

Artificial Intelligence in Different Industries

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Abstract

Artificial intelligence is quickly becoming one of the most powerful technologies of our generation. But how is AI changing productivity, and will it cause a jobless future? In this study, we analyze how artificial intelligence technology currently in development impacts 5 categories: technology, finance, economics, education, and medicine. Our central research question was answered through surveys of students, working adults, and medical professionals, analysis of peer-reviewed academic studies, and an original experiment: Allow an AI agent to trade real money on the stock market without intervention. In all fields we researched, AI had a significant net positive impact on productivity and efficiency. Respondents across the board reported that AI saves them time, gives them better information, and allows them to do their jobs in education, business, and medicine better. However, nearly all of the financial gains are enjoyed by tech companies and shareholders. And while jobs have not been lost to AI development yet, the majority of employees we surveyed expect negative job impacts in the next ten years. This mirrors academic speculation that nearly half of all jobs have the potential to be automated. Our live-trading experiment with an AI agent showed that AI has both potential and limitations. The bot had a reasonable strategy that made logical decisions, but also lost 12.4% of its money in one week without anyone monitoring it. Ultimately, we found that AI does affect productivity as developed today, but it's up to policymakers and leaders to prevent AI from hurting society.

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Artificial intelligence, commonly referred to as AI, is one of the most influential technologies of the 21st century. AI refers to computer systems that can perform tasks that normally require human intelligence, such as analyzing data, recognizing patterns, answering questions, solving problems, and making decisions (IBM, n.d.; Microsoft, n.d.). In many industries, AI is becoming more common because it allows businesses to complete work faster, reduce costs, and improve accuracy (McKinsey & Company, n.d.). Companies are using AI for tasks such as customer service, data analysis, financial decision-making, medical research, automation, and content generation. AI is also expected to increase production, improve efficiency, and lower production costs across many industries. As a result, it may lead to a global market revolution that changes how businesses operate in the near future.

However, these changes also raise concerns about unemployment and economic inequality, possibly leading to a future job crisis (World Economic Forum, 2023). This research asks: To what extent do emerging AI technologies impact productivity in different industries, and how could this affect economic systems and cause a future job crisis? This paper argues that AI can improve productivity and economic growth, but it may also increase job displacement, unemployment, and inequality if workers are not prepared for the changing labor market.

Artificial intelligence refers to computer systems or machines that are designed to perform tasks that normally require human intelligence (IBM, n.d.). These tasks can include problem-solving, decision-making, recognizing patterns, analyzing data, and even communicating with people. AI is becoming more common because advances in technology, increased access to data, and growing competition among businesses encourage companies to improve efficiency and reduce expenses. Productivity in industries refers to how efficiently goods or services are produced. Higher productivity means that businesses can produce more output using fewer resources, time, or workers. Industries such as manufacturing, healthcare, transportation, education, finance, and customer service increasingly rely on AI to automate repetitive tasks and improve productivity.

Although AI can increase efficiency and productivity, it also raises concerns about job displacement (World Economic Forum, 2023). As businesses automate tasks previously performed by humans, some workers may lose employment opportunities or face changes in required job skills. This creates uncertainty about how AI will affect wages, job availability, and economic stability. While artificial intelligence improves productivity and economic growth by increasing efficiency in industries, it also has the potential to replace certain jobs and widen economic inequality unless governments, businesses, and educational institutions invest in worker retraining and adaptation programs.

Researchers and economists have widely debated the impact of artificial intelligence on industries, workers, and the economy. Many studies agree that AI increases productivity and supports economic growth, but scholars disagree on whether the long-term effects on employment will be mostly positive or negative (McKinsey & Company, n.d.; World Economic Forum, 2023). Some researchers argue that AI improves efficiency and creates economic benefits by automating repetitive tasks, reducing human error, and increasing production speed. Others focus on the risks of job displacement, especially for routine and low-skill jobs. Some scholars take a more balanced perspective by arguing that AI will change jobs rather than completely replace workers. According to this viewpoint, the greatest



challenge is not total unemployment but the need for workers to develop new skills to remain competitive in a changing economy.

