**Resources:**

Read the following CBC article and watch the videos:

·        <https://www.cbc.ca/news/canada/toronto/hsbc-introduces-pepper-the-robot-promising-fun-efficiency-and-job-growth-1.5261812>

·        <https://www.bnnbloomberg.ca/technology/video/hsbc-branch-in-toronto-debuts-pepper-the-robot~1766043>

·        <https://www.bttoronto.ca/videos/hsbcs-new-banking-robot/>

**Questions:**

Answer the following questions using the resources listed above. Submit your answers to GitHub.

1.       Who is Pepper?

a.   Who does Pepper work for?

The AI Pepper works for HSBC Bank.

b.   What can Pepper do?

Pepper’s job is to answer banking questions asked by customers have such as savings account and more.

2.       How is Pepper expected to help HSBC?

a.   List some general expectations.

Some general expectations are for Pepper to help, guide and answer customers.

b.   Provide a specific example.

     A great example is Pepper helps people with their mortgages, she calculates how much can be passed by a certain customer and their situation.

3.       How is Pepper and example of Artificial Intelligence? (Google Artificial Intelligence for a

definition of AI.)

Pepper is an Artificial Intelligence Robot because it simulates human intelligence and human actions.

4.       Why are some people concerned that AIs like Pepper will take away jobs from humans?

a.   List some general concerns.

The major general concern that is happening is the cut down on employment. With more AI’s like Pepper, bank companies will not need as many employees causing them to cut down on their employment. This benefits banks because robots like Pepper do not get paid, instead, they spend a lot of money at once to create Pepper and never worry about it.

b.   Provide a specific example of a human job at HSBC that could be replaced by Pepper.

A job Pepper can easily take is a banker, Pepper does the tasks in a matter of seconds while human bankers take several minutes to complete the task making it a lot more beneficial for the company.

5.       Why do some people say that AIs like Pepper will create better jobs for humans?

a.   Provide an example where Pepper may actually create more human jobs at HSBC.

With Pepper, it creates jobs for engineers in the field of software and robotics as they have to make sure the machine is running good and is the most efficient as possible.

b.   Provide an example where Pepper may make jobs at HSBC more rewarding for humans.

 Pepper may make jobs more rewarding for humans because it will do all the boring calculations for them, many employees complain about this stuff but with Pepper, there is no need to do it.

6.       Who do you believe, the people who say AIs will take away jobs or the people that say AIs will create better jobs? Justify your answer with specific examples.

 This topic is very controversial, as on one side I feel having Pepper would take away a lot of jobs but on the other, it adds higher jobs, but with that being said I still feel Pepper is taking away jobs. Pepper is taking away jobs that anyone can do, so if someone feels they cannot do school and its not for them, a job option for them is being taken away. The jobs Pepper creates are for people with degrees in engineering but not everyone can do that, a lot of people face money issues especially with the amount of OSAP money now given to students. In conclusion, I feel Pepper is taking away more jobs because a company would rather have a worker take five seconds instead of five minutes to do a task.