

# Topic 19 - Artificial Intelligence for Business

## Activity 19.1

### “AI Around You”

Step 1:

Think about your day from morning to night.

List five apps or tools you used today.

Example:

WhatsApp

Instagram

Google Maps

Step 2:

Now think- where is AI working in this app:

Example:

WhatsApp- autocorrect, recommended emojis

Instagram- explore page recommendations

Google Maps- route prediction



الداعي الاجل الفاطمي سيدنا عالي قدر مفضل سيف الدين طع فرماوے چھے:

"مملوك ال محمد ني امید چھے کہ تمیں انے تماری ہر چیز آسمان نی مثل بلند ہوئی، بلند چھے، انے ہجی بلند تہاجو مؤمنین! تمارو علم طلب کرو، تمارا عملو، تمارا اخلاق، تمارو عقیدہ، تماري عبادہ، تماري طاعة، دنیا ما تمارو بہتر طریقہ سی زندگی گزارو، تمارو وپار، تمارو وھوار، تمارو گھر، تماري سیرہ، تماري خدمہ، تماري محبہ، ارے تمارو سید الشهداء حسین نی ذکر کرو آسمان نی مثل بلند ہوئی، تمیں ہر نیچی انے ہلکی چیز سی دور ہوئی، تمیں ماری امید نے ضرور سچاؤ سو! ضرور سچاؤ سو مؤمنین"

اقامولی طع نی امید چھے کہ ہر مؤمن انے مؤمنہ اہنا وپار ما top پر پہنچے. اہنا واسطے ضروری چھے کہ اپنے contemporary technologies سی واقف تہیے انے اہنے اپنا وپار ما implement کریے.

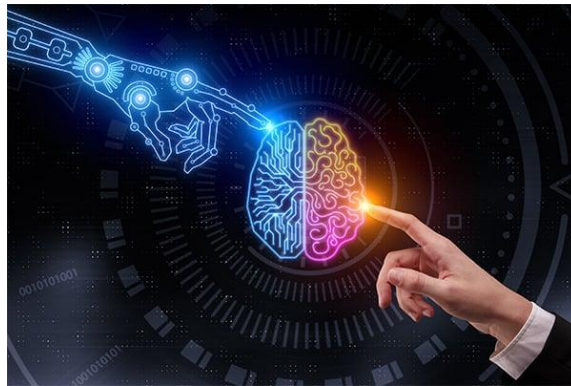
## Introduction and Understanding What AI is and What it is not

### What is Artificial Intelligence?

Artificial Intelligence refers to computer systems designed to perform tasks that typically require human intelligence. These tasks include learning, reasoning, problem-solving, perception, and language understanding.

### What Artificial Intelligence isn't?

While AI acts as a business enabler, it most certainly cannot think like a human mind. It is not a replacement for employees, neither is it a tool that differentiates between right and wrong. One must be fully aware of AI before putting it to use, as it does not think, it merely imitates patterns.



*Figure 1: AI Transformation <sup>2</sup>*

Artificial Intelligence (AI) is transforming the way businesses operate, make decisions, and serve customers. In today's competitive environment, understanding and leveraging AI is becoming crucial for business success and sustainability. It allows machines to perform tasks that once required human intelligence, such as recognizing patterns, analyzing information, and making decisions. It learns from

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<sup>2</sup> Bing Images. "Bing Images Search Page." Available at <https://www.bing.com/images/search>. (Accessed: 19 December 2025)

experience and improves over time. For businesses, this results in increased accuracy, new innovations, efficient processes, and improved services.

For muslims engaged in businesses or professional fields, AI serves as a doorway towards growth and prosperity, provided it is used with pure intentions and within the boundaries of Shariat. Technology itself is neutral; what matters is the intention and manner of its use. When AI is applied responsibly and ethically, it becomes a tool that can benefit our community in business and education.

