

What Should We Be Teaching About AI?

Lee Chu Keong





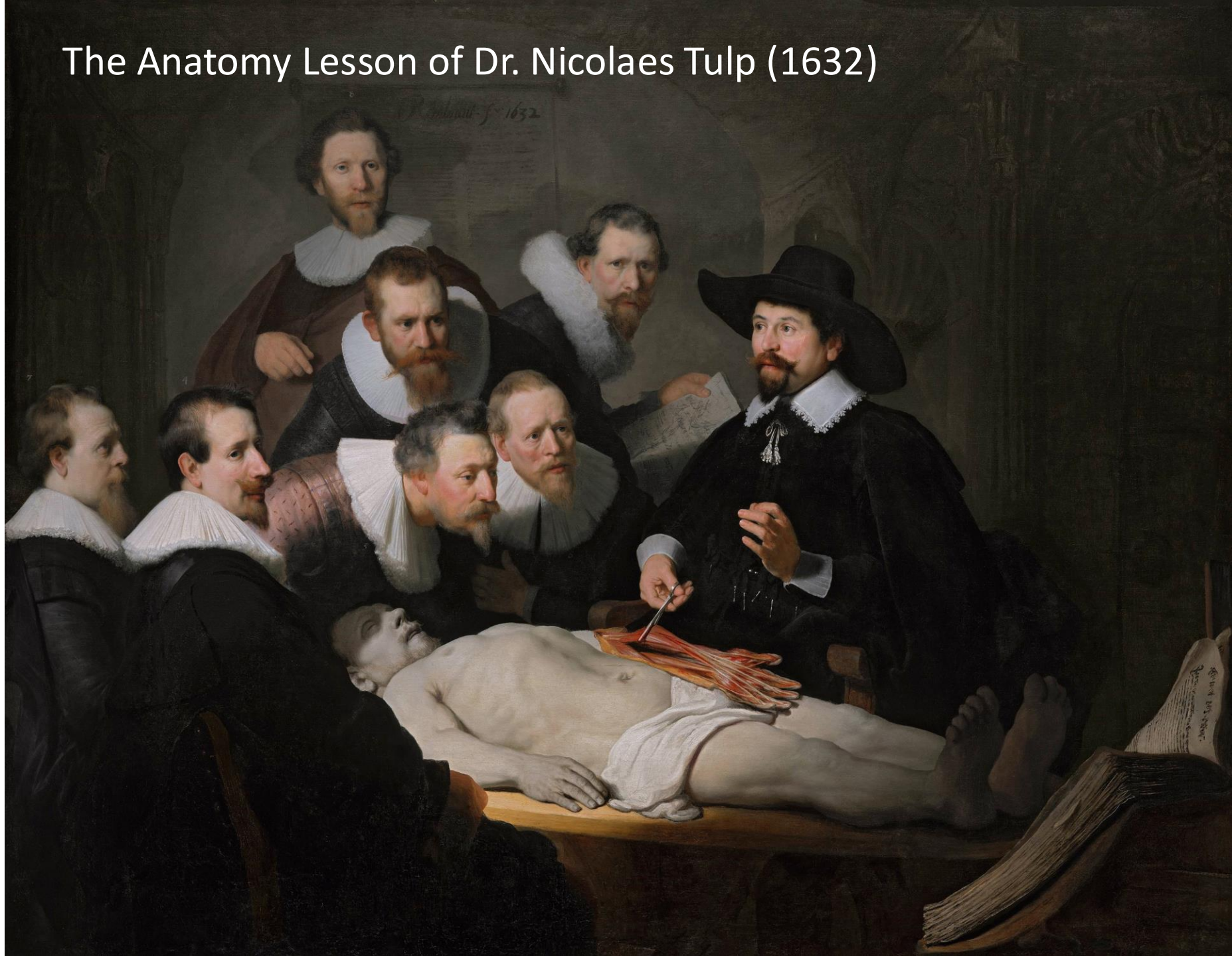




Rembrandt van Rijn
1606–1669



The Anatomy Lesson of Dr. Nicolaes Tulp (1632)



Who Was Rembrandt?

Dutch painter, widely regarded as one of the greatest artists in history

Painted many portraits, which sells for million of US dollars today!

Rembrandt died in 1669

Rijksmuseum in Amsterdam has the largest collection

How nice it would be if Rembrandt was still alive ...

If he was still alive ...

What would he paint?

In 2016, ING, together with J. Walter Thompson
and Microsoft worked on a project ...

THE NEXT
REMBRANDT

BRINGING BACK THE GREAT MASTER
TO CREATE ONE MORE PAINTING



The Next Rembrandt (2016, 148 million pixels)

The Next Rembrandt is a computer-generated painting created from data.

The Four Stages

1. Gathering the data
2. Determining the subject
3. Generating the features
4. Bringing it to life

Data + Algorithms → Masterpiece

the artist was removed from the equation!

The Next Rembrandt came into being via
artificial intelligence.

the artist was made redundant!

AI Transformed The Arts

AI became a force in the arts, connecting various disciplines and media, and expanding the range of artistic possibilities.

Google organised a community of artists and engineers to explore how creative practices are being transformed (the Arts and Machine Intelligence program).

