

## CHAPTER 5

### WILL ARTIFICIAL INTELLIGENCE TAKE OVER THE WORLD

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#### ABSTRACT

**W**e all might have either heard or read something about artificial intelligence. We all are operating it in the form of applications like Google Map and Google Assistant installed in our smartphones.

Humans are the lone living being in this whole space to whom God has given intelligence and also provided the ability to use it appropriately, where has humans reached today is just because of their intelligence and proficiency to use their skills. Because of his intelligence and brain humans have made many inventions like the steam engine, electric bulb, computer, telephone, internet and smartphone, due to which the life of humans have progressed and improved with the passage of time.

Using his mind, humans have prepared a moving machines (Robot), which has the skill to work precisely like human beings. The robot prepared of high tech technology is called Artificial Intelligence.

## 5.1 INTRODUCTION

What is AI? Where will it be used? And what are its advantages and disadvantages? People do not know much about artificial intelligence (AI), the present chapter is an attempt to answer all the above questions related to AI i.e. Artificial Intelligence. First things first, we will find out what is artificial intelligence? Newly developed machines are being called as artificial intelligence because these machines has been created by humans and has the ability to think. Out of various branches of computer science AI is also one of them which is creating machines, which have ability to think and behave like human beings. When computers and machines are designed in such a way that they can work like humans, they are known as artificial intelligence. In other words, setting a program in a machine in such a way that it can act like a humans is known as Artificial Intelligence. The manner by which intelligence grows within humans



**FIGURE 5.1 AI IS ALSO KNOWN AS MACHINE LEARNING**

automatically seeing, hearing and touching something, so that we can think about how to behave with that, in the same pattern the same kind of intelligence is developed inside a computer machine, which runs on the basis of the same facts on the basis of which the human brain works.

Experts of computer discipline put forward the concept of AI in front of the world, in which they stated that through AI concept a computer software is to be prepared and installed in machines which can make them think and behave in the similar manner as the human brain thinks and behave. Humans want that even the effort of thinking plus analyzing should be done by computer machines instead of his brain, which is why emphasis is being laid on the development of artificial intelligence.

In the field of Computer Science, AI is also known as Machine Learning. But machine learning is a portion of AI. It provides the system capacity to study and progress on its own from previous understanding.



**FIGURE 5.2 JOHN MCCARTHY**

The prime focus is to design computer in a manner that it can teach itself without human intervention. Machine learning emphasizes on the construction of computer programs that can access data and learn from it without any human intervention. Just as humans increase their understanding with their experience, in the same way there are programs of AI, by the help which the machine can also do the work of learning. Today, Python language is being used for AI and machine learning.

Now we shall discuss about the invented AI, when computer scientists were realizing the real power of computer system, they were forced to think that either a machine can think like humans or not, this inquiry led to the growth of Artificial Intelligence.

Inventions were carried out with only one objective that is to create a brainy machine that is smart and intelligent like humans and has the capability to think, understand and learn like them. In 1955, John McCarthy<sup>1</sup> first coined the word Artificial Intelligence, he was an American computer scientist who first told about this technology in a conference in 1956, and hence he is also called Father of Artificial Intelligence.

### **5.1.1 IMPACT OF ARTIFICIAL INTELLIGENCE**

Artificial intelligence is not a novel topic, AI is being discussed all over the world for years. Matrix, Robot, Terminator, Blade runner are few movies where it was shown how robots can think and act like humans because of artificial intelligence. The attractiveness of artificial intelligence is growing with great noise and nowadays it has become a subject which is being debated a lot in the field of knowledge, skill and business.

Most professionals and Industry expert believes that AI or machine learning is the future but if we look around we find that it is not the future but rather around us at present. Due to the advancement of technology, today we are connected to AI and are also using it, recently a lot of companies have done quantum of research on machine learning because of which various different types of products and apps have become available to us. Let us study impact of AI:

### **5.2.1 ARTIFICIAL INTELLIGENCE IN FORM OF DEEP FAKE**

Deep fakes started out as face swaps, a fun way to be someone else. If you want to be Leonardo Dicaprio in Titanic, no problem, with some deep fake magic you could sink with the ship. As technology advanced deep fakes got too real. The fake started getting better and the apps behind them easier to use and that poses a problem because for the longest time we have been said that seeing is believing. This may not be the case anymore, you should not believe everything you see, it may be fake or a deep fake? How can you spot it? Is it blurring the line between fiction and reality and more important why should you care?