This issue becomes clear when looking at AI's role in modern technology. Artificial intelligence has become one of the most influential technologies of the 21st century and continues to transform the way people live and work. AI enables machines and computer systems to perform tasks that normally require human intelligence, such as recognizing patterns, learning from data, solving problems, and making decisions. As technology continues to advance, AI is becoming an essential part of many industries and everyday devices. Today, AI is widely used in smartphones, virtual assistants, healthcare systems, transportation, cybersecurity, manufacturing, and other areas. It helps automate repetitive tasks, analyze large amounts of information, and improve the speed and accuracy of many processes. As a result, businesses and individuals can complete tasks more efficiently while reducing costs and increasing productivity. AI has also encouraged innovation by enabling the development of smarter software, advanced robotics, self-driving vehicles, and personalized digital assistants (IBM, n.d.; Microsoft, n.d.).

Despite these benefits, the rapid growth of AI has also created several challenges. As technology becomes more dependent on AI, concerns have grown about privacy, cybersecurity, misinformation, and the ethical use of intelligent systems. There are also fears that overreliance on AI could reduce human involvement in decision-making or create new security risks if systems are misused or attacked (NIST, 2023; European Parliament, n.d.). These issues highlight the importance of carefully managing how AI is developed and implemented across different industries. Artificial intelligence has had a significant impact on the development of modern technology by improving efficiency, automation, and innovation. At the same time, it presents important challenges that must be addressed to ensure responsible use. Understanding both the advantages and disadvantages of AI is essential as technology continues to evolve and play an even greater role in society.

To investigate how artificial intelligence affects technology, primary data was collected using a structured survey created with Google Forms. The survey included multiple-choice and short-answer questions designed to understand how individuals interact with AI-powered technologies, how frequently they use them, and their perceptions of AI's impact on modern technology. The survey was distributed to students, family members, and other individuals in the local community in order to gather responses from a range of age groups and backgrounds. A total of 60 responses were collected. All participants completed the survey anonymously to ensure honest and unbiased answers.

Once the responses were collected, the data was organized and analyzed. Multiple-choice responses were converted into percentages and displayed using charts to identify patterns and trends in AI usage and perception. Short-answer responses were grouped into common themes in order to better understand individual opinions and experiences. This combination of quantitative and qualitative analysis allowed for a clearer understanding of how AI is influencing technology in everyday life, based on both statistical trends and personal perspectives.

Based on the survey of 60 participants, artificial intelligence is widely used in everyday



technology. Most respondents reported using AI-powered technology every day or several times a week, indicating that AI has become a regular part of daily life. Among the different AI technologies listed, ChatGPT was the most frequently used, followed by voice assistants and recommendation systems, showing that people interact with AI through a variety of digital tools. The survey results showed that 45% of respondents use AI-powered technology every day, while another 45% use it a few times a week. Only a small percentage reported using AI rarely or never. These findings indicate that AI has become a regular part of everyday life and is widely integrated into modern technology. The high frequency of AI use supports the idea that artificial intelligence plays an essential role in the technology people rely on daily.

The most commonly used AI technology was ChatGPT or other AI chatbots, selected by 88.3% of respondents. Voice assistants, AI search engines, recommendation systems, and AI photo or video editing tools were also used, although by fewer participants. This demonstrates that AI is being applied across many different technologies, from education and communication to entertainment. The results suggest that AI-powered tools have become both accessible and valuable in people's daily lives. Most participants had a positive opinion of AI's impact on technology, with 48.3% agreeing and 38.3% strongly agreeing that AI has made technology more useful. Only a very small number of respondents disagreed with this statement. These findings indicate that the majority believe AI has improved the functionality and usefulness of modern technology. This supports the idea that AI has contributed significantly to technological advancement.

Education received the largest percentage of responses at 43.3%, followed by business, entertainment, communication, and healthcare. This suggests that participants believe AI has had the greatest impact on learning, research, and access to educational resources. The popularity of AI tools such as ChatGPT may have influenced these responses because many people use them for studying and completing assignments. Overall, the results highlight AI's growing importance in education and other industries. The majority of respondents answered "Yes, somewhat" at 51.7% or "Yes, significantly" at 38.3% when asked whether AI made everyday tasks easier. Very few reported no noticeable difference or believed AI made tasks harder. These results indicate that AI is helping people complete daily activities more efficiently. Whether through searching for information, organizing work, or generating ideas, AI appears to simplify many common tasks. This finding supports the argument that AI improves convenience and productivity.

More than half of the participants, 56.7%, identified saving time as the greatest benefit of AI. Another 30% believed AI makes information easier to access, while fewer respondents selected improved accuracy or automation. These results suggest that efficiency is the primary advantage people associate with artificial intelligence. By reducing the time required to complete tasks, AI has become an important tool for improving technological performance. However, the biggest concerns among respondents were misinformation or fake content at 33.3%, job replacement at 31.7%, and privacy and data security at 28.3%. Only a very small percentage reported having no concerns about AI. These findings show that while people recognize AI's benefits, they are also aware of its potential risks. The results emphasize the importance of developing AI responsibly while protecting users from negative consequences.



