



**04**  
**Introduction**

**07**  
**What technological change  
means for the future of work**  
Rafael Lalive  
Daniel Oesch

**17**  
**How to make AI transformation  
more likely to succeed**  
Howard Yu  
Jialu Shan

**31**  
**Economic security in the  
gig economy**  
Giuliano Bonoli

**41**  
**AI: Legal and ethical challenges**  
Bettina Hummer

**48**  
**References**

**53**  
**About the authors**

**56**  
**General disclaimer /  
important information**

**CREDIT SUISSE AG**

Research Institute  
Paradeplatz 8  
CH-8070 Zurich  
Switzerland  
research.institute@credit-suisse.com  
[credit-suisse.com/researchinstitute](https://credit-suisse.com/researchinstitute)