Deep fakes may look like the real person but they are AI generated imposters. Simply put deep fakes are 21<sup>st</sup> century's answer to photo shop. Let us discuss the term deep fake. The 'deep' here stands for deep learning and the 'fake' just means fake. This is a form of artificial intelligence that make images of fake events, but how it is done? Let's say, you have two people, person A and person B, and you want to swap their faces. First you run their shots through an AI algorithm known as 'encoder'. You run

thousands of shots through this encoder and it will start looking at the similarities between these two faces and turns them into common shared features. Here comes another algorithm and what does it do? It reconstructs the face of person A with the expressions and voice of person B, this will result into a perfect swap.



**FIGURE 5.3 DEEP FAKES: AI GENERATED IMPOSTERS**

Making a deep fake is not an easy process, for a video to look very real one has to match it frame by frame. A standard video has more than twenty frames, hence it can be imagined how complex the task is. More than a thousand frames to match every minute. But now there are apps that make it easier, though they don't give the same finesse and accuracy but they are pretty good and they are getting better and better day by day.

When deep fakes first began they promised a digital utopia. You could be anyone you wanted to be, all it took was a pinch of technology and a dash of audacity. You could recreate old photos. Soon people started using them to create videos of dead relatives, it triggered some questions but it was still seen as harmless. Pretty soon things took a turn, there was a spate of fake content as more than 90 per cent of deep fake videos are pornographic. In 2019, 15,000<sup>2</sup> deep fake videos were found online out of which 96 percent were adult content. 99 percent were faces of female celebrities mapped on porn stars, as faces and bodies were digitally stolen.

Journalism the cornerstone of democracy is now under siege. Deep fake blur the distinction between truth and deception. It is hard to verify videos more often than people don't bother, they just forward. For example, last year a video of Ukrainian, President, Volodimir Zielinski, made the rounds.

It showed him asking soldiers to lay down their weapons, asking them to return to their families. The video was quickly flagged by Ukraine and the President himself and so it was easy for face book to take it down. From the example, we can realize what deep fakes can do. They can tank stock prices, influence voters, provoke religious tensions, etc.

### 5.2.2 AI IN MILITARY OPERATIONS

Have you seen the movie Mission Impossible – 7 Tom Cruise who plays Ethan Hunt is back to save the world from another villain, but this time the villain is not a mad scientist or a ruthless assassin, it's Artificial Intelligence (AI). We will not discuss about the movie but it tells us how AI is everywhere. It is writing essays, editing photos, composing songs and even choosing military targets. Israel is doing it apparently, using artificial intelligence to select targets for military strikes. It is slowly embedding AI systems in its military operations.

So how does it works? First you feed in a huge amount of data, everything from drone and CCTV footage to satellite imagery, electronic signals and online communications, basically every form of intelligence one has. Now the machine goes through all of it, the machine crunches the data and in the end it comes up with a list of targets to strike. In other words, a list of targets that machine recommends. The AI model does not just select targets it also plans the operation for the military. One the military has these targets set another AI model jumps into action called the 'Fire Factory'. This model takes these military approved targets, calculates the load of ammunition needed, sorts them on priority and also assigns targets to aircrafts and drones and then it gives a whole schedule for the strikes. Right now these machines are not functioning autonomously, every strike that the AI model suggests is being vetted and approved by a human. But this is not the first time that Israel is using AI and warfare. The biggest example was the Gaza war of 2021 called as the first AI war<sup>3</sup>. It used artificial intelligence to identify launch pads and deploy drones. The former move is being seen as an expansion, a new frontier in AI warfare. It may sound like an exciting development but it also raises some very important questions as follows:

- What happens if the machine orders a wrong strike? The idea for the Israeli defense force argues that the targets are vetted by humans.
- What will happen when these systems become fully autonomous?
- Who do you blame for a wrong strike? The machine or the developer or will you blame the officials who deployed it.
- Can a machine really decide who lives and who dies?
- How reliable are these systems?
- As AI models work on the data they are fed, what if this data is flawed or biased?
- The end result will also be flawed. How to secure these systems. What if they are hacked?