A large majority, 80%, of respondents believe AI will continue improving technology over the next decade. Only a small percentage answered “Sometimes,” “No,” or “Not sure.” This demonstrates strong confidence in AI’s future role in technological innovation. The findings suggest that most people expect AI to become even more advanced and influential in everyday life. Most respondents expressed caution about allowing AI to make important decisions independently. 40% answered “Probably not,” while 23.3% were unsure and 15% answered “Definitely not.” Only a small minority believed AI could definitely be trusted without human oversight. These results suggest that although people appreciate AI’s capabilities, they still believe human judgment is necessary for important decisions.

More than half of the participants believed losing AI would affect their daily lives either somewhat at 36.7% or a great deal at 21.7%. Meanwhile, 31.7% believed it would have little effect, and only 10% thought it would have no effect at all. These responses indicate that AI has become integrated into many people’s daily routines, although its importance varies among individuals. Overall, the findings demonstrate that artificial intelligence has become a significant part of modern technology and everyday activities.

The results of the survey prove the previous research regarding the positive influence of artificial intelligence on technology (IBM, n.d.; McKinsey & Company, n.d.; Stanford University, n.d.; Harvard Business Review, n.d.). The majority of respondents use artificial intelligence-based technologies every day. This shows that artificial intelligence has become an integral part of life and is not new anymore. For the respondents, it is obvious that AI makes technologies more efficient, saves time, and improves their usability. However, the aspects of privacy concerns, cybersecurity, and disinformation make it clear that technological development still faces some challenges. Overall, the results confirm that AI has a positive influence on technology, but further development of AI technologies should be responsible.

AI will likely be embraced by most sectors in the next ten years. There is a likelihood that efficiency levels will improve because of increased AI accuracy, thus increasing ease of use. Innovations in sectors such as robotics, healthcare, cybersecurity, and education can improve quality of life and development. However, it will become increasingly essential for governments and technology companies to address concerns regarding privacy, energy consumption, labor concerns, and ethical AI use (NIST, 2023; World Economic Forum, 2023).

The financial effects of AI show another major side of this issue because productivity gains are not only technological but also economic. While many think about technology or labor policy when AI is discussed, there are also consequential effects of AI found in the financial world. AI is changing balance sheets of both small and large companies, the distribution of capital returns, wage structures, and long-term stability and funds of governments. This lens matters because AI boosts productivity significantly but can also decrease jobs. When a company uses AI to perform tasks, it saves money on labor costs, therefore increasing its profit margins. On the surface that looks like a good thing, but when multiple companies do this at the same time, the result is that fewer people have stable jobs and wages, which means less money flowing through the economy. From a financial perspective, what benefits companies in the short term could seriously damage the broader economy in the long term.



This is directly relevant to the research question: To what extent does emerging AI technology impact productivity in different industries, and how could this affect economic systems and cause a future job crisis? The finance lens helps answer this by asking a more specific question: who actually benefits from AI-driven profit gains, and who ends up paying the price? The research backing this up is strong, with one example being Goldman Sachs' estimate that AI could raise labor productivity by about 15% in developed countries, but also replace 6–7% of the workforce (Briggs & Kodnani, 2023). Frey and Osborne found that 47% of U.S. jobs are at risk of being taken over by automation, which would result in massive consequences for income and government tax revenue (Frey & Osborne, 2017). Overall, the financial consequences of AI are not something that might happen in the future since they are already happening, and understanding the consequences is essential to understanding how AI is reshaping the world and how cautious the world should be moving forward.

For the finance lens, three methods were used to collect and analyze data. The first was a structured review of academic research found through Google Scholar. The second was a live financial experiment conducted using an AI trading agent operating in a real stock market with real money. The third was a short survey distributed to working adults across multiple industries. Together, these methods approached the finance lens from three different angles: what existing research says, what happened when AI was given real money to invest autonomously, and how real workers are experiencing AI's financial effects on the ground.

The first method was an analysis of academic sources found through Google Scholar. Google Scholar was chosen because every source found in it has gone through a review process and carries academic credibility. This is important for the finance lens because financial claims need to be backed by evidence that has been tested and accepted. The search was conducted using targeted keywords related to the finance lens of this research. The main search terms used were "AI productivity finance," "automation wage inequality," "generative AI economic growth," and "AI capital substitution workforce."