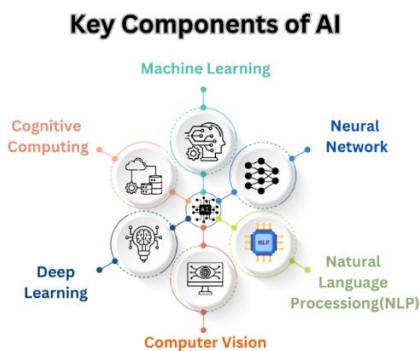


Figure 2: Key Components of AI<sup>3</sup>

### Key Components of AI:

- Machine Learning (ML): Systems that learn and improve from experience and past data without being explicitly programmed.
- Natural Language Processing (NLP): Ability to understand and generate human language.
- Computer vision: Capability to interpret and analyse visual information.

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<sup>3</sup> Bing Images, "Bing Images Search Page," available at <https://www.bing.com/images/search> (Accessed: 19 December 2025)

- Robotics: Physical machines that can perform tasks autonomously.
- Expert systems: Programs that make decisions based on rules and knowledge.
- Deep Learning: Uses neural networks inspired by the human brain to analyze complex information like images or speech.
- Automation: Reduces repetitive work and improves efficiency by handling tasks like billing, scheduling, and inventory tracking.

### Example 19.1

A wholesale trading business can use AI to analyze past sales data, seasonal demand, and client purchasing patterns to predict order volumes and peak demand periods. Based on these insights, the wholesaler can optimize inventory levels, plan procurement in advance, and schedule dispatch routes efficiently. This reduces stock shortages, minimizes excess inventory, improves on-time deliveries to retailers, and ultimately increases profitability while ensuring consistent service.

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## Technology Evolution

The Three Phases of Business Technology:

### Phase 1: Digitization

Businesses slowly started to shift from manual systems, physical documents, human memory, and labour-intensive processes to computers—spreadsheets, databases, digital accounting.

### Phase 2: Automation

Introduction to technologies such as Transaction Processing Systems (TPS), Management Information Systems (MIS), and Decision Support Systems (DSS). TPS automated daily transactions, MIS transformed raw data into structured reports, and DSS combined models and databases to assist in decision-making.

### Phase 3: Augmentation (Rise of AI)

A significant qualitative leap in technological capability. The newest phase where technology does not just automate but also *assists thinking* by identifying patterns and giving suggestions.

## Why did AI become Crucial to Businesses?

The reason why AI eventually became central to modern business is because computers became cheaper and more powerful, businesses required faster processes of decision-making due to an increase in customer expectations. This is when AI provided companies with the ability to react faster, predict better,

cater to customer's demands, and dramatically minimise mistakes. Hence, AI is considered the “third revolution” in business technology.



### Example 19.2

A Dawoodi Bohra–owned grocery and provisions store receives frequent customer queries about product availability, bulk orders, delivery timings, and payment options. To manage this efficiently, the owner installs an AI-powered chatbot on WhatsApp that automatically responds to common questions in a polite and consistent manner. As a result, customers receive quick and respectful replies, feel well attended to, and the owner saves time, allowing greater focus on inventory management and supplier coordination.

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## **Business Benefits of AI**

AI improves performance in several key ways:

### 1. Time Savings

AI automates repetitive tasks like:

- drafting basic emails
- calculating totals
- updating lists
- answering common customer questions

This frees humans for strategic work.

### 2. Improved Customer Service

AI enables:

- faster responses
- personalized recommendations
- consistent 24/7 assistance

Customers expect speed; AI makes it possible.

### 3. Cost Reduction

Automation reduces manual labour, helps prevent errors, and increases accuracy in invoicing, inventory management, and sales forecasting.

#### 4. Better Decision-Making

AI analyses more data than humans can.

It reveals hidden patterns—seasonal demand, buying habits, product performance.

#### 5. Higher Return on Investment (ROI)

Small investments in AI yield large improvements in:

- productivity
- customer satisfaction
- sales conversions
- resource management

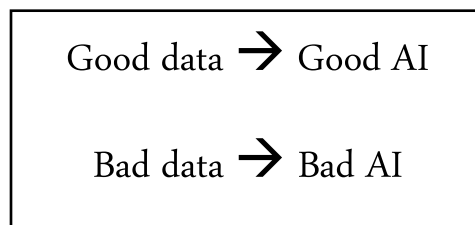
#### Quick tip

Start by automating one task that requires the most time. One small change can impact profoundly.

