**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?

Near the bank tellers at a downtown Toronto HSBC branch, a robot that's a little more than a metre tall invites customers to ask for help before waiting in line for its human co-workers.

A touchscreen tablet attached to its chest brings "Pepper" to life. Cameras embedded in the robot's head allow it to uncannily track human faces in its line of sight.

* 1. What can Pepper do?

For the moment, Pepper's options are limited, but diverse. The robot can book appointments with bankers, offer information about products and services, give the weather forecast and even dance.

But HSBC executives say the robot is no gimmick. Instead, the bank expects Pepper to be a revelation when it comes to efficiency, customer service and even job growth.

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

HSBC is billing Pepper as the first humanoid robot in Canadian banking. The company has already introduced robots — all of them called Pepper — at seven locations in the United States.

"The experiences and expectations of going into a bank aren't necessarily favourable and [HSBC] wants to try and improve that," said Kass Dawson of Japanese financial giant Softbank, which builds the robots.

At U.S. branches with a Pepper, HSBC says ATM usage has risen by 10 per cent, which the bank attributes to the robot directing customers to the machines. The technology has also been credited with reducing average wait times from four minutes to one minute at one location.

* 1. Provide a specific example.

While the robot promises to offer services that were previously handled by human workers, HSBC insists that Pepper will not jeopardize the jobs of any current employees.

One retail expert said a different story is likely to unfold.

"I think it's almost a fait accompli that indeed there will be employment fallout. The fact that HSBC is sort of candy-coating this doesn't surprise me," said Doug Stephens, who runs the consulting firm Retail Prophet.

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

Pepper is an example of AI because Pepper is a robot that can help people like actual human beings and the AI does the same thing as Pepper but it isn’t in human like form.

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

For jobs that feature rote tasks centred around data, Stephens expects that artificial intelligence and robotic technology will be a disruptive force.

"Most of the functions that a bank teller performs in a given day are things that are not unique, not out of the ordinary, pretty much the same kind of stuff that happened yesterday," he explained.

Studies have found that as much as half of all existing work will be performed by machines in the coming years.

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

In that reality, human jobs could be lost, though both Stephens and the bank say another possibility exists: the freeing of human workers to focus on dynamic tasks beyond a robot's ability.

"Automation is something that is here to help people, it's here to help the end customers but also employees in ways that I don't think we understand yet," Dawson said.

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.

I feel like all the other jobs other than bank clerk can be able to have more people manning those stations in a bank because more Peppers can be made for just bank clerks and then those people become added to previous stations and the work can be done twice as fast.

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

I feel like all the other jobs other than bank clerk can be able to have more people manning those stations in a bank because more Peppers can be made for just bank clerks and then those people become added to previous stations and the work can be done twice as fast.

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 because those jobs that the AIs can do the AIs will take those jobs and then those people will be having no job and as time flies the AI can improve and the AI can be in all the jobs in the world and all the humans will be all out of work.