The sources had to appear with a verifiable journal or institution. They also had to discuss at least one of the following financial themes: firm-level productivity gains from AI, capital-labor substitution, wage inequality, or job displacement risk. Sources with high citation counts were prioritized because that showed other researchers had already recognized their significance. Five sources were identified and selected: Brynjolfsson, Li, and Raymond from *The Quarterly Journal of Economics*, Frey and Osborne from *Technological Forecasting and Social Change*, Acemoglu and Restrepo from *Oxford Open Economics*, Acemoglu and Johnson, and the Goldman Sachs Global Economics Research report by Briggs and Kodnani (Acemoglu & Johnson, 2023; Acemoglu & Restrepo, 2024; Briggs & Kodnani, 2023; Brynjolfsson et al., 2025; Frey & Osborne, 2017). Each source was read and analyzed for its core financial argument, and then compared against the others to find agreements and disagreements. The main limitation of this method is that Google Scholar has published and reviewed research, meaning very recent AI developments and research may not be out yet.

The second method was an original financial experiment designed to directly observe AI operating as a financial agent in the real stock market. This tests one of the core claims of the finance lens, which is that AI is increasingly capable of replacing human roles in financial services such as analysts, advisors, and traders. Using Robinhood's agentic trading integration



connected to Claude AI, a real budget of \$2.00 was deposited into the agentic cash account and the AI was instructed to invest it with one goal: achieve the highest possible percentage growth within two weeks. The AI had full autonomous access to the account, so it selected which stocks to buy, how to split the capital, and when to execute trades with no manual input during the experiment.

The AI split the \$2.00 equally and executed two trades on June 22, 2026 at market open: \$1.00 into CRWV, CoreWeave, purchased at \$119.00 per share, and \$1.00 into MU, Micron Technology, purchased at \$1,196.53 per share. CoreWeave is an AI cloud infrastructure company whose revenue is directly tied to AI computing demand. Micron is a leading semiconductor and memory chip manufacturer, making it a critical hardware supplier for AI systems globally. Both trades were placed by the AI agent autonomously with zero human involvement.

The primary metric was percentage return on the \$2.00 investment over one week. Portfolio value, individual stock performance, and the AI's decision-making pattern were all tracked throughout the experiment. The investment size of \$2.00 is not financially significant in real market terms, and results at this scale are influenced by fractional share issues rather than pure strategy. The two-week timeframe is too short to judge long-term AI investment performance. Results are treated as observational to show how AI behaves as a real financial agent; it does not prove whether it is or is not a reliable long-term investor.

The third method was a short Google Forms survey shared digitally with respondents, receiving 8 responses within a personal network. The survey asked what industry respondents currently work in, their employment status, whether AI is being used in their workplace, how much AI has changed their job, what has happened to staffing levels, whether AI has affected wages, whether workload has increased, how financially secure they feel, and whether they think AI will negatively impact employment levels in their industry within the next 10 years. This was a convenience sample, and the results are used as supporting real-world context alongside the academic works found on Google Scholar and the experimental evidence, not as statistically representative data.

Before examining the experiment directly, two stock charts were included as financial evidence of how AI has reshaped stock markets. NVIDIA experienced a gain of over 24,000% over its maximum trading history, with a large majority of that growth occurring after 2022 when AI models such as ChatGPT exploded into public awareness. The stock chart shows a nearly flat line for decades followed by an almost vertical climb. This is a visual representation of how much financial capital has skyrocketed into AI infrastructure.

AMD gained over 400% over the past five years, with the largest acceleration after the AI boom. AMD, as a competing chip manufacturer supplying AI hardware, demonstrates that NVIDIA's rise is not an isolated case and that the whole AI market in general is growing. These charts are significant for the finance lens because they illustrate what Acemoglu and Johnson describe in their research: AI's financial gains are being captured by a small number of technology companies and their shareholders, while the broader workforce does not share proportionally in those returns (Acemoglu & Johnson, 2023). The trillions of dollars in market capitalization added to companies like NVIDIA and AMD represent wealth flowing



upward to capital owners, not to the workers whose jobs these technologies are designed to automate.