What if enemy gains control on them. It would spell disasters. Imagine Rogue strikes on your own people, it sounds like a bad nightmare but it is possible because our world is moving towards lethal autonomous weapons. AKA killer robots that can identify and kill targets without human help. There have been instances where machines acted on their own for example, in 2020 armed drones killed human for the first time.

### **5.2.3 THE IMPACT OF AI ON THE STOCK MARKET**

#### **5.2.3.1 THE RISE AL**

Have you ever heard of Aidyia? Based in Hong Kong, Aidyia is a hedge fund that uses AI to make all its trading decisions. That's right, it's like something out of a sci-fi movie! This is just the tip just the tip of the iceberg, highlighting how AI is reshaping the stock market. AI's speed and precision have made it a key player in high-frequency trading, where milliseconds decisions can mean millions of dollars.

JP Morgan is a perfect example of a firm that uses AI for executing high-speed trades, signaling the rise of machine - driven trading.

#### **5.2.3.2 AL AND RISK MANAGEMENT**

The stock market isn't just about speed, right? It's also about managing risk. That's where AI's predictive capabilities come in. Remember the 2008 financial crisis? Some experts suggest that AI could have predicted the crisis by analysing market trends and anomalies.

#### **5.2.3.3 REGULATING AI**

With great power comes great responsibility, and that's something regulators like the U.S. Securities and Exchange Commission and the UK's financial Conduct Authority are grappling with. The SEC is pushing for more oversight of AI, concerned about transparency and potential manipulation. The FCA, on the other hand, is more proactive, launching initiatives to promote responsible AI use.

#### **5.2.3.4 AL AND SUSTAINABLE INVESTING**

Environmental, social, and governance, or ESC factors, are becoming increasingly important investment decisions. AI can help us analyse these factors more effectively.

For instance, TruValue Labs uses AI to analyse ESG data and provide real-time, objective scores on companies ESG performance.

#### **5.2.3.5 AI AND DECENTRALIZED FINANCE**

This wouldn't be a complete discussion on AI and the stock market without Decentralized finance, or DeFi. DeFi platforms blockchain technology to offer financial services without traditional intermediaries like banks, and AI can play a significant role here. Imagine, AI analysing market data, predicting market trends, and managing risk on decentralised markets!

#### **5.2.3.6 EDUCATION AND AI**

As AI continues to evolve, it's important that we stay informed. That means equipping traders, investors, and regulators with the knowledge and skills they need to navigate on AI-driven stock market. This could involve new educational programs, training for professionals, and raising public awareness about AI's Role in the stock market.

#### **5.2.3.7 AI AND PERSONALIZED INVESTING**

"Let's talk about personalized investing." One of the great things about AI is its ability to provide custom solutions tailored to individual needs. Imagine, a system that can analyse your investment style, risk tolerance, and financial goals, and then provide you with a tailored portfolio! Companies like Betterment and Wealth front are doing just that, using AI to offer personalized investing solutions to their clients.

#### **5.2.3.8 AI AND SENTIMENT ANALYSIS**

In the world of trading, as understanding the mood of the market can be just important as understanding the numbers. AI can help with this, too.

By analysing news articles, social media posts, and other online content, AI can gauge public sentiment about different stocks. This can help traders make more informed decisions and spot potential market trends before they emerge.

#### **5.2.3.9 AI AND FRAUD DETECTION**

By analysing patterns and anomalies in trading data, AI can help spot fraudulent activities. This could be a game-changes in the fight against market manipulation and other types of financial fraud.



#### **5.2.3.10 AL AND ROBO- ADVISORS**

You have probably heard of Robo- Advisors, but do you know how they work? Robo- Advisors use AI algorithms to provide financial advice and manage your portfolio. The best part, they do it with minimal human intervention.

Companies like Wealth front and Betterment are leading the charge, using complex algorithms to market trends, predict future movement, and build tailored investment strategies. This is democratizing investment like never before, making financial advice accessible to more people.

#### **5.2.3.11 AL AND HEDGE FUND:**

Hedge funds have always been on the cutting edge of finance, and with AI, they are pushing the boundaries even further. Some hedge funds like the previously mentioned Aidyia, have even gone as far as to fully automate their trading decision, leaving them to their AI systems. This is a clear sign of the trust and confidence in the capabilities of AI in finance.

