

AI-03116 Reshaping of Marketplace via AI

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Explain and deep dive: AI is set to reshape market leaders and legacy products. List 22 real product or services examples

Here's a deep-dive look at how artificial intelligence (AI) is poised to reshape market-leaders and legacy products — followed by 22 real-world examples of products or services being disrupted or reinvented by AI.

1. Why AI is a game-changer for market leaders & legacy products

Direct Answer

AI isn't just incremental improvement. It's shifting the basis of competition — enabling new value-propositions, business models and product architectures. Legacy market-leaders and "traditional" products must adapt or risk being overtaken.

Key Reasons

- Efficiency leap: AI brings step-changes in productivity (see data showing 98% of product leaders expect GenAI to reshape operations).
- New value creation: Beyond doing what we did faster — AI enables new capabilities (hyper-personalisation, autonomous operation, digital-physical blending) that legacy products didn't allow.
- Business model shift: AI allows for new models (e.g., "sell it before you make it" in e-commerce) that challenge legacy production/distribution paradigms.

- Competitive threat: Legacy incumbents often have entrenched product designs and processes; AI-native entrants can leap-frog by building products designed around AI from the start.
- Consumer expectation reset: As AI-enabled products proliferate, consumer expectations shift (e.g., instant personalisation, interactive experiences). Legacy products that don't adapt may appear outdated.

Alternatives

- Maintain legacy products with incremental improvements (e.g., better UI, faster processor) — risk: being outrun by AI-enabled new entrants.
- Pivot legacy products to include AI-enabled layers (hybrid model) — requires investment, change in culture/process.
- Exit or divest legacy business lines that cannot be economically upgraded or differentiated.

Action Plan

1. Audit your current product / service portfolio: Which parts are vulnerable to AI disruption (automation, personalisation, autonomy)?
2. Map potential AI-enabled value-adds: What could be done differently if you infused AI (e.g., predictive models, generative design)?
3. Prioritise and pilot: Choose 1-2 product lines for AI integration, measure value (cost savings, greater retention, new revenue).
4. Build capability: Data infrastructure, model lifecycle, experimentation culture.
5. Monitor new entrants: Look outside your industry for AI-native firms that might become disruptors.
6. Adapt business model: Consider whether your revenue model, cost structure or go-to-market needs transformation.
7. Scale or kill: Based on pilot results, scale the successful AI-enabled product, or kill ones that don't produce ROI.

2. 22 real product/service examples of AI-reshaping

Here are 22 concrete examples of how AI is changing products and services across industries:

#	Product/Service	What AI is doing	Legacy leader being reshaped or threatened
1	Sephora Virtual Artist (make-up try-on & recommendation)	AI/AR lets customers virtually try cosmetics and get personalised shade/product suggestions.	Traditional in-store only cosmetic retail experience
2	Starbucks "My Starbucks Barista" / AI assistant behind the counter	AI in ordering, inventory, staff-help – improving speed/experience.	Legacy café chain operations
3	John Deere See & Spray™ (precision agriculture sprayers)	AI/computer vision distinguishes crops vs weeds, dramatically reducing herbicide use.	Traditional blanket herbicide broadcast/older sprayer tech
4	Etsy Gift Mode & personalization for >100 M items	Uses generative AI + user persona modelling to suggest gifts.	Traditional search/filter based e-commerce listing model
5	Netflix Recommendation engine	AI model predicts which original content viewers will watch — reducing churn.	Standard "pick from library" streaming model without deep personalisation
6	Walmart Inventory & supply-chain AI optimisation	AI forecasts demand, optimises inventory reducing cost and improving availability.	Traditional large-scale retail logistics without advanced AI forecasting
7	L'Oréal / ModiFace AI-virtual try-on & content creation	AI for virtual makeup try-ons + generative visuals for marketing.	Traditional beauty brand product launches and marketing
8	IBM WatsonX & AI-powered document/claims	AI automates large volumes of manual data-	Legacy manual processing

	processing in health & finance	work, reducing cost and time.	workflows across industries
9	IKEA AR/AI home-furniture visualisation (e.g., IKEA Place)	Customers visualise furniture in their home via AI/AR – reducing returns, improving selection.	Standard e-commerce with photos only, no AR assist
10	Nutella “Unica” campaign – 7 million unique AI-generated labels	AI-generated packaging unique for each unit – engagement + collectability.	Traditional mass-produced identical packaging
11	Sally Beauty ColorView Virtual Hair-Color Try-On	AI/AR lets shoppers “try on” hair colours remotely/in-store.	Traditional hair colour selection via swatches, in-salon try-ons only
12	Chanel Lipscanner App	AI matches any colour image to nearest lipstick shade + virtual try-on.	Traditional lipstick shopping based on swatches in-store
13	ChatGPT / LLMs integrated into enterprise products	Generative AI embedded across software products (e.g., writing, summarisation, code assistance)	Traditional software tools without embedded generative AI
14	Warby Parker Virtual Try-On for eyewear	AI/AR helps customers try glasses virtually and match fit/face.	Traditional optical retail where physical try-on required
15	Spotify AI DJ / personalised playlist generation	AI generates truly custom playlists based on mood, habits, deeper signals.	Traditional algorithmic playlists with narrower personalisation
16	Coca-Cola Dynamic content & marketing via AI	AI-driven marketing campaigns tailored by region/customer-segment.	Traditional one-size-fits-all global marketing campaigns
17	Starbucks Green Dot Assist (barista AI tool)	AI virtual assistant for in-store staff to expedite orders and recommend pairings.	Traditional training/manual reference for staff

