

THE DISINTERMEDIATION DILEMMA

AI is changing who creates value, who captures margin, and who gets removed from the transaction.



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WHAT IF YOUR CUSTOMER NO LONGER NEEDS YOU?

For decades, companies have built competitive advantage around access.

**ACCESS TO
INFORMATION.**

**ACCESS TO
PRODUCTS.**

**ACCESS TO
EXPERTISE.**

**ACCESS TO
SUPPLIERS.**

ACCESS TO DISTRIBUTION.

ACCESS TO CUSTOMERS.

AI is beginning to challenge some of those advantages.

As AI agents become more capable of discovering alternatives, comparing options, evaluating performance, and recommending actions, they may increasingly participate in buying decisions that companies once controlled through websites, salespeople, advertising, distribution channels, and carefully designed customer journeys.

The strategic question begins to change.

The shift does not require agents to make purchasing decisions autonomously. Even when an agent assists rather than decides — surfacing options, filtering suppliers, flagging underperformers, or drafting recommendations — it changes what visibility means and what gets evaluated. The enterprise that optimizes for a human browsing a website may be optimizing for the wrong interface.

**HOW DO I GET THE CUSTOMER TO
CHOOSE ME?**

**WHY WOULD THE CUSTOMER'S AGENT
CHOOSE ME?**

AN OPERATOR'S OBSERVATION

If your position in the value chain depends primarily on controlling access to information, products, or transactions, AI should force a serious examination of how durable that position really is.

**IF YOUR VALUE IS PRIMARILY
ACCESS, INFORMATION, OR
TRANSACTION, YOUR MOAT MAY
BE GETTING SHALLOWER.**

YOUR NEW CUSTOMER MAY NOT BE HUMAN

The customer is not disappearing.

But the mechanism through which customers discover, evaluate, and eventually purchase products and services may increasingly include AI agents acting on their behalf.

That changes what it means to be visible.

An agent may increasingly be able to evaluate signals such as:

PRICE	AVAILABILITY	DELIVERY RELIABILITY	QUALITY
SPECIFICATIONS	RETURNS	SERVICE HISTORY	CONTRACT COMPLIANCE
PERFORMANCE DATA			

This creates an important strategic implication:

OPERATIONAL EXECUTION MAY INCREASINGLY BECOME PART OF DISCOVERABILITY.

IF AVAILABILITY IS UNRELIABLE, an agent may know.	IF LEAD TIMES ARE INCONSISTENT, an agent may know.
IF SERVICE PERFORMANCE REPEATEDLY FAILS EXPECTATIONS, an agent may know.	IF A COMPETITOR CONSISTENTLY DELIVERS WHAT IT PROMISES, that performance may become increasingly visible as well.

The moat therefore cannot exist only in marketing.

It has to exist in execution.

AN OPERATOR'S OBSERVATION

When customers can evaluate more of the enterprise through data, operational performance becomes more than an internal metric. It becomes part of the value proposition.

YOUR BRAND MAY GET YOU INTO THE CONSIDERATION SET.

YOUR EXECUTION MAY DETERMINE WHETHER THE AGENT BUYS.

WHAT IF YOUR COMPETITOR NEEDS HALF THE RESOURCES?

Much of the conversation around AI productivity starts with a familiar question:

HOW CAN WE MAKE OUR PEOPLE MORE PRODUCTIVE?

That matters.

But a competitor may be asking a more disruptive question:

WHY DOES THIS WORK REQUIRE THIS MANY PEOPLE AT ALL?

The distinction matters.

AI-enabled competitors may not simply automate individual tasks inside an existing operating model.

They may redesign the operating model itself.

- WORK CAN BE ELIMINATED.
- HANDOFFS CAN DISAPPEAR.
- COORDINATION CAN BE COMPRESSED.
- ANALYSIS CAN ACCELERATE.
- ADMINISTRATIVE LAYERS CAN SHRINK.
- DECISIONS CAN MOVE CLOSER TO THE WORK.

The result may not simply be a more efficient competitor.

It may be a competitor operating with a fundamentally different cost structure.

AN OPERATOR'S OBSERVATION

Incremental productivity gains matter until you find yourself competing against someone who redesigned the work instead of improving it.

YOU MAY NOT BE COMPETING AGAINST BETTER AUTOMATION.
YOU MAY BE COMPETING AGAINST A DIFFERENT OPERATING MODEL.