The Robinhood agentic account chart shows the full financial story of the experiment. On June 18, 2026, the \$2.00 was deposited and sat flat in the account. After the AI executed its two trades on June 22, the portfolio value began declining sharply. By the end of the experiment window, the total portfolio value had fallen to approximately \$1.76, representing a loss of roughly \$0.24 and a return of approximately -12.4%. The overall loss was driven almost entirely by CRWV. CoreWeave fell approximately 18–20% from the buy price, while Micron held near breakeven and caused minimal damage to the portfolio. The account chart clearly shows the portfolio dropping from its starting value immediately after the trades were executed and continuing to decline through the remainder of the week, with no recovery.

The survey was completed by 8 respondents who work in different industries and employment types. The largest group of respondents worked in healthcare at 37.5%, with the remaining split evenly between finance or banking, retail or sales, administration, business ownership, and IT or computer science at 12.5% each. In terms of employment status, 50% were full-time employees, 37.5% were business owners or managers, and 12.5% were self-employed. 37.5% said AI is used extensively in their workplace, 50% said to some degree, and 12.5% said no, meaning 87.5% of respondents are working in environments where AI is already present in some form.

The impact on daily work was mixed. 50% reported mild change to their day-to-day job from AI, 25% reported a lot of change, and 12.5% each reported a little change or no change at all. 100% of respondents said staffing has stayed the same since AI was introduced, and no one reported an increase or decrease. This is a notable finding that partially contradicts the displacement narrative in the short term. On wages, 75% were neutral on whether AI adoption had affected wages, 12.5% agreed it had, and 12.5% disagreed, suggesting most workers have not yet felt a direct financial wage impact from AI. Workload responses were more divided, with some respondents feeling their workload had increased and others disagreeing.

Financial job security also showed mixed results. 50% rated their financial security at a 3 out of 5, meaning moderate, while 37.5% rated it a 5, or very secure, and 12.5% rated it a 2. This suggests a split between people who feel comfortable and those who feel uncertain but not alarmed. For the 10-year employment outlook, 25% believed AI will significantly negatively impact employment in their industry within 10 years, 37.5% believed it will do so somewhat, 25% believed it will create more jobs, and 12.5% were unsure. This means 62.5% of respondents expect some level of negative employment impact from AI within the next decade.

The three methods together tell a consistent and connected story about AI's financial impact. The stock market data for NVIDIA and AMD shows that AI is already one of the most powerful financial forces in modern markets. The returns generated by these companies represent a massive concentration of wealth among shareholders and technology firms, matching the dynamic Acemoglu and Johnson warn about (Acemoglu & Johnson, 2023). While NVIDIA's stock has grown enormously, the workers whose jobs are being automated by NVIDIA's chips have not seen equivalent financial gains. The financial benefit of AI at the



market level flows to those who own the technology, not necessarily to those who are displaced by it.

The trading experiment added a ground-level perspective to this. The AI's decision to invest in CRWV and MU was financially logical because both companies are directly tied to AI infrastructure demand, which is one of the strongest investment themes of the current market. However, the AI bought CRWV at what turned out to be a short-term peak and had no mechanism to respond to the price drop in real time. The account lost approximately 12.4% in one week. This demonstrates something important: AI can build a coherent financial strategy, but it lacks the real-time adaptive judgment and market awareness that experienced human investors bring to active portfolio management. Goldman Sachs projects that AI will displace a significant share of financial analyst roles, but this experiment suggests that fully autonomous AI trading still carries meaningful risks without human oversight layered in (Briggs & Kodnani, 2023).

The survey results introduce a more nuanced picture at the individual worker level. Despite 87.5% of respondents working in AI-present environments, 100% reported no change in staffing levels and 75% felt neutral about wage impacts. This aligns with what Brynjolfsson et al. found: AI's short-term effect at the firm level is often productivity improvement rather than immediate headcount reduction (Brynjolfsson et al., 2025). Workers are doing more with AI, but they are not yet being replaced in large numbers at the ground level. However, the forward-looking data is more concerning: 62.5% of respondents expect some degree of negative employment impact from AI within 10 years. Workers are feeling stable now but anticipating disruption ahead, and that gap between current stability and future uncertainty is exactly the financial risk that Frey and Osborne quantified when they estimated that many U.S. jobs are at high risk of automation (Frey & Osborne, 2017).

Taken together, the three methods show that AI's financial impact operates on two timescales simultaneously. In the short term, it raises firm productivity and generates enormous stock market wealth for capital owners. In the medium and long term, it is building toward a structural displacement of workers that current economic and fiscal systems are not prepared to absorb. In the next decade, the financial consequences of AI are likely to intensify significantly. As agentic AI systems like the one used in this experiment become more capable and widely adopted, roles currently performed by financial analysts, advisors, underwriters, and entry-level banking professionals will face increasing automation pressure.