## Data is The Fuel – Foundations of AI

Artificial Intelligence fails to function without *data*. It relies on the quality of the data it gains, just how a car depends on clean fuel. Clear and accurate insights can be generated only when the data is consistent, organized, and complete. If the data is messy, the results may get unreliable and unresourceful. Which is why data is proved to be the very foundation of intelligent systems.

The *Data–Information–Knowledge–Wisdom* (DIKW) hierarchy explains how raw data becomes useful insight. At the base are simple data points that, on their own, mean very little. When these points are organized and given context, they turn into information. When information is interpreted and connected to real-world understanding, it becomes knowledge. At the top is wisdom, which is the ability to use that knowledge with good judgement to make smart decisions. This model shows that AI mainly works in the lower levels—data, information, and sometimes knowledge—but it still needs human wisdom to guide final decisions.



Lots of businesses unknowingly disrupt their own AI patterns by merely not keeping organized records. For instance, if a retailer logs customer names in different formats, neglects updating stock levels regularly, or monitors product sales inconsistently, any AI tool will be unable to identify precise patterns. AI cannot

comprehend context the same way a human does, it simply interprets the information it is fed. Consequently, small mistakes lead to flawed predictions.



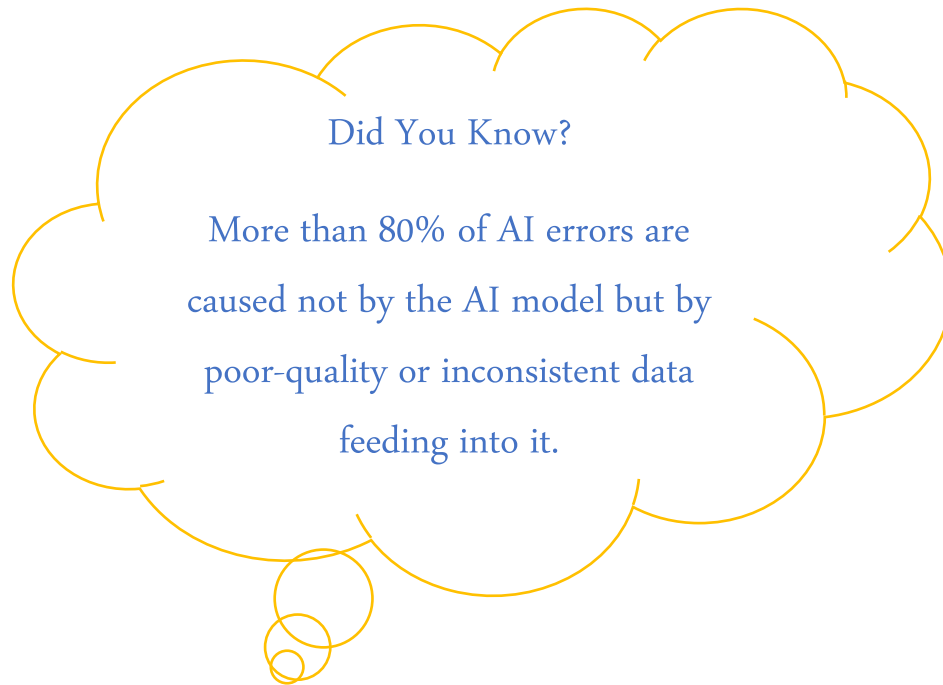
*Figure 3: Data is the Fuel of AI<sup>4</sup>*

Clean data allows AI to identify patterns precisely. When customer feedback is maintained properly, AI can recognize strengths and weaknesses. In any case, the quality of the insight is directly established by the clarity of the data.

Thus, the initial step in adopting AI isn't to learn complex tools, it is solely putting together information in a clean, structured way. Data management turns into an act of discipline and responsibility, highlighting Islamic principles of ضبط (accuracy), امانة (trustworthiness), and اتقان (excellence).

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<sup>4</sup> Bing Images, "Bing Images Search Page," available at <https://www.bing.com/images/search> (Accessed: 19 December 2025)



## The AI Capability Ladder

The evolution of AI's intelligence is divided into four levels which helps businesses understand where they stand and how the journey looks like ahead of them.

