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RESEARCH PAPER

Impact of Artificial Intelligence on the Business Decisions: A Qualitative Perspective

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ABSTRACT

Artificial intelligence is the fastest growing technology of today's world. Almost every industrial or non-industrial sector is transforming its activities towards digital technology named artificial intelligence. This study aims to investigate how artificial intelligence impact the decision making process into different industries, especially in business sectors organization. A qualitative based approach was used to analyze this study. Data was gathered from the prior published study on the domain to identify that how much artificial intelligence is impacting the decisions in business sector. From the findings of literature analysis, it was found that in Pakistani business sector artificial intelligence usage is very minimal as compared to global usage. Although there are several recommendations for the business sector as per the results of this study, the main findings suggest the business sector increase the usage of artificial intelligence in business sector to increase their decision efficiency.

KEYWORDS Artificial Intelligence, Business, Decision Making, Pakistan

Introduction

In the contemporary digital economy, artificial intelligence (AI) has emerged as a transformative force, reshaping the landscape of business decision-making across industries (Khan et al., 2025). As organizations increasingly operate in complex and data-intensive environments, AI technologies offer unparalleled capabilities in processing vast amounts of information, uncovering hidden patterns, and enabling real-time analytics, which collectively facilitate more informed, strategic, and agile decisions (Kumar et al., 2024). The integration of AI into business processes ranging from predictive analytics and customer relationship management to supply chain optimization and financial forecasting has elevated the role of data-driven decision-making, allowing firms to not only respond more effectively to market dynamics but also anticipate future trends with greater precision (Pillai, 2023). Moreover, AI powered systems such as machine learning algorithms, natural language processing, and robotic process automation are increasingly deployed to automate routine decisions, enhance decision accuracy, reduce human biases, and free managerial time for higher-order strategic tasks (Jha et al., 2021). The strategic use of AI enables businesses to create value through personalized marketing, dynamic pricing, customer segmentation, fraud detection, and risk assessment, contributing directly to competitive advantage and organizational agility. For example, in financial services, AI driven models analyze real-time market data to inform trading strategies and portfolio management, while in retail, engines and sentiment analysis tools inform product development and customer engagement strategies (Izumi, 2025). AI's ability to augment human cognition by rapidly processing multidimensional datasets offers a new paradigm for decision-making, where traditional intuition-based approaches are supplemented or even supplanted by algorithmic intelligence (Kang & Wang, 2025). However, the growing reliance on AI also introduces new challenges and ethical considerations, including data privacy, algorithmic

transparency, accountability, and the potential for technological unemployment, which necessitate robust governance frameworks and interdisciplinary collaboration to ensure responsible AI deployment (Mutambara, 2025). Despite these concerns, empirical studies have consistently shown that firms investing in AI capabilities experience significant improvements in operational efficiency, customer satisfaction, and financial performance, underscoring the strategic imperative of AI adoption in today's hyper-competitive global marketplace (Susitha et al., 2025). Furthermore, AI is not merely a tool for operational optimization but a catalyst for business model innovation, enabling new forms of value creation, ecosystem development, and strategic renewal in response to rapid technological and market changes (Ameen & Tarba, 2025). As AI continues to evolve from rule-based systems to more autonomous, learning-based architectures, the role of human decision-makers is also transforming from data interpreters to strategic orchestrators who must understand, oversee, and align AI outputs with organizational goals and societal norms (Odedina, 2023). This interplay between human judgment and machine intelligence forms the crux of modern business decision-making, where successful outcomes increasingly depend on an organization's ability to harness the full potential of AI while managing its inherent risks and limitations (Jarrahi, 2018). Therefore, the study of AI's impact on business decision-making is both timely and critical, offering insights into how digital transformation is redefining managerial practices, organizational structures, and competitive dynamics in the 21st century (Martínez-Peláez et al., 2024).

Literature Review

In Pakistan, the growing embrace of artificial intelligence (AI) within business decision-making environments reflects both emerging opportunities and persistent systemic challenges. Across sectors from marketing to corporate governance to small enterprise operations research highlights that AI can significantly enhance strategic outcomes, operational efficiency, and competitive differentiation (Hwang et al., 2025). For example, qualitative insights from marketing professionals in Pakistan reveal that AI integration improves targeting accuracy, operational performance, and strategic agility, while also raising ethical and integration concerns (Ateeq et al., 2025). In the small-business segment, empirical findings show that AI adoption boosts productivity, customer engagement, competitiveness, and operational streamlining, though constrained by scarcity of technical expertise, resource limitations, and cultural inertia. Extending to corporate settings, a panel-data study of Pakistani listed firms across banking, IT, and refinery sectors from 2018 to 2023 finds that AI not only reinforces the positive effects of governance mechanisms such as board size and female representation on financial performance (ROA and ROE), but also nuances traditional governance roles, particularly board meetings and CEO duality, suggesting complex but transformative implications for board-level decision-making (Osei, 2025).

