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What will make personal AI go big?

BY JULIE ZHUO · THE LOOKING GLASS · 24 SEPTEMBER 2026



Muse launched earlier this month, and it's the first consumer agent I've used that makes me think people might actually change their habits for it.

I'm not the only one who thinks so! The X-o-sphere is ablaze with (grudgingly?) positive reviews. In his New York Times review, Eli Tan called Muse "the most useful AI app I had ever used" (though he also questioned how many people would trust it with their personal data). The app has shot to #1 on the App Store charts, and early indicators show stickiness among the early adopter crowd (though really, as any good analyst knows, it's way too early to trust week 1 retention numbers).

I want to break down what makes a consumer agent appealing to more than techies, and where Muse gets closer than ChatGPT or Claude. (I

haven't used Instinct yet, so if anyone wants to provide me an invite, I may be tempted to do a similar type of critique!)

I'm grounding this in my week-and-a-half exploration, which had me going down vintage DVD rabbit holes, emailing an obscure director, and happily giving Meta the keys to my personal email.

Keep in mind that while my use cases are definitively not average, the principles they illustrate are generalized from decades of working on consumer tech.

Let's dive into the four principles of consumer app design...

Principle 1: Make it approachable (aka the “mom test”)

Could you hand this app to your mom and have her figure out the mechanics of how to use it without sitting her down with a whiteboard and having her learn a bunch of new concepts like “AI models,” “Cloud”, “VM”, or “Plugins?”

Approachability simply boils down to: does this experience match my previously existing mental model for how something works?

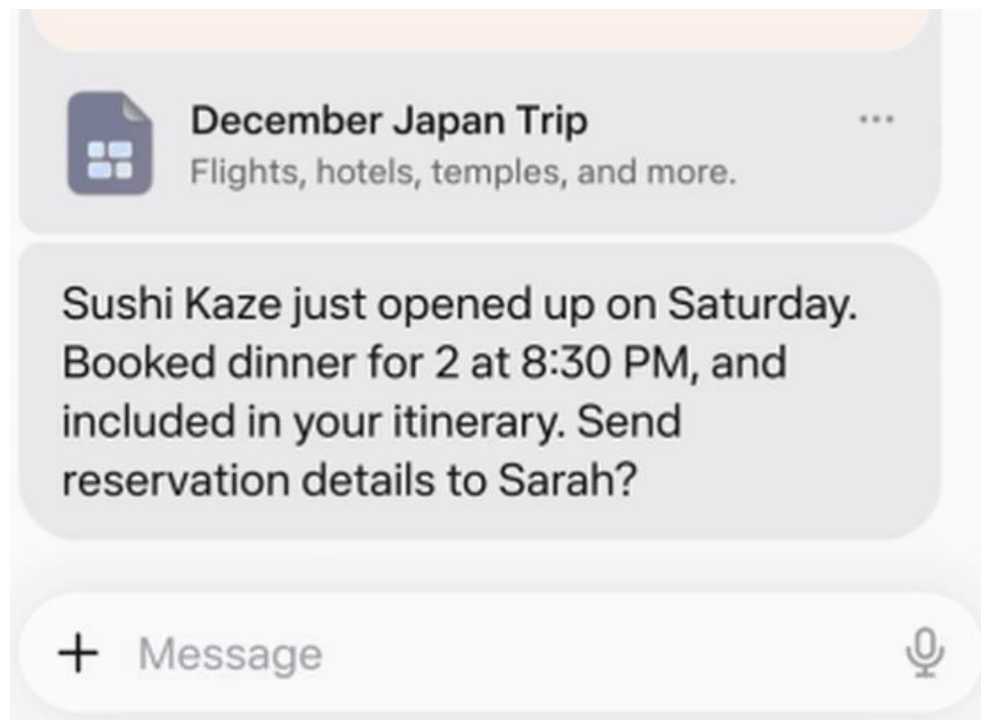
The first big “mom test” design innovation came from ChatGPT with the chat interface, which I previously wrote about. Everyone knows how to text already!

Muse adds a few more touches to increase its approachability and build upon most folks' existing mental model of how a helpful human works.

The first is personalization of the agent in the form of this yeti-like creature (I call mine Moggy). It looks friendly and sincere. It is soft and cuddly, not at all suggesting I *am* a bot. Whenever you give it a task, it immediately starts plugging away with what looks to be great satisfaction and diligence.



A second nicety is that whenever I type anything, it immediately likes or emojis my response, just like an attentive human would.