- Level 1- Systems that Act: These systems are the easiest forms of automation. They do not learn or adapt anything; they merely follow instructions with speed and consistency. For example, when WhatsApp automatically sends a “Thank you for your message, I’ll reply soon” auto-reply.
- Level 2- Systems that Predict: These systems analyze previous data to make suggestions. They don’t learn or improve on their own; they simply apply mathematical patterns from past data. Google Maps predicting the fastest route based on past traffic data at that time of day is the best example of this level. It uses patterns but does not “learn” on its own.

- Level 3- System that Learn: These systems, also known as machine learning, improve automatically as they are provided with more examples. They adapt and refine on their own, proving to be powerful tools. For example, email app learning over time which messages are spam and moving them automatically.
- Level 4- Systems that Create, Relate, and Master: The domain of generative AI. These showcase the most advanced and accessible type of AI available to everyday users. For example, ChatGPT writing a caption, creating a poster idea, summarizing notes, or drafting messages.

In Saifee Foods Processing Unit, a Dawoodi Bohra-owned manufacturing enterprise, AI is incorporated across operations by automating routine production and packaging, using data analytics to forecast demand and plan procurement, applying learning systems for continuous quality inspection, and optimizing workflows and energy usage through advanced AI tools. This enables efficient operations while maintaining ethical, community-focused business practices.

ادرجات نے سمجھی نے اہنے اپنا وپارما استعمال کروو گھنوسہل تھی جائی چھے انے وپارما نمو  
بھی نظر اوے چھے.

#### Quick Tip

Never attempt to jump directly to the top level.  
Begin with easy wins before moving upward.

### Example 19.3

A rida boutique owner finds it difficult to write engaging social media captions. When she writes “give me a fun caption on this post”, the AI provides something bland and basic. After learning prompt engineering, she typed: “write a soft, elegant caption for a Milad day rida sale, emphasizing modesty, comfort, and tradition. Keep it short and add relevant hashtags”. The result was surprising!

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## Prompt Engineering

Prompt engineering is generally the art of giving clear instructions to an AI system so that it is able to analyze what is required and replies accurately. It already has the capability of producing outstanding results, but the accuracy of its output completely relies on how well it was guided. When prompts lack a sense of clarity, completeness, or are ambiguous, AI finds it challenging to generate worthwhile outcomes. However, when prompts provide context, purpose, tone, examples, and format, the AI’s replies become significantly more resourceful and aligned with the aims required.

### Quick Tip

Before giving a prompt, imagine you are explaining the task to a new employee. Whatever details you would tell a person should also be included for the AI.

Here are some elements of a well-written prompt:

- Clear Instruction- mention exactly what to produce
- Context- explain the background
- Constraints- mention word count and tone
- Examples- provide examples of what is required
- Output format- mention what you expect like paragraphs, bullets, script, etc.

AI becomes even more functional when business owners understand how to structure their prompt in a better manner. Therefore, prompt engineering is not a technical skill, in reality, it is a communication skill.

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## **AI Use Cases across Industries**

Artificial Intelligence has made its space into nearly every modern industry. It is transforming every major sector. For example:

1. Retail & E-commerce- personalized shopping experience, stock prediction, automated catalog creation.
2. Food & Hospitality- menu recommendation, smart inventory alert, forecasting daily demand.
3. Manufacturing- robotics, supply chain optimization.
4. Finance- fraud detection, credit scoring, document analysis.
5. Healthcare- drug interaction alerts, appointment scheduling, symptom

checkers.