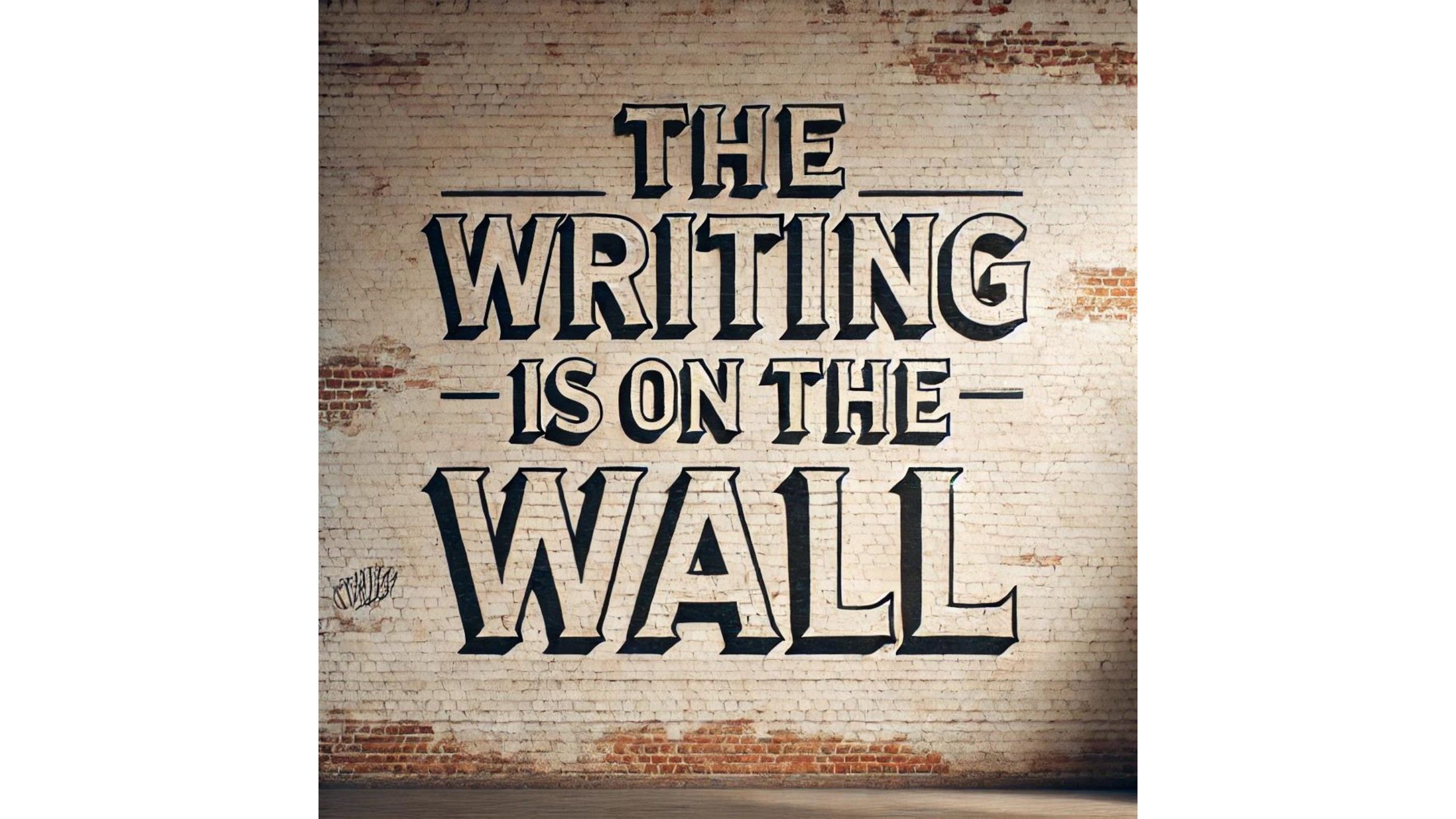


The School of Art, Design and Media, NTU



The digital Rembrandt: a new way to mock art, made by fools

So an app has come up with a 'Rembrandt' portrait - and it's a travesty of surface trickery. No computer art could match the emotional heft of a human original

A photograph of a weathered, light-colored brick wall. The wall has some darker, reddish-brown bricks visible in patches, particularly at the top and bottom. In the center of the wall, there is a large, stylized graffiti piece. The text is written in a bold, blocky, sans-serif font. The letters are white with a thick black outline, giving them a three-dimensional appearance. The text is arranged in four lines: 'THE' on the first line, 'WRITING' on the second line, '— IS ON THE —' on the third line, and 'WALL' on the fourth line. The horizontal lines on either side of 'THE' and '— IS ON THE —' are part of the graffiti design. To the left of the main text, there is some smaller, less legible graffiti. The overall lighting is even, highlighting the texture of the bricks and the boldness of the graffiti.

THE
WRITING
— IS ON THE —
WALL



DALL·E 3



MIDJOURNEY **AI**



STABLE DIFFUSION 3



Adobe Firefly



30 Nov 2022: ChatGPT Released



ChatGPT

5 Dec 2022: 1 million users

**Greg Brockman** 
@gdb · [Follow](#)



ChatGPT just crossed 1 million users; it's been 5 days since launch.

**Sam Altman**  @sama

little openai update:

gpt-3, github copilot, and dall-e each have more than 1 million signups!

took gpt-3 ~24 months to get there, copilot i think around 6 months, and dall-e only 2.5 months.

4:32 PM · Dec 5, 2022 

 1.5K  [Reply](#)  [Copy link](#)

[Read 35 replies](#)

5 Jan 2023: Ban ChatGPT!

New York City schools ban AI chatbot that writes essays and answers prompts

ChatGPT tool will be forbidden across all devices and networks in public schools over 'concerns about negative impacts on learning'

The Washington Post
Democracy Dies in Darkness

New York City blocks use of the ChatGPT bot in its schools

Updated January 5, 2023

12 Jan 2023: Should We Ban ChatGPT?

NewScientist

Sign in 

Enter search keywords

Should schools ban ChatGPT or embrace the technology instead?

School districts and universities are banning the ChatGPT AI that writes in a human-like fashion, but some teachers say a better approach may be to incorporate it into the curriculum

By [Jeremy Hsu](#)

 12 January 2023

18 May 2023: Remove ChatGPT Ban!

BUSINESS INSIDER

New York City's public schools reverse their ban on ChatGPT — admitting it had been 'knee-jerk fear'

[Lakshmi Varanasi](#) May 20, 2023, 12:11 AM SGT

New York City Public Schools Reverses ChatGPT Ban

Ana Faguy Former Staff

I cover breaking news.



May 18, 2023, 02:11pm EDT

OPENAI / ARTIFICIAL INTELLIGENCE / TECH

ChatGPT's weekly users have doubled in less than a year

/ Now 200 million people use the AI chatbot each week.



Illustration: The Verge

By [Emma Roth](#), a news writer who covers the streaming wars, consumer tech, crypto, social media, and much more. Previously, she was a writer and editor at MUO.

Aug 30, 2024, 5:49 AM GMT+8



ChatGPT now has over 300 million weekly users



Image: The Verge

/ During the NYT's DealBook Summit, OpenAI CEO Sam Altman said users send over 1 billion messages per day to ChatGPT.

By [Emma Roth](#), a news writer who covers the streaming wars, consumer tech, crypto, social media, and much more. Previously, she was a writer and editor at MUO.

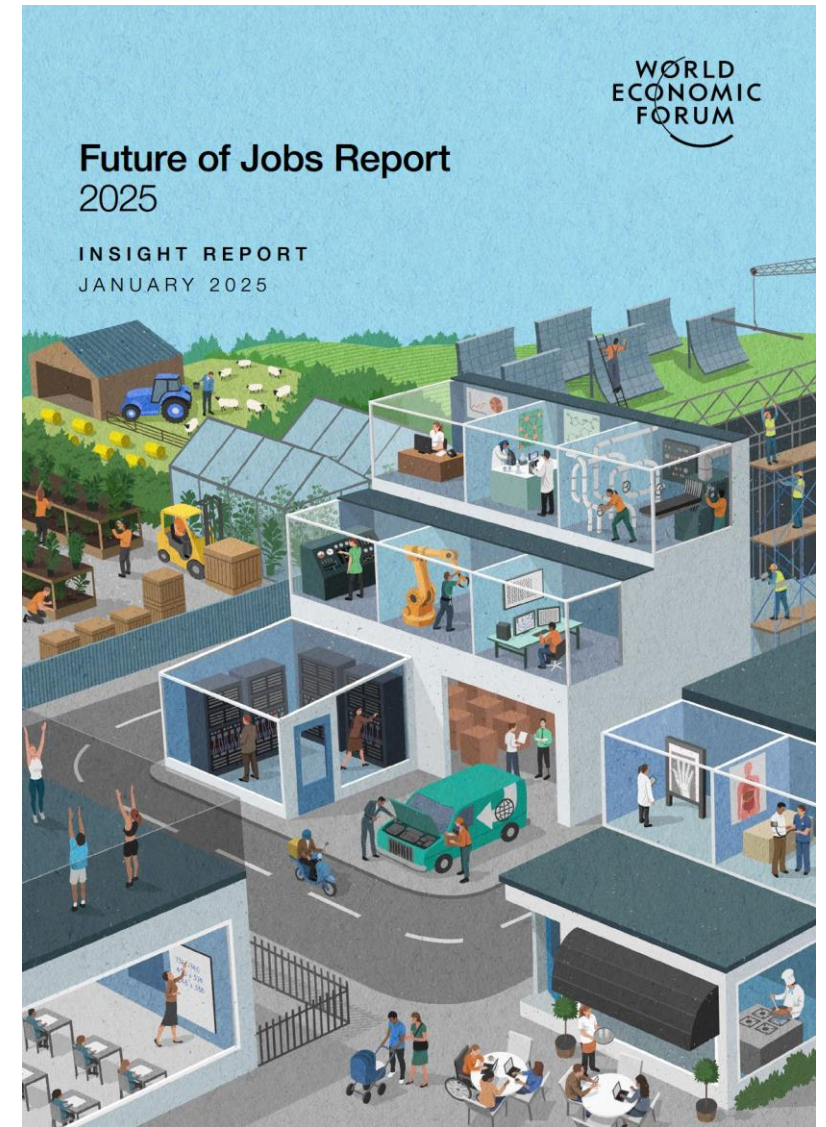
Dec 5, 2024, 12:39 AM GMT+8



[Comment \(1 New\)](#)