#### **5.2.3.12 AL AND MARKET PREDICTIONS:**

Predicting the Stock market has been the holy grail of finance for decades. With AI, we are achieving this goal. We are closer than ever to achieving this goal. Machine learning algorithms can analyse vast amounts of historical data to identify patterns and trends. This information can be used to make informed predictions about future market movements.

#### **5.2.3.13 AL, BIG DATA, AND THE STOCK MARKET:**

The stock market generates massive amounts of data every single day. Analysing this data manually is next to impossible. But with AI, we can make sense of this data in real time. By spotting trends and anomalies, AI can provide valuable insights, leading to investment decisions more informed.

#### **5.2.3.14 THE CHALLENGES AND THE FUTURE OF AI IN THE STOCK MARKET**

What does the future hold for AI in the stock market? Well, as AI continues to evolve and improve, we can expect it to play an even bigger role in the financial sector, from more advanced predictive analytics and risk management tools to more sophisticated trading algorithms, the possibilities are virtually endless. But as AI continues to

transform the stock market, it's essential to keep, an eye on the challenges it presents, from potential market volatility to the 'black box' "problem, and the need for regulatory oversight.

As we wrap up, it's important to note that while "AI has immense potential, it's not without its challenges. The 'black box' problem, where the decision making process of AI systems is not transparent, is a significant systems significant concern. There is also the potential for market volatility caused by AI-driven trading. And, of course, need for appropriate regulation to ensure AI is used responsibly and ethically in the stock market.

Despite these challenges, the future of AI in the Stock market is bright. As we continue to refine and improve. AI technologies, their impact on the stock market will only grow. This opens up exciting possibilities, but also underscores the importance of staying informed and engaged as we navigate this brave new world.

### **5.3 WHO IS REGULATING AI**

Imagine a world where artificial intelligence governs our decisions, autonomous weapons walk between us and devastating cyber-attacks are launched regularly. Today all of this sounds dystopian but the truth is without proper regulation of AI this could be our reality. Sooner rather than later AI is part of our daily life, its great potential has accelerated its acceptance rate but along with that it also increases its dangers. The CEO of Open AI, Sam Altman agrees with this, the person responsible for chat GPT. He testified in front of the US- Congress about the threat AI poses. If he sees the damage is coming what about the rest of the worlds? Do governments see it? Where are the guardrails? Who is working to regulate AI?

In the past years number of tech luminaries have appeared before the US Congress and they have all received a dressing down from lawmakers which includes luminaries like Mark Zuckerberg and Jeff Bezos. As US Congress is often upset with tech companies, it forced to play catch- up with these giants and clean up their collateral damage. Now a new contender has entered the ring, his name is Samuel or Sam Altman, the CEO of Open AI, the parent company of chat GPT. The AI chat bot that has practically exploded since its arrival, now Altman has become an evangelist for the next Generation of AI.

AI is transformative technology, no one is blind notice how it benefits society. Hence, tech giants have been pouring billions into it, including, the likes of Google, Microsoft and Meta. But they have been doing so amid rising concerns of how

harmful this tech could be, practically ignoring its role in killing jobs, spreading misinformation and even becoming as intelligent as humans. This is scary and the speed at which AI is becoming a part of our lives is even scarier. This isn't a shocker, urgent management is needed, but is anyone doing it? There are obviously fears of history repeating itself. Remember when Social Media took the world by storm, it transformed the world, but regulations came much later, which are still not up to the mark and we continue to deal with the repercussions. Governments across the world clearly failed to meet the control on Social Media, is that how they are planning to deal with AI, the answer is unclear. Some countries are trying like India. India is now considering a regulatory framework for AI. Meanwhile, the US has been trying for some time but their track record is grim. Dozens of privacy speeches and safety bills have failed in the country. However other countries are speeding up their regulatory process. The European Union is set to introduce rules later this year and China has already created laws, but their regulation is limited to compliance with the countries strict censorship laws. At last different countries are dealing differently but their efforts are not enough.

AI is flourishing in a perfect storm of unreliability, irresponsibility, vast usage and a clear lack of regulations.