6. Education- AI tutoring, personalized learning paths, automated grading.

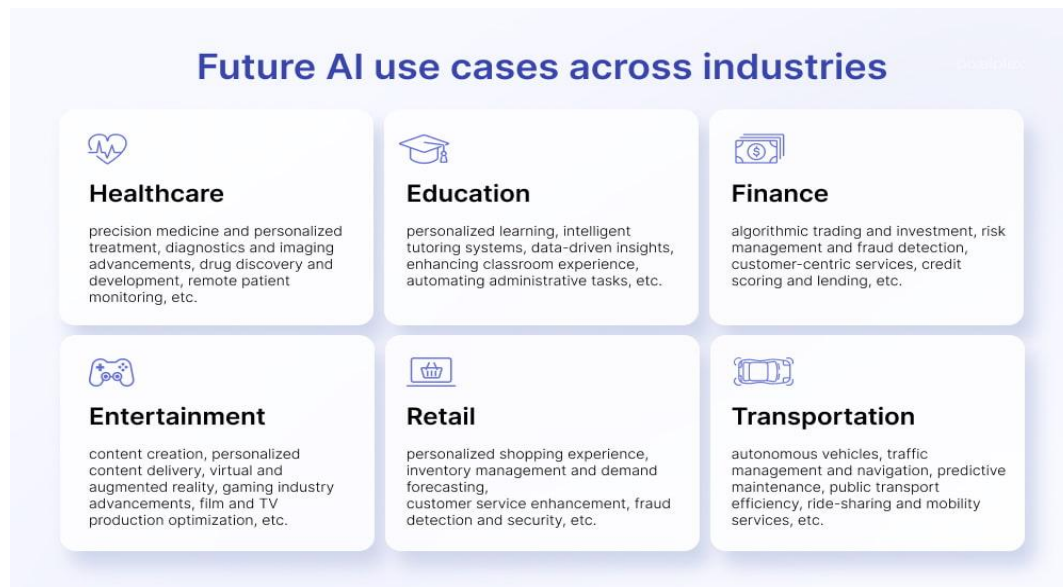


Figure 4: AI Use Cases<sup>5</sup>

## Case Study 19.1

### Starbucks (USA) - AI for Personalization

Background: Starbucks implemented AI to create personalized customer experiences and optimize operations across 30,000+ stores globally.

AI Implementation:

1. Deep Brew AI Platform:
  - Analyses customer preferences and purchase history
  - Sends personalized offers through mobile app

<sup>5</sup> Bing Images, "Bing Images Search Page," available at <https://www.bing.com/images/search>. (Accessed: 19 December 2025)

- Considers factors like weather, time of day, and local events
2. Predictive Analytics:
- Forecasts demand for specific products at different times
  - Optimizes inventory management
  - Reduces waste
3. Voice Ordering:
- Enables customers to order via voice assistants
  - Improves convenience and accessibility
- 

## **Practical AI Tools for Daily Business Use**

AI tools today are more accessible than ever, offering powerful capabilities without needing any technical expertise. Here is a list of tools that can be helpful in businesses:

1. Writing and Content Creation- ChatGPT, Claude, Jasper.
2. Graphic Design- Canva AI, Midjourney, Adobe Firefly.
3. Productivity Tools- Notion AI, Microsoft Copilot, Google Workspace AI.
4. Image & Video Tools- RunwayML, D-ID.

### Quick Tip

Use at least one writing tool and one design tool to streamline your business content.

## AI Risks & Ethical Considerations

خدا تعالیٰ قرآن مجید ما فرماوے چھے۔

"وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِ عِلْمٌ"

فخوی۔ خدا تعالیٰ فرماوے چھے کہ وہ چیز نی تباعة نہ کرو جہ نو تمنے علم نہ ہوئی، یعنی کہ AI پر پوری طرح سی اعتماد کرو و مناسب نہ کہوئی، اہنو و پارما استعمال تھئی سیکے مگر برابر سی سوچی سمجھی نے کرو و گھنو ضروری چھے۔

Another important concern is bias. AI learns from the data it is trained on, so if that data contains stereotypes or unfair patterns, the system may repeat them in product suggestions, pricing, or customer ranking. Privacy is also a major issue, especially when sensitive details like customer numbers, finances, or photos are uploaded without proper care. Users may not fully know how these platforms store or use such data. There is also the risk of overdependence, when business owners

rely too much on AI, their own judgement and critical thinking can weaken. Islamic values emphasize honesty, fairness, and responsibility, so misusing AI by exaggerating product quality, creating fake reviews, or manipulating customers goes against **امانة** (trust) and **عدل** (justice). Ethical use requires checking information, protecting privacy, and using AI to support—not replace—moral behavior in business.

Did You Know?

40–60% of AI-generated content may require correction before real-world use.

## Getting Started With AI - A Practical Approach

Here's a simple step-by-step roadmap to begin with:

### Step 1- Map Your Tasks

Write down everything that you do weekly.

### Step 2- Identify Repetitive Tasks

Highlight the tasks that require most time.

