforce is undeniable: How we work and the jobs we pursue are on the brink of a significant shift. Some industries, like advertising, enter-

Integrating AI into every aspect of the business world is not a matter of if but when.



tainment, and software, could be unrecognizable in just a few years, and others, such as real estate, health care, and finance, might lag due to outsized regulation and legacy systems.

Soon enough, though, integrating AI into every aspect of the business world is not a matter of if but when. Therefore, strategic planning for the long-term impact of AI should be a mandate for every company, large and small, that wants to ensure its long-term survival.

A New Chapter of Work

By the early 2030s, the youngest Gen Z cohort will enter the business world as young professionals, officially passing the torch to Generation Alpha as the next crop of incoming leaders, expected to be the most technologically adept generation the workforce has ever seen. As they flood corporate America's hallways, we will enter a new chapter of work.

The definition of being a productive human in a commercial environment will look nothing like today's standards. The majority of the tasks that we now see as job-related will no longer exist. They will be the victims of automation as businesses strive to do more with less and reinvest in the new horizons that AI presents.

The advent of AI necessitates a shift in our approach to education. The focus must now be on new forms of learning that equip tomorrow's leaders with the skills to navigate an AI-driven world. This need for evolving skill sets is not limited to Gen Alpha. Regardless of age, AI's presence across every industry will directly affect the entire workforce.

The White-Collar Killer

Recent research from OpenAI and the University of Pennsylvania found that if you are an educated white-collar worker making up to \$80,000, you're among the most likely to have your job affected by AI. That same study found that although "information processing industries" will be most affected, blue-collar jobs in "manufacturing, agriculture, and mining" will be the last to be exposed.

This makes the impact of AI on the workforce quite the polar opposite of prior innovations throughout history, which primarily eliminated blue-collar jobs, such as Henry Ford's

assembly line in the early 1900s, the advent of robotics in factories in the 1950s, and even more recent innovations like self-checkout and automated highway tolls.

As it has turned out, the same technological building blocks, like the internet, cloud computing, and mobile devices, which led to a boom of new jobs and opportunities for knowledge workers, have created an innovation so powerful that many workers are at risk of being no longer needed.

So, who is at risk? Sooner than you might expect, some workforce roles that exist today will be forever evolved or eliminated due to AI's growing capabilities:

- customer service associates
- legal and accounting services
- creative professionals
- software engineers and coders

These are just a handful of the world's roles that will be either altered or forever eliminated at the hands of AI. A 2024 study by research firm YouGov revealed that over a third of full- and part-time workers in the United States are very or somewhat concerned that future AI developments stand to, at a minimum, have their hours or pay cut or, worse, have them lose their jobs altogether.

Charting a Path Forward

How can today's workers future-proof their careers in an uncertain world? And what opportunities await Gen Alpha as they enter the workforce in the 2030s?

To understand this evolving landscape, we must first examine the in-demand skill sets of tomorrow. A 2024 Deloitte study highlights employers' growing emphasis on soft skills like critical thinking, creativity, resilience, and communication.

Why this sudden shift toward soft skills? The answer is simple: Our world has fundamentally changed. Traditional technical skills like coding, writing, and design are increasingly becoming the domain of machines.

As these once-coveted abilities become automated and commoditized, the value will shift to those who can nimbly and quickly adapt and leverage emerging tools to create meaningful differentiation.

How I Built the Growth Engine for Suzy

To be marketable and future-proof in this new world, whether you are a future Gen Alpha candidate or a current employee, you must develop the core muscle of problem-solving and combine that with a thorough understanding of AI's capabilities and a resourceful yet patient approach. I have recently put this mentality to work firsthand while running my software company, Suzy.

I was determined to create a tool for Suzy that would make our team more efficient and show our company what is possible in this new age of AI. In just two weeks, I created a custom chatbot called The Growth Engine, fed with all 20,000 hours of call transcripts and other critical Suzy business data to become our team's ultimate sales and marketing assistant.

How did I go from concept to execution in leveraging AI in a way that changed our business? It all came down to deploying the following attributes:

- taking initiative
- technical sufficiency
- determination
- collaboration

Our Agent-Powered Future

Many predict that the next wave of AI will evolve from powerful generative AI chatbots like ChatGPT and Perplexity to AI-based agents. The key distinction between tools and agents is that agents will not only be able to generate content but also perform reasoning on your request and then identify and execute specific actions on your behalf.

The Age of the Solopreneur

The rise of agents will likely create a new movement that fundamentally redefines the idea of a company as it is currently known. Unlike a pre-AI world where developing any software product required hiring a team and likely raising millions in investment before bringing anything to market, individuals now possess the power to be genuinely "super human" in their impact.