Future of Jobs Report 2025

World Economic Forum



Largest growing and declining jobs by 2030

↑ Top largest growing jobs

1	Farmworkers, labourers and other agricultural workers
2	Light truck or delivery services drivers
3	Software and applications developers
4	Building framers, finishers and related trades workers
5	Shop salespersons
6	Food processing and related trades workers
7	Car, van and motorcycle drivers
8	Nursing professionals
9	Food and beverage serving workers
10	General and operations managers
11	Social work and counselling professionals
12	Project managers
13	University and higher education teachers
14	Secondary education teachers
15	Personal care aides

↓ Top largest declining jobs

1	Cashiers and ticket clerks
2	Administrative assistants and executive secretaries
3	Building caretakers, cleaners and housekeepers
4	Material-recording and stock-keeping clerks
5	Printing and related trades workers
6	Accounting, bookkeeping and payroll clerks
7	Accountants and auditors
8	Transportation attendants and conductors
9	Security guards
10	Bank tellers and related clerks
11	Data entry clerks
12	Client information and customer service workers
13	Graphic designers
14	Business services and administration managers
15	Claims adjusters, examiners, and investigators

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Tech giants hatch a plan for AI job losses: Reskill 95 million in 10 years

A consortium that includes Google, IBM, Intel, and Microsoft has a lofty goal: Reinvent the careers of workers whose jobs may be lost to AI.



Written by **Don Reisinger**, Contributing Writer

April 4, 2024 at 2:07 p.m. PT



Business

Markets

Tech

Media

Calculators

Videos

AI will shrink workforces within five years, say company execs



By [Anna Cooban](#), CNN

🕒 2 minute read · Published 10:01 AM EDT, Fri April 5, 2024

FORBES > BUSINESS

BREAKING

Almost 65,000 Job Cuts Were Announced In April—And AI Was Blamed For The Most Losses Ever

Mary Whitfill Roeloffs Forbes Staff

*Mary Roeloffs is a Forbes breaking news reporter
covering pop culture.*

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May 2, 2024, 07:30am EDT

**Artificial
intelligence (AI)**

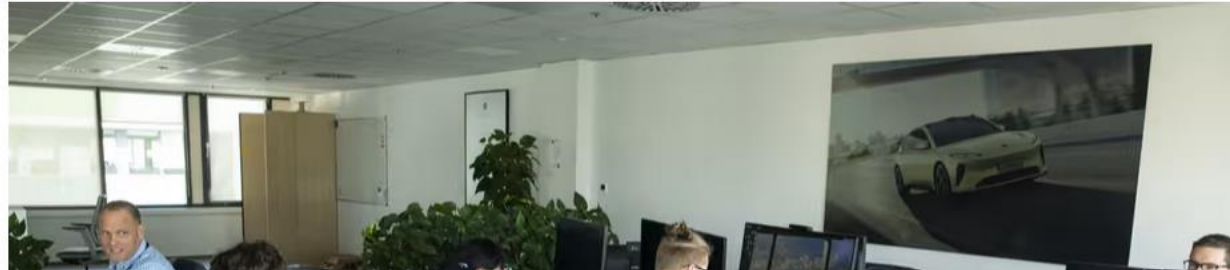
🕒 This article is more than **9 months old**

AI 'apocalypse' could take away almost 8m jobs in UK, says report

Women, younger workers and lower paid are at most risk
from artificial intelligence, says IPPR thinktank

**Richard
Partington**
*Economics
correspondent*

Wed 27 Mar 2024 05.00
GMT





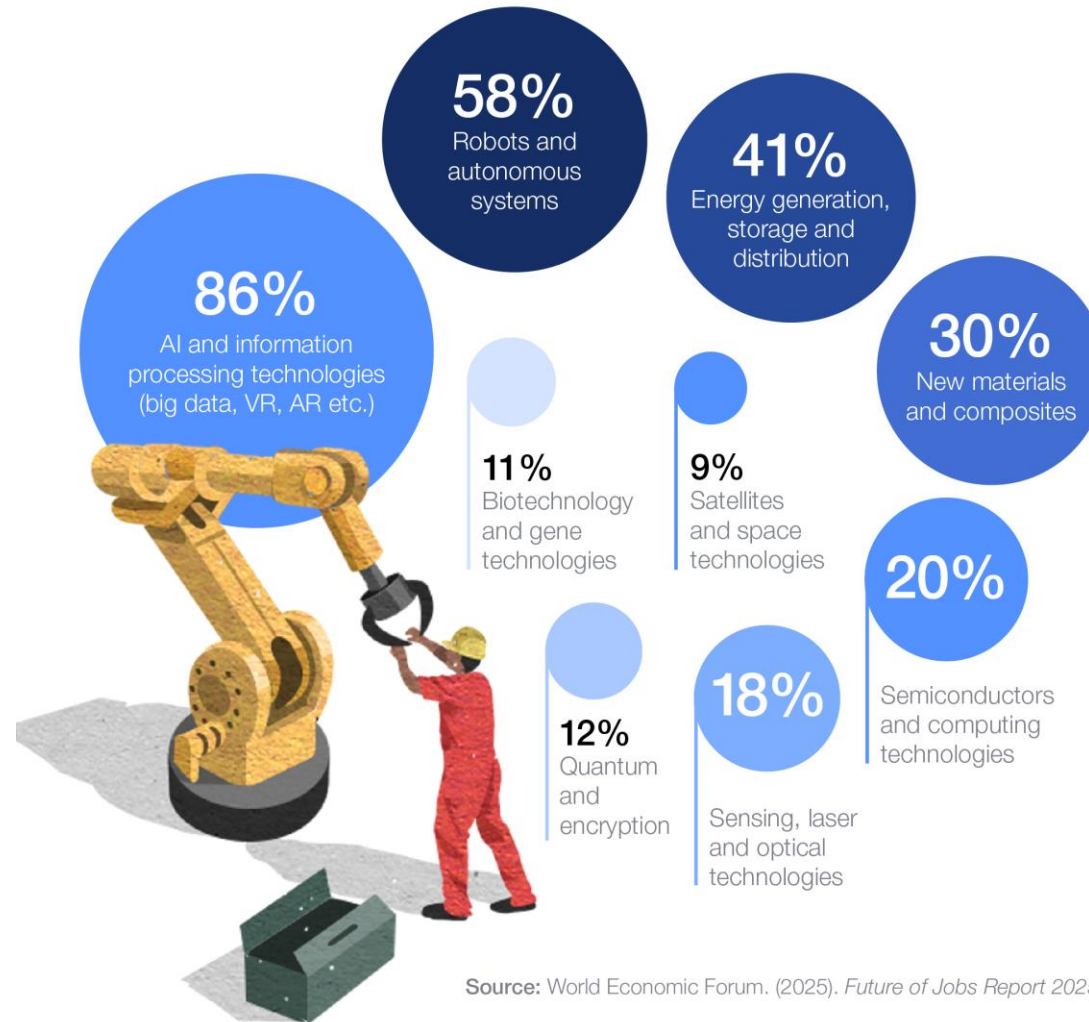
Business And Society | **AI Won't Replace Humans — But Humans With AI V**

AI Won't Replace Humans — But Humans With AI Will Replace Humans Without AI

August 04, 2023

Trends in AI, robotics and energy technologies are most likely to drive business transformation

Share of employers expecting the technology to transform their organization



Source: World Economic Forum. (2025). *Future of Jobs Report 2025*.