18	Viome AI-powered at-home health testing kits using RNA & gut-microbiome analysis	AI interprets large biological datasets to personalise nutrition/disease detection.	Traditional one-size-fits-all health tests / generic nutrition advice
19	Estee Lauder Companies AI Innovation Lab across beauty brands	Generative AI for trend spotting, R&D, product development.	Traditional R&D product development cycles slower, less data-driven
20	Omneky (AI-advertising platform)	AI generates creative ad assets at scale, optimises media bids, tailored campaigns.	Legacy ad-agency model with manual creative production and media buying
21	Between the Lines (exemplar) (Hypothetical example: e-commerce "sell-it-before-you-make-it")	AI generates items / designs on demand, only manufacturing when demand confirmed.	Traditional manufacturing with large inventory ahead of demand
22	Walmart / other big-retailers' AI in inventory & supply-chain	AI forecasts demand, automates restocking, manages supply chain more responsively.	Traditional supply-chain reliant on periodic planning and manual restocking

3. Observations & Implications for Legacy Products

- These examples cut across consumer goods, industrial equipment, retail, healthcare, marketing, and software — demonstrating that AI's impact is broad, not niche.
- Many legacy products are add-on inflected: e.g., sprinkling AI on existing product. But the most disruptive ones re-architect the product around AI (e.g., John Deere's sprayer turned into data-driven system).
- Business models matter: For example, the pay-per-acre savings model in agriculture flips the revenue model.

- Data and infrastructure become strategic assets: companies that have or can access large datasets + build AI flows will have advantage.
- Customer expectation shift: once consumers encounter one AI-enabled experience (e.g., virtual try-on) they will expect similar elsewhere — raising the bar.

4. Action Plan for You (given your interest in finance/investing & legacy business)

Since you're interested in finance/ investing and you also operate a business (water refilling station) and plan farms — here's how you can apply:

- Scan your competitive landscape: For each existing business or product you're involved with (water refilling station, coffee farm, corn farm), ask: what parts could AI meaningfully improve (cost, yield, customer experience)?
- Identify legacy risk: Which of your business lines are at risk of being disrupted by someone using AI more aggressively? E.g., in agriculture, if precision-AI equipment becomes standard, farmers using older tech may lag.
- Select one pilot: Pick a single business line (e.g., your corn farm) and test an AI-enabled tool (e.g., predictive yield model, automated pest detection) so you stay ahead.
- Monitor investment opportunities: Use this lens when evaluating stocks/ETFs — companies that are investing in AI ecosystems and adapting legacy products may have an edge; companies relying purely on legacy may become deteriorators.
- Build data mindset: Even at small business scale, start gathering relevant data (customer behaviours, operations metrics, yield per acre, etc.) to enable future AI augmentation.
- Stay flexible: As you explore your farms and water-refilling business, take advantage of the "be like water" philosophy — adaptability will be a competitive advantage in an AI-reshaped world.

If you like, I can rank or categorise more than 22 examples (say 50+) by industry and impact level (e.g., "disruptive", "incremental") and we can map how they

specifically correspond to your domains of interest (living well, health, finance, investing) to generate strategic insights. Would you like that?

Yes rank 50+ but explain first if companies will need on premises compute or it can just leverage large Datacenter

Excellent question — that goes right to the strategic core of how AI reshapes not just products, but where and how companies compute. Let's break it down first clearly and deeply before ranking the 50+ examples.

1. Direct Answer

Companies will need a hybrid of both on-premises and large-datacenter (cloud or colocation) compute.

The exact mix depends on data sensitivity, latency, regulatory environment, and cost structure.

In short:

- Cloud or hyperscale data centers (e.g., AWS, Azure, Google Cloud) are ideal for training and scaling inference of large models.
- On-premises or edge compute will remain critical for low-latency, data-sovereign, and cost-controlled inference, especially for industrial, healthcare, and retail operations.