### Step 3- Find Suitable AI Tools

Choose simple, low-cost tools like Canva AI, ChatGPT, Google Gemini.

### Step 4- Start Small

Try to automate just one workflow like customer FAQs, image editing, document summarizing.

### Step 5- Expand Gradually

Once the first workflow succeeds, move to the others.

### Step 6- Maintain Ethics

Respect customer data and verify outputs.

Map Tasks → Identify Problems → Choose Tool →  
Automate One Task → Expand → Evaluate

## **Build, Buy, or Use a Service?**

Companies have three primary approaches to adopting AI: developing custom tools, buying off-the-shelf software, or utilizing an existing service. Creating AI from the ground up is the most intricate and expensive choice. It demands specialized expertise, proficient teams, robust data infrastructure, and continuous maintenance. Although this approach offers total control and customization, it is typically appropriate only for large enterprises with significant resources.

Acquiring off-the-shelf AI software is a more sensible option for established companies seeking reliability without the intricacies of custom development. These solutions are stable, professionally supported, and tailored to address specific business issues like inventory management, customer relationship management, or data analysis.

Although, the most popular choice is to utilize an AI-as-a-service tool. These services are easily accessible as mobile applications or websites and do not require any technical skills. Entrepreneurs, shopkeepers, and students can quickly take advantage of tools such as Canva AI, ChatGPT, Shopify AI, and Google Workspace AI. These platforms incorporate AI into straightforward workflows—crafting captions, designing posters, summarizing documents, or automating communications, rendering them perfect entry points for small businesses seeking outcomes without significant financial commitments.



Did You Know?

More than 90% of small businesses  
rely on AI-as-a-service rather than  
building their own systems.

#### Example 19.4

A home physiotherapy service receives a message from a patient in severe pain requesting an urgent appointment. AI helps by suggesting suitable time slots and sending an immediate, polite response, but the physiotherapist personally calls the patient, listens with empathy, adjusts the schedule, and prioritizes the visit. The patient feels reassured not by the automated reply, but by the genuine human concern and care, building trust and long-term loyalty that technology alone cannot create.

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## The Future of AI & The Human Element

As AI progresses, its role in both business and everyday life will only become more seamless and thoroughly integrated. Future technologies will be increasingly intuitive, conversational, and aware of context, enabling them to anticipate needs, analyze behaviors, summarize intricate information, and aid in decision-making. While the tools available today are already quite powerful, they merely mark the start of a future where AI is more personalized and adaptable, improving efficiency and streamlining everyday tasks.

اتمام چيزونا باوجود بهي AI انسان ني قابلية نامقابلة پرنتهي اوي سکتو، ير فقط ايک machine  
چھے جر مدد کري سکے چھے، انسان ني مثل چيزو نے محسوس نتهي کري سکتو، انسان نا  
سوچواني قوة نے replace نتهي کري سکتو.

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## How can Dawoodi Bohra Community Apply AI across Different Supply Chains?

### 3. AI Applications Across Supply Chains

#### A. Food & Agriculture Supply Chain

*(Farm → Storage → Distribution → Jamaat Kitchens / Retail)*

#### AI Applications

- Demand forecasting for community kitchens (Ashara, miqaats)
- Crop yield prediction for Bohra farmers
- AI-based inventory planning for grain, oil, pulses
- Price trend prediction to avoid market exploitation

### Impact

- Reduced food wastage
- Better bulk procurement decisions
- Stable pricing for community members



*Example: AI predicts dal and wheat demand for Moharram across cities.*

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## B. Retail & Trading Businesses


*(Wholesale → Retail → Consumers)*

### AI Applications

- Sales forecasting for Bohra-run shops
- Stock optimization (avoid overstocking)
- AI-assisted halal compliance tracking
- Customer demand pattern analysis

## Impact

- Improved margins without price inflation
- Fair trade practices
- Competitive strength against large chains

 Ideal for family businesses and Jamaat-supported cooperatives.

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## C. Construction & Infrastructure


*(Masjids, Musafirkhanas, Housing, Community Buildings)*

### AI Applications

- Cost estimation & material optimization
- Project delay prediction
- Supplier selection based on performance history
- Preventive maintenance planning

## Impact

- Reduced construction overruns
- Better use of community funds
- Faster completion of khidmat projects

 AI supports nigrani (oversight), not replaces it.

