**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?

Pepper is an A.I who welcomes people coming into the bank and increases foot traffic. With Pepper a lot of people are interested in going into the bank and communicating with it

* 1. Who does Pepper work for?

Pepper works for the HSBC bank.

* 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.

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

"The experiences and expectations of going into a bank aren't necessarily favorable 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. How is Pepper and example of Artificial Intelligence? (Google Artificial Intelligence for a   
   definition of AI.)

* 1 – Google's AI-Powered Predictions. Using anonymized location data from smartphones, Google Maps (Maps) can analyze the speed of movement of traffic at any given time. ...
* 2 – Ridesharing Apps Like Uber and Lyft. ...
* 3 — Commercial Flights Use an AI Autopilot.

Pepper is an example of Ai because it can carry out most human controls and even sometimes even more.

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.

Pepper can take over as a secretary or as a greeter because Pepper can basically carry out all basic human movements and motions. With Pepper as a greeter or as a secretary it can reduce wait times and even sometimes do a better job than the person.

1. 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.

Artificial Intelligence To Create 58 Million New Jobs By 2022, Says Report. Machines and algorithms in the workplace are expected to create 133 million new roles, but cause 75 million jobs to be displaced by 2022 according to a new report from the World Economic Forum (WEF) called “The Future of Jobs 2018. Pepper or A.I can make new jobs because many people would be needed to take care of them and to create them with the heavy duty machinery

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 think that AIs will take more jobs away because in many cases AIs do a better job than humans at their own job with this happening many of the job leaders will be convinced to buy a Pepper or an AI to do their work. Another reason they might take over is because AIs don’t have to be paid, they just do the work. Therefore AIs can be bad for humans since AIs will be taking over their jobs.