NOW TURN THE TELESCOPE AROUND

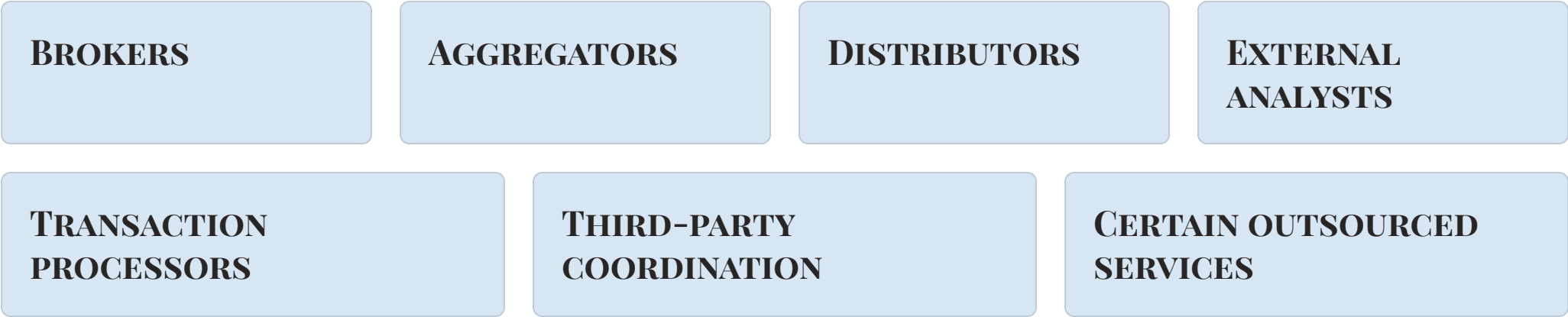
Your customers may be asking whether they still need you.

Your competitors may be asking whether they still need the resources you employ.

You should be asking the same question about your own value chain.

Where are you paying for intermediation that no longer creates proportional value?

Potential areas to examine include:



Internal process layers — administrative overhead, manual handoffs, approval chains — are a related but separate question, addressed by the operating model redesign on the previous page.

But "middleman" does not automatically mean "waste."

Intermediaries often create real value through specialization, scale, expertise, relationships, risk transfer, market access, aggregation, or coordination.

The better question is:

WHAT VALUE DOES THE INTERMEDIARY CREATE THAT WE CANNOT ECONOMICALLY CREATE OURSELVES?

Then ask the question AI changes:

WHAT HAPPENS TO THAT EQUATION WHEN TECHNOLOGY CHANGES THE COST OF CREATING THAT VALUE?

AN OPERATOR'S OBSERVATION

Every layer in the value chain should earn its place through the value it creates, not simply because it has historically been there.

IF AI CHANGES THE ECONOMICS OF THE VALUE BEING PROVIDED, IT MAY ALSO CHANGE WHO SHOULD PROVIDE IT.

DON'T AUTOMATE THE MIDDLEMAN. QUESTION THE MIDDLEMAN.

One of the easiest mistakes in AI transformation is to automate the existing value chain without first questioning whether the existing value chain still makes sense.

A company can spend enormous effort making an intermediary, handoff, approval, transaction, or administrative layer more efficient while never asking whether it should exist at all.

Before automating a process, question the process.

Before automating an intermediary, question the intermediation.

Use three tests:



REMOVE

Can the intermediary be eliminated without destroying value, increasing unacceptable risk, or weakening the customer outcome?



REDEFINE

Does the intermediary still create value, but could its role change as AI alters the economics of information, coordination, expertise, or transaction?



RETAIN

Does specialization, scale, expertise, relationships, risk transfer, or another differentiated capability still make the intermediary economically superior?

The objective is not elimination for its own sake.

The objective is enterprise value.

AN OPERATOR'S OBSERVATION

Eliminating cost is not the objective. Eliminating cost that does not create proportional enterprise value is.

**DON'T USE AI ONLY
TO MAKE THE
EXISTING VALUE
CHAIN FASTER.**

**USE IT TO QUESTION WHY THE
VALUE CHAIN LOOKS THE WAY IT
DOES.**

DEFEND ONE SIDE. ATTACK THE OTHER.

AI-driven disintermediation creates a two-sided strategic challenge.

YOUR CUSTOMER	YOUR ENTERPRISE
↓ CAN THEY DISINTERMEDIATE YOU?	
WHO CAN YOU DISINTERMEDIATE?	YOUR VALUE CHAIN
↓	

DEFEND THE MOAT

Make yourself harder to remove through:

- **Execution and reliability** — consistently deliver what you promise.
- **Proprietary data** — create performance, customer, and operational insight that others cannot easily replicate.
- **Embedded integration** — connect deeply enough to customer workflows that replacing you creates real operational cost or risk.
- **Relationship-dependent expertise** — provide judgment, trust, and institutional knowledge that cannot easily be reduced to a structured data signal.
- **Differentiation** — create value that cannot be reduced to price, availability, or transactional convenience.

ATTACK THE COST STRUCTURE

Identify intermediation that no longer earns its place.

- Remove unnecessary transactions.
- Compress unnecessary handoffs.
- Challenge unnecessary layers.
- Reevaluate external costs.
- Redesign work before automating it.

EVERY INTERMEDIARY SHOULD BE ASKING TWO QUESTIONS:

WHY WON'T THEY REMOVE US?

WHO SHOULD WE REMOVE?

AN OPERATOR'S OBSERVATION

Disintermediation is not simply a threat to defend against. It is also an opportunity to redesign where and how the enterprise creates value.

AI WON'T JUST CHANGE HOW
WORK GETS DONE. IT WILL
CHANGE WHO NEEDS TO BE IN
THE VALUE CHAIN AT ALL.



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Structure becomes liberating.
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