#### **5.4 AI TAKEOVER? WHAT YOU CAN DO ABOUT IT?**

Do you think that you are going to lose your job? It is a question that haunts lot of workers. We are not talking in the context of layoff, we are discussing about a scenario where someone else is doing your job and doing it better than you. He is not a person or co-worker but a software, we are talking about Artificial Intelligence.

Artificial Intelligence is creating a lot of buzz, also a lot of uncertainty and fear. Will AI tools replace humans in the workforce? It's a question that we should seriously consider because half of the companies using chat GPT in the US says that the chat bot has already replaced workers. AI has arrived. It is just getting started, the ball is now in our court, and a lot will depend on how we respond to Artificial Intelligence and how we ensure our survival. The recent survey reveals some scary figures.

50 per cent of the US companies are saying that chat GPT has replaced existing employees<sup>4</sup>. For how long has chat GPT been around! Just three months. In three months it has got 100 million users and in three months it has begun replacing workers in many companies. What are these companies using chat GPT for:

- 66 percent of them use it for writing code,

- 58 percent use them for copywriting and content creation,
- 57 percent for customer support, and
- 52 percent for documentation.

There are more numbers which indicates that employers are happy, while employees not much:

- 55 percent of the employers say that chat GPT's quality of work is excellent.
- 34 percent say its quote unquote is very good, and
- Around 90 percent of the companies are already using chat GPT are very impressed.

In Germany, journalists are at risk of being replaced by chat GPT. As per the words of Mathias Doepfner, CEO of Axel Springer, Europe's largest digital publisher, a company that employees more than 15,000 employees, ***“There will be significant job reductions in the areas of production, layout, proofreading and administration.”***<sup>5</sup> He says AI tools like chat GPT promise quote unquote revolution in information. According to him chat GPT will soon be better than human journalists.

Above are the words that journalists never wants to hear but there is no denying and it's all happening. And not just journalists, AI is coming for everyone. At least for the white collar workers i.e., those who work from office settings, they are the ones at risk. They are more exposed to being replaced by AI tools, also people in the tech sector, those who code, who are in customer service sector, artists, lawyers, writers, teachers, traders, etc., everyone. None of the story is new. Think in a manner sixty percent of the jobs that exist today were not even heard of in the 1960s, and those that did are obsolete today. Hence we notice that our world is always changing. We just happen to be at the cusp of a major change and we need to know how to respond to this change.

How do we respond when our livelihood is at stake? When there is super technology that could make us redundant? The mantra is to ***‘Adapt’***. It's not doomsday just yet. If there is one thing that humans can do better than AI tools is that they can ***‘adapt’***. Humans can constantly work on themselves, develop new skills, create, learn about AI tools, get a grasp of how AI functions, make it a co-worker not see it as a rival. Humans can work smarter because AI tools need oversight too. Chat GPT's creator and CEO says that chat bots should not be relied on for quote unquote anything important. So AI has its limitations, this is the time to improve the quality of our work, to make sure what we do is more interesting, more valuable than what an AI powered chat Bot can deliver, after all it's all about survival of the fittest.

## 5.5 THE DARK SIDE OF AI

Artificial Intelligence global market is exploding. It was valued at over 422 billion dollar last year, it could increase to about 16 trillion dollars by 2030<sup>6</sup>. This industry is now grappling with what we can call its biggest achievement, also its greatest struggle. A chat bot race is now taking some strange turns, but before that what is a chat bot? It is a computer program or a bot designed to chat with you. Chat bots are known to give clear and concise information but lately their behavior has been downright weird. For example, Open AI chat GPT had 100 million users by the end of January 2023<sup>7</sup>. Previously it has passed exams of business and law schools, but at the same time it has failed math and science tests designed for 6<sup>th</sup> graders in Singapore. If it was surprising here is another example, Microsoft released a new version of its Bing search engine. It includes a chat bot. The bot is named Sydney. It can answer questions clearly but sometimes it behaves like a sci-fi movie villain. It proposed to a journalist and then tried to break up his marriage, it also threatened to kill a professor. These warnings against chat bots have gone viral, which begs the question is AI now behaving like humans, are chat bots becoming sentient. In the month of June a Google engineer claimed this to be true. He said a chat bot being tested inside Google was sentient, later staff were told the information was wrong. Sure chat bot answers can be inaccurate, misleading and unhinged, but are chat bots alive? No they are not. Are chat bots sentient? Again the answer is no, they are not conscious, they are not intelligent either. At least not in the way that humans are intelligent, then why do they seem alive? But before discussing this we should understand how chat bots work.

