**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?
   1. Who does Pepper work for?
      1. Pepper works for HSBC.
   2. What can Pepper do?
      1. Pepper can book appointments with bankers, give general information on products and services, it can give you a weather report, and can even dance!
2. How is Pepper expected to help HSBC?
   1. List some general expectations.
      1. It is expected that the AI will eventually come into customer service and formal job services, it can sometimes even become an attraction to customers. One HSBC Pepper branch in the US says that the ATM usage in certain branches has risen by 10%, and wait times have drastically reduced, at one branch the decline was from 3 to one minute! These changes are all being credited to the Pepper AI.
   2. Provide a specific example.
      1. Employee employment rates have risen and morale is at an all time high since the Pepper is providing invaluable support to both the customers and employees.
3. How is Pepper an example of Artificial Intelligence? (Google Artificial Intelligence for a   
   definition of AI.)
   1. Pepper is an example of AI since according to definition, artificial intelligence is the use of human intelligence in computer systems, they are basically simulating human tasks and can be programmed to do simple, but in the programmer’s perspective, complex tasks. Pepper is somewhat similar to this definition as it is doing simple human tasks, and simulating their response, but in a more effective way.
4. Why are some people concerned that AIs like Pepper will take away jobs from humans?
   1. List some general concerns.
      1. Taking away jobs of humans in simple fields, this can include labour and data management, a recent study also shows that by 2025, almost half of these careers will be taken by AI, and will disrupt employment rates.
   2. Provide a specific example of a human job at HSBC that could be replaced by Pepper.
      1. As previously said, jobs that could be taken are ones that require ordinary tasks to be done, this can include tasks such as information letting or simple desk clerks.
5. Why do some people say that AIs like Pepper will create better jobs for humans?
   1. Provide an example where Pepper may create more human jobs at HSBC.
      1. Since the demand at the HSBC bank has exponentially risen, the call for more employees will admire the need.
   2. Provide an example where Pepper may make jobs at HSBC more rewarding for humans.
      1. One example is that simple questions asked by customers can be received and answered by the Pepper AI, now since these small questions aren’t becoming the reason for line congestion, reduction in line times, and ATM usage rates have been higher.
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.
   1. In my opinion, AIs will take away jobs from the low skilled job and labour sectors, as machinery will replace manpower, instead of paying money to workers hourly, the power of the AI is expensive, but an impactful and efficient investment, why wouldn’t companies save millions of dollars by implementing AI, instead of that precious money going to workers whose work is much less effective than an AIs, and even if the AI malfunctions, it can always be repaired, always being the more favoured by corporations. Therefore, AIs will take away jobs.