**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?

He works for the downtown Toronto HSBC branch

* 1. What can Pepper do?

He helps customers with questions and things in the financial field such as credit cards, and he can also dance.

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

He will cut down the amount of time for the actual human bank tellers helping people with questions, since Pepper can answer all those questions himself, and do it quicker too. It will allow the human workers to do what they’re nest at

* 1. Provide a specific example.

Instead of a client going to a bank teller, they will be able to ask Pepper for help on answering financial questions.

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

Pepper is an example of AI because it not an actual human, it is a robot. Though, it has human natures and acts as if it is one. It is programmed by engineers to act like a human.

1. Why are some people concerned that AIs like Pepper will take away jobs from humans?
   1. List some general concerns.
      * They can process and think faster than humans
      * They do not need to eat or need washroom breaks
      * Do not need time off
      * Do not need to get paid
   2. Provide a specific example of a human job at HSBC that could be replaced by Pepper.

A job at HSBC that could be replaced by Pepper is the Bank Teller. Pepper can be programmed to answer all questions that the client asks, and can answer them instantly without errors. Nor does Pepper have to get paid, unlike a real employee.

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 may be able to to create more jobs for humans by opening up spots for IT and software engineering. Since Pepper is an AI, it needs to be programmed, which is where IT workers are needed.

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

It will give the bank tellers more productivity, as they will get more client traffic. Their jobs will be much more rewarding as they are helping the clients, making their jobs less boring and mundane.

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 AI will be taking jobs away from people soon. Many factory jobs are being replaced by automated robots, who can do simple tasks without any human error. Another example is Uber and self-driving. Uber and Taxi’s will soon be replaced by self-driving AI cars, leaving those people unemployed.