The Age of AI

What Started the Age of AI?

- Data
- Hardware
- Algorithms

What Started the Age of AI?

- Data
 - Photography
 - Prediction of Behaviour
- Hardware
- Algorithms

Photography

Louis Daguerre
1787 – 1851



Impact of Photography

- Photography disrupted painting
- Photography democratised art
- The demand for paintings (portraits) reduced
- Photography could depict the world extremely accurately, and so painters started portraying emotions and impressions instead
- Painters changed their approach, and invented new techniques and styles (e.g., Impressionism and Cubism)



A painting before photography



A painting after photography: Impressionism



Another painting after photography: Impressionism



A painting after photography: Cubism

Film-based photography threatened old norms and created new opportunities, but it did not dramatically transform the economy.

Impact of **Digital** Photography

- Invented by Steven Sasson at Kodak (1975)
- Photographs captured as stored data that could be displayed and enhanced on a computer
- The activities connected to photography transformed
- It became easy to take and share photos
- No event or activity was too trivial to document and put on social media

A new breed of companies sprung up – Facebook, Instagram, Flickr, Snapchat, Line, Tiktok, etc.

- massively scalable digital operating models
- photo-sharing as a core service

The vast number of photos being taken – a **data**set stored on the cloud, where it was analysed by algorithms

These perform facial recognition, photo sorting and image enhancement

Digital photography did not just change photography. It also reshaped the world around it.

Kodak

- Kodak was not killed by it's competitors
 - Kodak film – Fujifilm and Agfa
 - Kodak cameras – Nikon, Canon, Minolta, Yashica, ...
- It was killed by the smartphone, and by social networking platforms
- These companies did not even consider Kodak as a competitor
- Kodak was simply collateral damage

What Started the Age of AI?

- Data
- Hardware
- Algorithms

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- Data
- Hardware
- Algorithms

Prediction of Private Traits

Kosinski, M., Stillwell, D., & Graepel, T. (2013). Private traits and attributes are predictable from digital records of human behavior. *Proceedings of the National Academy of Sciences*, 10(15), 5802-5805.

Personal Information

- We usually keep our personal information, e.g., sexual orientation, ethnicity, religious and political views, personality traits, intelligence, happiness, use of addictive substances, parental separation, age, and gender hidden.

HOWEVER ...

- Easily accessible digital records of behaviour, specifically **Facebook Likes**, can be used to automatically and accurately predict a range of highly sensitive personal attributes.

In a nutshell ...

People may choose **not** to reveal certain pieces of information about their lives, such as their sexual orientation or age, and yet this information might be predicted in a statistical sense from other aspects of their lives that they do reveal.

In a sentence ...

You communicate more than what you
want people to know about you.

Nonverbal Communication

Nonverbal communication is the transfer of information through body language, facial expressions, gestures, created space and more.

Dichotomous/Dichotomised attributes

Variables that only take on two possible values, e.g., a coin toss.

- Christian vs. Islam
- Caucasian vs. African American
- Gay
- Lesbian
- Gender

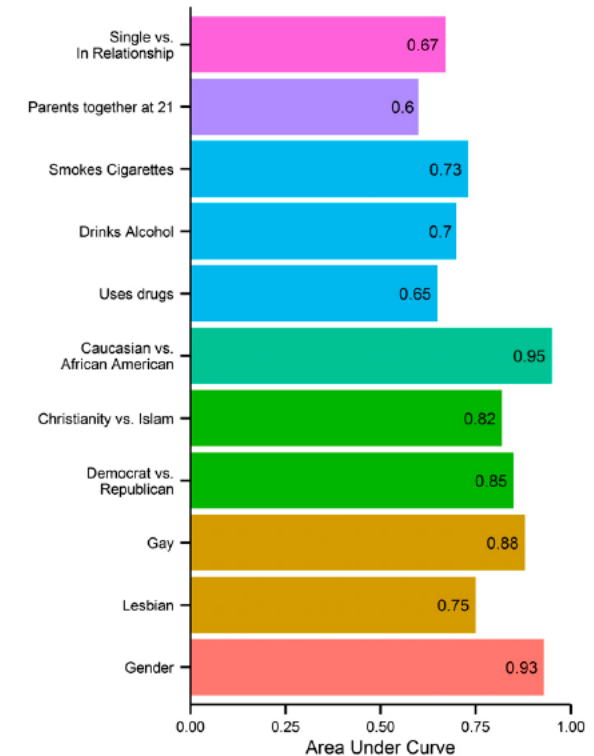


Fig. 2. Prediction accuracy of classification for dichotomous/dichotomized attributes expressed by the AUC.

Numerical Variables

Highest correlations are on:

- Age
- Density of Facebook network
- Size of Facebook network
- Openness
- Extraversion
- Intelligence

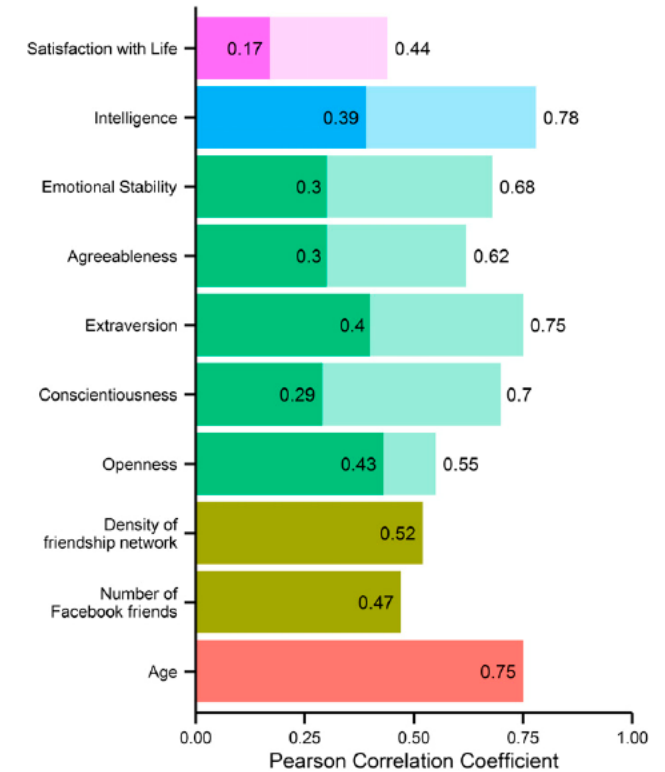


Fig. 3. Prediction accuracy of regression for numeric attributes and traits expressed by the Pearson correlation coefficient between predicted and actual attribute values; all correlations are significant at the $P < 0.001$ level. The transparent bars indicate the questionnaire's baseline accuracy, expressed in terms of test-retest reliability.

