**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 and what can Pepper do?

**Pepper is an AI that works for HSBC. What Pepper does is help answer FAQ that people would normally ask bank staff. Pepper can also dance, tell the weather, and book appointments with bankers.**

1. How is Pepper expected to help HSBC?
   1. List some general expectations.

**Some general expectations of how Pepper is expected to help are: entertain little kids who are waiting for parents, increase foot traffic, and help customer service**

* 1. Provide a specific example.

**Pepper has increased the usage of ATMs in HSBC. Pepper has also decreased wait time for and ATM from four minutes to one minute.**

1. How is Pepper an example of Artificial Intelligence? (Google Artificial Intelligence for a   
   definition of AI.)

**Pepper is an example of AI because of how Pepper has the ability to scan a human with the cameras built into its head. This proves that Pepper is AI because it is able to use it’s “intelligence” to determine if the face they see is human.**

1. Why are some people concerned that AIs like Pepper will take away jobs from humans?
   1. List some general concerns.

**Some general concerns are: Pepper is able to analyze data and gives responses that are based off date and that Pepper can do most work that handles money as it is mostly computer based.**

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

**A banker. Pepper can take inquiries from customers (ex. paying bills) and go through the system much faster than a banker.**

1. 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.

**Pepper can answer FAQs and make appointments. So that means that HSBC can hire more bankers that people are directed to by Pepper.**

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

**Pepper can bring a huge amount of foot traffic to the bank. So bankers/tellers will feel like they’ve done more when people come to them after talking to Pepper.**

1. 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 AIs WILL take away jobs. AIs already work in factories and assembly lines, so workers already have started losing jobs to AI. Eventually, self-driving cars will put workers for Uber and Lyft out of business as they will just use fully self-driving cars instead of drivers. Cashier will also become an obsolete jobs. Already, self-checkout machines are replacing cashiers. Eventually, cashiers will fully become replaced by self-checkout machines.**