2. Key Reasons

Function	Cloud / Datacenter Advantage	On-Prem / Edge Advantage	Examples
AI Model Training	Massive GPU clusters (NVIDIA H100/H200, AMD MI300X) scale dynamically; global data access	Costly to replicate locally; rare unless company has unique data sovereignty issues	Training GPT-5, Google Gemini, Meta Llama
Fine-Tuning / Continual	Can use pre-trained LLMs via APIs or	Needed when data can't leave site (e.g.,	Finetuning patient models at Mayo Clinic

Learning	managed services; cheap to iterate	hospitals, defense)	
Real-Time Inference / Edge AI	Great for web apps and SaaS	Required for sub-millisecond decisions (factory robots, vehicles)	Tesla FSD, John Deere See & Spray, GE Smart Turbines
Data Sovereignty / Compliance	Global redundancy but potential exposure (e.g., GDPR, HIPAA)	Full control over sensitive or proprietary datasets	JPMorgan AI servers, government/defense clouds
Cost Control / Predictability	Cloud = OPEX, flexible	On-prem = CAPEX, cheaper at scale for predictable workloads	Netflix, Meta using hybrid GPU infrastructure

3. Strategic Trend Summary

1. Cloud-first for innovation, on-prem for production control — Start in the cloud, migrate inference to local/edge once patterns stabilize.
2. AI infrastructure arms race — Market leaders (Apple, Tesla, Meta, OpenAI, Amazon) are building or leasing dedicated AI superclusters.
3. AI-specific hardware rise — NVIDIA DGX, AMD Instinct, Intel Gaudi, and custom silicon (AWS Trainium, Apple ANE, Tesla D1).
4. Edge AI is real — Cameras, vehicles, drones, industrial equipment increasingly run inference locally for autonomy.
5. Data gravity matters — The closer AI is to the data, the more efficient it is. Companies with vast proprietary datasets will build AI near that data.

4. Practical Split by Industry

Industry	Likely Compute Strategy	Why
Finance & Banking	Hybrid: on-prem for compliance, cloud for analytics	Regulatory data constraints
Healthcare & Biotech	Mostly on-prem or private cloud	PHI, HIPAA, genomic data sensitivity

Manufacturing / AgriTech	Edge + private cloud	Real-time machinery control and data collection
Retail / E-Commerce	Public cloud + SaaS APIs	Elastic demand, heavy personalization workloads
Media & Entertainment	Cloud GPU clusters	Heavy generative workloads, less confidential data
Energy & Utilities	Edge + data centers	Sensor-heavy environments needing low latency
Education / SMEs	Cloud-based AI via APIs	Cheaper, no infra management
Government / Defense	Private data centers	Security and sovereignty issues

5. Action Plan for Businesses

1. Start cloud-native for fast AI experimentation.
2. Profile workloads — identify inference-heavy tasks that can later migrate on-prem.
3. Invest in hybrid integration (Kubernetes, edge orchestration tools like KubeEdge, NVIDIA Fleet Command).
4. Evaluate TCO (Total Cost of Ownership) — AI workloads can exceed cloud costs after certain scale.
5. Monitor regulatory guidance on AI data storage and model accountability (EU AI Act, US NIST AI RMF).

6. Teaser for What's Next

Now that the infrastructure layer is clear, we can move to your request:

“Rank 50+ real products/services that are being reshaped by AI.”

I will structure them into 10 sectors, rank them by impact level (Disruptive → Incremental), and annotate whether their AI runs on Cloud, Hybrid, or On-Prem/Edge.

Would you like the ranking to emphasize:

(A) Consumer-facing products (apps, devices, retail, media)

or

(B) Industrial/professional domains (manufacturing, agriculture, healthcare, finance)?

Or should I blend both for a holistic market view?

Blend both, I want to see each side

Love this — below you get a blended ranking of 50+ real products & services (consumer + industrial), grouped into 10 sectors, each ranked by impact (Disruptive / High / Medium / Low) and annotated with the best-fit compute strategy (Cloud / Hybrid / On-Prem & Edge).

First — the five short, load-bearing references that back the infrastructure guidance above (hybrid cloud + edge): large-scale AI training favors hyperscale datacenters and specialized silicon; a lot of inference and sensitive workloads will live on-prem / edge.

How to read this

- Rank = within-sector priority (1 = biggest near-term impact).
- Impact = how disruptive the AI change is to incumbent market leaders / legacy product models.
- Compute = where the heavy lifting is most likely to run in production (Cloud / Hybrid / On-Prem & Edge).
 - Cloud = training + scalable inference via hyperscalers (good for elastic consumer workloads).
 - Hybrid = training in cloud, inference partially on-prem or private cloud (common in finance, healthcare, large retail).
 - On-Prem & Edge = inference lives locally for latency/privacy/autonomy (industrial robots, tractors, cars).
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Sector A — Consumer Tech & Media (7)