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## D. Healthcare & Medical Aid Supply Chain


*(Clinics → Medicines → Medical Camps)*

### AI Applications

- Demand prediction for medicines
- AI triage for medical camps
- Patient data analytics (non-diagnostic)
- Predictive scheduling of doctors & volunteers

### Impact

- Reduced medicine shortages
- Better camp planning
- Faster aid delivery

 Particularly useful during mass gatherings.

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## E. Education & Skill Development

*(Madrasas, Colleges, Training Programs)*

## AI Applications

- Personalized learning paths
- Skill gap analysis for youth
- Curriculum optimization
- Faculty workload planning

## Impact

- Better outcomes with fewer resources
- Job-oriented skill alignment
- Scalable education quality



Aligns well with AFSM-style structured learning.

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## F. Relief, Nazafat & Disaster Response

*(Funds → Resources → Deployment)*


## AI Applications

- Needs assessment using data patterns
- Resource allocation optimization
- Volunteer deployment planning

- Impact measurement dashboards

## Impact

- Faster response
- Reduced duplication
- Transparent reporting

 Enhances barakah through efficiency.

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## G. Jamaat Procurement & Logistics

*(Central procurement → Local distribution)*


### AI Applications

- Supplier benchmarking
- Bulk purchase optimization
- Transport route planning
- Fraud and leakage detection

## Impact

- Cost savings
- Standardization across Jamaats

- Audit-ready systems

 Especially powerful if centralized at Markaz level.

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Below is a **clear, practical, country-aware framework** showing how **Dawoodi Bohra community members** can *personally benefit from AI* and *apply it in their businesses* across **GCC, South Asia, East Africa, and Western countries**, while remaining **ethically aligned and legally compliant**.


This is written for **traders, SMEs, professionals, family businesses, and entrepreneurs**—not just large enterprises.

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## 1. Universal Benefits of AI for Bohra Businesses

Regardless of country, AI helps members to:

- Increase **profitability without exploitation**
- Reduce wastage and inefficiency
- Compete with large corporations
- Make better decisions with limited capital
- Scale family businesses sustainably

 AI becomes a *competitive equalizer*.


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## 2. Core AI Use-Cases for Individual Business Owners

### A. Sales, Marketing & Customer Relations

#### Applicable Everywhere

- AI chatbots (WhatsApp, website)
- Personalized offers & pricing (within ethical limits)
- Customer demand prediction
- Multilingual customer communication

 Especially powerful for diaspora businesses.

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### B. Operations & Inventory


- Stock optimization
- Demand forecasting
- Supplier price comparison
- Shrinkage & wastage detection

 Ideal for retail, wholesale, FMCG, hardware, garments, food.

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## C. Finance & Compliance

- Cash flow forecasting
- Expense classification
- Invoice automation
- Tax readiness & audit support

 *AI assists compliance—does not replace accountants.*

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## D. Workforce & Productivity

- Shift scheduling
  - Productivity tracking
  - Training content creation
  - HR documentation automation
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## 3. Country / Region-Specific Applications

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**AE UAE | KW Kuwait | BH Bahrain (GCC)**

**Business Context**

- Highly regulated
- High labor costs
- Digitally mature customers
- Strong competition

### **AI Use-Cases**

- AI-powered customer analytics
- Smart pricing & promotions
- Workforce optimization
- Predictive maintenance (restaurants, factories)

 *Use AI to reduce manpower dependency.*

### **Key Sectors**

- Trading
  - Restaurants & catering
  - Real estate
  - Logistics
  - Professional services
-


## **IN India | PK Pakistan (South Asia)**

### **Business Context**

- Price-sensitive markets
- High volume, low margins
- Informal supply chains
- Labor-intensive

### **AI Use-Cases**

- Demand forecasting to reduce dead stock
- AI-based procurement decisions
- WhatsApp commerce automation
- Credit risk prediction (non-riba)

 *AI protects thin margins.*

### **Key Sectors**

- Wholesale trading
- Manufacturing
- Retail
- Agriculture-linked businesses

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## **KE Kenya | TZ Tanzania | UG Uganda (East Africa)**