Conclusions of the Paper

- Many personal attributes, ranging from sexual orientation to intelligence, can be automatically and accurately inferred using their Facebook Likes.
- Predictability of individual attributes from digital records of behaviour may have considerable negative implications, because it can easily be applied to large numbers of people without obtaining their individual consent and without them noticing.
- Predictions can be incorrect, and can threaten an individual's well-being, freedom, or even life.

Application: Buying Patterns

- Marketing
- We have to go back to the 1980s, when Alan Andreason discovered that shoppers tend to change their habits (like switching brands) in response to major life events:
 - getting a new job / losing a job / retirement
 - having a baby
 - getting married

The Largest Disruption?



- For companies, pregnant women are gold mines!
 - This is when they change their buying habits
 - This is when they buy lots of stuff (\$6,800 before first birthday)
- Data analyst, Andrew Pole, was hired by Target, and one of his first assignments was to answer this question:

Can your computers figure out which customers are pregnant, even if they don't want us to know?

The Value of New Parents

New parents are so valuable that major retailers will do almost anything to find them, including going inside maternity wards, even if their products have nothing to do with infants.

The Traditional Method

- Get them at the maternity ward.
- Hospitals provides every new mother with a gift bag containing samples of hair gel, face wash, shaving cream, an energy bar, shampoo, and a soft-cotton T-shirt. Inside are coupons for an online photo service, hand soap, and a local gym. There are also samples of diapers and baby lotions, but they're lost among the nonbaby supplies.

What's wrong with the approach? **TOO LATE!**

Another Method

- **baby shower registry**
- A list of items that expecting parents create to let their family and friends know what they need or would like for their baby.
- It guides those who wish to give gifts at a baby shower, ensuring that the gifts are practical and desired.

Carriers/Containers

- ☐ Soft wrap
- ☐ Structured Wrap
- ☐ Bouncer
- ☐ Swing
- ☐ Activity Center
- ☐ Play gym
- ☐ Baby lounger
- ☐ Hiking Backpack

Toys & Books

- ☐ Teething Toy(s)
- ☐ Stacking Cups
- ☐ Soft toys
- ☐ Walker
- ☐ Books
- ☐ Books
- ☐ Books
- ☐ Books

Clothes

- ☐ Onesies (Short-sleeve/long-sleeve)
- ☐ Pants
- ☐ Bibs
- ☐ Hats
- ☐ Gloves
- ☐ Socks
- ☐ PJs
- ☐ Booties
- ☐ Seasonal Items

Note

Every baby and every parent is different so don't think you need everything on here! Your baby needs YOU and the rest is just to make your life a little easier. Congratulations!



Pole's Method

- Pole studied the list of items purchased by expectant mothers through the course of her pregnancy.
- Pole identified about twenty-five different products that, when analysed together, allowed him to, in a sense, peer inside a woman's womb. He could guess what trimester she was in – and estimate her due date – so Target could send her coupons when she was on the brink of making new purchases.
- Pole's program could assign almost any regular shopper a “pregnancy prediction” score, and estimated due date.

- Jenny Ward, a twenty-three-year-old in Atlanta who bought cocoa butter lotion, a purse large enough to double as a diaper bag, zinc, magnesium, and a bright blue rug? Score: 87%, late August.
- Liz Alter in Brooklyn, a thirty-five-year-old who purchased five packs of washcloths, a bottle of “sensitive skin” laundry detergent, baggy jeans, vitamins containing DHA, and a slew of moisturizers? Score: 96%, early May.
- Caitlin Pike, a thirty-nine-year-old in San Francisco who purchased a \$250 stroller, but nothing else? Score: 0%, she’s probably buying for a friend’s baby shower.

- Pole applied his program to every shopper in Target's database to obtain a list of hundreds of thousands of women who were likely to be pregnant.
- Target could then send them advertisements for diapers, lotions, cribs, wipes, and maternity clothing at times when their shopping habits were particularly flexible.
- If a fraction of those women or their husbands started doing their shopping at Target, it would add millions to the company's bottom line.

Incident One Year After

- A man walked into a Minnesota Target and demanded to see the manager.
- He was clutching an advertisement, and was very angry.
- “My daughter got this in the mail!” he said. “She’s still in high school, and you’re sending her coupons for baby clothes and cribs? Are you trying to encourage her to get pregnant?”
- The mailer was addressed to the man’s daughter and contained advertisements for maternity clothing, nursery furniture, and pictures of smiling infants gazing into their mothers’ eyes.

Target Was Right

- The manager apologised profusely and then called, a few days later, to apologise again.
- The father was somewhat abashed.
- “I had a talk with my daughter,” he said. “It turns out there’s been some activities in my house I haven’t been completely aware of.” He took a deep breath.
- “She’s due in August. I owe you an apology.”



Shaw Theatres

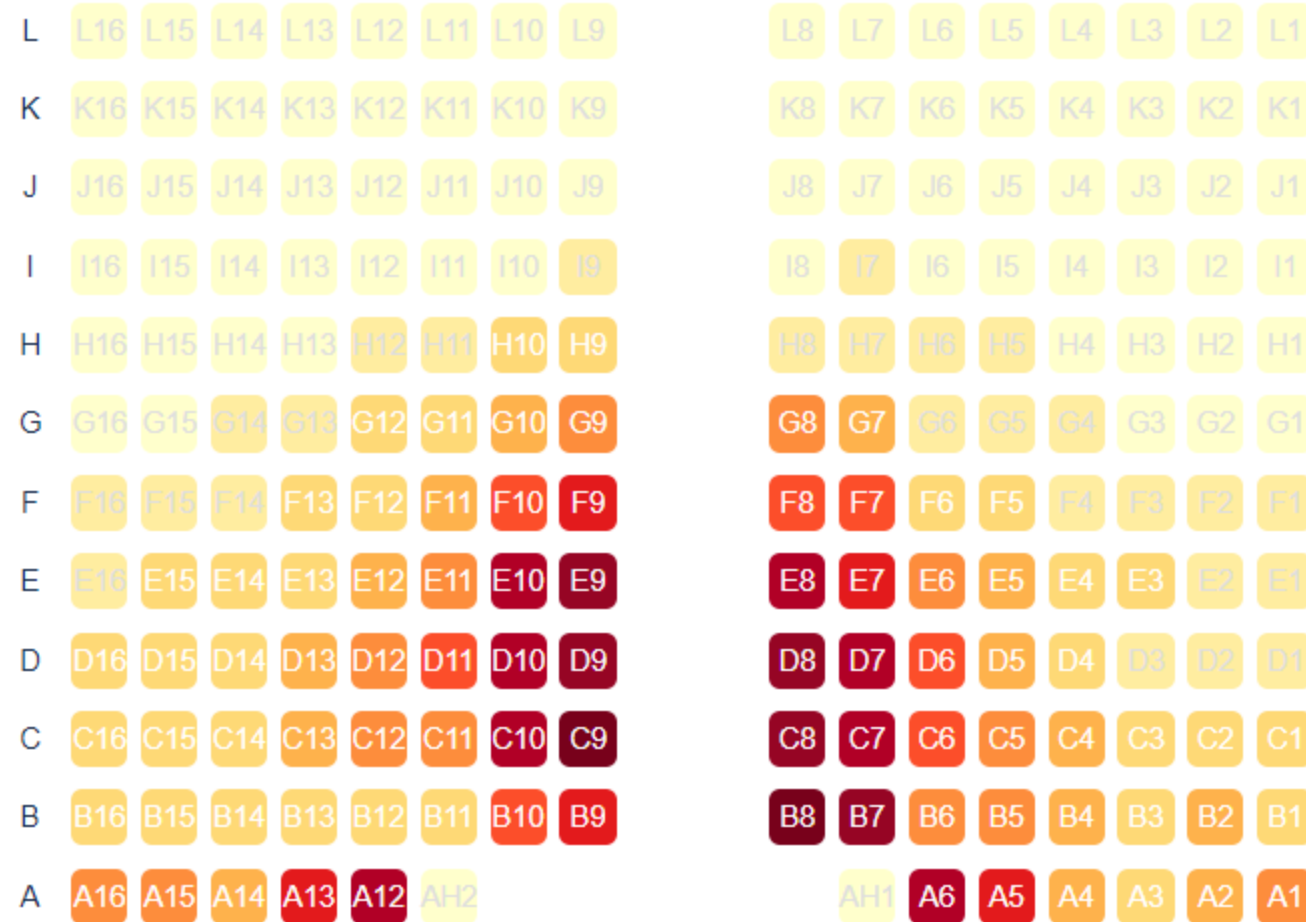
Collected data to answer these questions:

- What order and numbers are seats bought in each hall?
- Which seats are the most popular ones?
- How fast are tickets sold for different movies?

O	O20	O19	O18		O17	O16	O15	O14	O13	O12	O11	O10	O9	O8	O7	O6		O5	O4	OH1				
N	N21	N20	N19	N18		N17	N16	N15	N14	N13	N12	N11	N10	N9	N8	N7	N6		N5	N4	N3	N2		
M	M21	M20	M19	M18		M17	M16	M15	M14	M13	M12	M11	M10	M9	M8	M7	M6		M5	M4	M3	M2	M1	
L	L22	L21	L20	L19	L18		L17	L16	L15	L14	L13	L12	L11	L10	L9	L8	L7	L6		L5	L4	L3	L2	L1
K	K22	K21	K20	K19	K18		K17	K16	K15	K14	K13	K12	K11	K10	K9	K8	K7	K6		K5	K4	K3	K2	K1
J	J22	J21	J20	J19	J18		J17	J16	J15	J14	J13	J12	J11	J10	J9	J8	J7	J6		J5	J4	J3	J2	J1
I	I22	I21	I20	I19	I18		I17	I16	I15	I14	I13	I12	I11	I10	I9	I8	I7	I6		I5	I4	I3	I2	I1
H	H22	H21	H20	H19	H18		H17	H16	H15	H14	H13	H12	H11	H10	H9	H8	H7	H6		H5	H4	H3	H2	H1
G	G21	G20	G19	G18		G17	G16	G15	G14	G13	G12	G11	G10	G9	G8	G7	G6		G5	G4	G3	G2		
F	F22	F21	F20	F19	F18		F17	F16	F15	F14	F13	F12	F11	F10	F9	F8	F7	F6		F5	F4	F3	F2	F1
E	E22	E21	E20	E19	E18		E17	E16	E15	E14	E13	E12	E11	E10	E9	E8	E7	E6		E5	E4	E3	E2	E1
D	D22	D21	D20	D19	D18		D17	D16	D15	D14	D13	D12	D11	D10	D9	D8	D7	D6		D5	D4	D3	D2	D1
C	C21	C20	C19	C18		C17	C16	C15	C14	C13	C12	C11	C10	C9	C8	C7	C6	C5		C4	C3	C2	C1	
B	B22	B21	B20	B19		B18	B17	B16	B15	B14	B13	B12	B11	B10	B9	B8	B7	B6	B5		B4	B3	B2	B1
A		A20	A19			A18	A17	A16	A15	A14	A13	A12	A11	A10	A9	A8	A7	A6						

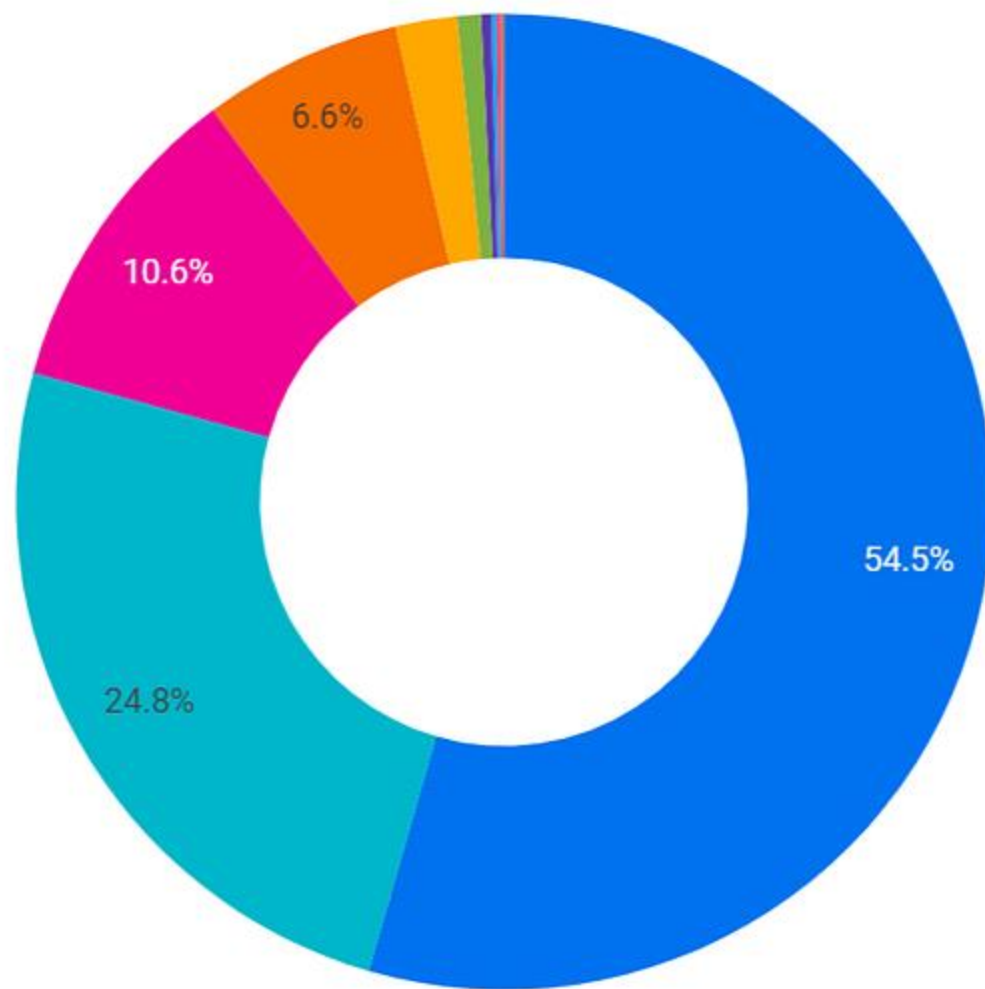
Legend: Popularity (Based on which percentile(p) range each seat belongs to)

≤20p 20-40p 40-60p 60-80p ≥80p



Potential Use(s)

- Aisle seats are the most popular across the board
- The front rows are often empty as compared to the back rows
- Restructuring of halls to improve the customer experience
- Differential pricing of tickets



- Groups of 2
- Groups of 1
- Groups of 3
- Groups of 4
- Groups of 5
- Groups of 6
- Groups of 7
- Groups of 8
- Groups of 10
- others