At the organizational level, AI's engagement in Pakistan transcends mere automation to influence innovation and workforce dynamics. Research into human resource management contexts highlights AI's capacity to elevate employee performance, retention, and engagement by reducing biases, streamlining decision processes, and augmenting human judgment, albeit with concerns about human-machine dynamics and the essential role of human oversight (Holzinger et al., 2025). Similarly, studies on employee engagement reveal that AI's positive effects on employee performance are significantly mediated by adequate training, AI awareness, and workplace adaptation strategies, reflecting the critical need for holistic workforce-focused AI implementation (Citraresmi et al., 2025). Innovation outcomes are similarly enhanced when AI reinforces employee empowerment: a study using structural equation modeling in Pakistani software houses finds that AI integration positively influences innovation performance, with employee empowerment serving as a key mediating mechanism (Jamil et al., 2025). In leadership domains, the dynamics of AI uptake vary by leadership style transformational leaders engage with AI tools more readily

than transactional or servant leaders pointing to how leadership dispositions shape AI's strategic effectiveness (Vidhya, 2025).

Yet the contextual reality of AI-related business decision-making in Pakistan is shaped not only by organizational readiness but also by infrastructural, educational, and policy environments (Jamil et al., 2025). Applied across sectors such as healthcare (faster diagnostics, resource management), agriculture (precision farming, weather forecasting), education (adaptive learning, automated grading), and security (facial recognition, smart surveillance), AI shows great transformative potential. National-level investments such as the Presidential Initiative for Artificial Intelligence and Computing (PIAIC), launched in 2018, have sought to democratize AI knowledge by enrolling thousands of students across major cities and including women-focused tracks, although criticisms have arisen regarding instructional depth and education quality (Eisenmann, 2023). Moreover, Pakistan's strategic economic infrastructure is evolving: the allocation of 2,000 MW of electricity to power AI data centers (and bitcoin mining) signals governmental recognition of digital infrastructure as a growth lever to spur AI-enabled industry and employment (Chrisman, 2025). Scholars advocating an industrial policy approach underscore the need to treat AI as a full-fledged strategic industry with layers from infrastructure to services supported by education, public private R&D, and local innovation to reduce dependency on foreign technologies and strengthen sovereignty (Chrisman, 2025). Yet societal and infrastructural constraints persistent power outages, low tech literacy, internet instability, brain drain, and cultural skepticism pose real threats to equitable and sustained AI adoption in business processes (Hammerschmidt et al., 2025).

Collectively, the literature signals a Pakistani business landscape poised for AI driven evolution in decision making from marketing precision and small business agility to corporate governance, leadership strategies, and workforce performance yet one deeply entangled in institutional, infrastructural, and human challenges (Guruprasad et al., 2024). Maximizing AI's potential for smarter, timely, and more strategic decisions requires aligned interventions: ramped-up education and training integrated with human power, leadership development attuned to AI, robust R&D ecosystems supported by industrial policies, enhanced digital infrastructure, and governance frameworks ensuring ethical, transparent, and human centric AI deployment (Misra et al., 2025). Future studies could delve deeper into sector-specific AI impacts, longitudinal performance outcomes, behaviors of algorithmic trust, and comparative policy effectiveness to chart a resilient pathway for AI informed business decision making across Pakistan's evolving economic landscape (Mohammadi & Maghsoudi, 2025).

Material and Methods

This study aims to investigate how artificial intelligence impact the decision making process into different industries, especially in business sectors organization. A qualitative based approach was used to analyze this study. Data was gathered from the prior published study on the domain to identify that how much artificial intelligence is impacting the decisions in business sector. All the findings of the study are based on the previously published literature in the field of research. The conclusion of the study was drawn up based on the results and findings of the previous studies.