### **Business Context**

- Growing markets
- Logistics challenges
- Mobile-first users
- Currency volatility

### **AI Use-Cases**

- Route optimization
- Mobile-based AI assistants
- Price fluctuation forecasting
- Stock movement analysis

 *AI compensates for infrastructure gaps.*

### **Key Sectors**

- Trading
- FMCG distribution
- Agriculture produce

- Construction materials
- 

## **US USA | CA Canada | AU Australia (Western Economies)**

### **Business Context**

- High compliance requirements
- High customer expectations
- Data-driven competition

### **AI Use-Cases**

- Customer lifetime value analysis
- Automated compliance reporting
- Predictive sales planning
- AI-driven marketing funnels

 *AI ensures professional-grade operations.*

### **Key Sectors**

- Professional services
- E-commerce
- Healthcare support

- Tech-enabled trading



الداعي الاجل الفاطمي سيدنا محمد برهان الدين اقا رض فرماوے چھے کے:

"مؤمنين روني واسطے جاؤ! تجارة کرو! خدا تمارا وپار روني گار مابركة اے، حلال ني روني  
هوئي، کوئي حرام چيز شامل نہ هوئي،"

اسبق ما وپار بہتر شاکلة سي تھئي سکے يہ واسطے AI سي کئي طرح مدد لئي سکائي انے کیا AI  
tools نو استعمال کري سکائي تر واسطے بعض suggestions اپوا ما ايامثلاً: ChatGPT, Canva,  
Google Workspace. اسگلا امثله سي ايم مفهوم تھائي چھے کہ اچ نازمان ما اسگلا tools سي مدد  
ليو کتواہم چھے انے تر ساہ وپار کتنو سہل تھئي جائی چھے.

AI نا چار درجات سي ايم واضح تھيو کہ کیا task واسطے کيو AI model استعمال کرو جوئي، انے  
اهنا سي مدد ليو واسطے اهنے کئي شاکلة سي prompts اپو جوئي يہ بهي ذکر تھئي . Data-  
Information-Knowledge-Wisdom سي ايم مفهوم تھيو کہ AI فقط ايک الہ چھے جہ نا سي  
خدمة لئي سکائي چھے، مگر خدا يہ انسان نے عقل سي خاص کيدا چھے اهنے AI مشابہ اوي سکتو  
نھي. اتمام ذکر سي ايم مفهوم تھائي چھے کہ العصر الحاضر ما جہ technologies رائج چھے اهناسي  
وپار ما فائده لئي سکائي چھے مگر تر ساہ ايم بهي واضح تھائي چھے کہ اسگلي technologies نے  
صدق انے امانه ساہ استعمال کرو کتواہم چھے تاکر وپار مابركات دائم رہے.

## References

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Sr No.	Glossary
1	<b>AI (Artificial Intelligence):</b> Machines performing tasks requiring human intelligence.
2	<b>Generative AI:</b> AI that creates new content.
3	<b>Training Data:</b> Examples used to teach AI.
4	<b>NLP:</b> AI understanding human language.
5	<b>Automation:</b> Technology performing repetitive tasks.
6	<b>Bias:</b> Systematic unfairness in data or output.
7	<b>OCR:</b> Image-to-text recognition.
8	<b>Dataset:</b> A structured collection of data.
9	<b>Reinforcement Learning:</b> ML improving via feedback.
10	<b>Prompt:</b> Instruction given to an AI tool.
11	<b>Chatbot:</b> AI system that interacts through text.
12	<b>Deep Learning:</b> Neural networks that analyze complex patterns.
13	<b>Ethics:</b> Principles guiding right behavior.

## About HQHB & TR

We are a department formed by the 52nd Dai-al-Mutlaq Syedna Mohammed Burhanuddin RA as a part of the chain of events that took place on the auspicious occasion of His Golden Jubilee to commemorate 50 years tenure as the leader of the Dawoodi Bohra Community. We educate mumineen about Qardan Hasana and doing Business compliant with Fiqh-e-Fatemi and its benefits in the world and, thereafter, fostering economic and social growth. To summarise, AL-TIJAARAT-AL-RAABEHAH & IDAARAH HASANAAT AL-QARD AL-HASAN AL-BURHANIYAH are non-commercial, religious departments.



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