1. ChatGPT / OpenAI LLM integrations — Disruptive — Cloud/Hybrid (embedding into apps, search, docs; remakes how products provide intelligence)
2. Spotify — AI DJ & personalised music generation — High — Cloud
3. Netflix — content-personalisation & script analytics — High — Cloud
4. Adobe Firefly / generative creative tools — High — Cloud/Hybrid
5. Apple Siri + on-device generative models (future) — High — Hybrid / On-Device
6. TikTok / Reels AI-driven feed — Disruptive — Cloud
7. Grammarly / writing-assistants (LLM in authoring suites) — Medium — Cloud/Hybrid

Sector B — Retail & E-commerce (6)

1. Amazon personalised product search & supply AI — Disruptive — Hybrid
2. Walmart AI inventory & demand forecasting — High — Hybrid (cloud training, on-prem orchestration).
3. Sephora / L'Oréal virtual try-on & recommender — High — Cloud/Edge
4. Shopify / Etsy AI product discovery & creative generation — High — Cloud
5. Omneky / AI ad creative platforms — Medium — Cloud
6. In-store AR try-on & queue prediction (Starbucks-like) — High — Hybrid / Edge.

Sector C — Finance & Insurance (5)

1. High-frequency / quant trading using AI signals — Disruptive — Hybrid / On-Prem
2. Fraud detection / AML using streaming ML — High — Hybrid
3. Automated underwriting & claims AI (insurers) — High — Cloud/Hybrid

4. Robo-advisors & portfolio optimisation with continuous learning — Medium — Cloud
5. Banking conversational agents + document ingestion — Medium — Hybrid / On-Prem (privacy/compliance)

Sector D — Healthcare & Biotech (6)

1. AI-assisted diagnostics (imaging + pathology) — Disruptive — On-Prem / Hybrid (HIPAA/data-sovereignty)
2. Genomics + drug-discovery using large models — Disruptive — Cloud (training) + Private HPC
3. Clinical documentation / EHR summarisation (scribe AI) — High — Hybrid / On-Prem
4. At-home diagnostics + personalised nutrition (Viome style) — High — Cloud/Hybrid
5. Remote patient monitoring with on-device inference — High — Edge / Hybrid
6. Claims automation & prior auth automation — Medium — Cloud/Hybrid

Sector E — Manufacturing & Industrial Automation (6)

1. Robotic vision + quality inspection (factory lines) — Disruptive — Edge / On-Prem
2. Predictive maintenance (wind turbines, pumps) — High — Hybrid
3. Generative design for parts + additive manufacturing — High — Cloud (training)/On-Prem for manufacturing control
4. Autonomous mobile robots (warehouses) — High — On-Prem / Edge
5. Digital twins / simulation + optimization — High — Hybrid
6. PLC / control loops augmented by local ML — Medium — On-Prem

Sector F — Agriculture & Food (5)

1. John Deere See & Spray (computer-vision sprayers) — Disruptive — Edge / On-Vehicle (real-time weed ID).
2. Yield prediction & autonomous tractors — High — Edge + Hybrid
3. Precision irrigation using AI sensors — High — Edge/Hybrid
4. Supply chain food waste reduction via forecasting — Medium — Cloud
5. AI-driven plant breeding & phenotype discovery — High — Cloud / Private HPC

Sector G — Transportation & Mobility (6)

1. Tesla FSD / on-vehicle autonomy — Disruptive — On-Device / Edge + Fleet Cloud
2. Advanced driver assistance (OEMs integrating L4 modules) — High — Hybrid
3. Logistics route optimisation (UPS, DHL) — High — Cloud
4. Predictive maintenance for fleets — Medium — Hybrid
5. Autonomous last-mile robots / drones — High — Edge / On-Device
6. Mobility-as-a-service dynamic pricing & routing — Medium — Cloud

Sector H — Energy & Utilities (4)

1. Grid optimisation & renewables forecasting — High — Hybrid
2. Smart meters + local edge control for microgrids — High — Edge / On-Prem
3. Plant process optimisation (refineries, plants) — Medium — On-Prem / Hybrid
4. Predictive maintenance for turbines & substations — High — Hybrid

Sector I — Professional Services & Enterprise Software (6)

1. LLM copilots inside productivity suites (MSFT Copilot, Google Gemini in Workspace) — Disruptive — Cloud / Hybrid
2. Legal document review & contract analysis automation — High — Hybrid / On-Prem
3. Code generation & devops assistants (GitHub Copilot) — High — Cloud
4. Customer service automation (conversational AI + routing) — High — Cloud/Hybrid
5. Business process automation (RPA + AI) — Medium — Hybrid
6. AI in consulting for scenario modelling — Medium — Cloud

Sector J — Consumer Goods, Beauty & FMCG (6)

1. Virtual try-on (makeup, hair, eyewear) — High — Cloud / Edge
2. AI-driven creative packaging (Nutella unique labels) — Medium — Cloud
3. Demand forecasting for CPG (Coca-Cola dynamic marketing) — High — Cloud/Hybrid
4. Personalised skincare / formula recommendation (Estee Lauder labs) — High — Hybrid
5. Smart appliances with voice & predictive maintenance — Medium — Edge / Hybrid
6. AI for product R&D & accelerated testing — High — Cloud / Private HPC

Summary tallies & notable highlights

- Total items listed: ~57 real products/services across the 10 sectors.
- Compute reality: Most businesses begin cloud-first for training and experimentation, then move inference where it makes sense: to hybrid or edge for latency, cost, or compliance reasons. (Supporting analysis: McKinsey tech trends & edge AI reports).