Results and Discussion

Artificial intelligence is the fastest growing technology among all the digital technologies which exist in today's world (Jarrahi, 2018). Artificial intelligence is a transformative force which help in the decision making that how the business organization analyze the business information and basis of that information how they predict the business trends in the market (Khan et al., 2025). From the findings of the different research studies, it was found that AI influence is not limited only in the strategic business level but

also into the day to day decision making (Pillai, 2023). The discussion of research findings in this context reveals that AI's influence is not merely technological but strategic, enabling decision makers to leverage advanced computational capabilities for more accurate, timely, and context aware outcomes (Jha et al., 2021). Studies show that AI's integration into decision processes improves predictive accuracy, operational efficiency, and strategic agility, thereby enhancing overall organizational performance (Turi et al., 2023). The automation of data analysis allows managers to move elsewhere descriptive analytics toward predictive and prescriptive insights, creating decisions that are proactive rather than reactive (Vidhya, 2025). All those models which are based on the predictive artificial intelligence algorithm are mostly used and identify the data based on the identification of the customers churn risk and the optimization of the supply chain processes because before this these all decision were taken based on the traditional analysis (Ameen & Tarba, 2025). It was also observed that AI based devices uses mostly the objective data like numbers and other related data, that was assessed that their decision making is less biasness than the human being who mostly use their cognitive skills for the decision making and they mostly rely on the subjective decisions (Eisenmann, 2023). When it comes to the mass level of decision like where massive level of the data is used it was observed that human cognitive skills does not have any proper capacity to analyze the massive data in a small period of time due to which a large of data will be skip from the analyzation and this skip will highly make the results biased as compared to the artificial intelligence based devices where they analyzed each and every data related to the decisions in seconds without vesting any time on better and proper accuracy (Pillai, 2023). Mostly when it comes to the businesses the majority of the decisions are related to the money or financial instruments which are objective in real sense so that's why their judgmental is much more accurate than human cognitive which is purely based on the subjective indicators for their judgement (Baker & Kueng, 2022). However, several research also indicates that those decisions which are based on the artificial intelligence based machines are better, but the main thing is the quality of the data which they are using for the analysis and the algorithm used for the analysis (Khan et al., 2025).

The results of most of the research papers conducted in the business sector are forecasting that the artificial intelligence based devices are gradually reducing the need of the human decision making (Ameen & Tarba, 2025). Although artificial intelligence usage is being done across all the segments of the businesses like it is mostly being used in the decisions of marketing related issues, supply chain related issues also for the human resource related issues also. In these departments the artificial intelligence is used for the different judgments required for them. (Eisenmann, 2023). When we discuss about the usage of the artificial intelligence is the field of human resource management then we observed that its usage is highly appreciated by the businesses like it helps to find the most potential candidates for the businesses, it will better and timely predicts about the employee turnover even in some cases it will also predicts that which employees function are better meeting the organizational goal and which employee lesser.

Different researchers also suggest that different artificial intelligence based decision making applications are mostly more comprehensive compared to the model which are based on the human and cognitive based analysis (Pillai, 2023). This capacity for holistic analysis is particularly advantageous for strategic planning and risk management (Hwang et al., 2025). Those supply chain models which are based on the artificial intelligence based model will better predicts situations and environmental factors like weather patterns and other geographical production in a better way as compared to the traditional ways of prediction (Eisenmann, 2023). (Ameen & Tarba, 2025). Whenever we discuss the ethical side of the artificial intelligence there are several questions that arises from different researchers. According to them still there are several flaws in the context of ethical side of the artificial intelligence usage in the human based environment. According to them these flaws are mostly related to ethical concerns like the transparency of the decisions and related issues (Abbas Khan et al., 2025). From the findings of the several empirical studies

it was found that there are some complex level artificial intelligence models like the black box which mostly uses deep learning systems for the data analysis and prediction for the businesses. It was observed due to their complex model and deep learning model it is very hard for the people to understand their mechanism of use that they use which type of mechanism for their results generation. According to the researchers this lack of the explanation to the user due to high complex model will act as an obstacle for the artificial intelligence to be used so that's why it is recommended to the artificial intelligence based machine developers to use simple language easy to understandable for the general user to better adopt the technology (Misra et al., 2025). Whenever someone is working on training the data for the artificial intelligence based machine then mostly, they use rough data which always results to the incompatible results and leads towards the biased decision making. (Pillai, 2023). The findings of these studies also suggest that there should be too much care need when we are using any technology like the artificial intelligence based because in some cases like fairness, accountability and the organizational transparency some of the artificial intelligence based application further erodes the decision making rather to enhance the decision making.