As Gen Alpha professionals chart their course, many might recognize that the most significant upside lies in becoming a *solopreneur*, that is, someone who can build products and services to solve customer problems without the need for traditional organizational support or related capital constraints, free from overhead burdens and the time demands of meetings and status reports.

Gen Alpha's upbringing will be distinct; their early exposure to an AI-powered world will eliminate the "curse of knowledge" many of us carry as things evolve rapidly. The ability to build remarkable things quickly with limited resources won't seem extraordinary to them; instead, it will be their standard. Consequently, we'll hear much more about becoming solopreneurs, especially as Gen Alpha enters the workforce.

CHAPTER 7

AI Gone Bad

Am I wearing rose-colored AI glasses? Am I too optimistic about Generation AI's future and disregarding the ethical and societal consequences this new era could bring?

Despite society's tendency to fearmonger and dwell on doomsday scenarios about new technologies and societal evolutions, legitimate concerns exist about this new AI era. Here are some of the most significant dangers and well-founded concerns our world must address as AI continues to gain steam:

- inherent bias
- deepfakes and misinformation
- sustainability
- AI-powered job loss
- data protection and personal privacy
- economic disparity
- the looming shadow of artificial general intelligence

As history shows, there is no evolution without collateral damage, and with AI, the benefits will be more significant, and the risks potentially worse than we've seen. This technology's power and accelerating improvement rate place us in uncharted territory. We must continue exploring AI's positive and negative aspects while asking critical questions. We have no choice but to carefully navigate this complex landscape, which is a world that, for Gen Alpha, will be the only reality they ever know.

CHAPTER 8

The Alpha Buyer: AI in the Marketplace

The internet, mobile devices, and social media have significantly shaped how we purchase products and services, and AI will undoubtedly create additional impact in ways we are still coming to understand. Gen Alpha will adopt buy-

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ing habits that aren't merely an evolution of current practices but, in many ways, a complete departure: essentially reinventing commerce.

Welcome to the Creator Store

A new trend has emerged in the past few years: social shopping, which initially gained traction in China during the mid-2010s through platforms like Taobao, WeChat, and Douyin (the Chinese version of TikTok). The premise of social shopping is to leverage the audiences and attention captured by top influencers and content creators on social media platforms to drive live purchasing.

For Gen Alpha, the most popular retailers could be the individuals they follow all day, creating massive opportunities for influencers to command scalable audiences on social media platforms. Of course, the bigger the star, the bigger the reach, and in that regard, over the past decade, we've seen countless smash-hit successes of celebrities backing and, in some instances, creating highly successful products.

The Buying Agent

In 2025, the AI conversation shifted from chatbots to agents. As discussed, agents can create content and complete actions on users' behalf. The combination of shopping and AI agents will transform traditional buying behaviors in a landscape soon dominated by Gen Alpha.

As AI agents enter retail and commerce, today's retail giants like Amazon, Instacart, and Walmart must reinvent themselves. Websites and mobile apps as shopping destinations might become less relevant.

Although consumers will always want to browse, AI might browse for us by leveraging various personal data signals from past purchases, financial records, and upcoming schedules; AI-powered recommendation engines won't be tied to specific stores but to individual needs.

Traditional Commerce Will Adapt

The accelerating shifts in consumer behavior driven by AI and generational change will fundamentally reshape how we buy, sell, and interact with products and services. The tradi-

tional physical and digital commerce boundaries will blur as AI-powered personal shopping assistants, smart home integration, and predictive purchasing reshape how we transact.

Yet amid all this transformation, human nature's core desires—for community, discovery, and tactile experiences—will likely persist. Traditional retail might evolve rather than vanish, adapting to complement rather than compete with AI-driven commerce, emphasizing our continued desire for knowledge in real life.

CHAPTER 9

The Futures and Fortunes of Generation Alpha

The relationship of today's youth with money has decidedly evolved from scarcity to a catalyst for instant gratification and the desires of today. This shift has signaled a new era of American consumerism, as US credit card debt topped \$1 trillion for the first time in 2024, according to the New York Federal Reserve.

The YOLO (“you only live once”) mentality tends to result in lower savings and a growing debt load, which is a trend justified partly by the perception of what “everyone else” is doing and buying. Interestingly, AI might counter this trend if adopted in a way that helps people become more efficient with their time and more thoughtful about their spending.

The Future of Wealth Management

As Generation Alpha starts earning and managing its own money, it is unlikely that they will embrace older generations' traditional wealth management strategies. On the contrary, it is social media that many young investors turn to for financial advice. An October 2024 report by Marketwatch revealed that over 35% of Gen Z consumers trust financial advice from social media versus less than 10% of baby boomers.