The third is its length and language. No load-bearing arguments here; the tone is short and friendly, entirely appropriate for a text message.

Lastly, there is only one “main” conversation, which I thought was an interesting design choice. Though you can have ‘side conversations,’ the main thread is the default view and labeled as “main.”

Typically you have only one thread with a friend even as it encompasses many different topics, so this mirrors what we are already used to. (There are some costs to that choice, which I’ll get to later, but my hunch is that this was done in the spirit of approachability.)

Principle 2: Make me feel I can trust it (aka the “spare key test”)

Imagine a stranger asking, “Hey, can I have a spare key to your apartment?” Hell no, *get away from me, you creep!*

Now imagine the same stranger asking, “Hey, can I have a spare key to your apartment?” after you have booked his plant-watering services because you’re going to be traveling for the next month. *Of course, here you go.*

People are willing to hand over access when the context is appropriate, and when they have opted into getting something valuable in return.

Of course, I’d still evaluate whether the plant-waterer *seems* trustworthy (does he look legit? Friendly? Knowledgeable about plants?), so all the things we talked about in Principle 1 also apply (good design leads to more trust, as Patrick Collison has explained).

Muse, to its credit, asks for nothing up front and seems to follow the rule of “ask only for something sensitive when the user has something to gain.”

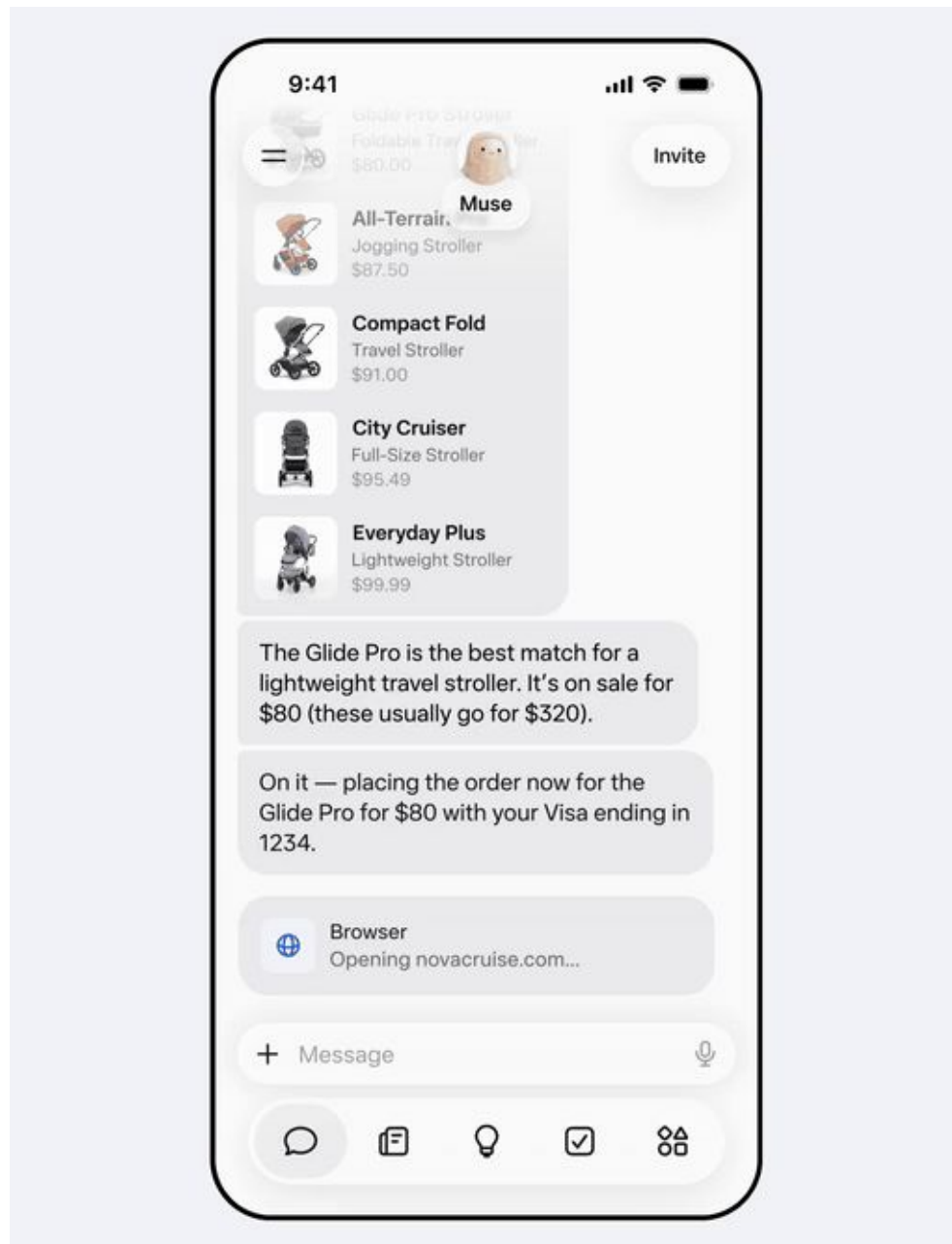
A great example of this was when I asked it to create an account for me on a new website so I could purchase an item.