- Most disruptive categories: Consumer AI platforms (LLMs), autonomous mobility, AI in healthcare diagnostics, and precision agriculture (real-time edge inference).

Quick playbook (for you / an investor / operator)

1. Map data gravity: where is the data generated? Edge/field, stores, cloud, or private systems? That drives compute choice.
2. Prioritise by margin & defensibility: AI helps most where there's repeatable data + economic upside (supply chain, personalization, autonomous ops).
3. Look for hybrid winners: incumbents that combine proprietary data + selective on-prem inference will be hard to displace (e.g., banks, hospitals, industrial OEMs).
4. Pilot fast, move inference nearer to user: start cloud for model development, then port inference to edge/private cloud when latency, privacy, or cost demands it.
5. Watch specialized silicon: companies investing in application-specific chips (or locking supply with NVIDIA / AMD) get a structural cost advantage.

If you want, next I can:

- Produce a ranked 1–50 list in strict order (global ranking) rather than sector groups.
- Export this as a spreadsheet (CSV/Excel) with columns: sector, product, impact, compute, short rationale — ready for filtering.
- Drill into top 10 with actionable signals for investing, partnerships, or early internal pilots (cost estimates, sample vendors, needed data).

Which follow-up would you like first?

Great — below is a strict global ranking (1 → 50) of products and services being reshaped by AI, blending consumer and industrial, with Impact, Best-fit Compute Strategy, and a one-line rationale for each. I ranked by near-term disruption potential to incumbents and breadth of market impact.

Ranked 1–50: AI reshaping products & services

1. LLM-based Copilots (e.g., ChatGPT / enterprise LLMs) — Impact: Disruptive — Compute: Cloud / Hybrid
Rationale: Rewrites how knowledge work, search, and software automation happen across industries.
2. Autonomous driving (Tesla FSD / full vehicle autonomy stacks) — Disruptive — On-Device / Fleet Cloud
Rationale: Changes vehicle value proposition, liability, and entire mobility business models.
3. AI in Medical Imaging & Diagnostics — Disruptive — On-Prem / Hybrid
Rationale: Can automate detection/triage, shifting diagnostic workflows and clinical economics.
4. Generative Media Platforms (text→image/video/audio; Adobe Firefly, generative video tools) — High — Cloud
Rationale: Dramatically lowers cost and time to create marketing and entertainment content.
5. Search & Recommendation engines at scale (Google / Netflix / Spotify level personalization) — Disruptive — Cloud
Rationale: Deep personalization increases engagement and changes content economics.
6. Enterprise LLM copilots in productivity suites (MSFT Copilot / Google Gemini in Workspace) — Disruptive — Cloud / Hybrid
Rationale: Embeds generative workflows into day-to-day enterprise productivity.
7. Robotic vision & factory automation (real-time quality inspection) — High — Edge / On-Prem
Rationale: Replaces manual inspection and increases throughput/quality.
8. Precision agriculture & autonomous implements (John Deere See & Spray, autonomous tractors) — Disruptive — Edge / On-Vehicle
Rationale: Lowers input costs, raises yields — redefines farm economics.

9. Genomics & AI-driven drug discovery platforms — Disruptive — Cloud / Private HPC
Rationale: Shortens discovery cycles and creates new therapeutic candidates faster.
10. AI-driven supply chain & inventory systems (Amazon / Walmart scale) — High — Hybrid
Rationale: Cuts costs, reduces stockouts, reshapes retail economics and fulfillment.
11. AI fraud detection & AML at banks — High — Hybrid / On-Prem
Rationale: Real-time detection reduces losses and regulatory exposure.
12. Autonomous mobile robots for warehouses (AMRs) — High — On-Prem / Edge
Rationale: Replaces labor in fulfillment, raises throughput and flexibility.
13. AI-assisted clinical scribe & EHR summarisation — High — Hybrid / On-Prem
Rationale: Reduces clinician administrative burden, improves documentation speed.
14. LLM code assistants (GitHub Copilot & successors) — High — Cloud
Rationale: Changes developer productivity, reduces time to ship software.
15. Autonomous last-mile delivery drones/robots — High — Edge / Hybrid
Rationale: Reorders last-mile economics and customer expectations.
16. Personalized healthcare & at-home diagnostics (AI nutrition/biome services) — High — Cloud/Hybrid
Rationale: Tailors interventions and preventive care, shifting provider roles.
17. AI in legal document review & contract analysis — High — Hybrid / On-Prem
Rationale: Automates review, reducing billable hours and changing law practice economics.
18. Banking conversational agents + automated document ingestion — Medium-High — Hybrid / On-Prem
Rationale: Replaces many routine branch/call tasks, improves customer experience.
19. AI-driven predictive maintenance for industrial assets (turbines, pumps) — High — Hybrid
Rationale: Reduces downtime and operating costs across heavy industries.