Another emerging area of financial advice comes from a new wave of AI-based startups like Betterment and Wealthfront, which promise to replicate and one day eradicate traditional wealth management. The inherent strength of LLMs synthesizing data like spending behavior, consumer benchmarks,

tax policies, and investing information means that future wealth managers might not be a person but AI-powered investment advisory bots.

Looking forward, expect the Gen Alpha consumer to be far more likely to trust AI for investment advice, tax-related support, and even feedback on spending habits through an always-on connection between financial accounts and a suite of new innovative AI-powered tools that stand to reinvent the multi-trillion-dollar wealth management industry.

The Alpha Way to Pay

Along with questions over the future of banking, the ubiquity of easier ways to pay for things, including tap-to-pay credit cards and emerging digital payment tools like Zelle and Venmo, have many questioning the future of physical cash. Today, over 70% of Gen Z prefer cashless transactions, according to a recent Swipesum report, while only 10% of users use cash as the primary form of payment.

Cryptocurrency continues to grow in popularity with Gen Z as a measure of stored value, with the long-term potential of becoming a payment method in its own right. Today, approximately 20% of all digital natives (millennials and Gen Z) own cryptocurrencies.

A survey by Bernstein recently revealed that over half of the US Gen Z population prefers cryptocurrency over putting money in traditional banks, and crypto will almost certainly continue to evolve as a core part of Gen Alpha's investment strategies.

The Largest Wealth Transfer in History

One significant trend poised to increase Gen Alpha's spending power and boost demand for cryptocurrencies, among other assets, is its role in what financial experts believe will be the most significant wealth transfer in history.

As baby boomers age, their accumulated wealth, aided by a lifetime of disciplined savings, will pass on to younger generations. By 2045, over \$50 trillion will be transferred in inheritances from baby boomers to younger consumers, an anticipated phenomenon known as "the great wealth transfer."

Is This the Beginning of the End for Gen Alpha?

In Ray Dalio's fantastic book *Principles for Dealing with the Changing World Order*, he looks back throughout history at what happens when empires (what the United States is today) fall from grace. What is concerning when you read the

book is that nearly all of the symptoms that have historically appeared in falling empires exist in America today.

With that said, there are just as many reasons to be reasonably confident about the future of the United States. For one, each new generation has brought our nation a new wave of dreamers and inventors who have created technologies and innovations that have changed our world and kept our country at the center of economic and cultural relevance globally.

Now, the most significant innovation of our lifetime, AI, is being powered, innovated, and deployed by brilliant upstart American companies like OpenAI, Anthropic, and Nvidia while at the same time helping to reinvent the most important companies of our lifetime, like Apple, Google, and Microsoft right before our eyes. It's in the promise of innovation, our ability to have our finger on the pulse of what's next, and our ability to use these technologies for the greater good where the light of optimism should emanate from.

America needs Gen Alpha to leverage its intuitive understanding of AI to unite people, create economic opportunity, and move the world forward.

Conclusion

We stand at the threshold of a new age in business, culture, and society. In our world of 24/7 scrolling, being lured by clickbait, and the media's tendency to overhype the "next big thing," it's tempting to dismiss AI's potential with broad statements like "humans will never be replaced."

Although that might be true, I believe this technology's effects will be more profound and immediate than any innovation in human history.

The implications are clear: your future success depends on effectively understanding and deploying AI in your life and career. As we stand at this unprecedented intersection of human potential and technological capability, Gen Alpha will emerge as humanity's first true AI natives: not merely users of this technology but also its natural orchestrators. Their intuitive grasp of AI isn't just an advantage; it's a responsibility they're uniquely positioned to fulfill.

Although previous generations will adapt to AI, Gen Alpha will fundamentally reshape it, harnessing its power for efficiency and creating a more prosperous future. In their hands, AI becomes not just a tool but also a catalyst for human potential in hopes of a future where technology amplifies rather than diminishes what makes us innately human.



Matt Britton is a leading expert on consumer trends and the intersection of technology, marketing, and culture. He is the CEO of Suzy, a consumer research platform that helps global brands make faster, data-driven decisions. With more than twenty years of experience, Britton is known for decoding the behaviors of Millennials, Gen Z, and emerging audiences to drive innovation and relevance. His expertise spans social media, brand strategy, and artificial intelligence. A sought-after speaker and author, he provides practical insights on how technology is reshaping business and consumer engagement in a rapidly evolving marketplace and future economy.

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