The website sent over an email verification code. Muse then asked me, “do you want to type in the verification code yourself (by going through the browser link), or connect your Gmail account so I can do it for you?” This was a perfectly executed ask for the keys to my private inbox!



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The same thing happened with my credit card. By the time Muse had come back to me with the full product, amount, and receipt, saying ‘buy’ and linking up with Link (which I had used before on many a merchant site) was easy-peasy.



3. Give me outsized value (aka the “I’ve been putting this off” test)

Most Silicon Valley techies, like economists, loooooove efficiency. So when something purports to do X but like, 10 times faster, that’s highly appealing. So they tend to believe EVERYONE in the world is as psyched about efficiency as they are.

Alas, this just isn’t the case. If you pitch me faster online shopping, I’m not impressed. Going to Amazon for most things is already fairly efficient, and digital window shopping is actually fun!

That said, there are unsexy tasks, the ones you grumble about and put off until the last minute, and this is where a good agent earns its stripes.

My personal example deals with international treasure hunting.

For years, I’ve coveted a lost childhood relic: a set of cassette tapes of an obscure 80s anime called *Triton of the Sea*, dubbed in Mandarin. It was one of my few possessions when I immigrated from Shanghai to the US at

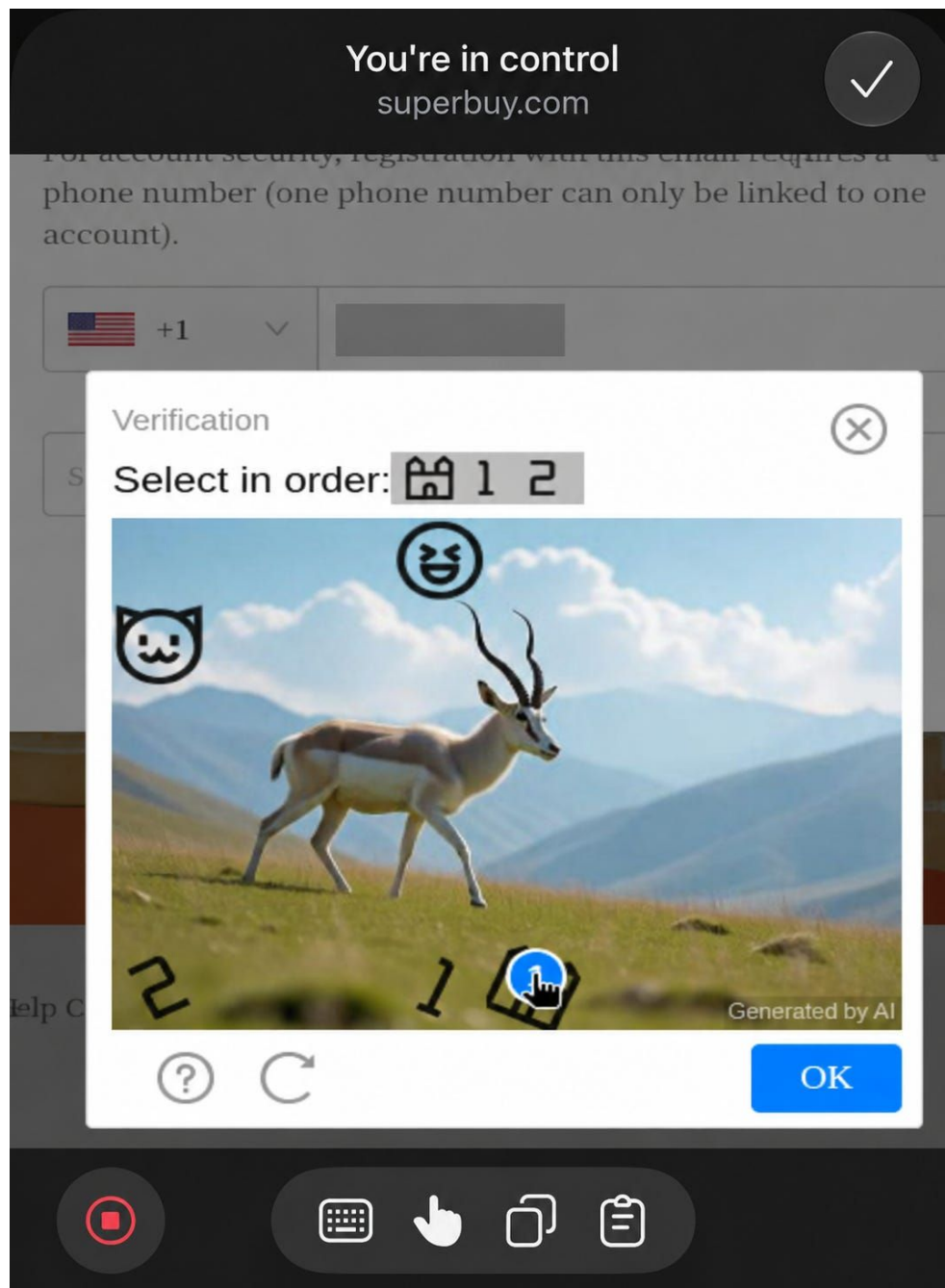
the age of five. I remember lying awake at night, listening to it over and over again, achingly homesick while trying to hold on to this last remnant of my lost world.