Goldman Sachs projects economy-wide productivity gains from full AI adoption, but those gains will not be distributed evenly (Briggs & Kodnani, 2023). The NVIDIA and AMD charts suggest that financial markets are already pricing in a future where AI dominates the technology landscape. The capital flowing into AI infrastructure today is building the systems that will automate tomorrow's workforce. From a financial systems perspective, the key risk is a widening gap between corporate profitability, which AI will likely continue to boost, and household income, which depends on stable employment. If that gap widens without policy intervention, consumer spending will weaken, tax revenues will decline, and governments will face fiscal pressure from both reduced income and increased demand for social support.

The finance lens therefore shows that AI is a powerful financial force that raises productivity



and concentrates gains among shareholders and technology firms, while creating the conditions for structural economic disruption. This connects directly to the broader economic lens because the same technology that increases company profits can also affect workers, wages, and job security across society.

AI is said to be one of the biggest technological forces that will impact the economy. Tasks can include processing large amounts of data, recognizing patterns, making predictions, and learning from previous mistakes. Businesses all over the world, from manufacturing, banks, healthcare, transportation, and retail stores, are beginning to utilize AI to help automate tasks and run their companies more efficiently. As technology advances, AI will be able to automate many more tasks that can create productivity and improve efficiency. Machines and software can complete tasks in faster time frames while making fewer mistakes. This can lower costs of production and allow companies to produce more goods and services with fewer inputs.

Artificial intelligence will have many effects on the economy. One of the many reasons AI should be analyzed through an economic lens is because it does not only affect how productive people can be during their jobs. There is job insecurity, wages, income inequality, competition, and the overall economy at stake. If certain companies are able to benefit from implementing AI into their workplace and can produce more at a lower cost, they will be able to outcompete their competition within their market. Not only will that be great for the company, but it could also create millions of jobs and new technology industries. There would be more innovation and new startups within software development jobs such as cybersecurity, robotics, and data analysis. The economy would show economists that there is long-run economic growth.

But what if certain companies are able to use AI to replace jobs that require high levels of repetition or predictable results? This would cause job insecurity for millions of people. There can be creation of new jobs, but what about the people who are out of work? Will they be able to qualify for new technological positions? Unemployment could rise and cause high-skilled workers to move farther away from lower-skilled workers. AI being analyzed through an economic lens has the potential to help the economy grow. But at the same time, it can hurt the job market and also cause job insecurity for millions of people. If we take the time to analyze how AI will impact both employers and employees, we can better prepare for what economic changes we may face in the next decade.

In attempts to collect data about people's perception of AI and the economy, a survey was created. The survey was made up of ten multiple-choice questions relating to how people are using AI, whether they are more productive, whether costs of business have increased or decreased, whether workers have been displaced, and what they thought about the future of work. The survey was then given to students, family, and others in the local area. After the surveys were received, the data was compiled to look for trends on whether or not people felt AI created more productivity or threatened jobs. Several peer-reviewed studies on AI were also reviewed to compare their findings with the survey results and develop a stronger, more reliable conclusion about AI's economic impact.

An online survey was conducted using Google Forms about respondents' awareness of



artificial intelligence and their use of artificial intelligence personally. It also measured beliefs about whether AI increases productivity or cost of business, concerns over AI replacing jobs, and thoughts over what industry will be most affected by AI. On average, the respondents knew a lot about AI and had used AI. Around 73.9% of the participants responded that they are very familiar with artificial intelligence, while 26.1% said they were somewhat familiar with AI. Additionally, 95.7% of respondents have used an AI tool before.

The survey results seemed to show that people believe AI will allow them to do their job more efficiently. 65.2% of respondents either strongly agreed or agreed that AI allows people to complete tasks efficiently. 26.1% were neutral, and only 8.7% disagreed with the statement. 52.2% of participants believed that AI would allow businesses to be more productive, compared with 21.7% who did not and 26.1% who were neutral. When asked if AI can help reduce the cost of business, 56.5% believed AI can reduce costs, while 30.4% were neutral and 13% believed AI would not reduce costs.

Over half of the participants picked technology and felt that technology was the industry that would be most impacted economically by AI. Both finance and education came in second with 21.7%. The majority of participants were worried about AI replacing jobs. 47.8% of participants were very concerned that AI may replace human workers, and 39.1% were somewhat concerned. Together they make up 86.9% of the respondents who were concerned about AI replacing jobs. Office and data-entry jobs were the popular vote at 52.2%. Factory, customer service, and creative jobs were next, each at 13%. Finally, only a small number believed financial jobs were most at risk, and very few believed that jobs were not at risk.