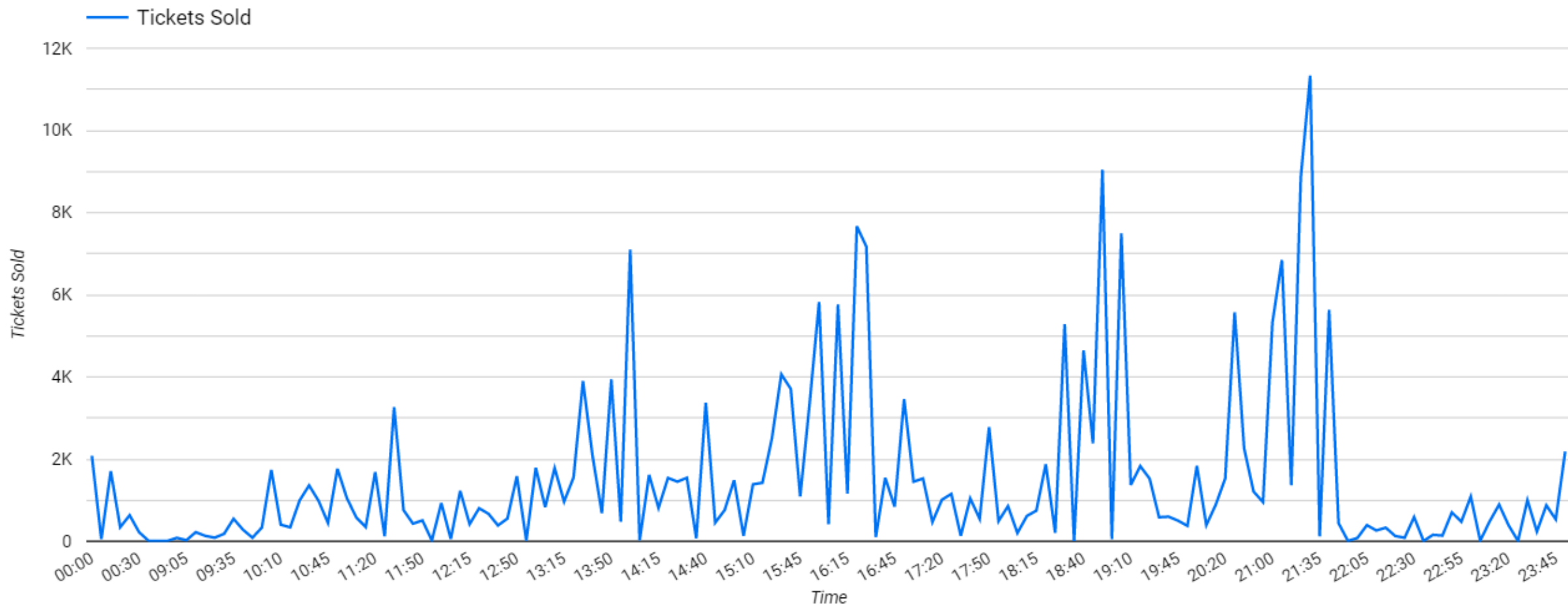
J15	J14	J13	J12	J11	J10	J9	J8
I15	I14	I13	I12	I11	I10	I9	I8
H15	H14	H13	H12	H11	H10	H9	H8
G15	G14	G13	G12	G11	G10	G9	G8
F15	F14	F13	F12	F11	F10	F9	F8
E15	E14	E13	E12	E11	E10	E9	E8
D15	D14	D13	D12	D11	D10	D9	D8
C15	C14	C13	C12	C11	C10	C9	C8
B15	B14	B13	B12	B11	B10	B9	B8
A15	A14	A13	A12	A11	A10	A9	

J7	J6	J5	J4	J3	J2	J1
I7	I6	I5	I4	I3	I2	I1
H7	H6	H5	H4	H3	H2	H1
G7	G6	G5	G4	G3	G2	G1
F7	F6	F5	F4	F3	F2	F1
E7	E6	E5	E4	E3	E2	E1
D7	D6	D5	D4	D3	D2	D1
C7	C6	C5	C4	C3	C2	C1
B7	B6	B5	B4	B3	B2	B1
	AH6	A5	A4	A3	A2	A1

Legend:

Seats bought in

■ Ones
 ■ Twos
 ■ Threes
 ■ Fours
 ■ Fives
 ■ More than fives



1: AI Is NOT New

The term “artificial intelligence” was coined at a workshop held at Dartmouth College in 1956.

It was coined by one of the organisers, John McCarthy.

This workshop is a key milestone in the history of AI.

2: AI Is NOT Magic, It's Mathematics

The areas of mathematics important in AI are:

- Linear algebra
- Probability and statistics
- Calculus
- Numerical analysis

3: AI Will Improve



4: There Are Two Categories of AI

	Tasks routinely performed using human intelligence today "Things humans can do"	Tasks that cannot be performed at all or as well with human intelligence alone "Things humans cannot do"
Generative AI models "Artists"	• Drafting all manner of documents including business plans, meeting summaries, legal contracts, and financial reports. • Creating recipes, meal plans, and grocery lists. • Responding to customer queries. • Generating computer code. • Sketching architectural blueprints. • Answering medical questions.	• Producing highly individualized content and media including novels, movies, games, music, and art. • Simulating virtual outfit trials and interior designs. • Accelerating drug discovery. • Creating novel enzymes for specific tasks like breaking down plastic waste. • Providing personalized investment advice at scale. • Climate change modeling.
Discriminative AI models "Detectives"	• Classifying images and identifying people within them. • Identifying email spam. • Driving cars. • Analyzing investment opportunities. • Valuing insurance losses. • Restoring coral reefs through coral grafting and placement.	• Spotting signs of cancer in scans years before radiologists can see anything. • Detecting financial fraud. • Optimizing predictive maintenance of energy grids, aircraft parts, and industrial equipment. • Predicting individual disease risks and treatment outcomes in precision medicine. • Modeling earthquakes. • Decoding brain waves to reconstruct images, thoughts, and music, and help paralyzed people walk and speak.

5: We've **Already** Been Using AI

Spam filters

Predictive text and autocorrect

Search engine algorithms

Recommendation systems

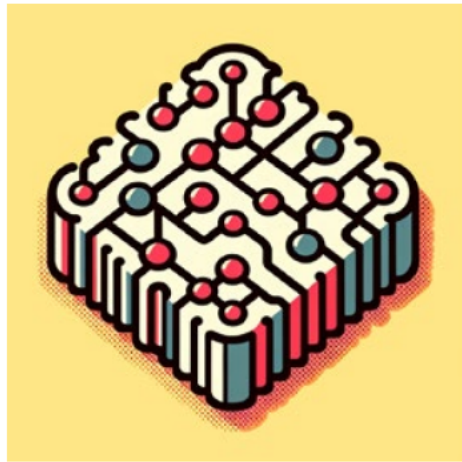
Virtual assistants

Social media feeds

Facial recognition

**Moderna and Pfizer
Covid vaccines!**

Machine Learning



Machine learning: Enables machines to learn from data and experience, allowing them to make decisions or predictions without being specifically programmed.

- **Personalized content prediction** such as Netflix's movie recommendations and Facebook's feed curation.
- **Email management** such as spam filtering, prioritization, and smart sorting.