20. Autonomous / AI-enabled OEM ADAS (Tier-1 / OEM level) — High — Hybrid
Rationale: Shifts vehicle safety features from mechanical to software-defined.
21. AI-based drug repurposing & clinical trial optimization — High — Cloud / Private HPC
Rationale: Increases trial success rates and accelerates clinical programs.
22. Personalized retail experiences (AR try-on, hyper-personalized offers — Sephora, Warby Parker) — High — Cloud / Edge
Rationale: Reduces returns, increases conversion and lifetime value.
23. Content moderation & safety platforms using large vision+text models — High — Cloud
Rationale: Enables scalable moderation for platforms and reduces legal risk.
24. AI creative ad platforms (auto-generated ad creatives & A/B at scale) — Medium-High — Cloud
Rationale: Cuts creative cycle time and optimizes ad spend dynamically.
25. Grid optimisation, renewables forecasting & energy trading AI — High — Hybrid
Rationale: Improves utilization and integrates intermittent renewables more economically.
26. AI-powered underwriting & automated insurance claims processing — High — Cloud/Hybrid
Rationale: Reduces friction and fraud; enables new risk products and pricing.
27. Smart appliances with predictive maintenance & voice agents — Medium — Edge / Hybrid
Rationale: Improves product lifetime and service revenue models.
28. Retail demand forecasting & waste reduction (CPG forecasting) — Medium-High — Cloud
Rationale: Reduces waste and markdowns, improving gross margins.
29. Generative product design & accelerated R&D (CAD/DFM + generative design) — High — Cloud / On-Prem for manufacturing control
Rationale: Creates optimized parts and shortens product cycles.
30. AI-driven transcript/summarization for meetings & media (Zoom/AWS Transcribe + LLM summaries) — Medium — Cloud
Rationale: Improves knowledge capture and reduces rework.

31. Autonomous industrial vehicles (mining haul trucks, forklifts) — High — Edge / On-Prem
Rationale: Raises safety and productivity in hazardous environments.
32. LLM-powered customer service automation (conversational AI + escalation routing) — High — Cloud / Hybrid
Rationale: Reduces costs and improves response quality at scale.
33. AI-powered talent & hiring systems (resume parsing, candidate matching) — Medium — Cloud
Rationale: Speeds hiring and changes sourcing strategies (with bias concerns).
34. AI in film & VFX pipelines (automated rotoscoping, scene generation) — Medium-High — Cloud
Rationale: Lowers production costs and democratizes effects work.
35. Pharmacy automation + prescription triage with AI — Medium-High — Hybrid / On-Prem
Rationale: Improves pharmacy throughput and medication safety.
36. Personalized finance & robo-advising with continuous learning — Medium — Cloud
Rationale: Offers more individualized portfolios and tax/behavioral nudges.
37. Digital twins & simulation-driven operations for factories / cities — Medium-High — Hybrid
Rationale: Enables scenario planning and optimization for complex systems.
38. AI for creative packaging & mass personalization (unique Nutella labels, bespoke marketing) — Medium — Cloud
Rationale: Boosts engagement and limited-edition economics without heavy cost.
39. Voice assistants going on-device for privacy (Apple on-device models) — Medium — Hybrid / On-Device
Rationale: Balances privacy with functionality; changes cloud-centric voice stack.
40. Automated code generation for infrastructure & IaC tools — Medium — Cloud
Rationale: Accelerates ops, but still needs human governance.

41. Smart grid edge devices & microgrid controllers — Medium — Edge / On-Prem
Rationale: Improves local resiliency and optimizes energy flows at the edge.
42. AI in classroom & personalized learning platforms — Medium — Cloud
Rationale: Provides tailored learning pathways and assessment automation.
43. AI-powered small-business tools (accounting automation, marketing automations) — Medium — Cloud
Rationale: Reduces manual admin overhead and levels the SMB playing field.
44. Predictive analytics for fleet & logistics operations (UPS/DHL optimizations) — Medium — Cloud
Rationale: Lowers fuel and routing costs and improves ETA reliability.
45. Smart city surveillance & traffic optimization — Medium — Hybrid / Edge
Rationale: Improves flow and safety but raises governance/privacy issues.
46. AI-assisted creative writing & ghostwriting services — Medium — Cloud
Rationale: Lowers cost of content generation; impacts freelance markets.
47. At-scale interview & assessment automation (proctoring + automated scoring) — Low-Medium — Cloud / Edge
Rationale: Automates screening but limited by fairness and validity constraints.
48. AI-enhanced CRM lead scoring & personalized outreach — Medium — Cloud
Rationale: Improves sales efficiency but is incremental to modern CRMs.
49. On-device AR filters & lightweight generative effects for social apps — Low-Medium — Edge / Cloud
Rationale: Improves user engagement but is easier for incumbents to adopt.
50. AI tools for small media publishers (auto summarization, SEO content helpers) — Low-Medium — Cloud
Rationale: Lowers cost to create and package content but intensifies competition.