As you might imagine, Google search could not help me with this truly obscure request. To make progress, I knew I had to slash my way through the brambles of Chinese auction sites and forums, all without knowing how to read the language. The tools were there (I could Google Translate my way across this endeavor), but I could not muster up the energy needed for the hunt.

So, you can imagine my utter delight when I gave this quest to Muse. In its first few hours, it had no good news for me. But a few days later, I got a notification: a seller from Shanghai had just listed it on some Chinese auction site, and it looks to be in Mandarin. *Shall we go for it?*

Damn right we should! Muse then discovered that this site only ships to Chinese residents, but then found me a workaround: I could buy it through a third-party middleman that would purchase and then ship it to me. I didn't even know that was a thing!

At this point, I was feeling exceedingly impressed. The one hiccup was that the middleman site had some captchas Muse couldn't figure out, and the 'go into the browser yourself and fix it' step, while manageable, was annoying. But the promise of the prize was worth it! I'm eagerly awaiting my dose of nostalgia.



There are many, many other “put it off”-type tasks in life, and each of us has our own pet collections: Filing for refunds. Filling out paper forms. Corresponding across languages. Booking an appointment. Researching the best option.

When an agent does something you can do but faster, that might just get a shrug or even a frown.

But when it does what you hate doing seamlessly, that’s a true aha moment that turns skeptics into fans.

4. Give me a sense of possibility (aka the “bored in line” test)

The reason Instagram, TikTok, X, YouTube and Facebook became so crazy prevalent was because they killed it on the test of: does this entertain you if you’re bored waiting in line?

They killed it precisely because they made it take so little effort to avoid an uncomfortable moment. These winning consumer products also follow the rule of “No dead ends,” because a natural stopping point where the user has no more good, easy options to do something interesting is a moment where they shut off the app.

Contrast this with ChatGPT or Google’s page today: blank! Which means, the user needs to supply the intent. This is a high bar when you find yourself with a few unexpected waiting moments!

Muse’s solution here is two-fold.

The first is that they put in a tab with a feed of “content you may be interested in” which seems to be stories generated every half day or so, seeded by the contents of the conversation I’m having with my agent. It’s not surprising to see this from the company who put algorithmic feeds on the map, but this particular decision feels odd. This Muse feed is much less relevant than the ones I already have in FB or IG. If Meta wants a good “interesting content” feed, why not ask it to import what it knows about me from those apps?

But stepping back, do we really want a feed in my personal AI app in the first place? If this feed gets amazing over time, wouldn’t we just be shifting time spent from one place to some other less optimized surface? (To be clear, one of Meta’s massive advantages is its distribution network. So we should absolutely expect to see cross-references across its apps in the future, a la seeing your fave celeb in an outfit that slays and having the option to send it to your Muse to find you similar in your price range.)

