



There Is No Longer One AI

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One idea is becoming increasingly important, yet its implications are still not widely appreciated.

We still talk about ChatGPT, Claude, Gemini and Grok as though each represents a single thing. They are often discussed like software products sitting on a shelf, waiting to answer questions.

That is no longer an accurate description.

Take Claude as an example. Multiple Claude projects can run on the same underlying model, yet they are not the same. Each accumulates different knowledge, different objectives and different context. Ask each one to solve the same problem and they may approach it from entirely different directions.

Why?

Because context matters.

Every conversation influences what comes next. Every project develops its own history. Decisions made weeks ago continue to shape decisions made today. Over time, each instance begins to behave like its own specialist.

The result is that we are no longer interacting with one AI. We are beginning to work with populations of AI.

From One Assistant to a Team of Specialists

Today, an individual may have a handful of AI projects supporting different areas of work. In the future, that number could easily become dozens.

A large organisation may eventually have thousands, each focused on a particular discipline, client, process or objective.

That changes the picture completely.

For hundreds of years, expertise has been constrained by people. If someone needed tax advice, they found a tax expert. If they needed investment advice, they found an investment expert.

Every profession has been built around the same assumption: expertise is scarce and human time is expensive.

AI challenges both assumptions simultaneously.

The Rise of the AI Advisory Team

Consider investment analysis.

Twenty years ago, an individual may have relied on one adviser. In the future, they may have access to multiple AI specialists examining the same problem independently before comparing conclusions.

One may focus entirely on tax efficiency.

Another may challenge risk assumptions.

Another may search for overlooked opportunities.

A fourth may question whether the original question was even the right one.

The cost of assembling that team is unlikely to resemble today's professional fees.

This is where the commercial implications become significant.

The New Competitive Landscape

Professional firms often assume they are competing with another adviser, another accountant or another consultant down the road.

Increasingly, they may find themselves competing against a client who has already assembled a team of highly capable AI specialists before the first meeting has even taken place.

The client arrives having explored scenarios, challenged assumptions and considered questions they may never previously have thought to ask.

This is not a distant possibility. Many people are already beginning to work this way.



Expertise Becomes Less Scarce

The obvious response is that human judgement will still matter.

And it will.

Trust matters. Experience matters. Accountability matters. Regulation matters. None of those disappear simply because AI improves.

What does change is the value attached to technical expertise alone.

That is a difficult shift because professional services have historically been built on the opposite assumption. Expertise has been something scarce enough to command significant fees.

But scarcity is disappearing.

When highly capable intelligence becomes available to almost everyone, around the clock and at negligible cost, the commercial value of simply possessing knowledge begins to decline.

The knowledge itself remains valuable.

However, charging a premium purely because that knowledge exists within one individual or organisation becomes increasingly difficult.

The Future Value of Professional Advice

This leaves every profession facing the same question: If clients no longer need advisers primarily for expertise, what exactly are they paying for?

The answer is unlikely to be comfortable.

The adviser of the future may spend less time explaining technical concepts and more time interpreting competing recommendations, exercising judgement, understanding clients as people and accepting responsibility for decisions that machines cannot ultimately own.

The role shifts from being the sole source of information to becoming the trusted guide who helps people make better decisions.

The Emergence of Long-Term AI Relationships

There is another consequence that receives very little attention.

As AI specialists become more capable, people will begin forming long-term working relationships with them.

Not relationships in the human sense, but professional ones.

A particular AI project may spend years learning how somebody thinks, how they invest, how they make decisions and what objectives they are trying to achieve.

Its value comes not just from intelligence, but from the accumulated history and understanding it develops over time.

That is a completely new phenomenon.

We are moving from software that simply responds to commands towards collaborators that develop alongside us.

The Question Businesses Should Be Asking

Most discussions about AI focus on whether the technology will eventually become intelligent enough to replace professionals.

That may already be the wrong question.

The more interesting question is what happens when every individual and every business has access not to one intelligent assistant, but to an entire workforce of them.

If that is where the world is heading, the economics of professional services will look very different.

The firms that recognise this early will have an opportunity to redefine what they offer before the market forces them to.

Those that continue to believe expertise alone is enough may discover they are competing in a world where expertise itself has become abundant.

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