Participants did not know if AI would create enough jobs to counter the ones that were replaced. Only 26.1% of people believed that AI would create more jobs than it replaced, 39.1% did not think AI would create more jobs, and 34.8% were unsure if AI would create more jobs or not. When asked about effects over the next ten years, 47.8% believed AI will have both positive and negative effects, 30.4% believed AI will have a negative effect, and only 17.4% believed AI will have a positive effect.

Looking at the responses from the survey, it may seem that survey participants were unsure about AI's ability to influence tasks positively. Many studies have shown AI to boost productivity. Noy and Zhang found that people who utilized AI completed professional writing tasks faster than people who were not utilizing AI (Noy & Zhang, 2023). Moreover, these participants also had higher quality work. Brynjolfsson, Li, and Raymond reached similar conclusions when their research focused on productivity concerning customer support employees (Brynjolfsson et al., 2025). Like the previous study, they concluded that AI had employees being more productive, especially when the employees had lower levels of experience. However, there have also been studies showing that automation can replace workers in routine tasks while increasing the value of human skills such as creativity, adaptability, and problem-solving (Autor, 2015; Acemoglu & Restrepo, 2019). For this reason, the studies correlate with the survey because they show that AI can improve productivity while still creating concerns about job security.

The response that people seemed to have the most when taking this survey was that AI was beneficial. This made sense because most of the people who took the survey have interacted



with AI. Moreover, over half of the people who took the survey believed AI could help businesses be more efficient and save money, whereas others were neutral about whether that would be too expensive in the long run. What people feared most about AI was job insecurity. Many surveyed believed that AI will take jobs without people finding replacement jobs for the ones that they lost to AI. What can be concluded from this is that people know AI can take over repetitive and long tasks. However, based on the survey, people did not seem to think AI could take the place of jobs in the finance industry as strongly as other industries such as manufacturing, healthcare, education, and retail.

After looking at all the data from this survey, it can be concluded that people think AI can improve the economy or damage it. AI can help make companies more efficient, but it can also cause people to lose their jobs and create more income inequality. Only time will tell if society will grow with the use of AI or vice versa. Artificial intelligence is likely to be implemented more into the workforce in the future. Many day-to-day tasks are going to change even more with artificial intelligence. Companies will have the ability to automate tasks, cut costs on running their business, and become more productive, often ending the repetitive cycles of hard labor that workers have to endure every day.

Moreover, there may be fewer job opportunities for jobs that specialize in automating office tasks, data scraping, and customer service work. This could be why some people who took the survey fear AI in the workforce. If workers currently in these positions want to pursue a career that requires more technical knowledge or something that requires more creativity and problem-solving, they may have to go back to school and get special diplomas and certificates.

Lastly, how AI will impact the economy depends on how governments, schools, and businesses respond to these changes. Unemployment and income inequality can be lessened if workers have access to job retraining, changes in education, and worker protections. If these things are not done, there will be more of an income gap between someone who is very educated for these kinds of jobs and lower-income jobs that do not require as much education. Artificial intelligence can bring many positive and negative effects. Society has the opportunity to be more productive, but AI can cause issues for people in the workforce, such as creating job insecurity. Only time will tell if AI will prove itself sufficient for the economy.

The connection between AI, employment, and future skills becomes especially important in education because schools are supposed to prepare students for the workforce. Artificial intelligence is gradually becoming a part of school now. Students use AI tools like ChatGPT to study, answer questions, brainstorm ideas, or even complete assignments. A few years ago this was brand new. Now it is normal enough that most teachers have had to develop some kind of policy for it. Since school is supposed to prepare people for the workforce, this is not just a classroom issue. What students learn and how they learn it ends up shaping the skills they bring into their careers. The World Economic Forum estimates that 39% of workers' core skills are expected to change by 2030, which is one reason schools cannot just keep teaching the way they always have (World Economic Forum, 2025).

AI is genuinely good at making help more available. A teacher cannot be there at 11 p.m. when a student is stuck on homework, but AI can. Students who cannot afford a tutor, or who



need extra support outside class hours, have somewhere to turn now. The research backs this up too. In a randomized study involving 900 tutors and 1,800 students, tutors who used AI assistance helped students improve topic mastery by 4% overall, and by 9% among the lower-performing tutors specifically (Tutor CoPilot, n.d.). The system cost about \$20 per tutor each year, which is not nothing but is cheap for the results. It seems like the AI did not replace what the tutors were doing so much as make the weaker ones better at it.

