**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? (Pepper is AI build for helping at the bank.)
   2. What can Pepper do? (Helps people with there mortgages, Credit cards and savings accounts.)
2. How is Pepper expected to help HSBC?
   1. List some general expectations. (When there is traffic at the bank pepper will cut down the line and help people who are waiting.)
   2. Provide a specific example. (The Bank is full and the lines are long. You need to pay your mortgage instead waiting the line you go the AI pepper. Pepper helps you file your mortgage and you go home.)
3. How is Pepper an example of Artificial Intelligence? (Google Artificial Intelligence for a   
   definition of AI.) (Pepper is AI because it can talk to humans and helps people because the it was programed.)
4. Why are some people concerned that AIs like Pepper will take away jobs from humans?
   1. List some general concerns. (They can think faster then us, they don’t have to eat or need washroom breaks and they don’t need to get payed.)
   2. Provide a specific example of a human job at HSBC that could be replaced by Pepper. (Pepper can take over bank tellers because they can help them efficiently and more easily because they are programed to help them with there problems.)
5. Why do some people say that AIs like Pepper will create better jobs for humans?
   1. Provide an example where Pepper may actually create more human jobs at HSBC. (Because pepper is first of its kind the HSBC banks will need more IT worker because pepper is still in its testing phase.)
   2. Provide an example where Pepper may make jobs at HSBC more rewarding for humans. (Pepper can make your job more because sometimes people come to the bank with dumb questions or they keep coming and ask the questions. Pepper can keep answering there question without getting tired from it because that’s its job. You can do your job and help people that have more serious questions.)
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. (I believe that pepper will create the jobs but doing so it will take away more jobs then it gives.)