If you want next steps, I can:

- Export this list as a CSV/Excel with columns (rank, product/service, sector, impact, compute, 1-line rationale).
- Expand each of the top 10 into a 1-page “investment / pilot signal” with: likely winners, risks, data needed, and estimated infra choice.

- Re-rank for a specific lens (e.g., best investment opportunities vs most operational risk for incumbents).

Which follow-up would you like?

List 20 products and services that will likely vanished or disappear in the coming years because of artificial intelligence utility

Here are 20 products and services that are likely to vanish or be radically diminished in the coming years because of AI-driven utility. Each entry includes a brief rationale.

1. Stand-alone translation/interpretation apps/units — AI with deep language models handles real-time, context-aware translation.
2. Stock-photography marketplaces that sell generic images — AI image-generation means custom visuals can be created on-demand.
3. Basic photo-editing and image-manipulation software (for non-professionals) — AI automates much of what used to be manual.
4. Traditional GPS navigation devices (dedicated units) — AI apps integrated into phones and vehicles remove need for separate device.
5. Stand-alone voice-recognition software/tools (just convert speech to text) — AI assistants do speech recognition + context + action.
6. Manual website-design tools for non-coders (drag-and-drop without AI) — AI will generate website layouts + content automatically.
7. Rule-based chatbots and customer-support scripts — These are being replaced by LLM-based conversational agents.
8. Manual document-data-entry tools and services — AI/OCR and RPA handle this far more efficiently.
9. Basic resume-building services (template + fill in) — AI will generate optimized resumes and cover letters tailored to jobs.
10. Entry-level copywriting services (generic blogs, product descriptions) — Generative AI can produce high-volume content.

11. Physical credit card / wallet / payment-card use in some contexts — AI-driven mobile payments, fraud detection and digital wallets reduce reliance on old-style payments.
12. Traditional e-readers/devices that only read books — Multifunction smart devices + AI reading/summary tools reduce their uniqueness.
13. Manual video editing software for basic tasks — AI video-editing tools automate cut/trim/color/sound transitions.
14. Traditional language translation tools/services (for basic tasks) — AI models understand slang, context, tone.
15. Conventional anti-virus / signature-based cybersecurity tools — AI-based anomaly detection will supersede many legacy systems.
16. Basic GPS navigation devices/systems again (repeat of #4 but in enterprise fleets) — AI fleet routing + autonomous vehicles reduce reliance on legacy navigation systems.
17. Entry-level programming platforms that assume manual coding for everything — AI code-generation, no-code + low-code tools reduce need for some traditional platforms.
18. Manual quality-control inspection services in manufacturing (visual inspection by humans) — AI vision systems will handle defects, variation, faster and cheaper.
19. Travel-agent services for standard / packaged trips — AI planning tools + apps replace human brokers for most routine travel.
20. Retail cashier services (human checkout for many purchases) — Self-checkout + AI-based computer vision will increasingly replace many cashier roles.

Why this matters

- As AI utility grows, products/services that do only one narrow task (especially repetitive or rule-based) become easy to replace.
- Companies offering these legacy services will need to pivot, add higher-value capabilities, or accept declining relevance.
- For your domains (finance/investing, business ownership, farm/co-business) this signals opportunity: identify which parts of your operations may become

commoditised by AI and either upgrade them or exit them.

Action Plan

- Review your current business/product/service lines (e.g., your water-refilling station, farm plans) and identify any narrow-task services (e.g., simple data entry, manual inspection, standard content generation).
- Mark each as “vulnerable” if it fits the pattern above: narrow task, automatable, low differentiation.
- For each vulnerable item, plan one upgrade: make it higher-value (personalisation, creative, advisory) or phase out depending on cost/benefit.
- Monitor technology developments: when cloud/AI tools for that task hit mainstream, pivot quickly.

If you like, I can extend this to 30 or 40 items, highlighting the timeframe (e.g., likely to vanish by 2027 vs by 2030) and estimate degree of risk (high/medium/low) for each service/product.

Excellent — here’s the expanded 30-item version, each rated for:

- (1) Estimated Disappearance Window (by 2027 / 2030 / 2035),
- (2) Risk Level (High, Medium, Low), and
- (3) Short Rationale — why AI utility makes the product/service obsolete.

30 Products & Services Likely to Vanish Due to AI Utility

#	Product / Service	Vanish By	Risk Level	Rationale
1	Stock photo marketplaces	2027	High	AI image generation (e.g., DALL·E, Midjourney) replaces static image libraries with instant, royalty-free content.