More AI in classrooms is also changing how schools operate day to day. Grading, lesson planning, and administrative work can all be sped up, which in theory frees teachers to spend more time actually working with students. But cutting costs and improving learning are not the same thing, and it is worth being careful about conflating them. The OECD's Digital Education Outlook makes basically this point: AI can improve efficiency, but students still need a teacher's guidance to develop real understanding, not just faster access to answers (OECD, 2026). Schools might save money using AI. Whether that money-saving translates into better outcomes for kids is a separate question.

There is a catch, though, and it is the one that gets brought up most: how much AI helps depends entirely on how students use it. Asking AI to explain a concept they do not understand is different from asking it to just finish the assignment, and that line gets blurrier as the tools improve. A review published in MDPI found that AI-generated writing is becoming harder for teachers to detect, which makes it easier for students to turn in work they did not really do (MDPI, n.d.). The cheating angle gets most of the attention, but the bigger loss might be less visible. Students may skip the actual practice that builds the skill. Writing essays, working through research, and struggling with hard problems are what build communication and critical thinking in the first place. If AI is doing all the work, students can end up with good grades and not much underneath them.

That gap matters beyond school too, since the job market is already shifting in response to AI. Employers still seem to value what AI is bad at over what it is good at. The OECD found that fewer than 1% of workers are expected to need advanced AI programming skills, while things like communication, problem solving, creativity, and digital literacy are becoming more important, not less (OECD, n.d.). Students seem to sense this tension already. A study in *Frontiers in Artificial Intelligence* found that many of them think AI makes them more productive, but they are also worried about it costing people jobs (*Frontiers in Artificial Intelligence*, n.d.). Both of those things can be true at once, which is probably part of why the anxiety does not go away just because the tools keep getting more useful.

None of this works, though, if teachers are not prepared for it, and right now a lot of them are not. Only 38% of teachers, according to OECD, have received any professional training on how to use AI effectively in their classrooms (OECD, 2026). That is a real gap. Schools are rolling AI out faster than they are training the people actually using it with students. Without that training, it is hard for teachers to know when AI is genuinely useful and when it is just a shortcut that skips the learning. Policy alone will not fix that; teachers need to actually understand the tools they are being asked to allow or restrict.

It seems unlikely that schools will just ban AI outright at this point. There is too much use already baked in, and the more realistic path is schools adjusting as the technology keeps



changing. There is actually some reassurance in the data here. The World Economic Forum analyzed more than 2,800 workplace skills and found that 69% of them have little potential to be replaced by current generative AI (World Economic Forum, 2025). So even with everything shifting, most of what makes someone good at a job still is not something AI can just take over. The likely direction for classrooms, then, is less about banning or fully embracing AI and more about teaching students when to use it and when not to, treating it as one tool among several, not the default for everything.

AI is changing education in ways that go beyond the classroom, and it is not really an either-or situation (Springer, n.d.). It has made learning more accessible and made tutoring more effective without needing to replace teachers to do it. At the same time, it has created real questions about academic honesty, dependence, and whether the skills students walk away with actually match what employers expect. The challenge is not deciding whether AI belongs in schools. It is already there. The harder task is making sure it is used in a way that builds students up instead of quietly doing the building for them.

Across technology, finance, economy, and education, artificial intelligence has shown that it can improve productivity, efficiency, and innovation. It helps people save time, complete tasks faster, access information more easily, and improve decision-making. Businesses can use AI to reduce costs and increase production, financial markets can use AI to identify opportunities and automate decisions, and schools can use AI to support learning. However, every lens also shows that AI creates serious challenges. Technology raises concerns about misinformation, cybersecurity, privacy, and human oversight. Finance raises concerns about wealth concentration and the risks of AI-driven decision-making. The economic lens shows that people are concerned about job displacement, income inequality, and whether AI will create enough new jobs to replace the ones it may eliminate. The education lens shows that AI can support learning, but it can also weaken student skills if used as a shortcut.

Overall, AI is not simply good or bad. Its impact depends on how it is used and how prepared society is for the changes it brings. If governments, schools, businesses, and workers invest in training, responsible policies, and ethical use, AI can improve productivity and support economic growth. If these changes are ignored, AI could increase inequality, job insecurity, and future employment challenges. The next decade will be important in deciding whether AI becomes a tool that strengthens society or one that creates deeper economic and social problems.



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