On the other hand, Muse does a brilliant job with Ideas, which has its own tab and also gets dripped into the main chat in the form of suggestive offers from your agent (“Want me to draft a response to this email?”) Ideas is an effective antidote to the Blank Slate Problem I wrote about a year ago.

Ideas



Plan Mav's first visit home

Now that Mav's off at college, let's get his first visit home on the books. I'll find the right weekend and help you plan something worth coming back for.



Correlate your sleep scores with round performance

I match your sleep and readiness data against your scoring for every round this year. Find out if there's a threshold where your game falls off a cliff.



Build the Scotland golf trip itinerary

Kingsbarns, Old Course, Royal Dornoch — a 5-day routing with tee time booking windows, lodging near each course, and travel days between.

Family



Build a kindergarten prep checklist for Magic

She starts in September. Orientation dates, supply lists, carpool setup, and first-week

Like the feed, it gets more and more personalized over time, though even their non-personalized version is engaging. (One of the options is: “Want me to see if there is free money available to you that you can collect?” Don’t mind if I do!) I appreciate also how it separates into categories like finance and health and shopping to give you a sense of its range.

The personalization is surprisingly great. I asked Muse to help me figure out how to acquire a fantastic foreign movie I watched on an international flight last year, and one of its ideas was “hey, the director recently just gave an interview about this movie, shall I translate it for you?” Why yes,

thank you! Another idea was to help me plan a viewing party for this movie. Cool idea I hadn't even considered!

Of course, recommendations live and die by their relevance and I did get a few irrelevant ones ("Facebook just emailed an ALERT of someone trying to log in unsuccessfully! Was it you? Better change your password!" Calm down, Moggy. This happens like every other day.) But I can imagine this only gets better with time.

How can Muse go further?

1. The biggest challenge in marketing a "personal assistant" is that most people (the vast majority of whom haven't had a human personal assistant before) aren't aware of all the things they could do with one. There's a running joke in Silicon Valley that all tech demos seem to breathlessly feature tasks like "plan my vacation" or "book me a rezzie at my favorite restaurant," which are NOT high-frequency actions and read more like vitamins than painkillers.

Towards that end, I'd love to see Ideas closer to the default experience. If the hard question for a noob is "What am I supposed to do with this?", the marketing and the very first touch point should try to address that. "Saving money" and "Help me get what I want for cheap" are good places to start!

I wouldn't be surprised if suggestions became the primary landing place over time, with chat becoming the place you go after choosing something you want to do.

2. In the best-case scenario, when one is using Muse in a highly engaged way, keeping track of multiple threads becomes unwieldy. It feels like one of those active threads where as you're responding to one topic your friend is simultaneously talking about another, and you can't easily catch up without doing a lot of scrolling up and down to find the old thread and catch the responses.

Muse has side chats, but the name 'side chats' felt vague and the manner of using them non-obvious. Ongoing work should be easier to keep track of. Personally, I'd like to see the current goals tab combine with side threads / activity log and show a list of 'active work' which lets you branch off into separate chats for follow-ups on that work thread.

The test here would be whether people with multiple tasks going on can return after a day away and pick up the right thread without rereading everything.

3. Integrating with what I'm already engaging with on Instagram or Facebook to improve my recommendations. (Please ask me first if I'd like that, and sell me the benefits!)
4. Gifts. Making cool stuff as personalized gifts for others is an underutilized bucket of possibility! In fact, AI for fun and leisure as a whole is undermarketed, which I wrote about last week.

5. Social / multi-player. This one is such a rich topic that I'll probably write its own follow-up essay.
6. An actual Moggy desktop companion. Bonus points if plush. Maybe you can sell crocs and a mullet as extras.

Meta Connect had a few fun announcements (voice and video and a Moggy keychain). There are rumors OpenAI will debut a consumer agent (perhaps with social?) shortly. Let's get out our popcorn and see how it all unfolds.

All in all, very excited to see the future of this arena. A week and a half in, Muse has me waiting for a set of childhood tapes and thinking about what else I've been putting off.

Disclaimer: This is my first review after a week and a half of use. I had no advance knowledge or early access. I do know some of the folks on the design team behind this (hi Luke Woods! Alex Cornell!), though I haven't spoken with them about this project.

Bonus for paid subscribers: a closer look at the design details I liked and disliked

Here is, in no specific order, a list of other random design details I appreciated:

CONTINUES ONLINE · <https://lg.substack.com/p/what-will-make-personal-ai-go-big>