To understand how chat bots work we shall again take the example of Sydney. The AI that power Sydney is called the neural network, it sounds like a computerized brain but it's not. It is a system that learns skills. How do they do that? It analyses vast amounts of Digital data. For example, show it thousands of photos of apples and it will begin to recognize and finally it will know what an apple is. But this is neither shocking nor new, we use this neural networks every day. Voice assistance like Siri or Alexa use it, Google translate uses it. It's all the same technology but what's the catch is, this tech is very good at mimicking the way humans use language, abbreviations, lingo, even pop culture references. They pick up on it, they can sometimes make us think that AI is more powerful than it actually is. The fact is, it's basically just very good math. Sydney, chat GPT, Alexa, even the auto complete texting tool, they all built a mathematical map of human language. So chat bots are just newer versions of this technology, you can chat with them, they can write poems, compose anything from tweets to parliamentary speeches, and solve geometric

equations. They use the same technology to perform different tasks. It's also why they don't chat exactly like humans.

Another big question is why do chat bots get stuff wrong? Because they learn from the internet and we know how much garbage floats across the web. AI draws from a cocktail of misinformation, fake news and even conspiracy theories. It then produces what it has learned, the tech world has fancy jargon for this too, it's called hallucination. Again sounds more human than it is. It just means that chat bots make up stuff, they make patterns of information on the internet and these patterns can be surprising and disturbing. This is why we can get two different answers from a bot for the same question.

The bot is not aware of its surroundings, it doesn't know what it is doing, it cannot reason the way humans do. Again the question arises, what are the companies doing about it? The answer is they are trying to rein in the weirdness, they are trying to limit the inaccuracies. It's all work in progress and it should be shared with the world responsibility, not in its half-baked version.

## 5.6 CONCLUSION

How many of you haven't used Chat GPT till date, you have no idea what is happening and what is going to happen? This is all what can be said. Chat GPT is not alone, at present a lot of buzz has been created about it in the market, but apart from that, there are many other software's which are based on AI and are serving to different industries in different ways. What is happening for the first time in history is that everything that was different has come together and synchronized. Hence something big is going to happen which is beyond imagination and we are talking about this today i.e., chat GPT 4. One can't even imagine what will happen in chat GPT 5, what will happen in chat GPT 6, and what will happen at the time of chat GPT 10. It is exactly like when computers came or when mobile came, one can now imagine what is going to happen in the next two years or five years.

It has been observe after chatting with different peoples that either they are ignorant or they do not know that something like this is happening and they are in denial mode. Let us study some interesting information, which will help us to open our mind and we shall be able to understand in which direction the world is running. Does anyone know how many employees are working as full time employees with Open AI, founder of chat GPT. As per records, Open AI employees 375 full time employees and they have created something that companies where there are lakhs of employees could not create. So where is the need of employees to create anything

big? The difference between this time and the previous time is that whenever there has been any technological development either it is machinery or nuclear weapons, people have worked in all of them and then it has developed further, this time the difference is that we developed AI and now AI is developing AI.

Artificial intelligence is becoming so intelligent that it is able to learn itself, understand itself and new capabilities are being imaged every day. This is exponential growth much faster than thought, as far as you can't even imagine it is growing. The machine working by itself is called machine learning, first we train the machine, then as much as we use the machine, it becomes more capable of doing work by learning itself and thus machine keeps working and learning by training itself. All the experts of AI in today's date had predicted 10 to 20 years ago that as AI will develop first of all the jobs which will go will be blue collar jobs i.e. those people who do very basic level mechanical work such as labor and driving. Robotics will come and all these jobs will go away as we have seen in the movie also. After blue collar, white collar jobs will be in danger because for that a different level of skill is needed for example, those who are sitting in the office and doing programming and coding. At last the jobs that will go will be the creative ones like photographers, designers, visualizers, writers etc. But exact opposite is happening, the first who will be losing their jobs are going to be creative ones and then the white collar jobs, which means that AI did the most difficult work first.

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