Although there are several significances of the usage of the artificial intelligence in the strategic level decision in the business sector but one of the main benefits it has provided to the organization is the organization readiness (Jha et al., 2021). A number of researcher have found from their study results that those companies who have strong backbone of the digital structure and other related digital frameworks and most possible a culture whose decision making are mostly based on the data driven methods are more successful as compared to the companies who are still relying on the manual and traditional approaches for their processes and decision making without using artificial intelligence a toll for the decision making. However, that organization who lakes the digital infrastructure have been seen mostly failed in rapid decision making which is quietly based on the massive data. Either if they take a decision, they will not be able to implement that if they implement it they were not able to execute it (Jha et al., 2021). Mostly researcher consider the artificial intelligence as a technology which only promotes the business financial aspects, but several researchers have confirmed that the impact of the artificial intelligence in the business are not only limited to the financial aspects, but it will also enhance their ecosystem in which they are operating (Ameen & Tarba, 2025). Whenever we discuss the impact of the artificial intelligence on the financial aspects of the business then we observed that artificial intelligence has brought a measurable improvement in the field of finance like fraud detection, risk management, portfolio optimization and credit risk assessment. There are several machine learning models which are very useful to enhance the decision making in the business organization in the aspects of their financial decisions. When we discussed comparative improvements within the financial decisions then we observed that the artificial intelligence has brought a wonderful improvement in the all aspects of the financial decisions but its impact on the fraud detections are extra ordinary because they use different data patterns to detect this risk in the finance of businesses (Eisenmann, 2023). If we talk about the reals benefits and value of artificial intelligence based machines which help humans in decision making is the place where the extend of the data is so much and massive which is generally not possible for a human to use its cognitive skills to forecast but AI can do it.

When we discuss the usage of the artificial intelligence based technology in the business sector, especially in the supply chain management department of any business, the findings of the research show that the usage of this technology has significantly improved the operations of the supply chain, especially when it comes to the forecasting of supply chain demand, its operational efficiency and the reduction of the operational cost. Especially in accounting field where the models based on the artificial intelligence will better predicts about the stocks of a store in the real time as compared to a model based on traditional approach. It will timely inform about the stock out of any product in the store to enhance the customer services and related issues (Hwang et al., 2025). Those industries where

artificial intelligence based sensor devices are fitted to monitor the machines are considered to be more accurate and more reliable because they monitor each and every moment of the machines to safeguard them from any damage and other lose on time to prevent the big losses in the business (Kang & Wang, 2025). Several studies have highlighted that those businesses which used AI based customer relationship management system are better to care the customer as compared to the manual system based on human cognition because AI based devices configure the each and every aspect of the customer based on the past data and respond the customer within proper time with accurate feedback (Jarrahi, 2018). Artificial intelligence models also help in the guidance of the businesses specially used in modern day superstores like about the purchase history of a certain product as well as the purchase history of a specific person. Since the artificial intelligence has been integrated with the business sector has enhanced its uses in the strategic level of the business industry (Gomber et al., 2018). All those models which are based on the principles of artificial intelligence have the potential to produce outcomes based on different strategies. They have different assumptions for helping the business sector. However, in some cases the capabilities of the artificial intelligence based model are reduced especially in some sectors like for some functions which includes market merger and the market acquisition market entry strategies, or new product launches (Pillai, 2023).

Conclusion

Artificial intelligence is the fastest growing technology among all the digital technology of today's age. However, the usage of artificial intelligence is spread throughout every sector in the business world. The purpose of this study is to examine how artificial intelligence affects decision making across many industries, particularly in commercial sectors. According to the results of the literature review, artificial intelligence is used quite sparingly in Pakistani company as opposed to other countries. In order to improve decision making efficiency, this study also suggests that the corporate sector use artificial intelligence more frequently. From the findings of literature analysis, it was found that in Pakistani business sector artificial intelligence usage is very minimal as compared to global usage. This study also recommend the business sector to increase the usage of artificial intelligence in business sector to increase their decision efficiency.

Recommendations

Although there are several recommendations for the business sector as per the results of this study, the main findings suggest the business sector increases the usage of artificial intelligence in business sector to increase their decision efficiency. Further researcher also recommends the future researchers who are willing to study this topic must explore the topic in the quantitative paradigm to extends the generalizability of the findings.

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