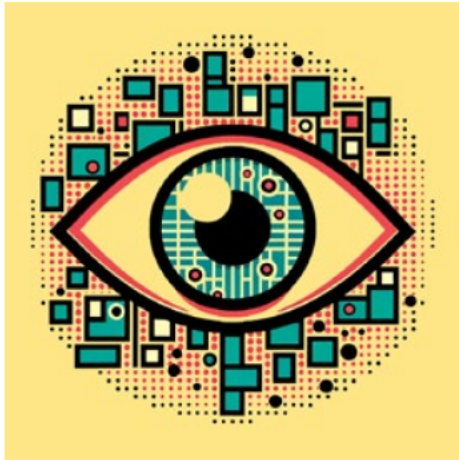
Natural Language Processing



Natural language processing: Enables machines to comprehend, interpret, and produce human language in meaningful ways.

- **Voice assistants** such as Amazon's Alexa and Apple's Siri.
- **Autocomplete and autocorrect** on search engines and messaging applications.

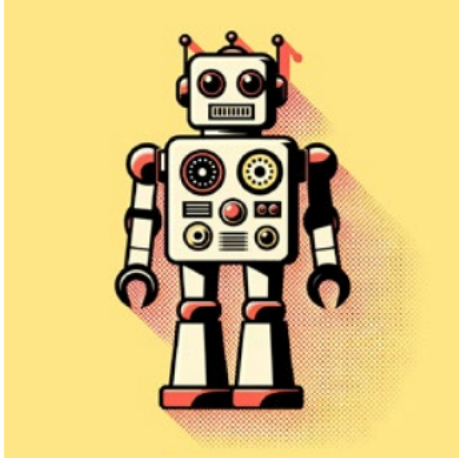
Computer Vision



Computer vision: Enables machines to interpret and act upon visual data, simulating human visual understanding.

- **Facial recognition** in smartphones and airport security systems.
- **Autonomous vehicle features** that assist in navigation and obstacle detection.

Robotics



Robotics: Enables machines to move and interact with the physical world, often automating tasks or enhancing human capabilities.

- **Industrial automation robots** used in settings like car assembly lines to speed up production processes and improve precision.
- **Household robotics** like iRobot's vacuum cleaning and mopping robots.

6: AI Is Often Used **Bundled**

E.g., the augmented reality feature in the Google Translate allows a user to point their camera at text on a sign or menu:

1. then using **computer vision** to detect and recognize the text
2. **natural language processing** to translate it
3. **machine learning** to improve translation accuracy over time based on feedback and context

7: You Cannot Avoid AI

Most companies **will not have a choice** but to adopt AI and adopt digital at the core functions.

8: AI is a General-Purpose Technology

Foundational innovations with extensive use cases.

They reshape economies, societies, geopolitics, and even our physical surroundings.

Other examples of general-purpose technology?

9: AI Has Transformed the Economy

The Internet drastically lowered the cost of **information transmission**.

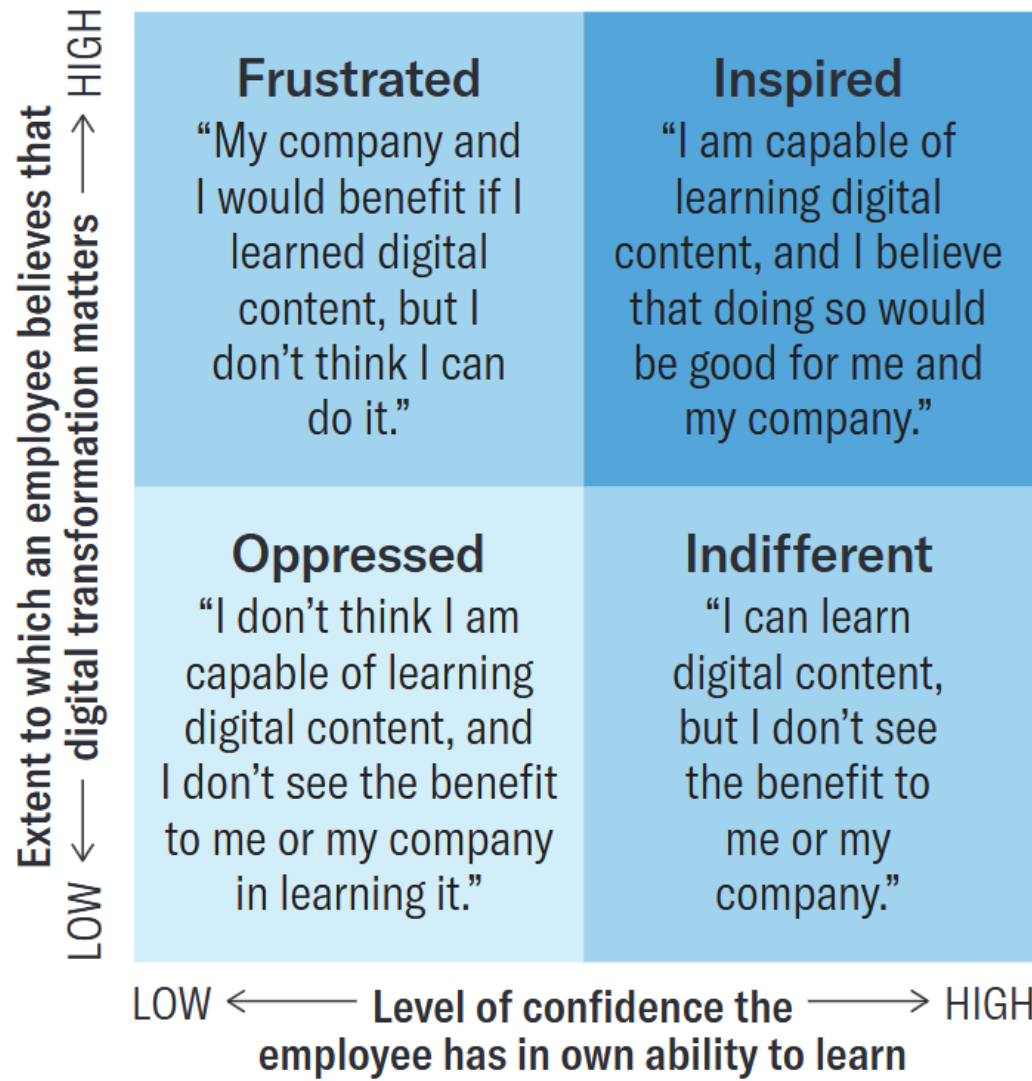
AI has drastically lowered the cost of **cognition**.

10: AI Should Do Most of the Work

In many of the largest companies today, AI run the show.

11: Everyone Needs a Digital Mindset

A digital mindset is a set of attitudes and behaviours that enable people and organisations to see how data, algorithms, and AI open up new possibilities and to chart a path for success in a business landscape increasingly dominated by data-intensive and intelligent technologies.



12: Universities – Mostly Unprepared

Universities are only now getting started preparing students for a world with artificial intelligence.

12: Challenges

1. Misinformation and fake content
2. Privacy, data security, and intellectual property
3. Amplification of bias
4. Malicious uses
5. Ethical Considerations
6. Economic disruption

Tredinnick & Laybats (2023, p. 46-47)

Sources of Bias

- Algorithmic (or system) bias
- Cognitive bias
- Data bias

Source: Shah (2024, p. 353-354)

In Conclusion ...

What kind of library do you want to be in the *Age of Artificial Intelligence*?

How do I want to equip myself? What AI competencies do I want to learn? What investments am I willing to put in?

Thank you

The image features the words "Thank you" written in a black, elegant cursive script. The text is centered and surrounded by a collection of overlapping circles in various colors, including yellow, orange, pink, blue, and green. The circles vary in size, creating a dynamic and festive background for the text.