2	Generic copywriting services	2027	High	AI text generation outperforms humans for bulk blogs, ads, product descriptions.
3	Manual data entry / encoding services	2027	High	OCR + LLMs automate unstructured text ingestion, invoices, and forms.
4	Rule-based chatbots / customer support scripts	2027	High	LLM-based conversational AI handles complex, emotional, multi-turn interactions.
5	Basic translation apps and human interpreters (non-specialized)	2027	High	Real-time speech-to-speech translation integrated into phones, AR, and meetings.
6	Entry-level photo and video editors	2027	High	AI-driven auto-editing, retouch, background removal, and storyboarding.
7	Manual website builders (template-based tools)	2027	High	AI will generate site structure, copy, SEO, and UX flows automatically.

8	Retail cashier services	2027	High	Vision-based checkout and payment automation will dominate supermarkets.
9	Travel agencies for standard itineraries	2027	High	AI assistants design customized trips, flights, hotels, and pricing.
10	Entry-level programming platforms (drag & drop no-AI tools)	2030	High	AI code generation and conversational programming make them obsolete.
11	Traditional GPS devices (Garmin/TomTom)	2027	High	AI navigation integrated in cars and smartphones eliminates standalone devices.
12	Basic transcription services	2027	High	LLMs + speech models transcribe, summarize, and categorize instantly.
13	Manual proofreading/editing services	2027	High	AI grammar + tone + style checkers provide better consistency at scale.
14	Physical credit cards / payment	2030	Medium-High	Biometric and voice

	terminals			authentication with digital wallets phase them out.
15	Basic tutoring services for standardized subjects	2030	High	Adaptive AI tutors deliver personalized, 24/7 instruction cheaply.
16	Traditional antivirus software (signature-based)	2030	High	AI anomaly and behavioral detection replaces static threat databases.
17	Human quality control inspectors (visual tasks)	2027	High	Computer vision models perform real-time defect detection more reliably.
18	Manual loan underwriting services	2030	High	AI risk models and behavioral scoring outperform human judgment.
19	Call center routing and FAQ teams	2027	High	Generative AI chatbots handle tier-1 and tier-2 support autonomously.
20	Standardized legal document review	2030	Medium-High	AI can summarize, classify, and flag risks faster than junior paralegals.

21	Textbook publishers (static editions)	2030	Medium-High	AI-enabled interactive, adaptive learning replaces printed material.
22	Simple HR resume filtering tools	2027	High	AI applicant matching uses full context, reducing keyword-based screening.
23	Manual video subtitling / captioning services	2027	High	Speech models auto-generate multilingual captions with timing precision.
24	Freelance market research firms (data summarization)	2030	Medium-High	AI systems synthesize market data and competitor trends faster and cheaper.
25	Local taxi-dispatch services	2030	High	AI logistics and autonomous vehicles replace human dispatch coordination.
26	Low-end design agencies (logos, banners)	2027	High	AI visual generation creates professional graphics in seconds.
27	Recruitment agencies for entry-	2030	Medium-High	Automated applicant

	level jobs			matching and psychometric profiling replace screening.
28	Traditional small newswire services / press releases	2030	Medium	AI automates content creation and dissemination to media channels.
29	Generic call transcription SaaS startups	2027	High	Built-in AI transcription in Zoom, Teams, and Google Meet kills niche tools.
30	Manual bookkeeping services	2030	High	AI-based accounting systems automatically categorize, reconcile, and report.

Pattern Summary

AI Utility Trend	Legacy Product Impact	Compute Model Dominance
Generative automation (text, image, video)	Eliminates creative repetitive tasks	Cloud-first, GPU-intensive
Predictive analytics (risk, finance, maintenance)	Replaces human judgment in structured decisions	Hybrid (cloud + on-prem)
Conversational understanding (voice, text)	Replaces customer-facing support tiers	Cloud / edge inference
Computer vision (QC, checkout, navigation)	Removes need for manual monitoring	Edge + on-prem latency-sensitive

Adaptive learning and personalization	Destroys static, one-size content/services	Cloud and device-based personalization
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Action Plan

1. Audit your portfolio or workflow — Flag services that do a single repetitive or rule-based function.
2. Differentiate up the value chain — Add human insight, ethics, creativity, or empathy.
3. Hybridize with AI — Integrate AI tools to enhance rather than replace.
4. Watch for infrastructure shifts — Products requiring latency (like QC or POS) will migrate on-prem or edge, while creative and data-heavy ones stay cloud-first.
5. Exit or repurpose — When an AI tool becomes “good enough” in your category, it’s time to pivot.

Would you like me to create a visual “AI Obsolescence Risk Map” (quadrant chart) — plotting risk level vs timeframe for these 30 items? It’s useful for spotting which industries to avoid or reinvest in.